

47th

Annual Report

2023 - 24



TRIPURA GRAMIN BANK

47th years in service with
largest branch network in the state





ANNUAL REPORT

2023-2024

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TRIPURA GRAMIN BANK

(A Government Undertaking)

Head Office : Abhoynagar, Agartala, Tripura (W) - 799005

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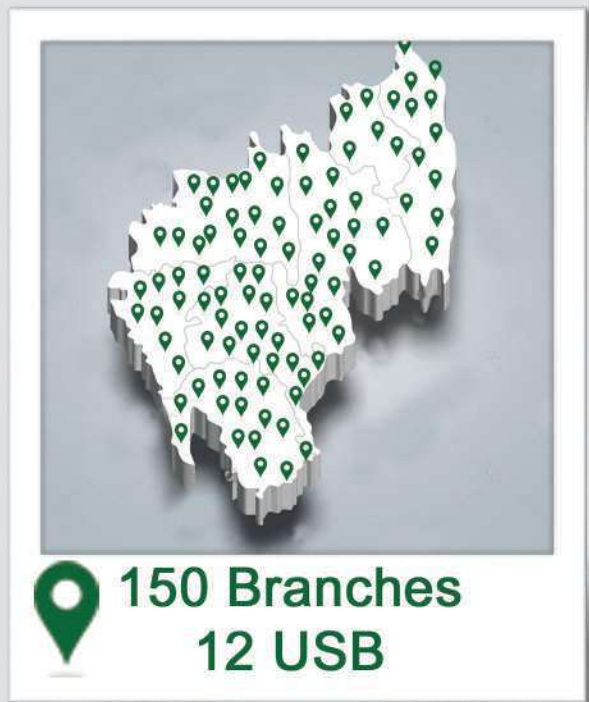
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TRIPURA GRAMIN BANK

47th years in service with largest branch network in the state

Annual Report 2023-2024



Rs.12,300 Crore⁺ Business



30 Lakh⁺ Satisfied Customers



Our Respected Mentors



Shri Atul Kumar Goel
Managing Director &
Chief Executive Officer, PNB



Shri Kalyan Kumar
Executive Director, PNB



Shri Binod Kumar
Executive Director, PNB



Shri M. Paramasivam
Executive Director, PNB



Shri Bibhu Prasad Mahapatra
Executive Director, PNB





Board of Directors

2023-2024



Sri. Satyendra Singh
Tripura Gramin Bank
Chairman



Sri. P. Mahendar
Punjab National Bank
General Manager



Sri. Bikash Das
Punjab National Bank
DGM, Circle Head,
Agartala Circle Office



Sri. Sudip Bhattacharyya
Reserve Bank Of India
Tripura Region
Deputy General Manager



Shri Diganta Kumar Das
National Bank for Agriculture and
Rural Development
DGM



Smt. Rakhi Biswas, (I.A.S)
Small Savings, Group Insurance &
Institutional Finance, Govt of Tripura
Director



Dr. Brahmneet Kaur (I.A.S)
Tripura Rural Livelihood Mission
Chief Executive Officer



AWARD OF INSPIRATIONAL ACHIEVER



Among all the **Regional Rural Bank's (RRB's)** across the PAN INDIA, Tripura Gramin Bank (TGB) stood 2nd in terms of Atal Pension Yojana (APY) enrollment for the FY 23-24.

Hon'ble Chairman of TGB, **Shri Satyendra Singh** accompanied by the Hon'ble MD & CEO of Punjab National Bank, **Shri Atul Kumar Goel** receiving the prestigious award from the Hon'ble Secretary, Department of Financial Services (DFS), Govt. of India, **Shri Vivek Joshi** in the Annual Felicitation program organised by PFRDA in New Delhi on 21-06-2024.





Senior Officials



Shri Shishir Kumar Rohatgi
General Manager



Sri. Satyendra Singh
Chairman



Shri Santosh Kumar Rawat
General Manager



Shri Shailesh V Ranjan
Chief Manager
Finance & Treasury Div
Board & Co-ordination Div.
Human Resource Div



Shri Kanhaiya Jha
Chief Manager
Recovery & Resolution Div
Credit & Refinance Div
Compliance Div



Shri Kundan Sharma
Chief Manager
Information & Technology Div
Financial Inclusion Div



Smt Payel Saha
Regional Manager (West)



Shri Rabindra Debbarma
Chief Manager
Law Div. and Vigilance Div



Smt Sunandini Dutta
Chief Manager
Agartala Branch



Shri Manik Lal Bhowmik
Chief Manager
Inspection & Audit Div
General Service & Administrative Div



Shri Prasenjit Chakraborty
Regional Manager (North)



Shri Sujit Roy
Regional Manager (South)



Shri Bipad Taran Chakma
Chief Manager
Planning and Development Div
Marketing Div

TRIPURA GRAMIN BANK

HEAD OFFICE
ABHOYNAGAR, AGARTALA

DIRECTORS' REPORT

The Board of Directors of Tripura Gramin Bank feels pleasure in presenting the 47th Annual Report of the Bank incorporating the Balance sheet, Profit and Loss Account, Statutory Auditor's Report and Performance Data for the financial year 2023-2024.

Annual Report 2023-2024



Foreword:

Aimed at ameliorating socio-economic stratum of rural people of the state belonging to the bottom of pyramid category in particulars, Tripura Gramin Bank marked its foot prints in the banking arena on the 21st December, 1976 under the sponsorship of Punjab National Bank in line with RRB Act, 1976 heralding a new dawn in the field of financial development of Tripura. Right from its genesis, the bank has been reckoned to be one of the most committed and trusted banks of the state for its quality service unflinchingly rendered in all spheres of banking which has turned and to be perceptibly instrumental for the ultimate development of the state's economy.

Headquartered at Agartala, the Bank has been operating activities across the entire state comprising of eight districts with its regional offices at Agartala, Udaipur and Kailashahar.

While traversing of 47 years fortuous journey in the state, Tripura Gramin Bank has earned all out recognition for incessantly faring well to the financial progress of Tripura.

As the economy of the state is basically agrarian, the overall development is based on agriculture and allied activities apart from a segment of village & cottage industries and thus, more than 60% of employment generation is attributable to these sectors. Rice is the principal crop followed by oilseeds, pulses, potato & sugarcane etc. Tea and Rubber are the important cash crops of the state. Indian Rubber Board has declared Tripura as the 'Second Rubber Capital' of the country immediately succeeding Kerala, the highest rubber producing state. The Queen variety of Pineapple is an exclusive horticulture produce grown in Tripura, and the only GI tagged product from the state.



Other notable ancillary sources of income generation are handicrafts, handloom, wood carvings and bamboo products etc. for which, national recognition has also been awarded to the state.

Having eyed on better administrative convenience and wider reach out of the administration every nook and corner, the state has been divided into 8 districts, 23 Sub-Divisions, 58 Development Blocks apart from Tripura Tribal Autonomous Area District Council (TTAADC) covering an area of 7132.56 sq.km with its Head quarter at Khumulwng under West Tripura District. Major towns of the state are Agartala, Bishalgarh, Sonamura, Amarpur, Dharmanagar, Udaipur, Kailashahar, Teliamura, Khowai, Sabroom, Ambassa, Kamalpur and Belonia.

Tripura Gramin Bank, with its consolidated strength of 150 branches and 12 Ultra Small Branches, has been striving ceaselessly to subserve for the socio-economic development of the state during the last 47 years and has successfully thrown its weight in the banking arena of the state being an inseparable part of the state economy.

Although at a certain point of time, question mark had clouded the fate of its survivability, the Bank, defying all odds, is now well positioned at the back of Net Profit, CRAR and other parameters. Tripura Gramin Bank has been clocking profit by wiping out all the accumulated losses since the F.Y.2012-13. Besides extending the normal business, the bank has been extending diversified services which have become beneficial to overall development of the state. These, inter alia, include payment of monthly salary to a large section of employees of the state including those of TTAADC, payment of old aged pensions, MNREGA wages through its branches and other outlets, collection of value of food-stuff from the Fair Price Shop/ Ration Shop dealers on behalf of the Government, accepting bill payments of Tripura State Electrical Corporation Ltd. And other Govt. / Semi Govt. departments deposits.

While implementation of all banking related programs of the Government of India as well as the State Government is concerned, Tripura Gramin Bank is always playing the pivotal role. In complying directives of the Reserve Bank of India, the bank has been vigorously implementing Financial Inclusion by way of providing Kisan Credit Card (KCC), General Credit Card (GCC) and all others small scale finances which have contributed a lot to the poverty alleviation mission.

Tripura Gramin Bank has outstandingly contributed to Pradhan Mantri Mudra Yojana (PMMY), Pradhan Mantri Jandhan Yojana (PMJDY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Atal Pension Yojana (APY) etc. The Bank's remarkable performance in



the Prime Minister's Flagship Programme has been recognized by the Pension Fund Regulatory and Development Authority (PFRDA) for enrollment of **121872** numbers of APY by the bank up to the reporting year. Tripura Gramin Bank has been successfully contributing to various employment generation programs like Prime Minister's Employment Generation Programme (PMEGP), Swablaban Scheme etc. during over a decade for aiding the unemployed youth of the state. The Bank has also emphasized on extending its lending base to the Micro Small & Medium Enterprises (MSME) as this has been accepted as the engine of economic growth with its capacity of employment potential at low capital cost. Utmost priority has been ascribed to extend Micro Credit particularly to the Self Help Groups for uplifting the financial stability of the downtrodden people living in the rural area.

Tripura Gramin Bank has shouldered the onus to fulfill the dream of the Prime Minister to double the household income. The Bank has undertaken different projects by its participation through NERLP, TRLM, NURLM, MUDRA, Stand Up India, Start Up India etc. which, in turn, would directly contribute in economic growth of the state. The Bank is also imparting Financial Literacy Camps regularly targeting the youths, students, farmers, small entrepreneurs and senior citizens for providing them financial independency and enabling them to take decision in managing finance.

The Banking industry is witnessing a revolution in the technological scenario. To adjust with the need of today's financial market particularly the evolving needs of the bank's customers, the Bank has adapted itself with the technology based accounting and management system. Keeping pace with it, the bank through its Core Banking Platform (CBS), has been providing multifarious facilities of NEFT, RTGS, ECS, NACH, PFMS, IMPS, CTS Clearing, ATM card services etc. to its customers in a bid to cater their digital banking needs. The bank has also ushered Mobile Banking Services and launched a mobile App for providing banking services to its customers through using a mobile device like smart phones, tablets etc.



PRIZES & ACCOLADES of TGB for the FY 2023-2024:

During the Banking journey, like the previous years, in the F.Y. 2023-24 too, many awards have been added to its cap. Some of the primes are mentioned below:

Awards and Recognition of TGB

- 1) **“Award of Par Excellence”**: -TGB has achieved “Award of Par Excellence” in AMAZING ACHIEVERS OF APY (AAA)-2023-2024 APY Campaign. (TGB Has ranked 1st in overall India out of 43 RRBs, TGB Mungiakami has enrolled a total of 673 APYs in this campaign and grabbed the “Award of Exemplary Achiever”)– By PFRDA.
- 2) **“Award of Excellence”**: -TGB has achieved “Award of Excellence” in SHINE AND SUCCEED 2023-24APY campaign. (TGB has ranked 19th in overall India out of 43 nos of RRBs). – By PFRDA.
- 3) **“Exemplary Award of Par Excellence”**: -TGB has achieved “Exemplary Award of Par-Excellence” in APY CIRCLE OF EXCELLENCE-2023-2024 Campaign. (TGB has ranked 1st in overall India out of 43 nos of RRBs)– By PFRDA.
- 4) **“Certificate of Excellence”**: -TGB has achieved “Certificate of Excellence” in RISE ABOVE THE REST-2023-2024 APY Campaign. (TGB has ranked 12th in overall India out of 43 nos of RRBs)– By PFRDA.
- 5) **“Annual Award of Inspirational Achiever”**: -TGB has achieved “Annual Award of Inspirational Achiever” in APY ANNUAL AWARDS-2023-2024 Campaign. (TGB has ranked 2nd in overall India out of 43 nos of RRBs)– By PFRDA.
- 6) **“Award of Exemplary Leadership”**: - TGB has achieved “Award of Exemplary Leadership” in LEADERSHIP PINNACLE-2023-2024 APY Campaign. (TGB has ranked 4th in overall India out of 43 nos of RRBs).
- 7) **“1st Rank Special Prize”**: -TGB has achieved the Best Departmental Stall (1st Rank) award in 18th Regional Saras Fair 28th December, 2023- 8th January, 2024.





Bank's Vision

Tripura Gramin Bank has undoubtedly gained a substantial space in the banking scenario of the state a long ago. The Bank, with its prime vision and assiduous commitment, is marching forward to emerge as the customer- centric, techno-savvy and socially leading financial institution of the state of Tripura and to cater all the financial requirements of its growing customers befitting to an ideal modern bank by cementing a relationship of respect and trust with them. Not only to meet the upcoming competitiveness of the market, the Bank ascribes topmost importance to the relentless betterment of its financial strength and operational skill. The Bank is committed to pursue with the best banking practices, systems and procedures applicable to the banking industry as a whole and to provide the best services to its customers with its unwavering focus on the socio-economic development of the rural people of the state of Tripura.

Bank's Mission

The mission of Tripura Gramin Bank is to contribute to the sustainable development of the state of Tripura by providing responsible Financial services and solution to the household, Rural people, Micro, small and medium enterprises using best banking practices. We are committed to deliver value to our customers, shareholders, employees and society at large. The mission is based on our values: Integrity and openness, professionalism, commitment to customers, team work, social and environmental responsibility.



PERFORMANCE OF THE BANK IN VARIOUS FUNCTIONAL AREAS

2. Branch Network:

Tripura Gramin Bank is the largest bank of the state with the highest number of branch network with 150 branches and 12 Ultra Small Branches spread across all the eight districts of the state. Out of 150 branches, 107 branches constitute 71 % of the branch network in the rural areas. The Bank covers total of 45% of the rural branches of all banks operating in the state.

The District wise branch profile of the bank is shown in the following table.

Name of the district	No. of branches	Out of which				Extension Counters / USB	Regional Office	Head Office
		Rural	Semi urban	Urban	Metro Politan			
West Tripura	40	18	12	10	-	1	1	1
Khowai	13	8	5	-	-	2	-	-
Shepahijala	18	12	6	-	-	1	-	-
South Tripura	21	17	4	-	-	3	1	-
Gomoti	18	17	1	-	-	2	-	-
North Tripura	16	12	4	-	-	-	1	-
Unakoti	10	9	1	-	-	2	-	-
Dhalai Tripura	14	14	-	-	-	1	-	-
TOTAL	150	107	33	10	-	12	3	1

2. Share Capital of Tripura Gramin Bank:

As per Regional Rural Bank (Amendment) Act, 2015 (passed by the Parliament and notified in the Gazette of India on 12.05.2015) and letter issued from NABARD with reference to NB.IDD.RRCBD/1637/316(Gen)/2015-16 dated 30.03.2016, total Share Capital Deposit of Rs.264,61,00,000/- has been converted into Share Capital and thus, total Share Capital of the bank as on 31.03.2024 is Rs.265,61,00,000/- which has been contributed by Government of India, Sponsor Bank (Punjab National Bank) and Government of Tripura in the ratio of 50:35:15. Authorised Capital of the Bank has been increased from Rs.5 Crore (Equity share of Rs.100/- each) to Rs 2000 crore (Equity share of Rs.10/- each).

Contribution details as on 31-03-2024

(Amount in thousands of Rs.)

	Central Govt	State Govt .	Sponsor Bank	Total
Share Capital	1328050	398415	929635	2656100
	50%	15%	35%	100%



3. Deposit:

Working fund of a bank is constituted largely depending on deposits. Total deposit of the bank as on 31-03-2024 has increased to Rs.88008089 thousand from Rs.80225556 thousand of last year 31-03-2023, registering a growth of 9.70%. CASA deposit constitutes 52.93% of total deposit, which comprises of 49.98% in Savings Bank Deposit and 2.95% in Current Deposit.

The break-up of deposit as on 31.03.2024 with district wise growth of deposit and Deposit Mix are Hereunder : -

3.1 Break-up of category-wise / Account-wise deposits as on 31st March, 2024:

Type of Deposit	No. of A/Cs	Amount ('000')	Amt.PerA/C (Rs)
Savings	2888435	43985756	15228
Current (Including Contingency& Other)	47842	2595935	54261
Term	163085	41426398	254017
TOTAL	3099362	88008089	28396

3.2 District-wise break-up of deposit and growth there of as on 31st March , 2024

(Amount in thousands of Rs.)

District	Position as on 31.03.2024	Position as on 31.03.2023	% of Growth
West Tripura	39469981	35151248	12.29%
Khowai	5890674	5477778	7.54%
Sepahijala	8958435	8074576	10.95%
Gomati	7056652	6715357	5.08%
Unakoti	4667938	4528801	3.07%
North Tripura	7202384	6659438	8.15%
South Tripura	9861079	9125423	8.06%
Dhalai	4900946	4492935	9.08%
TOTAL	88008089	80225556	9.70%

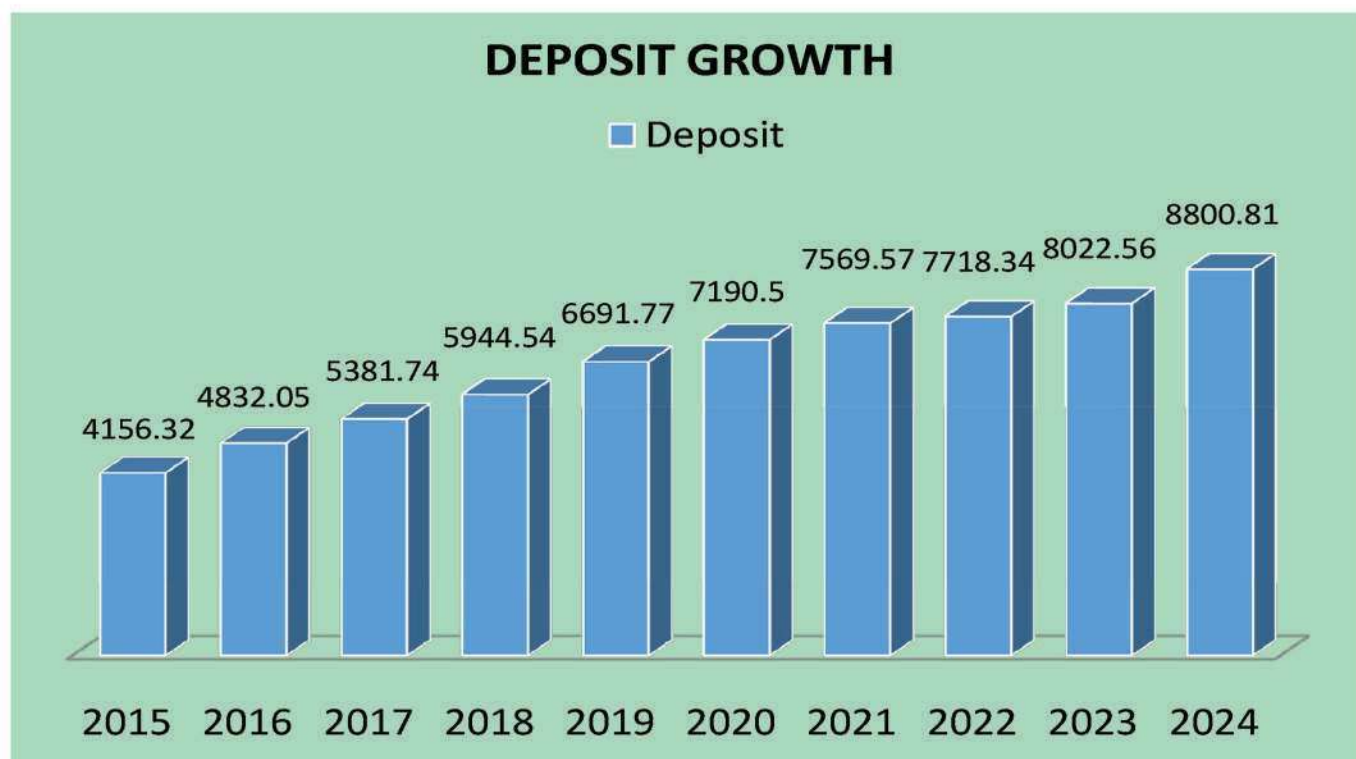
3.3 The Deposit Mix of the bank at the end of March, 2024 is as under:

(Amount in thousands of Rs.)

Deposit Mix	March 2024	% Share	March 2023	% Share
Savings	43985756	49.98%	41342781	51.53%
Current (Including Contingency and other)	2595935	2.95%	2764597	3.45%
Term	41426398	47.07%	36118178	46.35%
TOTAL	88008089	100.00%	80225556	100.00%



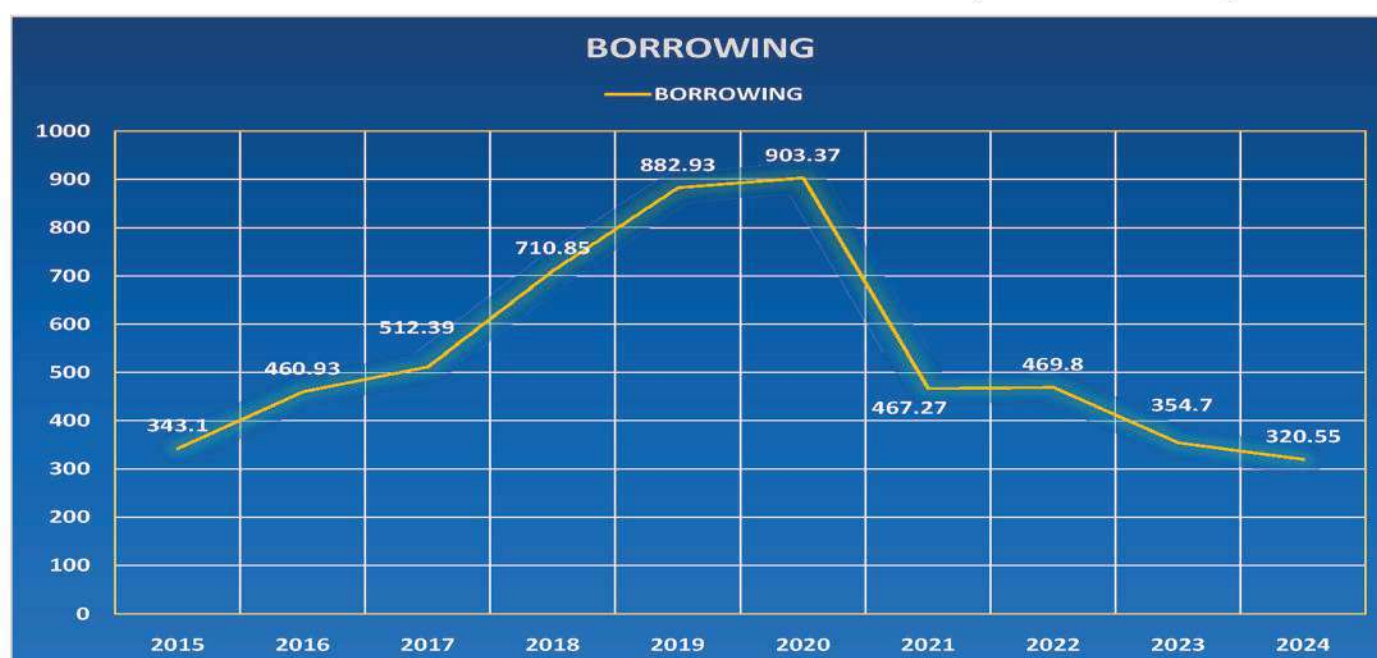
(Amount in crore)



4. Borrowings:

The Bank has availed of refinance to the tune of Rs.500000 thousand as ST (SAO) and Rs. 500000 thousand as LTRCF from NABARD against priority sector lending. The Bank has also availed Rs.20500 thousand from NSCFDC, Rs.45400 thousand from NBCFDC and Rs.67100 thousand from NSTFDC during the reporting financial year. **No refinance has been availed from NSTFDC, SIDBI etc.**

(Amount in crore)



4.1 Repayment to Refinance Agencies:

The bank has repaid the entire due installments of Rs.1370380 thousand comprising repayment towards principal amount and interest there on to NABARD, NSTFDC, NSCFDC, NBCFDC and PNB without any default during the year 2023-2024. The details are shown in the following table.

(Amount in thousands of Rs.)

Refinance Agencies	Amount repaid towards		
	Principal	Interest	Total
NABARD ST(SAO)	250000	14332	264332
LTRCF	805890	105566	911456
NSCFDC	124356	10944	135300
NSTFDC	13537	1271	14808
NBCFDC	34410	3857	38267
PNB OD	-----	6217	6217
TOTAL	1228193	142187	1370380

5. Other Liabilities: DICGC:

Since the bank opted out from Credit Guarantee Scheme of DICGC in the year 1993, **no fresh claim was preferred to DICGC during the year 2023-2024**. However, the present position of the claims pending with DICGC for settlement is furnished below:

(Amount in thousands of Rs.)

Cumulative	2021-2022		2022-2023		2023-2024	
	A/C	Amount	A/C	Amount	A/C	Amount
Claim pending with DICGC	6802	24342	6802	24342	6802	24342

6. Cash and Balance with Banks:

As prescribed by the Reserve Bank of India in terms of Section 42(1) of RBI Act, 1934, the Bank is under obligation to maintain the required Cash Reserve Ratio (CRR) of its total demand and time liabilities which the Bank has maintained. The outstanding balance in current account with RBI Guwahati stood at Rs.3978751 thousand as on 31-03-2024 for maintaining of CRR. The bank has also succeeded to maintain the Statutory Liquidity Ratio (SLR) for more than the benchmark of 18.00%NDTL of the bank throughout the year in terms of the section 24 of B.R. Act, 1949.

The Bank has kept a portion of surplus fund as Term Deposit with the sponsor bank after meeting all statutory obligations. Considering upon the requirement of day to day transaction of the bank, rational consideration has been made in maintaining the Cash holding and Balance in CD A/C.

Position of Cash and Balance with RBI and other Banks for last three years are furnished hereunder.

(Amount in thousands of Rs.)

Particulars	2021-2022	2022-23	2023-24
i) Cash Balance	285438	224411	247823
ii) Average Cash Balance	468311	429249	453326
iii) Average Cash as % to average deposit	0.62%	0.56%	0.54%



(Amount in thousands of Rs.)

Particulars	2021-2022	2022-23	2023-24
iv) Balance in C.D with R.B.I.	3270786	3851613	3978751
v) Balance in C.D with banks	5500251	1262458	2186824
vi) Term Deposit with Banks.	1113533	2332500	6358558

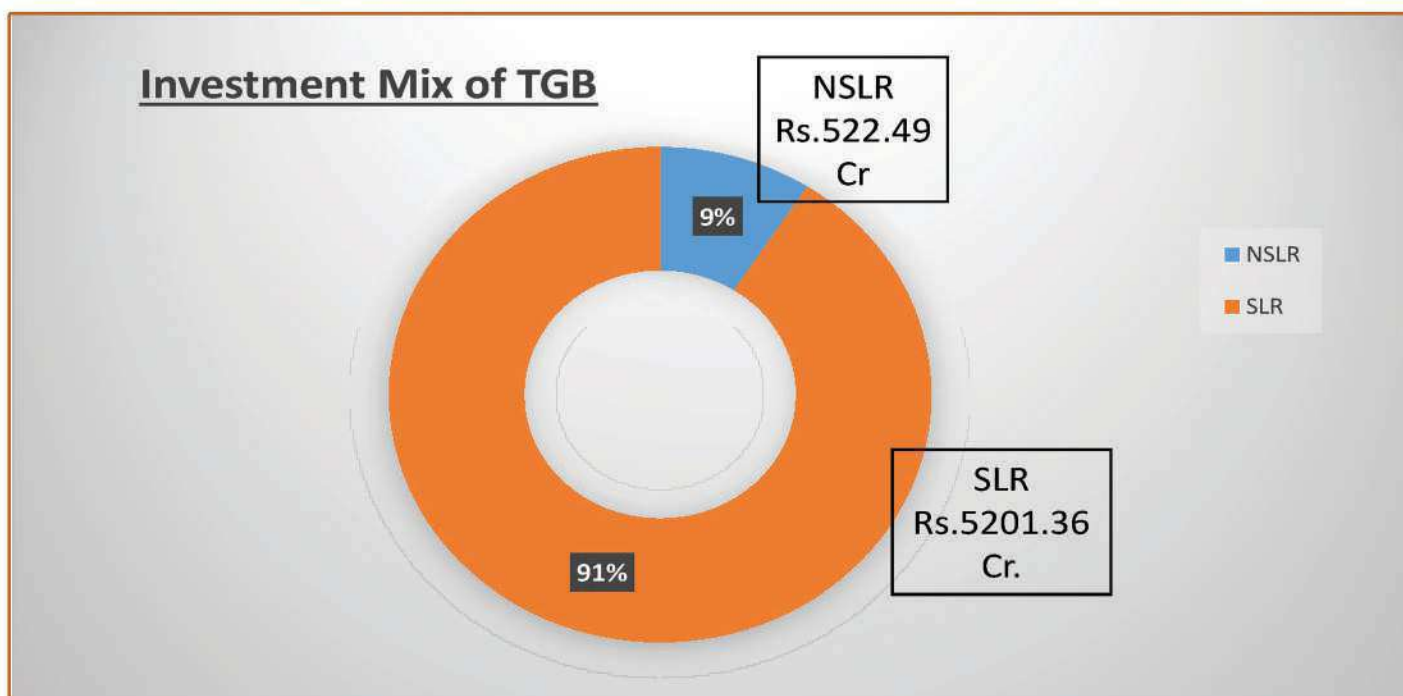
6.1 Income on various balances with banks in comparison with the previous year is as follows:

(Amount in thousand of Rs.)

Particulars	2021-22	2022-23	2023-24
i) From Balance with Sponsor bank as STD (SLR)	----	----	----
ii) From Balance with Commercial banks STD	55968	73483	332532
iii) Interest on CRR	---	---	---
TOTAL	55968	73483	332532

7. Investment in Bonds & Securities:

Providing credit support in the rural areas is the basic objective of the Regional Rural Banks. Still, in today's banking, treasury activities also have become very much important and effective segment for managing liquidity, maintaining Statutory Reserve requirement and maximizing the return on the surplus funds of a bank. As per guidelines issued by Reserve Bank of India from time to time and with necessary approval of the Board of Directors, Tripura Gramin Bank has framed its "Investment & Fund Management" policy and accordingly, the Bank has invested its surplus fund in Government securities and other approved securities in All India Financial Institutions and reputed public sector undertakings with high credit rating through primary and secondary market both for the purpose of trading and to hold up to maturity.



7.1 Transaction in Investment Portfolio during the year 2023-2024:

(Amount in thousand of Rs.)

Particulars	Amt. of purchase	Amt. of sales/Maturity	Gain(other than intt.)
A. SLR:	9154350	8346050	34634
(i)GOI Securities& Treasury Bill	8852690	7393515	30211
(ii) SDL Securities	301661	952535	4423
B. Non SLR	0.00	601945	823
(i) Bonds / Debentures	0.00	0.00	0.00
(ii) Mutual Fund	0.00	0.00	0.00
(iii) Shares /equity/ TMB	0.00	0.00	0.00
TOTAL	9154350	8947995	35457

The Bank has carried out the requisite Classification and Valuation of the bank's investment portfolio as per RBI guidelines abiding by Ref. No. RPCD.CO. RRB. BC.No /74/03.05.33 /2013-14 dated 07.01.2014.

7.2 Position of outstanding Investment:

(Amount in thousands of Rs.)

Particulars	Outstanding balance as on 31.03.2022	Outstanding balance as on 31.03.2023	Outstanding balance as on 31.03.2024
(i) S.L.R.	52199908	51359067	52013618
(ii) Non S.L.R.	4678660	5833513	5224903
TOTAL	56878568	57192580	57238521

7.3 Income from Investment:

(Amount in thousands of Rs.)

Particulars	2022-2023			2023-2024		
	Interest Income	Income on trading	Total	Interest Income	Income on trading	Total
(i) S.L.R.	3566895	72483	3639378	3524019	34634	3558653
(ii) Non S.L.R.	401559	20184	421743	386496	823	387319
(iii) Bank STD	73483	----	73483	332532	---	332532
TOTAL	4041937	92667	4134604	4243048	35457	4278505

8. Loans and Advances:

During the financial year 2023-2024, the bank has advanced fresh loan of Rs.2192.63crore which has led the outstanding advances portfolio to Rs.3597.74crore registering a comparative growth of



10.72% than the outstanding advances of the previous year which was Rs.3249.36crore. The priority sector Advance has increased to Rs.2904.49crore at the end of the reporting year constituting 80.73% of the Loans and Advances as against a minimum requirement of 75% of total Advance in case of RRB.The loans and advances in the agricultural sector has increased to Rs.1056.26 crore which constituted 29.36% of total loans and advances of the bank as against the national target of 18 %.

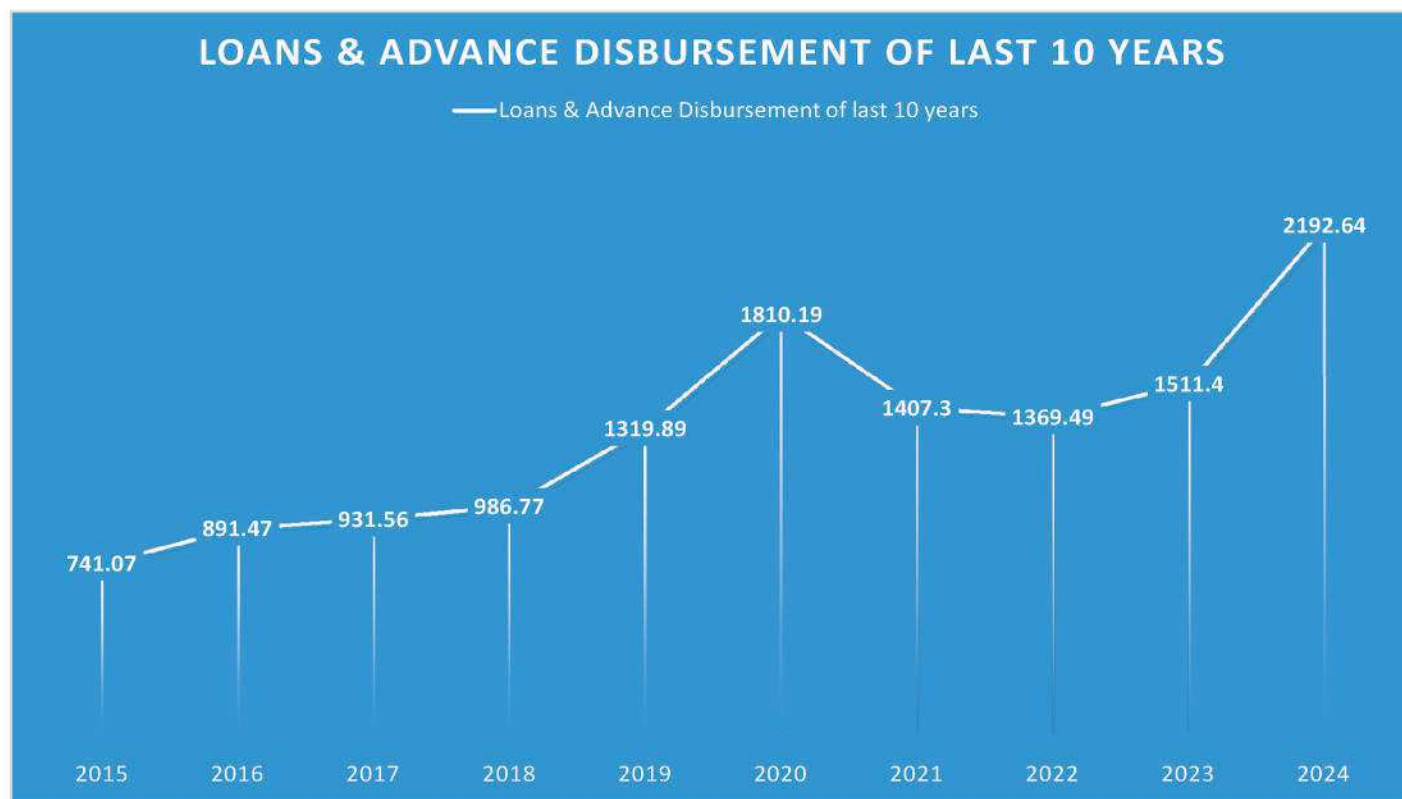
8.1 Sector wise outstanding loans and Advances as on 31.03.2024 and two previous financial years:

(Amount in thousand of Rs.)

Category of Advance	Gross Advance Outstanding as on 31-03-2022		Gross Advance Outstanding as on 31-03-2023		Gross Advance Outstanding as on 31-03-2024	
	Amount	% of Total	Amount	% of Total	Amount	% of Total
Agri. & Allied Activi	8055244	28.64%	9470244	29.14%	10562643	29.36%
MSME	7617096	27.08%	8795377	27.07%	10108590	26.54%
Other Priority Sector	7192571	25.57%	8394810	25.84%	8373715	26.63%
Total Priority Sector	22864911	81.30%	26660431	82.05%	29044948	80.73%
Non Priority Sector	5259428	18.70%	5833210	17.95%	6932480	19.27%
Total Advances	28124339	100.00%	32493641	100.00%	35977428	100.00%

8.2 OutstandingRetail Credit as on 31-03-2024 and the previous two financial years:

(Amount in thousand of Rs.)



8.3 Position of Loans & Advances as at the end of the year, 2022-2023 and 2023-2024 under Target and Non -Target group, Minority Communities, Small and Marginal Farmers, loans to weaker Sections :

(Amount in thousands of Rs.)

Particulars	Outstanding balance as on 31.03.2023	Outstanding balance as on 31.03.2024
(i) Target Group	26660431	29044948
(ii) Non-Target Group	5833210	6932480
(iii) SC / ST	16980174	6470215
(iv) Minorities	3625412	3095403
(v) SF / MF / AL	8359535	10562638
(vi) Women	8834271	5420216

** Credit Deposit (CD) Ratio.

The CD Ratio of the Bank at the end of the FY2024 has increased to 40.88% from 40.50% of last year. **The CD Ratio of rural branches of the Bank stood at 52.48% while in Semi-Urban and Urban Branches; the ratio is recorded as 38.52% & 24.92% respectively.**

8.4 Participation under different Government sponsored and other special programmes:

Right from its being functional, Tripura Gramin Bank has been playing a pivotal role in the implementation of various Govt. sponsored programs. Some important programs, are PMEGP, Swablamban, DEDS, NLM-EDEG, Fishery, TRLM, NERLP under SHG, B.Ed. Anuprerana Yojana etc. The Bank has vigorously activated itself in financing other special programs viz., KCC, GCC, PMMY, Stand up India etc. The outstanding loan break of some Govt Sponsored Schemes are enlisted below.

Outstanding Loan and Advances under different Government sponsored and other special lending programs as on 31.03.2024:

(Amount in thousands of Rs.)

Sector	Outstanding balance as on 31.03.2023		Outstanding balance as on 31.03.2024	
	A/C	A/C	A/C	Amount
NSFDC / Special component plan for SC Dev.	3584	98451	3584	98437
K.C.C	102470	1824049	94778	1744347
SHG	21435	2033856	23783	2974813
KVIC / DIC / KVIB	12475	1860997	12209	1875836

8.5 Fresh Disbursement of Loans and Advance during the year 2023-2024 :

The Bank has taken all out efforts to increase the flow of credit during the reporting year from the very beginning. Total credit disbursement has been made to Rs.2192.63crore under different lending



schemes against the target of Rs.1870.36 crore. The main thrust was given on lending under Priority Sectors. Total disbursement made in Agriculture sector was Rs.6767847 thousand during the reporting year while last year it was Rs.7088579 thousand.

Sector wise disbursement of credit during the year ended on 31.03.2024 in comparison with previous years are shown below:

(Amount in thousands of Rs.)

Category of Advance	Loan Disbursed during 2021 – 2022		Loan Disbursed during 2022-23		Loan Disbursed during 2023-24	
	Amount	% of Total	Amount	% of Total	Amount	% of Total
Agri. & Allied Activities	3677898	26.86%	7088579	46.90%	6767847	30.87%
MSME	3204994	23.40%	3191109	21.11%	5219066	23.80%
Other Priority Sector	1856832	13.56%	2514508	16.64%	8308320	37.89%
Total Priority Sector	8739724	63.82%	12794196	84.65%	20295233	92.56%
Non Priority Sector	4955137	36.18%	2319832	15.35%	1631165	7.44%
Total Advances	13694861	100.00%	15114028	100.00%	21926398	100.00%

LOANS & ADVANCE POSITION OF BANK SINCE 10 YEARS

— Loans & Advance Position of Bank Since 10 years



The Bank has attached priority in financing the Target Group, scheduled castes, Schedule Tribes, Minority Communities and Small & Marginal Farmers and Agricultural Laborers.

Loans disbursed to the Target and Non – Target group, ST/SC, Minorities and SF/MF/ AL during the year 2023-2024 and previous two years are as follows:

(Amount in thousands of Rs.)

Particulars	Loan disbursed during 2021-22	Loan disbursed during 2022-23	Loan disbursed during 2023-24
(i) Target Group	8039724	12794196	20295233
(ii) Non- Target Group	4854837	2319831	1631165
(iii) S.C/S.T	1827164	2314373	5211703
(iv) Minorities	978234	716186	2493316
(v) S.F / M.F / A.L .	7348708	1338692	6767805
(vi) Women	2034512	2874512	4125937

8.6 Annual Credit Plan (ACP):

Considering the different important aspects like potentiality, viability, marketability, availability of resources etc., the bank prepared its Annual Credit Plan for the year of report 2023-2024 and fully exerted to act upon it.

The sector wise target and achievement of ACP under priority sector for 2023-2024 are shown in the following table.

(Amount in crore of Rs.)

Sector	Target	Achievement	% of achievement
	Amount	Amount	
Agri. & Allied Activities	829.37	676.78	81.60%
MSME	516.95	521.90	100.96%
Other Priority Sector	251.45	830.83	330.42%
Non Priority Sector	272.59	163.11	59.84%
TOTAL	1870.36	2192.62	117.23%

8.7 Kisan Credit Card (KCC):

The basic objective of Kisan Credit Card scheme is to meet the comprehensive credit requirements of the agricultural sector by providing hassle-free financial support to the agriculturists. The bank has been giving top priority on implementation of KCC scheme through all of its branches to bring maximum number of farmers within the umbrella of this programme. During the year 2023-2024, the bank issued 11469 nos of Kisan Credit Cards against 22854 Nos in the last F.Y. The total number of outstanding KCC is 94778 Nos. with outstanding balance of Rs.1744347 thousand as on 31.03.2024

8.8 Credit Delivery under Self Help Group (SHG) / (NRLM): Target and achievement:

The bank has provided substantial credit to the SHG under NULM/ TULM/ NRLM/ TRLM scheme in the reporting financial year. The target and achievement of the bank are hereunder.

(Amount in thousands of Rs.)

Sector	Target	Achievement	Amount
	No. of beneficiaries	No. of beneficiaries	
SHG	14100	13663	4057804



8.9 Credit Delivery under Joint Liability Group (JLG):

The concept has been introduced in the Bank during 2014-15. During the period under report the Bank could form 1150 Nos. of JLGs (4765 Nos. Individual members) with credit support amounting Rs.238280 thousand up to 31-03-2024.

Sector wise disbursement of credit and outstanding balance under JLGs during the financial year ended on 31.03.2024:

(Amount in thousands of Rs.)

Disbursement during 2023-2024			Outstanding Balance as on March 2024		
No. of Group	No. of A/c	Amount	No. of Group	No. of A/c	Amount
911	3644	58045	6801	27207	941245

8.10 Self – Help Group (SHG):

SHG is a small voluntary association of poor people, preferably from the same socio-economic background for fulfillment of their urgent credit needs through banking channel. The bank has given special thrust on organization of SHGs with a view to develop awareness amongst the rural masses especially the women folk. Ensuring participation of the huge branch networks, the bank has been vigorously pursuing SHG credit linkage programme for extending effective credit flow to that section of people. Achievement of Tripura Gramin Bank in regard to deposit linkage and credit linkage of SHGs is an accredited fact in the state's banking scenario.

9. Income Recognition and Asset Classification:

In pursuance of the prudential norms of accounting prescribed by the Reserve Bank of India, the Bank has classified its assets. Consequent upon prudent monitoring, the standard assets (performing loans and advances) of the bank increased to Rs34372910 thousand at the end of the year, 2023-2024 which constitutes 95.53% of gross loans and advances. In categorization of assets, requisite provisioning norms have been strictly adhered to.

9.a Assets Classification:

The following table indicates the category wise position of assets of the bank and provision made against them as on 31st March, 2024 as well as the previous year:

(Amount in thousand of Rs.)

Sl	Classification of Assets	Amount of Assets		Provision required to be made		Provision actually made	
		2022-23	2023-24	2022-23	2023-24	2022-23	2023-24
1	Standard	30837448	34288045	115526	85720	128765	148765
2	Sub-Standard						
	Secured	304985	359288	45748	53893	138695	359288
	Un-secured	58479	27337	14620	6834	32514	27337
3	Doubtful						



(Amount in thousand of Rs.)

Sl	Classification of Assets	Amount of Assets		Provision required to be made		Provision actually made	
		2022-23	2023-24	2022-23	2023-24	2022-23	2023-24
A	Secured						
	Doubtful-1	108399	320874	27100	80218	57901	320874
	Doubtful-2	302005	365738	120802	146295	79607	365738
	Doubtful-3	708592	420584	708592	420584	723357	420584
	Doubtful(Fresh)						
B	Unsecured	63755	45083	63755	45083	63755	45083
4	Loss Assets	109978	150479	109978	150479	109978	150479
	TOTAL	32493641	35977428	1206121	989106	1334572	1838148

While calculating the requirement of provision, the subsidy amount under Back-end system in case of standard, sub-standard and doubtful advances was excluded as per NABARD guideline.

9.b De-recognition of Interest:

De-recognition of the interest on loan and advances have been done by the Bank following the prescribed prudential norms of accounting.

Position of the derecognized income from interest on loans and advances for 2023-24 and preceding two years are hereunder:

(Amount in thousand of Rs.)

Particulars	2021-22	2022-23	2023-24
Derecognized income at the beginning of the year	1571561	1613205	1673350
Recovery during the year	51607	3640	1158941
Addition during the year	93251	63785	888114
Derecognized income at the end of the year	1613205	1673350	1402523

9.c Provision:

Provisioning is an essential part of accounting which prompts the bank to keep a prescribed amount or percentage of amount due to apprehension of losing its some portion of assets or meeting some liabilities in future. Complying with the RBI stipulated provisioning norms like the previous years, Tripura Gramin Bank, has made requisite provision in the FY 2024 also against its assets lying under advances and investment portfolios including other items where provisioning is required as per norms.

At the end of FY2024, the Bank has afforded 100.00% provisioning against Non-Performing Loans & Advances to the tune of Rs.1689383 thousand against the Bank's total outstanding Non-Performing Asset amounting Rs. 1689383 thousand. Last 3 years' cumulative position of provision is stated below:



(Amount in thousands of Rs.)

Particulars	2021-2022	2022-2023	2023-2024
(i) Provision for standard asset	128765	128765	148765
(ii) Provision for NPA (Non-Performing Asset)	1906173	1205807	1689383
(iii) Provision for Taxation	250000	450000	767920
(iv) Provision for Misappropriation/ Fraud etc.	6388	6370	0
(v) Provision for Renovation of Bank Building	40000	0	0
(vi) Provision for ensuing salary revision	11085	9133	244527
(vii) Provision for Auditor fee	0	0	0
(viii) Provision for Pension Fund	200139	0	0
(ix) Provision for Expenses for BC	25117	2855	0
(x) Provision for Staff Training	6544	6541	0
(xi) Provision for Non Performing Investment(NPI)	49995	49995	0
(xii) Provision for Inter Branch Reconciliation	979	199	199
(xiii) Provision for of Technology Reserve Fund	72702	0	12
(xiv) Provision for fund receivable from DRDA	63894	63894	63894
(xv) Provision for theft/ Dacoity	10	10	10
(xvi) Provision for old ECS/ NACH return	33	0	0
(xvii) Provision for old amount recoverable as law charge	204	204	204
(xviii) Provision for amount receivable against ATM fraud	908	0	0
(xix) Provision for Leave Encashment	328	4658	0
(xx) Provision for Technical Write off	30420	30420	0
(xxi) Provision for Restructuring of Term Loan	3839	3839	3839
(xxii) Provision for Depreciation on Investment	797420	1743152	1350166
TOTAL	3594943	3705842	4268919

9.d NPA Management:

During the financial year 2023-24, the Bank had adopted a plethora of strategies to combat with the menace of NPA. Monitoring of stressed accounts had been made deftly by the branches under daily basis review methods adopted by the Head Office and Regional Office, which has been translated into checking of slippage of a substantial amount of assets to Non-Performing assets. This apart, remarkable amount of NPA reduction to the volume of Rs.2195014thousand in the F.Y.2023-24, consequent upon utilizing a lot of various workable measures, has positioned the Bank to a dipped single digit of Gross NPA percentage to 4.70%. It indicates the bank's overall emphasis and involvement in prudent NPA management as the amount of NPA to total Advance stood at 4.70% as against 5.10% of previous year registering the outstanding NPA of the bank as on 31.03.2024 to Rs1689383 thousands being increased from Rs.1656193 thousand of last year.

Like the previous years, in the reporting financial year also, the Bank has pursued its compromise policy to lessen the NPA burden. In F.Y. 2023-24, the Bank has recovered total amount of Rs.3245828 thousand from 12411 Nos. of NPA A/Cs.



9.d(i) Position of NPA of the bank as on 31.03.2024 in comparison with the previous two years:

(Amount in thousands of Rs.)

Particulars	2021-2022	2022-2023	2023-2024
Sub-standard	431056	363464	386625
Doubtful	1456645	1182751	1152279
Loss Assets	18473	109978	150479
TOTAL	1906174	1656193	1689383

9.d (ii)

(Amount in thousands of Rs.)

Particulars	2021-22	2022-23	2023-24
NPA at the beginning of the year	2231505	1906174	1656193
Recovery / Reduction of NPA during the year	464074	1458062	3245828
Addition of NPA during the year	138740	1208081	3279018
NPA at the end of the year	1906174	1656193	1689383



10. Recovery of Loan:

The Bank has laid due emphasis on recovery of its assets in form of loan & advances. The overall recovery performance of the bank in the reporting year has considerably increased that of preceding year. As per DCB (Demand, Collection & Balance) for the period from July, 2022 to June, 2023 the total recovery of loan was Rs.18801944 thousand against total demand of Rs.24801414 thousand. The percentage of recovery to demand has risen to 75.81% from 72.82% of last year. The details of recovery performances on 30th June, 2023 and age wise classification of overdue loans and advances are furnished hereunder:



(Amount in thousands of Rs.)

Total outstanding as on 30.06.2023	32904666
Out of which	
i) farm sector outstanding loan	9488743
ii) Non-farm sector outstanding loan.	23415923

10.1 Sector wise demand, collection, balance and percentage of recovery against loans and advances as on 30th June, 2023:

(Amount in thousand of Rs)

Particulars	Demand	Collection	Balance	% of Recovery
i) Farm sector	5884901	2434477	3450424	41.37%
ii) Non-farm sector	18916513	16367467	2549046	86.52%
TOTAL	24801414	18801944	5999470	75.81%

Age wise breakup of over dues of loans and advances as on 30th June 2023:

(Amount in thousand of Rs)

Less than one year	2632356
For one year to three year	1017763
For three years to four years	1033030
For four years to six years	766395
For above six years	549926
TOTAL	5999470

Sector wise break up of over dues of advances as on 30th June 2023.

(Amount in thousand of Rs)

Agriculture and Allied Activities	3450424
Industry	856423
Small Business (including self- employment)	984514
Transport	476981
Others	231128
TOTAL	5999470

10.2 Write off of Loans:

In the financial year, 2023-24, the bank has written off non-performing loans classified as unsecured, bad & doubtful and loss assets to the tune of Rs.207089thousand which is significantly better than the previous years. Notable that in the related cases, a good portion of book dues was realized by way of compromise settlement by the bank through its Recovery Policy.



The number of loan accounts and amount written off during last 3 years are shown below:

(Amount in thousands of Rs)

2021-22		2022-23		2023-24	
No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
2831	70818	8854	142430	3844	207089

11. Income:

Interest income of the Bank from loans and advances in the Financial Year 2023-24, has increased to Rs.3205006 thousand from Rs.2805200 thousand of previous year. The interest income from investment increased to Rs.4243730 thousand from Rs.4041937 thousand of the last reporting year. The yield on advances recorded 9.55% as against 9.41% of last year and yield on total investment of the bank is worked out as 8.14% while in the previous year it was 7.12%.

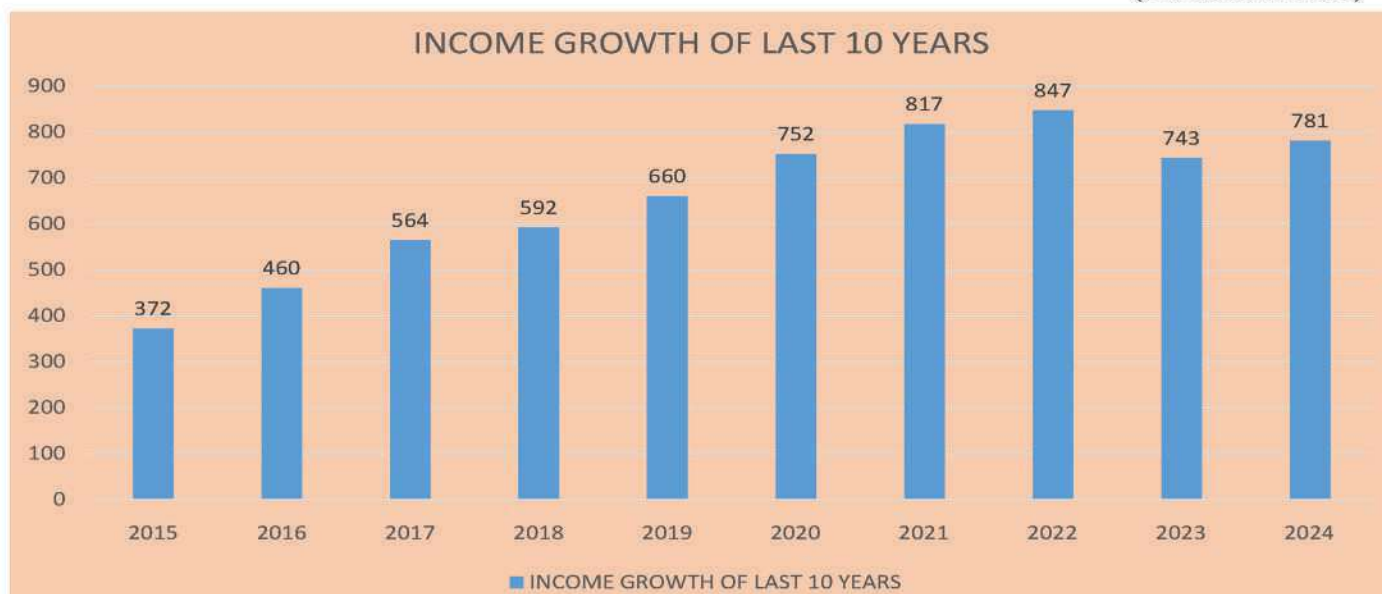
The Bank has earned Rs.35457 thousand from trading of securities during the year while in the previous year it was Rs.92667 thousand.

Income particulars and position thereof during the current year and of the previous year are hereunder:

(Amount in thousand of Rs)

Income	2021-2022	2022-2023	2023-2024
(i) Interest on loans and advances	3424864	2805200	3205006
(ii) Interest on investments			
(a) S. L. R. Investment	3574884	3566895	3524019
(b) Non-S. L. R. Investment	352385	401559	387179
(c) Term Deposit with Bank	55968	73483	332532
(iii) Other income	1058441	585183	361891
TOTAL	8466542	7432320	7810627

(Amount in crore)



Non-Fund Business:

Non-Fund based business of a bank are those where involvement of fund is not required but the bank earns income from selling/utilizing its products/services etc. The bank has been pursuing Non-Fund business which includes commission on collection of bills/cheques, rent on Locker facility for customers in three branches viz. Teliamura, Udaipur and Badharghat Branch, commission on selling of LIC policies and other insurance related products.

12. Expenditure:

Interest on deposits is considered as the biggest chunk of its overall expenditure. This year interest has been paid for Rs. 3742731 thousand which is 15.73% more than last year's interest expenditure of Rs.3234058 thousand on deposits. The cost of deposit has increased to 4.43% from 4.19% recorded in the previous year.

Expenditure of interest on borrowing and overdraft from Bank was Rs.142187 thousand as against Rs. 142636 thousand of previous year due to availing of fresh refinance for Rs.1133000 thousand during the current year from NABARD. The average cost of borrowing is 4.03%.

Salary expenditure increased to Rs.1051795 thousand from Rs.913031 thousand of preceding year. Other operating expenses have increased to Rs.2673919 thousand as against Rs.1574690 thousand of the previous year.

Details of expenditure are furnished below.

(Amount in thousands of Rs.)

Expenditure	2021-2022	2022-2023	2023-2024
(i) Interest paid on deposits	3064267	3234058	3742731
(ii) Interest paid on borrowing	116401	142636	142187
(iii) Interest on Over draft on PNB & IBPC	98699	93678	0
(iv) Expenditure on salary	788520	1051795	913031
(v) Other expenses except provision	1574690	2673919	1482254
(vi) Provisions	1392573	200000	1251242
TOTAL	7035150	7396086	7531445

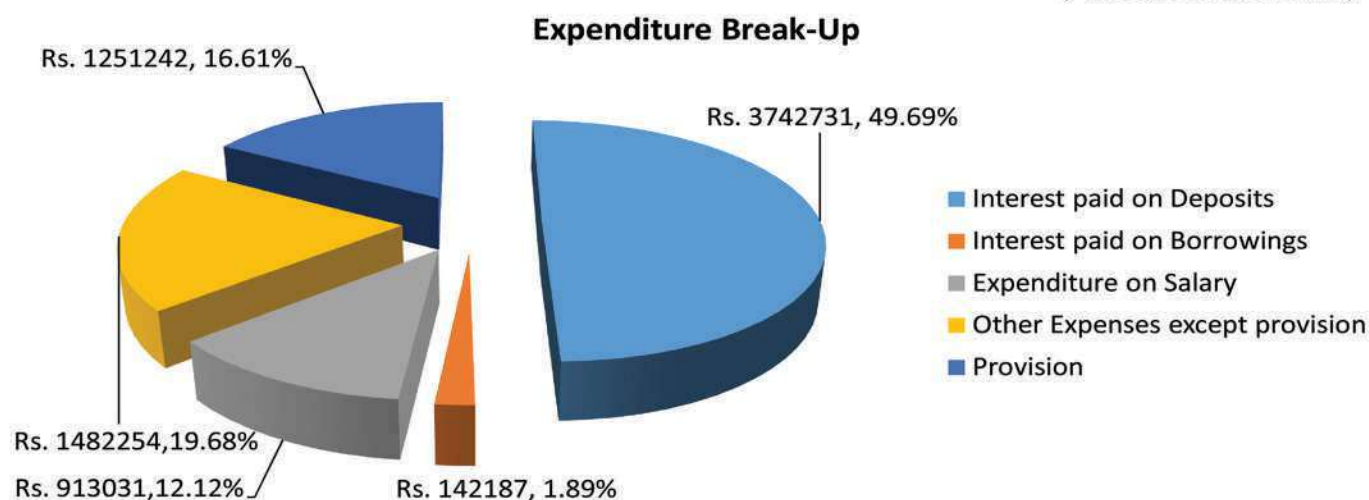
The operating profit of the bank for the reporting year 2023-2024 recorded Rs.1530424 thousand. However, after allowing all provisions, the net profit is Rs.279182 thousand.

Expenditure Breakup

(Amount in crore)



(Amount in thousand)



Profitability



13. Financial Inclusion:

The essence of financial inclusion is where individuals and businesses have access to useful and affordable financial products and services that meet their needs that are delivered in a responsible and sustainable way. National Rural Financial Inclusion Plan (NRFIP) envisaged a target to provide access to comprehensive financial services to at least 50% of rural cultivators and non-cultivators households across different states. Tripura Gramin Bank has scored a remarkable progress in carrying out with the concept of Financial Inclusion according to the prescribed guidelines. Other than extending all other products/services like extension of banking services by using ICT solution through BC Correspondence Model, opening of Basic Savings



Accounts, the Bank has also given emphasis on General Credit Card as a part of Financial Inclusion, the scheme is mainly targeted for providing credit support to the under privileged section of the society, without any hassles of complicated documentation and collaterals.

14. Financial Ratios :

The Financial Ratio worked out for the reporting year 2023-2024 are shown in the following table along with position of preceding year.

Particulars	2022-2023	2023-2024
Average working fund	106343365(thousand)	107101613(thousand)
Financial Return	6.54%	6.96%
Financial Cost	3.26%	3.63%
Financial Margin	3.28%	3.33%
Operating Cost	3.50%	2.24%
Operating Margin	-0.23%	1.09%
Miscellaneous Income	0.45%	0.34%
Operating Profit	0.22%	1.43%
Risk Cost	0.19%	1.17%
Net Profit	0.03%	0.26%
Cost of Deposit	4.19%	4.43%
Yield on Advance	9.41%	9.55%
Yield on Investment	7.12%	6.97%
Return on Asset	0.22%	0.26%
Cost of Fund	4.14%	4.26%
Return on Equity	8.89%	12.71%
Transaction Cost	3.50%	2.24%
Interest Income as % to working fund	6.54%	6.96%
Non-Interest Income as % to Working fund	0.45%	0.34%
Operating Profit as % to Working Fund	0.22%	1.43%
Per Branch Net Profit (In Lakh)	2.48 Lakh	18.6 Lakh
Per Employee Net Profit (In Lakh)	0.42 Lakh	3.14 Lakh

15. Transfer Price Mechanism (TPM):

The bank adopted the TPM w.e.f. 01. 04. 1998 in line with our sponsor Bank. The subsidy for TPM was modified w.e.f.. 01.04.2004 in conformity with the sponsor Bank which is enumerated below:

Interest subsidy to be received by Branches from Head Office

- (i) 200% of interest paid on SB accounts.
- (ii) 115% of interest paid on term deposit accounts.



- (iii) 4% per annum on average balance on current accounts and credit balance in Cash Credit /Over Draft accounts.
- (iv) 150% of Non-interest income excluding from shadow.

Interest subsidy to be paid by Branches to the Head Office

- (i) 80% of interest earned during the year on advances in case of Urban branches.
- (ii) 25% of interest earned during the year on advances in case of Semi- Urban and rural Branches.
- (iii) 11% per annum on average Bank Balance maintained in excess of the permissible limit.
- (iv) 11% per annum on average on balance of Cash in hand.
- (v) 8.5% of Gross NPA.
- (vi) 50% of Recovery from Shadow / written off accounts

16. Achievement against Annual Business Plan (ABP):

The Bank prepared its Annual Action Plan this year also and obtained approval from the sponsor bank with some suggested modifications thereof.

The performance against the Annual Business Plan for the year 2023-2024 is shown hereunder :
(Amount in thousands of Rs.)

Item	Target	Achievement
1. Deposit	86640000	88008089
% of growth		9.70%
of which :		
(i) Demand deposit	48520000	46581691
% of Share		52.93%
(ii) Time deposit		41426398
% of Share		47.07%
Deposit Mix : (CD:SB:TD)		2.95:49.98:47.07
2. Loans and Advances	37500000	35977428
% of growth		10.72%
(i) Priority Sector	28125000	29044900
(ii) Non-Priority Sector		6932500
3. Investment		
SLR Investment		52013667
Non SLR Investment		5224913

Item	Target	Achievement
4. Total lending during the year		21926398
(i) Priority Sector		20295233
(ii) Non-priority Sector		1631165



5. C.D.Ratio	52%	40.88%
6. Total Business	124140000	123985517
Business per Branch	826600	826570
Business per Employee	220000	139623
7. Profit & Loss		
i) Total Income	10100000	7810627
a) Interest. on Advance		3205006
b) Interest on Investment		4243730
c) Other Income		361891
ii) Total Expenses		7531445
a) Interest. on Deposit		3742731
b) Interest on Borrowing		142187
c) Establishment Expenditure		2395285
d) Other Operating Expenses		1201492
iii) Operating P/L		1530424
iv) Provision		1251242
v) Net P/L		279182
9. Non Performing Asset		
NPA at the beginning year	1300000	1656193
Addition during the year		3279018
Reduction during the year		3245828
NPA as at the end of the year	1259210	1689383

17. Interest structure of Deposit and Advance:

In the financial year 2023-2024, the bank had revised rates of interests on its Deposit and Advance schemes as a part of assets & liabilities management to suit the competitive market after cost and benefit analysis.

The table showing the rate of interest as effective on the 31st March 2024 is understated:

INTEREST ON DEPOSIT:

Rate of Interest (ROI) Chart				
Sl No	Period of Deposits	For General Public (ROI % pa)	For Senior Citizen (ROI % pa)	For Super Senior Citizen (ROI % pa)
1	7 days to 45 days	3.65	4.15	4.45
2	46 days to 179 days	4.60	5.10	5.40
3	180 days to 210 days	5.25	5.75	6.05
4	211 days to less than 1 year	5.50	6.00	6.30
5	1 year to less than 2 years	6.80	7.30	7.60



6	2 years to less than 3 years	7.30	7.80	8.10
7	3 years to less than 5 years	6.60	7.10	7.40
8	5 years and up to 10 years	6.60	7.10	7.40

INTEREST ON LOAN AND ADVANCES:

Activity & Size of Loan	Rate of Interest (%)
Agriculture : i) Short term crop loan up to Rs.3,00,000/-. ii) Short term loan to Agri Allied KCC Animal husbandry / KCC fishery up to Rs.2,00,000/-	7.00
Agriculture : i) Short term crop loan above Rs.3,00,000/-. ii) Short term loan to Agri Allied KCC Animal husbandry / KCC fishery above Rs.2,00,000/-	9.00
Micro, Small Advances (MSE) including trading advances covered under MSME Act. [For TL/CC/OD & Composite loan]	
a. Loan under Mudra Scheme	
Up to Rs.50,000/-	11.25
Above Rs.50,000/- to 10 Lakh	11.75
b. Loan to Micro & Small Enterprises including other Agri & Allied (other than short term) not covered under Mudra Loan [For TL/CC/OD & Composite loan]	
Up to Rs.50,000/-	11.25
Above Rs.50,000/- to 10 Lakh	11.75
Above Rs.10 Lakh to 1 Crore	11.00
Above Rs.1 Crore	10.20
c. TGB Sanjeevani (Finance professional Qualified Medical Practitioners)	
Advances upto 20 Lakh	9.75
Advances above Rs.20 Lakh	10.35
In order to encourage collateral based lending in MSE advances mentioned above, additional reduction as per following will be given in ROI on the basis of collateral security available	
Realizable value of the collateral security	Concession in Card Rate (%)
i. Upto 50% of the loan amount	-0.25
ii. Above 50% & upto 75% of the loan amount	-0.35
iii. Above 75% & upto 100% of the loan amount	-0.65
iv. Above 100% & upto 125% of the loan amount	-0.85



v.	Above 125% & upto 150% of the loan amount	-1.15
vi.	Above 150% & upto 200% of the loan amount	-1.25
vii.	Above 200% of the loan amount	-1.35

Note: The benefit of additional reduction of ROI based on collateral security shall be given only in those cases where the limit/facility is secured by primary security. For this purpose Primary security shall be asset created out of the credit facility extended to the borrower and / or which are directly associated with the business / project of the of the borrower for which the credit facility has been extended and collateral security shall be any other security offered for the said credit facility.

It is to be ensured that above reduction in ROI is only for the advances secured by way of tangible collateral security. 2nd Charge, negative lien & charge on agriculture lands are not to be considered as collateral security for the purpose of reduction.

Activity & Size of Loan		Rate of Interest (%)
Cash Credit / Overdraft other than MSME (Non Schematic & Non Priority)		
i.	Loan limit up to Rs.25,000/-	11.55
ii.	Loan limit above Rs.25,001/- & up to Rs.2,00,000/-	12.20
iii.	Loan limit above Rs.2,00,001/- & up to Rs.5,00,000/-	12.65
iv.	Loan limit above Rs.5,00,001/- & up to Rs.10,00,000/-	13.25
v.	Loan limit above Rs.10,00,001/- & up to Rs.25,00,000/-	13.55
vi.	Loan limit above Rs.25,00,000/-	13.65
Housing Loan		
i.	Repayment up to 15 years	8.60
ii.	Repayment above 15 years & up to 30 years	8.85
House Building Loan (Commercial)		10.35
PMAY-G		11.10
HBL to Land Load (Bank Building)		11.10
Loan to SHG		
TRLM/NRLM SHG		For TL and CC Facility in all Districts. <ul style="list-style-type: none"> • 7% for limit up to Rs.3,00,000/- • 10% for limit above Rs.3 Lakhs to 5 Lakhs.



	<ul style="list-style-type: none">12.75% for loan limit above Rs.5 Lakh	
TULM/NULM SHG	For TL and CC (Drawing Power) Facility in all Districts. <ul style="list-style-type: none">10.75% for limit up to Rs.1,00,000/-11.25% for limit above Rs.1 Lakhs to Rs.3 Lakhs.12.25% for limit above Rs.3 lakh to Rs.6 lakh12.75% for loan limit above Rs.6 Lakh	
Education Loan		
i. Loan limit up to Rs.4,00,000/-	11.50	
ii. Loan limit above Rs.4,00,001/- & up to Rs. 7,50,000/-		
iii. Loan limit above Rs.7,50,000/-	10.75	
For Girl students 0.50% concession from rate card		
Own Your Car Scheme		
For Credit Information Score (Highmark) > 550/ CIBIL Score-700 and above	8.75	
For Credit Information Score (Highmark) 500-549/ In the range of 650-699	9.25	
For Credit Information Score (Highmark) 450-499 or None/ In the range of 600-649 or (-1)	10.00	
Activity & Size of Loan	Rate of Interest (%)	
Demand Loans		
i. For TL/OD facility to deposit holder(s)	1% above rate of interest on deposit (no ceiling)	
ii. For TL/OD facility to against 3 rd Party Deposits	2% above rate of interest on deposit (no ceiling)	
iii. For TL/OD facility against LIP/NSC/KVPs	11.00	
iv. For TL/OD facility to deposit holder(s) [For Staff members]	Against Self Deposit	Against 3 rd Party Deposits
	Rate allowed on deposits	2% above rate of interest on deposit (no ceiling)
Note : In case more than 1 deposit is offered, higher rate of interest paid on deposits is to be taken for calculation of interest		
Consumer Durable Loan	13.00	
Utsav Wrin Prakalpa	13.00	



Overdraft to TTAADC Employees/ SBODT	13.00
Two Wheeler Loan Scheme	13.00
TGB Doctors Delight	11.00
Personal Demand Loan	13.00
Nari Kalyan Scheme	13.00
TGB Mortgage Term Loan	10.00
TGB Mortgage OD Loan	9.75
Bharat Darshan Scheme	13.00
Loan to Pensioners	12.75
Unnayan (LAUNY) (Subject to the revision of interest rate by NSFDC) up to 50,000/-	5.00
Khudra Vavsaya Yojna (LAKHU) (Subject to the revision of interest rate by NSFDC)	6.00
NSTFDC, NBCFDC and NHFDC loans up to Rs.50,000/- ROI : 5% and loan amount Rs.50,001/- to 5 Lakh ROI : 6%	

Note: -

Interest rate will be compounded at monthly rest in all cases except Crop Loans and other Direct Agriculture Advances.

18. Training and Human Resource Development:

Up-gradation of knowledge and skill of the workforce is the *sine qua non* of development for any financial institution. The bank has arranged organizing many training programme for the purpose within and outside the state. During the year 2023-24, 446 Officers & employees participated in various training programme conducted by RBI, NABARD, PNB and In-house Training Programs.

PARTICULARS	PERSON ATTENDED	ORGANISER	PLACE OF TRAINING
For Incumbent Managers	25	TGB	HO, Agartala
Pre lending & Post lending	30	TGB	HO, Agartala
NPA Recoery	1	BIRD	Kolkata
Compliance & Statutory Inspection	1	BIRD	Mangaluru
Currency Note	3	RBI	Guwahati
Credit Appraisal	28	TGB	HO, Agartala



Induction Training	12	TGB	HO, Agartala
NAMCABS Workshop	2	RBI	Bishramganj
Treasury Management	2	BIRD	Lucknow
Credit Appraisal	150	TGB	HO, Agartala
NPA & Recovery Management		TGB	HO, Agartala
Training Program for OA	242	TGB	Online
Investment Management	2	CAB	Pune
New Agriculture Technique with Climate Change	2	BIRD	Guwahati
Sampatti Loan	69	TGB	Online
Sampatti Loan	78	TGB	Online
Risk Rating & A/C Opening	71	TGB	Online

19. Man Power:

During the reporting year 2023-2024, 25 officers and 5 Employees/MCP have retired from the service. 37 Officers/Employees have resigned from services.

Recruitment and promotion process have been carried out by the Bank as per guidelines. During the year, promotion has been awarded to 38 officers and 26 clerks by the bank during 2023-24.

The position of man power under different categories of employees of the Bank as on 31.03.2024 is shown below.

Sl.No.	Category	Existing Strength
1.	Chief Manager (Scale IV)	7
2.	Senior Manager (Scale III)	47
3.	Manager (Scale II)	144
4.	Assistant Manager (Scale I)	414
	Total Officer	612
5.	Office Assistant	261
6.	Office Attendant / Driver	15
	TOTAL	888

20. Reconciliation of Books of Accounts:

Out of 150 Branches all heads of accounts of 150 branches are reconciled up to 31.03.2024.

21. Inspection & Revenue Audit:

For proper monitoring of the Branch activities, the Bank has strengthened its Inspection Department. During the F.Y. 2023-24, internal inspection (RBIA) has been conducted in 72 branches against 44 branches in the previous year. Our Bank has also introduced Concurrent Audit w.e.f. April 2020. Concurrent Audit has been conducted in 40 Branches, Revenue Audit in 108 Branches & monthly Audit of RBI Currency Chest maintained with TGB Bordowali Branch. Every Month, the Concurrent audit is also being conducted for Investment Cell, Finance Division & HR Division of our Head Office.



22. NABARD Inspection:

NABARD has conducted Statutory Inspection of our Tripura Gramin Bank under Sub-Sec. (6) of Sec. 35 of the B. R. Act, 1949 in the F.Y.2022-23 compliance report of which also has been submitted through Super Soft Portal by the Bank accordingly, to the NABARD, Regional Office, Guwahati.

23. Board of Directors:

The Bank has regularly convened Board of Directors' meeting. During the reporting year 8 Nos. of Board meetings were held.

The name and official designation of the Board of Directors of the Bank are **Shri Satyendra Singh**, Chairman, Tripura Gramin Bank. **Shri P. Mahendar**, General Manager (ZM), Punjab National Bank, **Shri Bikash Das**, Deputy General Manager & Circle Head, Punjab National Bank, Tripura Circle. **Shri Diganta Kumar Das**, Deputy General Manager, NABARD, Tripura Region. **Shri Sudip Bhattacharyya**, Deputy General Manager, Reserve Bank of India, Agartala, Tripura Regional Office. **Smt. Brahmneet Kaur**, IAS, Chief Executive Officer, Tripura Rural Livelihood Mission, Government of Tripura. **Smt Rakhi Biswas**, Director, Small Savings, Group Insurance & Institutional Finance, Government of Tripura.

24. Statutory Auditors:

In accordance with Sub-Section (1) & (2) of section 19 of Regional Rural Banks Act, 1976 and with the approval of NABARD, **SBA Associates**, Chartered Accountants, **Kolkata**, **ICA Reg No:-308136E** has been appointed as the Statutory Central Auditor of the Bank for the year 2023-2024 while **Das & Sharma**, Chartered Accountants, Guwahati, Assam, **UCN- 40003**, **B K Bansal & Co**, Chartered Accountants, Guwahati, Assam, **UCN- 40187**, **A J P & Co.**, Chartered Accountants, Guwahati, Assam, **UCN- 40079** & **Bhuyan & associates**, Chartered Accountants, Guwahati, Assam, **UCN-40286**, **Padam Jain & Co.**, Chartered Accountants, Guwahati, Assam, **UCN- 40156**, were appointed as Statutory Auditors to undertake statutory audit of the bank for the financial year 2023-2024. Head Office and out of 150 Nos. of branches, 100 nos branches have been audited by the auditors as per guideline of NABARD in the financial year 2023-2024.

The Board of Directors is pleased to record sincere thanks and appreciation to **SBA Associates**, Chartered Accountants, Central Auditor and other Auditors for speedy completion of Audit of branches & Head Office and corporate Balance Sheet and Profit & Loss Accounts of the bank for the financial year 2023-2024.

25. Remembrance

The Board of Directors expresses profound grief over the premature demise of Officers and Employees of the bank during the FY under report. The Directors pay homage to the departed souls of the deceased employees and express condolence to the bereaved family members.



26. CAPITAL TORISK-WEIGHTED ASSET RATIO(CRAR)

Reserve Bank of India has advised all RRBs to disclose in their Balance Sheet the level of CRAR. In compliance with the above and as per stipulated norms, the CRAR of the Bank has been calculated as on 31.03.2024 as 24.29%.

The Movement of CRAR during the last three years

Particulars	2021-2022	2022-23	2023-24
CRAR %	29.12%	26.77%	24.29%

Calculation of CRAR for the year ended March 2024

Prudential Norms- Risk Weights for Computation of CRAR

Part- A: Capital Funds and Risk Assets Ratio

Rupees in thousand

A.CAPITAL FUNDS	
Tier I Capital elements	
a) Share Capital	2656100
b) Intangible Asset and Losses	0
c) Reserve and Surplus	
i) Statutory Reserve	1331457
ii) Capital Reserve	0
iii) Share Premium	0
iv) Revenue Reserves	6865598
v) Special Reserve	784158
B.TOTAL RESERVE	8951851
Total Owned Fund (A+B)	11607951
Total of (a+c-b)	11607951
C. Total Tier II capital elements	
i) Undisclosed Reserve	0
ii) Revaluation Reserves	0
iii) General provisions and loss provisions	0
iv) Investment Fluctuation Reserve	425110
Total of C	425110
D. GRAND TOTAL (B+C)	12033061
E.RISK ASSETS	
a) Adjusted value of funded risk	49484095
b) Adjusted value of non-funded and off balance sheet items (Part-C)	62248
Total Risk Weighted asset (a+b)	49546343
CAPITAL TO RISK WEIGHTED ASSET RATIO (CRAR) : TIER-I	23.43%
CAPITAL TO RISK WEIGHTED ASSET RATIO (CRAR) : TIER-II	0.86%
CAPITAL TO RISK WEIGHTED ASSET RATIO(CRAR) [D*100/E]	24.29%



Part-B: Funded Risk Assets as on 31.03.2024**Rupees in thousand**

Items of Assets	Book Value	Risk Weight	Risk Weighted Asset
I.Balances			
Cash & Balances with RBI	4226574	0	0
Balances in Current account with Banks	1513182	20	302636
II.Investments			
Investment in Government Securities	50973520	2.5	1274338
Claims on Commercial Banks	6358558	20	1271712
Investments in Subordinate Debts and bonds issued by PSU for their Tier II capital	6162160	102.5	6316214
III.Loans & Advances including bills purchased and discounted and other credit facilities			
Consumer credit including personal loan	11563214	125	14454018
Advance for Term Deposit, Life Insurance Policies, NSCs etc	1093857	0	0
Loans and Advances granted by RRBs to their staff	980524	20	196105
Housing Loans upto 20 lakh	6950084	50	3475042
Above 20 lakh and upto 75 lakh	2073906	50	1036953
Above 75 lakh	98461	75	73846
Education loans	204651	100	204651
Others	13018062	100	13018062
IV.Other Asset			
Premises , furniture and fixtures	81658	100	81658
All other assets	7490798	100	6888993
Total of Part B			49484095

Part-C: Non-Funded Risk Assets as on 31-03-2024**Rupees in thousand**

Items of Assets	Book Value	Risk Weight (%)	Risk Weighted Asset
Bank Guarantee	124496	100	124496
Total of Part C			124496

27. Inter Bank Participation Certificate (IBPC)

During the period under report, the Bank has not participated in IBPC certification and as on 31-03-2024 the outstanding exposure in IBPC is NIL.

28. Priority Sector Lending Certificate (PSLC)

The Bank has started participating in PSLC during the financial year and issued priority sector lending certificate of Rs.2.5 crore in agriculture sector and Rs.61 Crore in SF/MF on which bank has earned Premium Income of Rs.42.23 Lakh.



29. Accumulated Loss

Tripura Gramin Bank had wiped out the entire accumulated loss in the financial year 2012-13. The amount earned as profit has been appropriated to Revenue and Other Reserves.

30. Initiatives under financial inclusion

During the financial year, 2023-24, the Bank has brought about the undernoted developments in its various products/ services:

- i) PMJDY-OD facility has been sanctioned for 1647 PMJDY A/C holders in this FY 2023-24.
- ii) For popularizing digital transaction through the facility of point of sale transaction, the Bank has provided 54 POS (Point of Sales) machines to Government colleges & merchants.
- iii) Dual authentication software has been implemented by our bank for the SHG customers to provide doorstep banking services.
- iv) Total 33 ATMs are available throughout the state for daily basis digital transactions for our customers.
- v) Bank is conducting FLC camp on every 3rd Friday of the month
- vi) Bank has deployed 121 new BC agent. A total of 439 BC points are now providing banking services to the people of Tripura.

31. Pradhan Mantri Jan-Dhan Yojana (PMJDY)

The Bank has a remarkable participation in this National Mission for financial inclusion. Upto the end of the Financial year 2023-2024 the total achievement of PMJDY scheme is as follows

A/c opened under PMJDY	Zero Balance A/c	Rupay Card Issued under PMJDY	Outstanding Balance in PMJDY A/c	Aadhar Card Seeding in PMJDY /c	Male A/c	Female A/c
490800	23885	26356	24031.17 Lakh	428132	200428	290372

32. PradhanMantri Social Security Schemes (PMSBY, PMJBY& APY)

Upto the end of the Financial year 2023-2024 the total Enrollment under PradhanMantri Social Security Scheme is as follows:

PMSBY		PMJBY		APY	
Total Enrollment	Commission earned during the year	Total Enrollment	Commission earned during the year	Total Enrollment	Commission earned during the year
422652	5.29 Lakh	181074	30.99 Lakh	121872	31.87 Lakh



33. PradhanMantriMUDRAYojana (PMMY)

The basic objective of Pradhan Mantri MUDRAYojana (PMMY) is extension of affordable credit to the micro and small enterprises. The bank has been successfully participating in this scheme. During the Financial year 2023-2024 the total achievement of MUDRA scheme is as follows:

						Amount in Lakh	
Shishu		Kishore		Tarun		Grand Total	
No. of A/c	Amount Sanction	No. of A/c	Amount Sanction	No. of A/c	Amount Sanction	No. of A/c	Amount Sanction
6046	2378	7013	11304	452	2414	13511	16096

34. ROLE OF TGB- A DRIVE TOWARDS ENTREPRENEURSHIP DEVELOPMENT (FY2023)

(Sanctioned during the FY 2023-24)

- **Loan under STAND-UP-INDIA Scheme: A drive towards Atmanirbhar Bharat: -**
No. of Beneficiary: - 46, Amt: Rs: - 6.25 Crore.
- **Pradhan Mantri Formalisation of Micro food Processing Enterprise (PMFME):-**
No. of units: - 26, Amt: Rs: - 1.30 Crore
- **PM SVANidhi: - (Street Vendor Loan)**
No. of Beneficiary: - 545, Amt: Rs: - 107.00Lakhs.
- **MUDRA Loan: -**
 - **SISHU**- 6046 A/C's, Amt: - Rs.2378 Lakh.
 - **KISHORE**- 7013 A/C's, Amt: - Rs.11304 Lakh
 - **TARUN**- 452 A/C's, Amt: - Rs.2414 Lakh.
- **Rubber Latex: -**
Nos.: - 1, Amt: Rs: - 05.00Lakh.



35. Rural Self Employment Training Institute (RSETI)

RSETI which is aimed at skill building of prospective small entrepreneurs/ borrowers specially for rural youth, is unique as it is intensive short term programme with free of cost designed especially for unemployed youth. After completion of course, institute also helps entrepreneurs for credit linkage with financial institutions of their areas for their settlement.

TGBRSETI have been able to positively influence the mindset of rural youth through skill development training. Positive mindsets, skill acquiring in the training and confidence has enabled them to establish their enterprises and create many more jobs for others. Keeping the said objective in view, under the guidelines of Ministry of Rural Development, Govt. of India and National Center for Excellence of RSETI's Bangalore, TGBRSETI was set up on 19.11.2013.

Till now, TGBRSETI has **5594** Nos. unemployed youth trainees in 198 training batches, out of which 3808 trained candidates have been settled.



ACKNOWLEDGEMENT.

The Board of Directors of Tripura Gramin Bank wishes to place on record its appreciation and deep sense of gratitude to the Govt. of India, Govt. of Tripura, Punjab National Bank (Sponsor Bank), Reserve Bank of India & National Bank for Agriculture and Rural Development for extending their co-operation and valuable guidance for growth of this bank.

The Board expresses its indebtedness to the Bank's ever growing customers, clients and well-wishers for their patronage and active support for the development and smooth functioning of the bank.

The Board records its appreciation for the dedicated involvement of all sections of staff members of the bank for rendering their best services for sustenance of the bank's consecutive growth since inception. The Board looks forward for continuance of the motivated involvement and sustained efforts of the bank's personnel in overall development of the institution in the coming days also.

For and on behalf of
Board of Directors,
Tripura Gramin Bank

Dated, Agartala,
The 1st May, 2024


Sri Satyendra Singh
Chairman



TRIPURA GRAMIN BANK

Head Office

Abhoynagar, Agartala, West Tripura

Date of Establishment: 21/12/1976

Performance of the Bank at a glance

(Amount in thousands of Rs.)

A.	Key Performance Indicators	2021-22	2022-23	2023-24
1.	No. of districts covered	8	8	8
2.	No. of Branches	148	150	150
	a) Rural	107	107	107
	b) Semi – Urban	31	31	33
	c) Urban	10	10	10
3.	Total Staff	832	877	888
	Of which , Officers	550	619	888
4.	Deposit	77183441	80225556	88008089
	Growth %	1.97%	3.94%	9.70%
5.	Borrowing Outstanding	4698000	5447026	3205472
	Growth %	0.54%	(-) 24.50%	-9.63%
6.	Gross Loans & Advance Outstanding	28124339	32493641	35977428
	Growth %	4.00%	15.54%	10.72%
	Of 6.above , loans to Priority Sector	22864911	26660431	29044948
	Of 6.above , loans to Non-Target Group	5259428	5833210	6932480
	Of 6.above , loans to SC/ST	10409442	16980174	6470215
	Of 6.above , loans to SF/MF/AL	8055244	8359535	10562638
	Of 6.above , loans to Minorities	3415423	3621078	3095403
7.	CD Ratio	36.44%	40.50%	40.88%
8.	Investment Outstanding	56878568	57192580	57238521
	Growth %	1.86%	0.55%	0.08%
	SLR Investment Outstanding	52199908	51359067	52013618
	Non-SLR Investment Outstanding	4678660	5833513	5224903



Performance of the Bank at a glance

(Amount in thousands of Rs.)

B.	Averages	2021-22	2022-23	2023-24
9.	Average Deposits	76130359	77104502	84566605
	Growth %	2.60%	1.28%	9.68%
10	Average Borrowings	3205360	4101370	3526611
	Growth %	(-) 19.07%	27.95%	-14.01%
11	Average Gross Loans & Advance	27013469	29812042	33618695
	Growth %	5.77%	10.36%	12.77%
12	Average Investments	60504361	64755487	61210582
	Growth %	8.22%	7.03%	-5.47%
	Average SLR Invt. as % to Avg. Deposits	72.32%	66.99%	60.02%
	Average Non-SLR Invt. as % to Avg. Deposit	6.87%	10.35%	12.36%
13	Average Working Funds	106944324	106343365	107101613
C.	LOANS ISSUED DURING THE YEAR			
14	Loans Issued during the year	13694861	15114028	21926398
	Growth %	(-) 8.37%	10.36%	45.07%
	Of 14 above , loans to Priority Sector	8039724	12794197	20295233
	Of 14 above , loans to Non-Priority Sector	4854837	2319831	1631165
	Of 14 above , loans to SC/ST	1827164	2314373	5211742
	Of 14 above , loans to SF/MF/AL	7348708	1338692	67678
	Of 14 above , loans to Minorities	978234	716186	2493312
D.	PRODUCTIVITY			
15	Total Business	105307780	112719197	123985517
	Per Branch	711539	761616	826570
	Per Staff	126572	128528	139623
E.	RECOVERY PERFORMANCE			
16	Total	As on June,2021	As on June,2022	As on June,2023
	Demand	20917757	25965740	24801414
	Recovery	13974627	18907827	18801944
	Overdue	6943130	7057912	5999470
	Recovery %	66.81%	72.82%	75.81%



Performance of the Bank at a glance

(Amount in thousands of Rs.)

	RECOVERY PERFORMANCE	2021-22	2022-23	2023-24
17.	Farm Sector			
	Demand	4477324	6394258	5884901
	Recovery	1938233	2578703	2437744
	Overdues	2539091	3815556	3450424
	Recovery %	43.29%	40.33%	41.37%
18.	Non-Farm Sector			
	Demand	16440433	19571482	18916513
	Recovery	12036394	16329125	16367467
	Overdues	4404039	3242357	2549046
	Recovery %	73.21%	83.43%	86.52%
F.	ASSET CLASSIFICATION			
19.	a) Standard	26218166	30837448	34288045
	b) Sub-Standard	431056	363464	386624
	c) Doubtful	1456645	1182751	1152279
	d) Loss	18473	109978	150479
	e) Total Advance	28124339	32493641	35977428
	f) Total NPA	1906174	1656193	1689383
	g) Gross NPA %	6.78%	5.10%	4.70%
20.	Std. Assets as % to Gross Loans & Advance Outstanding	93.22%	94.90%	95.30%
G.	PROFITABILITY ANALYSIS			
21.	Interest Paid on			
	a) Deposits	3064267	3234058	3742731
	b) Borrowing	116401	142636	142187
22.	Salary	788520	1051795	913031
23.	Other Operating Expenses	1574690	2673919	1482254
24.	Provision made during the year	1392573	200000	1251242
	a) Against NPA Including Standard Assets	3325	0	933322
	b) Other Provision	1389248	200000	317920



Performance of the Bank at a glance

(Amount in thousands of Rs.)

	PROFITABILITY ANALYSIS	2021-22	2022-23	2023-24
25	Interest received on			
	a) Loans & Advances	3424864	2805200	3205006
	b) Current A/C (UBI,SBI & Other Bank)	----	----	----
	c) SLR Investment & Approved Securities	3574884	3566895	3524019
	d) Non-SLR Investments including TDR with Banks	408353	475042	719711
26	Misc. Income	1058441	585183	361891
27	Profit / Loss	(+) 1431392	(+) 36234	(+) 279182
H.	OTHER INFORMATION			
28	Share Capital Deposit received	2656100	2656100	2656100
I.	DICGC			
29	a) Claim Settled Cumulative	22100	22100	22100
	b) Claim received but pending	---	----	----
	c) Claim pending with the corporation	24342	24342	24342
30	Cumulative Provision			
	a) Against NPAs	1906173	1205807	1689383
	b) Against intangible Assets , Frauds, Investment etc.	1688770	2500035	2579536
J.	Interest Derecognized			
31	a) During the year	93151	63785	514409
	b) Cumulative	1613205	1676990	1402523
32	Loans written off during the year			
	a) No. of A/C's	----	----	----
	b) Amount	----	----	----
33	Accumulated Loss	----	----	----
34	Reserves	9545335	9097779	9376961





SBA Associates

CHARTERED ACCOUNTANTS

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Independent Auditor's Report

To the Members of **Tripura Gramin Bank**
Report on Audit of the Financial Statements

Opinion

1. We have audited the accompanying financial statements of Tripura Gramin Bank ('the Bank'), which comprise the Balance Sheet as at 31st March 2024, the Profit and Loss Account and the Statement of Cash Flows for the year then ended, and notes to financial statements including a summary of significant accounting policies and other explanatory information in which are included the returns for the year ended on that date 25 branches audited by us and 75 branches audited by statutory branch auditors. The branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued to the Bank by the National Bank for Agricultural and Rural Development. Also incorporated in the Balance Sheet, the Profit and Loss Account and the Statement of Cash Flows are there returns from 50 branches which have not been subjected to audit. These unaudited branches account for 18.45% of advances, 17.68% of deposits, 7.62% of interest income and 14.94% of Interest expenses.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949 in the manner so required for bank and are in conformity with accounting principles generally accepted in India and:
 - a) the Balance Sheet, read with the notes thereon is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of the state of affairs of the Bank as at 31st March, 2024.
 - b) the Profit and Loss Account, read with the notes thereon shows a true balance of profit for the year ended on that date;
 - c) the Cash Flow Statement gives a true and fair view of the cash flows for the year ended on that date.



1

Branches at : BENGALURU, GUWAHATI & KATIHAR



Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the ICAI. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements. We have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

4. We draw attention to:
 - i. Schedule 5 of Balance Sheet regarding tax provision which has been made after claiming deduction u/s 36(1)(viii) (in respect of Advance to Rural branches) of the Income Tax Act 1961. Liability arises for disallowance of substantial amount u/s 36(1)(viii) which could not be ruled out .
 - ii. The system of identifying NPA by Finacle has been made operational w.e.f. 05.07.2022. However, the system is yet to capture some out of order loan accounts based on IRAC norms and its related derecognized interest.

Our opinion is not modified in respect of these matters.

Key Audit Matters

5. Key Audit Matters are those matters that, in our judgment, were most significance in our audit of the Financial Statements of the current period. These matters were addressed in the context of our audit of the Financial Statements as a whole, and framing our opinion thereon, and we do not provide a separate opinion on these matters.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

6. The Bank's Board of Directors is responsible with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the applicable Accounting Standards, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ('RBI') / NABARD from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial

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controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements

7. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank to cease to continue as a going concern.



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- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication

Other Matter

8. We did not audit the financial statements/ information of 75 branches included in the financial statements of the Bank whose financial statements/ financial information reflect total advance of Rs.1627.61 Crore as at 31st March 2024 and total income of Rs.347.86 Crore for the year ended on that date, as considered in the financial statements, these branches cover 45.25% of advances and 40.30% of deposits as on 31st March 2024. The Financial Statements/ Information of these branches have been audited by the branch auditors whose reports have been furnished to us, and our opinion is so far as it relates to the amounts and disclosures included in respect of branches, is based solely on the report of such Branch Auditors.

Our opinion is not modified in respect of this matter.

Report on Other Legal and Regulatory Requirements

9. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with Section 29 of the Banking Regulation Act, 1949;

Subject to the limitations of the audit indicated in paragraphs 5 to 7 above and as required by and subject also to the limitations of disclosure required therein, we report that:

- a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of our audit and have found them to be satisfactory;



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- b) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank; and
 - c) The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.
10. As required by letter No. DOS.ARG.No.6270/08.91.001/2019-20 dated - March 17, 2020 (as amended), we report that:
- (a) In our opinion, the aforesaid financial statements comply with the applicable accounting standards, to the extent they are not inconsistent with the accounting policies prescribed by RBI.
 - (b) As the bank is not registered under the Companies Act, 2013 the disqualifications from being a director of the bank under sub-section (2) of Section 164 of the Companies Act, 2013 do not apply to the bank.
 - (c) There are no financial transactions or matters which have any adverse effect on the functioning of the Bank.
 - (d) Our audit report on the adequacy and operating effectiveness of the Bank's internal financial controls over financial reporting is given in **Annexure - A** to this report. Our report expresses an unmodified opinion on the Bank's internal financial controls over financial reporting with reference to the Stand-alone Financial Statements as at 31st March 2024.
11. We further report that:
- a) in our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from branches not visited by us.
 - b) the Balance Sheet, the Profit and Loss Account and the Statement of Cash Flows dealt with by this report are in agreement with the books of account and with the returns received from the branches not visited by us,
 - c) the reports on the accounts of the branch offices audited by branch auditors of the Bank under section 29 of the Banking Regulation Act, 1949 have been sent to us and have been properly dealt with by us in preparing this report; and



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- d) In our opinion, the Balance Sheet, the Statement of Profit and Loss Account and the Statement of Cash Flows comply with the applicable accounting standards, to the extent they are not inconsistent with the accounting policies prescribed by RBI except Accounting Standard - 22, Accounting for Taxes on Income issued by the Institute of Chartered Accountants of India which has not been considered in the accounts.

For **SBA Associates**

Chartered Accountants

FRN: 308136E



CA Nilanjana Sen

Partner

Mem. No: 061768

UDIN: 24061768BKCRPM2613

Camp: Agartala, Tripura

Date: 01st May 2024



ANNEXURE "A"

TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in paragraph 10(d) under 'Report on Other Legal and Regulatory Requirements' section of our report of even date)

Report on the Internal Financial Controls Over Financial Reporting as required by the Reserve Bank of India (the "RBI") Letter DOS.ARG.No.6270/08.91.001/2019-20 dated March 17, 2020 (as amended) (the "RBI communication")

We have audited the internal financial controls over financial reporting of **Tripura Gramin Bank** ("the Bank") as at March 31, 2024 in conjunction with our audit of the financial statements of the Bank for the year ended on that date which includes internal financial controls over financial reporting of the Bank's branches.

Management's Responsibility for Internal Financial Controls

The Bank's management is responsible for establishing and maintaining internal financial controls based on, "the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India". These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to the Bank's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Banking Regulation Act, 1949 and the circulars and guidelines issued by the Reserve Bank of India.

Auditor's Responsibility

Our responsibility is to express an opinion on the Bank's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") issued by the Institute of Chartered Accountants of India (the "ICAI") and the Standards on Auditing (SAs) issued by the ICAI, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal financial controls based on the assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risk of material misstatement of the financial statements, whether due to fraud or error.



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We believe that the audit evidence we have obtained and the audit evidence obtained by the branch auditors, in terms of their reports referred to in the Other Matters paragraph below, is sufficient and appropriate to provide a basis for our audit opinion on the Bank's internal financial controls over financial reporting.

Meaning of Internal Financial Controls Over Financial Reporting

A Bank's internal financial controls over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A Bank's internal financial controls over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Bank; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the Bank are being made only in accordance with authorizations of management and directors of the Bank; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the Bank's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls Over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial controls over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, and to the best of our information and according to the explanations given to us and based on the consideration of the reports of the branch auditors referred to in the Other Matters paragraph below, the Bank has, in all material respects, adequate internal financial controls over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 2024, based on example, "the criteria for internal control over financial reporting established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India"



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Other Matters

Our aforesaid report insofar as it relates to the operating effectiveness of internal financial controls over financial reporting of 150 branches are based on the corresponding reports of the respective branch auditors of those branches.

Our opinion is not modified in respect of this matter.

For SBA Associates
Chartered Accountants
FRN: 308136E



CA Nilanjana Sen
Partner

Mem. No: 061768

UDIN: 24061768BKCRPM2613



Camp: Agartala, Tripura
Date: 01st May 2024



TRIPURA GRAMIN BANK

Agartala, Tripura.

BALANCE SHEET AS ON 31ST MARCH, 2024

(Amount in thousand)

Particulars	Schedule	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
Capital & Liabilities :			
Capital	1	2656100	2656100
Reserves & Surplus	2	9376961	9097779
Deposits	3	88008089	80225556
Borrowings	4	3205472	3547026
Other Liabilities & Provisions	5	9630274	8370239
Total		112876896	103896700
Assets :			
Cash and Balances with Reserve Bank of India	6	4226574	4076024
Balances with Banks and Money at Call and Short Notice	7	8545382	3594958
Investments	8	57238521	57192580
Advances	9	35977428	32493641
Fixed Assets	10	81656	83823
Other Assets	11	6807335	6455674
Total		112876896	103896700
Contingent Liabilities	12	871553	335022

Significant Accounting Policies 17
Other Notes on Accounts & Disclosures 18

The Schedules referred to above form
an integral part of the accounts

For SBA Associates.
Chartered Accountants
FRN- 308136E

CA. N. Sen
Partner

Mem No-061768
UDIN : 24061768BKCRPM2613



Sri Satyendra Singh
Chairman

Sri Sudip Bhattacharyya
Director

Sri Diganta Kumar Das
Director

Sri P. Mahendar
Director

Smt Rakhi Biswas
Director

Smt Brahmneet Kaur
Director

Camp:- Agartala, Tripura
Date :- 01-05-2024



TRIPURA GRAMIN BANK

Agartala, Tripura.

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2024

(Amount in thousand)

Particulars	Schedule	For the year ended	
		31.03.2024	31.03.2023
		(Current Year)	(Previous Year)
I. Income:			
Interest Earned	13	7448736	6847137
Other Income	14	361891	585183
Total		7810627	7432320
II. Expenditure			
Interest Expended	15	3884918	3470372
Operating Expenses	16	2395285	3725714
Provision & Contingencies		1251242	200000
Total		7531445	7396086
III. Profit/Loss			
Net Profit for the year (I - II)		279182	36234
Loss Brought forward		-	-
Total		279182	36234
IV. Appropriations			
Transfer to Statutory Reserves		69796	9050
Transfer to Revenue Reserves		117256	18091
Transfer to Other Reserves(IFR)		36294	1853
Transfer to Special Reserves		55836	7240
Transfer to Government/Proposed dividend		-	-
Balance Carried over to Balance Sheet		-	-
Total		279182	36234

Significant Accounting Policies

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Other Notes on Accounts & Disclosures

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The Schedules referred to above form
an integral part of the accounts

For SBA Associates.

Chartered Accountants

FRN- 308136E


CA. N. Sen
Partner

Mem No-061768

UDIN : 24061768BKCRPM2613




Sri Satyendra Singh
Chairman


Sri Sudip Bhattacharyya
Director


Sri Diganta Kumar Das
Director


Sri Bikash Das
Director


Sri P. Mahendar
Director


Smt Rakhi Biswas
Director


Smt Brahmneet Kaur
Director

Camp:- Agartala, Tripura

Date :- 01-05-2024



Schedules forming part of the Financial Statements

**SCHEDULE 1
SHARE CAPITAL**

(Amount in thousand)

Particulars	As on 31.03.2024	As on 31.03.2023
	(Current Year)	(Previous Year)
Authorised Capital (200,00,00,000 shares of Rs.10/- each)	200000000	200000000
i) Issued Capital (132805000 share of Rs.10/- each) Govt. of India	1328050	1328050
ii) Issued Capital (92963500 share of Rs.10/- each) Sponsor Bank (Punjab National Bank)	929635	929635
iii) Issued Capital (39841500 share of Rs.10/- each) Govt. of Tripura	398415	398415
Total	2656100	2656100

**SCHEDULE 2
RESERVE & SURPLUS**

(Amount in thousand)

Particulars	As on 31.03.2024	As on 31.03.2023
	(Current Year)	(Previous Year)
I. Statutory Reserves		
Opening Balances	1261661	1252611
Additions during the year	69796	9050
Deductions during the year	0	0
	1331457	1261661
II. Capital Reserves		
Opening Balances	0	0
Additions during the year	0	0
Deductions during the year	0	0
	0	0
III. Share Premium		
Opening Balances	0	0
Additions during the year	0	0
Deductions during the year	0	0
	0	0
IV. Revenue and other Reserves		
(a) Revenue Reserves		
Opening Balances	6720988	6702897
Additions during the year	117256	18091
Transferred from Profit & Loss Account		
Deductions during the year		
	6838244	6720988
(b) Investment Fluctuation Reserves		
Opening Balances	388816	870753
Additions during the year	36294	1853
Transferred from Profit & Loss Account		
Deductions during the year		483790
	425110	388816
V. Special Reserve u/s 36(1)(viii) of IT Act, 1961		
Opening balance	726314	719074
Addition during the year	55836	7240
Deduction during the year		
	782150	726314
VI. Balance in Profit & Loss Account		
Total (I + II+ III+ IV+ V+ VI)	9376961	9097779



SCHEDULE 3 DEPOSITS

(Amount in thousand)

Particulars	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
A. I. Demand Deposits		
i) From Banks	38878	51314
ii) From Others	2557057	2713283
II. Savings Bank Deposits	43985756	41342781
III. Term Deposits		
i) From Banks	-	-
ii) From Others	41426398	36118178
Total (I II & III)	88008089	80225556
B. i) Deposits of branches in India	88008089	80225556
ii) Deposits of branches outside India	0	0
Total	88008089	80225556

SCHEDULE 4 BORROWINGS

(Amount in thousand)

Particulars	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
I. Borrowings in India		
i) Reserve Bank of India		0
ii) Other Banks Overdraft(PNB)		0
iii) Other Institutions and Agencies		
NABARD	2663032	2968922
NSTFDC	94696	37500
NSCFDC	300796	404646
NBCFDC	146948	135958
iv) Hybrid Debt Capital Inst.issued as Bonds/ Debenture & Other Borrowings from UBI	0	0
II. Borrowings outside India	0	0
Total (I+II)	3205472	3547026

SCHEDULE 5 OTHER LIABILITIES AND PROVISIONS

(Amount in thousand)

Particulars	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
I. Bills Payable	0	0
II. Inter-Office adjustments (net)	0	0
III. Interest accrued	301904	293751
IV. Others Liabilities including Provisions	9328370	8076488
Total	9630274	8370239



FORM PART OF SCHEDULE-5.

(Amount in thousand)

Particulars	As on 31.03.2024	As on 31.03.2023
	(Current Year)	(Previous Year)
1. Insurance Premium Collection	25558	30104
2. Outstanding Income Tax & Professional Tax Payable	4298	2088
3. Outstanding Bill of Expenses	3714	1406
4. SHCIL PAYABLE	4	0
5. Security Deposit from Supplier	5640	6184
6. Subsidy Reserve Fund	292274	314762
7. Outstanding Housing Rent etc.	301	62
8. TDS Payable	19546	819
9. Bankers Cheque payable	0	3977
10. Demand Draft Payble	61247	32816
11. GSLI Premium payable	35	35
12. ATM (RUPAY) Payable Acct	110719	96000
13. AEPS/APBS Settlement A/c	58	26
14. NEFT-RTGS IN TRANSIT	248	0
15. Adjustment A/c Clearing	929	3004
16. HO General Account Non Parking	0	100
17. Crop Insurance Premium	56	726
18. PMJBY APY PMSBY Parking A/c	1322	1471
19. GST Payable	9691	20471
20. IMPS Payable	22847	5396
21. UPI Payable	88717	54979
22. AEPS Payable (ISSUER) A/c	4804	4942
23. APBS PFMS SETTLEMENT ACCOUNT	2289	0
24. PF Payable to PF Trust	0	4209
25. Pension Fund payable to pension trust	0	19287
26. NPS & SPF Payable	0	882
27. Leave Encashment Liability (Actuarial)	244915	228392
28. Pension Liability (Actuarial)	3708335	3162338
29. Gratuity Liability (Actuarial)	387810	307800
30. Loan Account Recoverable	309	4585
31. Provision for Standard Assets	148765	128765
32. Provision for Fraud and Misappropriation	0	6370
33. Provision for Bad & Doubtful Assets	1689383	1205807
34. Provision for Staff Training expenses	0	6541
35. Provision for BC expenses.	0	2855
36. Provision for Salary Revision	244527	9133
37. Provision for Technology Upgradation Fund	12	0
38. Provision for Taxations	767920	450000
39. Provision for Inter Branch Reconciliation (IBR)	199	199
40. Provision for Non Performing Investment (NPI)	0	49995
41. Provision for Fund Receivable from DRDA	63894	63894
42. Provision for Theft / Dacoity	10	10
43. Provision for old amount recoverable as Law charge	204	204
44. Provision for Leave Encashment	0	4658
45. Provision for Technical Write off	0	30420
46. Provision for Restructing of Term Loan	3839	3839
47. Provision for Depreciation on Investment	1350166	1743152
48. Derecognize Interest for NPA	63785	63785
TOTAL	9328370	8076488



SCHEDULE 6

CASH AND BALANCES WITH RESERVE BANK OF INDIA

(Amount in thousand)

Particulars	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
I. i) Cash in Hand (Including Foreign Currency Notes)	247623	224411
ii) Cash in ATM	200	
II. Balances with Reserve Bank of India		
i) In Current Account	3978751	3851613
ii) In Other Accounts	-	-
Total	4226574	4076024

SCHEDULE 7

BALANCE WITH BANKS AND MONEY AT CALL & SHORT NOTICE

(Amount in thousand)

Particulars	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
I. In India		
i) Balances with Banks		
a) In Current Accounts	2186824	1262458
b) In Other Deposit Accounts	6358558	2332500
ii) Money at Call and Short Notice		
a) With Banks	-	-
b) With Other Institutions	-	-
Total (i + ii)	8545382	3594958

SCHEDULE 8

INVESTMENTS

(Amount in thousand)

Particulars	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
I. Investment in India		
i) Government Securities		
a) Central Government Securities	23428518	23028472
b) State Government Securities	27545002	28330595
ii) Other Approved Securities		
iii) Shares	102841	102841
iv) Debentures & Bonds	5002977	5611587
v) Subsidiaries and/or Joint Ventures		
vi) Others (Mutual Fund & Term Money)	119085	119085
vii) Treasury Bill	1040098	
II. Investment outside India	-	-
Total	57238521	57192580

SCHEDULE 9

ADVANCES

(Amount in thousand)

Particulars	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
A. i) Bills Purchased and Discounted		
ii) Cash Credits, Overdrafts and Loans repayable on demand	11105831	9984949
iii) Term Loans	24871597	22508692
Total	35977428	32493641
B. i) Secured by Tangible Assets	33024205	31204407
ii) Covered by Bank/Government Guarantees	0	0
iii) Unsecured	2953223	1289234
Total	35977428	32493641
C. Advances in India		
i) Priority Sectors	29044948	26660431
ii) Public Sectors	0	0
iii) Banks	0	0
iv) Others	6932480	5833210
Total	35977428	32493641



SCHEDULE 10

FIXED ASSETS

(Amount in thousand)

Particulars	As on 31.03.2024	As on 31.03.2023
	(Current Year)	(Previous Year)
I. LAND & PREMISES		
At cost as on 31 st March of the preceeding year	775	775
Additions during the year (purchase of land)	10500	0
Deductions during the year	0	0
Depreciation to date	0	0
	11275	775
II. OTHER FIXED ASSETS (Incl. Furniture & Fittings)		
At cost as on 31 st March of the preceeding year	417218	392721
Additions during the year	29683	24497
Deduction during the year	3825	0
Depreciation to date	372695	334170
	70381	83048
Total (I + II)	81656	83823

**SCHEDULE 11
OTHER ASSETS**

(Amount in thousand)

Particulars	As on 31.03.2024	As on 31.03.2023
	(Current Year)	(Previous Year)
I. Inter Office Adjustments (net)		0
II. Interest Accrued	1401432	1229781
III. Tax deducted at source / Advance Tax	729000	607230
IV. Stationery & Stamps	19164	11911
V. Others	4657739	4606752
Total	6807335	6455674

FORM PART OF SCHEDULE- 11

(Amount in thousand)

Particulars	As on 31.03.2024	As on 31.03.2023
	(Current Year)	(Previous Year)
1. Temporary Advance	0	173
2. Festival Advance	11248	12604
3. Security for Meter	539	491
4. Telephone & House rent etc,paid in advance	126	126
5. Fund Receivable from DRDA (Govt. of Tripura)	63894	63894
6. ATM Settlement A/c	2806	0
7. Unclaimed Fund Receivable from RBI	488	506
8. Suspence A/c	10	1739
9 RTGS/NEFT Transit	0	629178
10. IMPS Receivable	55807	41784
11. UPI Receivable	37568	11186
12. Law Charge Recoverable A/c	240	240
13. Corpus fund to TGBRSETI	500	500
14. IGST Receivable	1040	19649
15. CGST Receivable	4108	4995
16. SGST Receivable	2838	4995
17. Service Tax Payable	0	40
18. Fund lying with LIC for Gratuity	387810	307800
19. Fund lying with LIC for Leave Encashment	244915	228392
20. Fund lying with LIC & Others (Pension)	3708335	3162338
21. Receivable from LIC for Commission	866	0
22. Interest Subvention Receivable from Govt. of India	891	891
23. Salary Bill Receivable	11030	11030
24. AEPS / APBS Settlement Account	122495	90751
25. Un Identified Cash Sortage	185	185
26. Bad Debt Written off	0	12703
27. TDS Receivable	0	562
Total	4657739	4606752



**SCHEDULE 12
CONTINGENT LIABILITIES**

(Amount in thousand)

Particulars	As on 31.03.2024	As on 31.03.2023
	(Current Year)	(Previous Year)
I. Claims against Bank not acknowledged as debts	10985	10985
II. Liability for partly paid Investments	-	-
III. Liability on account of outstanding interest excluding contracts	-	-
IV. Guarantees given on behalf of constituents		
a) In India		
b) Outside India	-	-
V. Acceptances, endorsements and other obligations	124496	67101
VI. Other Items for which the bank is contingently liable		
1. Bills for Collection as par Contra	25768	215750
2. Unclaimed Deposit to RBI	157403	119272
3. Written off Loan Recoverable	563379	388418
4. AEPS Fund Transfer Charge Receivable	507	507
Total	871553	335022

**SCHEDULE 13
INTEREST EARNED**

(Amount in thousand)

Particulars	For the year ended	
	31.03.2024	31.03.2023
	(Current Year)	(Previous Year)
I. Interest / Discount on Advances/bills	3205006	2805200
II. Income on Investments SLR	3524019	3566895
III. Income on Investments (NON SLR)	387179	401559
IV. Interest on balances with Bank STD	332532	73483
Total	7448736	6847137

**SCHEDULE 14
OTHER INCOME**

(Amount in thousand)

Particulars	For the year ended	
	31.03.2024	31.03.2023
	(Current Year)	(Previous Year)
I. Commission ,Exchange and Brokerage	25919	15042
II. Profit on sale of Investments	35457	92667
Less: Loss on sale of Investments	18161	0
III. Profit on Sale of Other Assets	0	31
IV. Income from IBPC	0	105535
V. Others	318676	371908
Total	361891	585183

FORM PART OF SCHEDULE- 14

(Amount in thousand)

Particulars	For the year ended	
	31.03.2024	31.03.2023
	(Current Year)	(Previous Year)
1. Locker Rent	670	436
2. Bad Debt Written off realized	24012	3640
3. Commission from LIC & GIC	19302	13929
4. Incidental Charge	157072	103234
5. Service Charges	14206	18327
6. Processing & Documentation fees	77466	109746
7. Incentive from RBI / NABARD	4918	22572
8. Dividend On Share	0	146
9. Supervision charge / Inspection Charge	157	141
10. Sale proceed of Old Newspaper / Form stationery etc.	67	911
11. Other Charges	20806	85505
12. Profit on Sale of Gold	0	13321
Total	318676	371908



**SCHEDULE 15
INTEREST EXPENDED**

(Amount in thousand)

Particulars	For the year ended	
	31.03.2024	31.03.2023
	(Current Year)	(Previous Year)
I. Interest on Deposits	3742731	3234058
II. Interest on Borrowings	142187	142636
III. Others (Interest on Over Draft with Banks)	0	4379
IV. Interest Paid on Inter Bank Participation Certificate (IBPC)	0	89299
Total	3884918	3470372

**SCHEDULE 16
OPERATING EXPENSES**

(Amount in thousand)

Particulars	For the year ended	
	31.03.2024	31.03.2023
	(Current Year)	(Previous Year)
I. Payments to and provisions for Employees	913031	1051795
II. Rent on Office Premises	34032	34529
III. Professional / Municipal Tax	13184	11260
IV. Electrical Charges, Lighting etc	41655	62497
V. Printing & Stationery	13778	11185
VI. Advertisement & Publicity	1673	1909
VII. Depreciation on Bank's Property	30105	49993
VIII. Auditors' Fees & expenses	9410	9392
IX. Law Charges	2443	679
X. Postage Telegrams & Telephones	4398	1923
XI. Repairs & Maintenances	2578	3874
XII. Insurance & Guarantee	127506	71498
XIII. Other Expenditure	1201492	2415180
Total	2395285	3725714

FORM PART OF SCHEDULE- 16

(Amount in thousand)

Particulars	For the year ended	
	31.03.2024	31.03.2023
	(Current Year)	(Previous Year)
1. Remittance	8183	8184
2. Periodicals & News papers	1879	3653
3. Organization	3602	2500
4. Sanitation	42617	43955
5. T.A. Bill	5143	4956
6. Entertainment	764	634
7. Freight & Coolie	423	256
8. Conveyance	886	1208
9. Amortization on Investment & DRE for Pension	36814	512557
10. Redemption loss on maturity (SLR & Non-SLR)	0	101111
11. Fuel cost of Car & Vehicle	966	650
12. Inspection & administration charge to RPFC	176	104
13. Clearing House Charges	16	1
14. Expenses for Computer Software	1925	1910
15. Training Cost	77	763
16. Generator Rent	16832	19347
17. Licence Fees	2894	369
18. Meeting expenses	520	441
19. Business Development	8562	7856
20. Branch Opening / Shifting / Renovation Expenses	0	410
21. Hiring Charges for vehicles	96	439



FORM PART OF SCHEDULE- 16

(Amount in thousand)

Particulars	For the year ended	
	31.03.2024	31.03.2023
	(Current Year)	(Previous Year)
22. Expenses for Business Correspondence	0	30000
23. Other Petty Expenses	1986	1687
24. Service Charges	65428	43827
25. Misc. Loss written off	186899	0
26. AEPS NPCI Charges	43322	31726
27. Charity & Donation	70	0
28. NPS Payment (Bank Contribution)	54357	45657
29. Pension Fund (Bank Contribution)	9138	31184
30. Payment to LIC for Pension	150000	49817
31. Payment to LIC for Leave Encashment	44091	0
32. Incentive for Chairman	0	919
33. Payment to LIC for Gratuity Expenses	140000	40000
34. Pension (DRE) Expenses	0	500000
35. Expense for BC Payment	45785	0
36. Penelty paid to Reserve Bank of India	211	0
37. ATM-NFS Charge Payable	28264	0
38. Provision for Standard Asset	20000	0
39. Provision for Ensuing Salary Revision	239019	0
40. Pension Revaluation Expenses	0	50000
41. Expenditure on Technology Fund	34588	30000
42. Payment for Renovation of Bank Building	5959	0
43. Provision for NPA	0	100000
44. Provision for Investment (MTM)	0	744477
45. Provision for Fraud	0	82
46. Provision for BC Expenses	0	4500
	1201492	2415180

Provision & Contingencies

(Amount in thousand)

Particulars	For the year ended	
	31.03.2024	31.03.2023
	(Current Year)	(Previous Year)
1. Provision for NPA	933322	0
2. Provision for Taxation	317920	200000
Total	1251242	200000



Tripura Gramin Bank
SCHEDULE - 17

SIGNIFICANT ACCOUNTING POLICIES

1. Basis of preparation of Financial Statements:

The Bank's financial statements are prepared under the historical cost convention and on the accrual basis of accounting on going concern basis, unless otherwise stated and conform in all material aspects to Generally Accepted Accounting Principles(GAAP) in India, which comprises applicable statutory provisions, regulatory norms/guidelines prescribed by the NABARD/RBI, Banking Regulation Act 1949, RRB Act 1976 and amendments thereto and Accounting Standards issued by the Institute of Chartered Accountants of India(ICAI), and practices prevalent in banking industry in India.

2. Use of Estimates:-

The use of financial statements requires the management to make the estimates and assumptions considered in the reported amounts of assets and liabilities (including contingent liability) as on the date of the financial statements and the reported income and expenses during the reporting period. Management believes that the estimates used in the preparation of the financial statements are prudent and are reasonable. Future results could differ from these estimates. Any revision to the accounting estimates is recognized prospectively in the current and future period unless otherwise stated.

3. Revenue Recognition:-

- a) **Income:** - Interest on performing assets and other Income is recognized on accrual basis except the following which are recognized on cash basis.
 - (i) Income from non-performing assets is accounted for on cash basis on realization.
 - (ii) Commission, Exchange, Brokerage, Insurance Claim and Locker Rent are accounted for on cash basis.
- b) **Expenditure:** - Revenue expenditures are accounted for on accrual basis except the following which are accounted for on cash basis.
 - i) Insurance Premium.
 - ii) Interest on matured Term Deposit.

4. Investments:-

- a) Investment are categorized as I) Govt. Securities, ii) Other Approved Securities, iii) Shares, iv) Bonds & Debentures and v) Others.



i) Investments are classified as Performing and Non Performing, based on the guidelines issued by the RBI. Investments become non-performing where:

Interest or instalment (including maturity proceeds) is due and remains unpaid for more than 90 days.

In the case of equity shares, in the event the investment in the shares of any company is valued at Rs. 1/- per company on account of the non-availability of the latest balance sheet, those equity shares will be reckoned as NPI.

j) For the purpose of determining market value of Investments, stock exchange quotations or rates put by FIMMDA/ PDAI are adopted. In absence of such quotations/ rates, the market value is determined by applying appropriate yield to maturity rates as prescribed by FIMMDA/ PDAI or as per norms laid down by the Reserve bank of India.

5. Loans or Advances and Provisions thereon:

Loans and advances are classified as performing and non-performing, based on the guidelines/ directives issued by RBI / NABARD.

Classification and Provisioning in respect of advances have been made as per Income Recognition and Assets Classification (IRAC) norms issued by Reserve Bank of India from time to time.

All advances are classified into performing and Non-Performing as per norms laid down by RBI. Non Performing Advances are classified into Sub-standard, Doubtful and Loss assets. Provision is arrived at in accordance with the prudential norms prescribed by RBI, which are as under:-

- a) Standard assets @ 0.25% for Agriculture & SME sectors and 0.40% on the others assets except Real Estate.
- b) Sub-Standard assets @15% on the outstanding advances and 25% of Sub-Standard Asset which is ab-initio unsecured..
- c) Doubtful assets:
 - Doubtful -I @25% on Secured Advances and 100% on Unsecured Advance.
 - Doubtful-II @40% on Secured Advances and 100% on Unsecured Advance.
 - Doubtful-III @100% on the balance outstanding irrespective of security.
- d) Loss Assets- @100% on the balance outstanding irrespective of security
However, the Bank has taken policy of 100% Provision for all NPA Advances & Investment. Loans and advance are shown in the Balance Sheet net of provision of NPA and derecognized interest.
- e) Net commission earned on Priority Sector Lending Certificate (PSLC) transaction is shown under "Other Income - Commission ,Exchange and Brokerage".



6. Fixed Assets & Depreciation:-

Fixed Assets are stated at historical cost, net of accumulated depreciation. Depreciation has been provided in the account on "Diminishing Balance Method" for the fixed assets except in respect of computers, on which depreciation is provided on straight line method.

i)	Furniture & Fixtures	19.00%
ii)	Electric Fittings	15.00%
iii)	Office Machineries	25.00%
iv)	Motor Car/Cycle	20.00%
v)	Computer and Operating Software (Straight line method)	33.33%
vi)	Locker	10.00%

Depreciation on addition to assets is made on pro-rata basis.

7. Impairment of Assets:

Fixed assets are reviewed for impairment whenever events or changes in circumstances warrant that the carrying amount of an asset may not be recoverable. Recoverability of assets to be held and used is measured by a comparison of the carrying amount of an asset to future Net Discounted Cash Flows expected to be generated the asset. If such assets are impaired, the impairment to be recognised is measured by the amount which the carrying amount of the asset exceeds the fair value of the asset.

8. Employee Benefits:-

- a) For all the eligible employees, the Bank contributes to Life Insurance Corporation of India on annual basis for gratuity based on actuarial valuation.
- b) For all the eligible employees, the Bank contributes to Life Insurance Corporation of India on annual basis for Leave Encashment based on actuarial valuation.
- c) Bank also continuing EDLI (Employee's Deposit Linked Insurance) Scheme for providing in-service death related coverage to the officers & employees of the bank. The Bank provides for EDLI liability contribution to Life Insurance Corporation of India on annual basis.
- f) For all the eligible employees as per Tripura Gramin Bank (Employees') Pension Regulations, 2018, the Bank provides for a portion of pension liability based on independent external actuarial valuation to Life Insurance Corporation of India.



b) Investment portfolio of the Bank are classified into three categories viz., Held to Maturity (HTM), Available for Sale (AFS) and Held for Trading (HFT) in accordance with RBI guidelines.

- i) Investments that the Bank intends to hold till maturity are classified as Held to Maturity (HTM).
- ii) Investment classified under HFT is to be sold within 90 days from the date of acquisition.
- iii) Investment which don't fall within the above two categories are classified as Available for Sale (AFS).
- iv) Securities classified as AFS/HFT/HTM at the time of acquisition and subsequent shifting among categories is done in conformity with RBI guidelines.

c) Investment classified under Held to Maturity (HTM) are carried at acquisition cost unless it is more than the face value, in which case the premium is amortized over the period of remaining maturity. Diminution, other than temporary, if any in valuation in such investment is provided for.

d) Investment classified as 'AFS' and 'HFT' are marked to market. Net depreciation, if any, charged to the Profit & Loss A/c and Net appreciation, if any, is ignored.

e) Securities under AFS & HFT category are separately valued scrip-wise and depreciation/appreciation is aggregated for each balance sheet classification mentioned in para 4(a) above. The investment in a particular classification is aggregated for the purpose of arriving at net depreciation/appreciation of investment under that category. Net depreciation, if any, is provided for and net appreciation, if any, is ignored. Net depreciation is provided and net depreciation if any classification is not reduced on account of net appreciation in any other classification.

f) SLR & Non-SLR securities have been valued at cost or market price whichever is lower. Net appreciation on Bond, Debenture & Share as per market price if any, has been ignored as per RBI guidelines. Units of Mutual Funds have been valued as per NAV/repurchase price declared by the Mutual Fund in respect of each particular scheme as on 31.03.2024.

g) Commission/Brokerage paid in connection with acquisition of securities are treated as revenue expenses.

h) Profit on Sale of Investment made during the year has been shown under "Other Income" in Profit & Loss Account as per RBI guidelines.



g) Amortization policy:-

During the Financial year ended 31st March 2019, Bank has adopted the policy for deferment of its pension liability and would amortize it equally within the next 5 years. Unamortized amount is kept under Deferred Revenue Expenditure (DRE) and charged off within 31.03.2024.

9. Income Tax Expense:

Income Tax expense is the aggregate amount of current tax expense incurred by the Bank. Current taxes expense is determined in accordance with the provisions of the Income Tax Act, 1961

10. Contingent Liabilities & provisions:

In conformity with AS - 29 "Provisions, Contingent Liabilities and Contingent Assets", issued by ICAI. The bank recognises the provisions only when it has a present obligation as a result of a past event and would result in a probable outflow of resources embodying economic benefits will be required to settle the obligation, and when a reliable estimate of the amount of the obligation can be made.

No provision is recognised for:

I. Any possible obligation that arises from past events and existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the bank.

II. Any present obligation that arises from past events but is not recognised because

a. It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation or

b. A reliable estimate of the amount of obligation cannot be made.

Such obligations are recorded as Contingent Liabilities. These are assessed at regular intervals and only that part of the obligation for which an outflow of resources embodying economic benefits is probable, is provided for, except in the extremely rare circumstances where no reliable estimate can be made.

III. Contingent Assets are not recognised in the financial statements.

11. Segment Reporting: -

Business segment have been identified and reported taking into account the target customer profile, the nature of product and services, the differing risks and



returns, the organisation structure, the internal business reporting system. The Bank operates in following business segments:

(a) Treasury

The Treasury segment primarily consists of interest earnings on investment portfolio of the Bank, Gains / Losses on investment operations. The principal expenses of the segment consist of interest expense on funds borrowed and other expenses.

(b) Retail Banking :

The retail banking segment provides loans to non-corporate customers. Revenue of this segment consist of interest earned on loans made to non-corporate customers and the charges / fees earned from the other banking services. The principal expenses of the segment consists of interest expense on funds borrowed and other expenses.

(c) Other Banking Operations:

This segment includes income from para banking activities such as ATM Cards, Third party product distribution and associate costs.

12. Profit & Loss Account:-

The Net Profit after tax has been arrived at after accounting for the followings under provisions and contingencies.

- i) Provision for Income Tax,
- ii) Provision for Non-Performing Loans (NPA).

In terms of our report of even dates

For SBA Associates.
Chartered Accountants
FRN- 308136E

CA. N. Sen
Partner
Mem No-061768
UDIN : 24061768



Sri Satyendra Singh
Chairman

Sri Sudip Bhattacharyya
Director

Sri Diganta Kumar Das
Director

Sri Bikash Das
Director

Sri P. Mahendar
Director

Smt Rakhi Biswas
Director

Smt Brahmneet Kaur
Director

Camp:- Agartala, Tripura
Date :- 01-05-2024



TRIPURA GRAMIN BANK

Schedule - 18

NOTES ON ACCOUNTS AND OTHER DISCLOSURES:-

1. As per Regional Rural Bank (Amendment) Act, 2015 (passed by the parliament and notified in the Gazette of India on 12.05.2015) and letter issued from NABARD vide NB.IDD.RRCBD/1637/316 (Gen) 2015-16 dated 30th March 2016, total share capital deposit converted as share capital i.e. Rs.2656100000 contributed by Govt. of India, Sponsor Bank (Punjab National Bank erstwhile UBI) and Govt. of Tripura in the Ratio of 50:35:15 respectively. Authorized capital of the Bank raised from Rs.5.00 Crore (Equity shares of Rs.100/each) to Rs.2000.00 Crore (Equity shares of Rs.10/each).

2. Capital:-

Sl. No.	Particulars	2023-24(%)	2022-23(%)
i	CRAR (%)	24.29	26.77
ii	CRAR Tier I Capital (%)	23.43	25.88
iii	CRAR Tier II Capital (%)	0.86	0.88
iv.	Amount of equity capital raised		
	A. Govt. of India	50	50
	B. Govt. of Tripura	15	15
	C. Punjab National Bank(erstwhile UBI)	35	35

3. Investment:-

Amount in Lakh

Sl. No.	Value of Investment	2023-24	2022-23
i)	Gross Value of Investment	572385.21	571925.80
ii	Provision for diminution	13501.66	499.95
iv)	Net Value of Investment	558883.55	571425.85

4. REPO Transactions:-

Amount in Lakh

Item	Minimum outstanding during the year	Maximum outstanding during the year	Daily Average outstanding during the year	As on 31st March 2024
Securities Sold under Repos	Nil	Nil	Nil	Nil
Securities purchased under Reverse Repos	199.61	7799.74	951.37	0.00



5. Non SLR Investment portfolio:-

a) Issuer composition of Non SLR Investment

Amount in Lakh

Sl. No	Issuer	Amount	Extent of Private Placement	Extent of below Investment Grade Securities already invested	Extent of unrated securities already invested	Extent of unlisted securities
i	PSU	43750.05	---	---	---	---
ii	F Is	---	---	---	---	---
iii	Bank	2027.32	---	---	---	---
iv	Private Corporate	4252.41	---	---	---	---
v	Shares	1028.41	---	---	---	---
vi	Mutual Fund	1190.85	---	---	---	---
	Total	52249.04	---	---	---	---
	Provision held Towards Depreciation (Non-SLR)	-----	---	---	---	---

b) Non Performing Non-SLR Investments :-

Amount in Lakh

Particulars	Amount
Opening Balance	499.95
Addition during the year	0.00
Reduction during the year	499.95
Closing Balance	0.00
Total Provision held	0.00

6. Asset Quality :-

a) Non-Performing Assets :-

Sl. No.	Particulars	2023-24	2022-23
i)	Percentage of Gross NPA to Gross Advance	4.69%	5.10%
ii)	Percentage of Net NPA to Net Advance	0.00%	1.44%

Amount in Lakh

Si. No	Movement of NPA	2023-24	2022-23
i	a) Opening Balance (As on 1st April, 2023)	16561.93	19061.73
ii	b) Addition during the year	22341.12	12080.82
iii	c) Reduction during the year	22009.22	14580.62
iv	d) Closing Balance (As on 31st March, 2024)	16893.83	16561.93
v	e) Net NPA (As on 31st March, 2024)	0.00%	1.44%



b) Details of Loan Assets Subject to Restructuring :

Sl. No.	Particulars	Amount in Lakh	
		2023-24	2022-23
i	Total amount of Loan Assets subject to restructuring, rescheduling, renegotiation	Nil	Nil
ii	The amount of Standard Assets subject to restructuring, rescheduling, renegotiation.	Nil	Nil
iii	The amount of Sub standard assets subject to restructuring, rescheduling, renegotiation	Nil	Nil
iv	The amount of Doubtful Assets subject to restructuring, rescheduling, renegotiation	Nil	Nil
	Note : (i)=(ii)+(iii)+(iv)	Nil	Nil

C) Details of Financial Assets sold to Securitization(SC) / Reconstruction Company (RC) for Assets Reconstruction:

Sl. No.	Particulars	2023-24	2022-23
i	Number of Accounts	Nil	Nil
ii	Aggregate value(net of provision) of accounts sold to SC/RC.	Nil	Nil
iii	Aggregate consideration	Nil	Nil
iv	Additional consideration realized in respect of accounts transfer in earlier year	Nil	Nil
	Aggregate gain/loss over net book value	Nil	Nil

d) Details of Non-Performing Financial Assets purchased / sold

• **Details of Non-Performing Financial Assets purchased**

Sl. No.	Particulars	2023-24	2022-23
i	Number of Accounts purchased during the year	Nil	Nil
ii	Aggregate outstanding	Nil	Nil
iii	Of these, number of account restructured during the year	Nil	Nil
iv	Aggregate outstanding	Nil	Nil

• **Details of Non-Performing Financial Assets Sold**

Sl. No.	Particulars	2023-24	2022-23
i	Number of Accounts Sold during the year	Nil	Nil
ii	Aggregate outstanding	Nil	Nil
iii	Aggregate Consideration Received	Nil	Nil



7. Provision for Standard Assets :-

		Amount in Lakh	
Sl. No.	Particulars	2023-24	2022-23
i	Total Provision outstanding	1487.65	1287.65
ii	Provision Made During the year	200.00	Nil

8. Business Ratio:-

		Amount in Lakh	
Sl. No.	Particulars	2023-24	2022-23
i)	Interest Income as percentage to working fund	6.96%	6.54%
ii)	Non-Interest income as percentage to working fund	0.34%	0.45%
iii)	Operating Profit as percentage to working fund	1.43%	0.22%
iv)	Return on Assets	0.26%	0.22%
v)	Business per employee	1396.23	1285.28
vi)	Business per Branch	8265.70	7616.16
vii)	Operating Profit per employee	1723.45	2.69
viii)	Net Profit per employee	314.39	0.41

9. Maturity Pattern of Loans, Deposit, Investment & Borrowing:-

a) Maturity Pattern of Loans & Advance

		Amount in Lakh	
Sl. No	Particulars	2023-24	2022-23
i	Within 1 (one) year	125271.17	101053.16
ii	1 Yr. to 2 Yrs	37156.86	27095.01
iii	2 Yr. to 5 Yrs.	98715.64	88220.55
iv	Above 5 Yrs.	98630.61	108567.69
	Total	359774.28	324936.41

b) Maturity Pattern of Investment in Securities

		Amount in Lakh					
Particulars	GOI Security	State Dev. Loan	Other Approved Security	Non SLR Bonds / Debenture	Other	Fixed Deposit	Total
a) Maturity within 1 (one) year	---	13000.00	---	12000.00	10500.00	67376.26	102876.26
b) 1 Yr. to 3 Yrs.	500.00	124824.30	---	11500.00	---	---	136824.30
c) 3 Yr. to 5 Yrs.		64987.60	---	2500.00	---	768.53	68256.13
d) Above 5 Yrs	230881.20	70469.30	---	23738.16		---	325088.66



c) Maturity Pattern of Deposit**Amount in Lakh**

Sl. No	Particulars	2023-24	2022-23
i	Less than 1 (one) year	521235.08	253269.11
ii	1 Year to Less than 3 Year	312564.40	133836.76
iii	3 Years and above	46281.41	415149.69
	Total	880080.89	802255.56

d) Maturity Pattern of Borrowing**Amount in Lakh**

Sl. No	Particulars	2023-24	2022-23
i	Less than 1 (one) year	5717.25	5515.17
ii	1 Year to Less than 3 Year	11609.09	7789.62
iii	3 Years and above	14728.30	22165.47
	Total	32054.72	35470.26

10. Disclosure of penalties imposed by RBI:-

The Bank has maintained SLR as per Banking Regulation Act 1949 and not defaulted during the Financial Year under report.

11. Accounting Disclosure as per Accounting Standard -18 "Related Party" applicable to the Bank:-

Sl. No	Name of the Officer	Designation in the Bank	Date of Joining	Date of Transfer	Emoluments drawn during the year
i	Sri Satyendra Singh	Chairman	16.06.2022	Continued	3878695.47
ii	Sri Shishir Kr. Rohatgi	General Manager	09.08.2021	Continued	3238848.79
iii.	Sri Santosh Kr. Rawat	General Manager	09.03.2023	Continued	3253550.70



12. Disclosure of complaints:-

The position of disposal of complaints is as under:

a) Customer Complaints :

Sl. No	Particulars	2023-24	2022-23
i	No. of complaints pending at the beginning of the year	0	5
ii	No. of complaints received during the year	15	14
iii	No. of complaints redressed during the year	15	19
iv	No. of complaints pending at the end of the year	0	0

b) Award passed by the Banking Ombudsman :

Sl. No	Particulars	2023-24	2022-23
i	No. of Unimplemented awards at the beginning of the year	2	4
ii	No. of Awards passed by the Banking Ombudsman during the year	116	145
iii	No. of Awards Implemented during the year	117	147
iv	No. of Unimplemented awards at the end of the year	1	2

13. Concentration of Deposits, Advances and NPAs:-

a) Concentration of Deposit :

Amount in Lakh

Particulars	2023-24	2022-23
Total Deposits of Twenty Largest Depositor	100415.97	59701.56
Percentage of Deposits of twenty largest depositors to Total Deposits of the Bank	11.41%	7.44%

b) Concentration of Advances :

Particulars	2023-24	2022-23
Total Advance of Twenty Largest Borrower	1044.41	4215.17
Percentage of Advance of twenty largest depositors to Total Advance of the Bank	0.29%	1.30%

c) Concentration of NPAs :

Particulars	2023-24	2022-23
Total Exposure of top four NPA Accounts	711.30	1391.04



14. Sector wise NPA :-

Amount in Lakh

Particulars	Total Outstanding		Gross NPA		% of NPA as compared to total NPA
	No.	Amt	No.	Amt	
Agriculture	140033	99126.43	7887	2718.34	16.09%
of which crop Loan	94778	17443.47	5535	1378.16	8.16%
MSME	87696	95485.90	14517	9703.09	57.44%
OPS	30248	95837.15	874	2483.19	14.70%
Total Priority	257977	290449.48	23278	14904.62	88.23%
Non-Priority	22854	69324.80	1789	1989.21	11.77%
Grand Total	280831	359774.28	25067	16893.83	100.00%

15. Depositor Education and Awareness Fund (DEAF) Scheme:-

Disclosure as required under Depositor Education and Awareness Fund Scheme-2014 notified by the Reserve Bank of India under DBOD No. DEAF Cell.BC.114/30.01.002/2013-14 dated 27th May 2017.

Amount in Lakh

S. No.	Particulars	2023-24	2022-23
i	Opening Balance of amount to DEAF	1192.72	786.39
ii	Add: Amount transferred to DEAF during the year	388.95	411.26
iii	Less: Amount reimbursed by DEAF towards claim	7.64	4.93
iv	Closing balance of amounts transferred to a DEAF	1574.03	1192.72

The closing balance of the amount transferred to DEA Fund, as disclosed above, are also included under 'Schedule 12 - Contingent Liabilities - Other items for which the bank is contingently liable'.

16. Fraud Cases:-

Details of Fraud cases are as under:-

Sl. No	Particulars	2023-24	2022-23
i	Provision at the beginning of the year	6369749.26	6387884.26
ii	Less : Written off during the year	6369749.26	Nil
iii	Add : Additional provision created during the year	Nil	81865.00
iv	Less : Provision reversed during the year	Nil	100000.00
v	Provision as at the year end	0	6369749.26
vi	Number of Fraud cases at the year end	0	3



17. Bank could not recognize income towards interest on NPA Accounts for an amount of Rs.3493.76 lakh during the year as against Rs.637.85 lakh of previous year.

18. In view of the profit, the Bank could create other reserve for an amount of Rs.2791.82 lakh

19. Reserve Bank of India has advised all RRBs to disclose in their Balance Sheet the level of Capital to Risk Weighted Asset Ratio (CRAR). In compliance with the above the CRAR of the Bank calculated as on 31.03.2024 is 24.29% (previous year 26.77%).

20. Additional disclosures as per NABARD's guidelines are as follows:-

Amount in Lakh

S. No	Amount of provisions made during the current year towards	2023-24	2022-23
b)	Provision for NPA(Advance)	9333.22	0.00
d)	Provision for Income Tax	3179.20	2000.00
	TOTAL	12512.42	2000.00

21. Bad debt written off:-

Bad debt written off of Rs.477986734.23 during the financial year 2023-24 which has been adjusted against provision for Bad & Doubtful assets.

22. Lending of Sensitive Sector - Nil

23. The bank has adopted all applicable accounting standard issued by Institute of the Chartered Accountants of India except for accounting standard -22 "Accounting for Tax on Income".

24. From the financial year 2018-19, the bank has accounted its pension liability as per Actuarial valuation and the same would be amortized over the period of five years. During the financial year 2023-24, due to revision of salary, pension liability has been increased substantially as per latest available Actuarial Valuation Report. The Bank has amortized the balance amount as on March 2024.

25. Previous year figures have been regrouped / re-arranged wherever considered necessary.

26. The Operating Profit for the FY 23-24 is Rs.153.04 Crore



Significant Accounting Policies	17
Notes on Accounts & Other Disclosures	18

The Schedules referred to above form an integral part of the Financial Statements

In terms of our report of even dates

For SBA Associates.
Chartered Accountants
FRN- 308136E

CA. N. Sen
Partner
Mem No-061768

UDIN : 24061768BKCRPM2613



Sri Satyendra Singh
Chairman

Sri Sudip Bhattacharyya
Director

Sri Diganta Kumar Das
Director

Sri Bikash Das
Director

Sri P. Mahendar
Director

Smt Rakhi Biswas
Director

Smt Brahmneet Kaur
Director

Camp:- Agartala, Tripura
Date :- 01-05-2024



Indian Rupee (INR) Scaling Factor: Lakh

CRAR calculation sheet		
Part A-Capital Funds and Risk Assets Ratio		
I	Capital Funds	Amount in Lakh
A	Tier I Capital elements	
1	Paid up capital (including Share Capital Deposit)	26561.00
	Less1	
1.1	Accumulated losses/ Intangible Assets	0.00
1.2	Shortfall in provisions	0.00
2	Net paid-up Capital	26561.00
3	Reserves and Surplus	89518.51
3.1	Statutory reserves	13314.57
3.2	Capital reserves (Note 2)	0.00
3.3	Other reserves* (Specify)	76203.94
3.4	Surplus in Profit and Loss Account (Note 3)	
4	Total Tier I Capital	116079.51
B	Tier II Capital elements	4251.10
1	Revaluation reserves (Note 4)	0.00
2	General provisions and loss reserves (Note 5)	0.00
3	Investment fluctuation reserves/ funds	4251.10
4	Tier II Perpetual Bonds	0.00
5	HEAD ROOM DEDUCTION	0.00
5	Net Tier II Capital	4251.10
C	Total Capital (Tier I + Tier II)	120330.61
II	Risk Assets	
1	Adjusted value of funded risk assets i.e. on Balance Sheet items (tallies with Part "B")	494840.95
2	Adjusted value of non-funded and off-Balance Sheet items(tallies with Part C)	622.48
3	Total Risk -Weighted Assets (1+2)	495463.43
III	Percentage of Capital Funds to Risk Weighted Assets (I/II*100)	24.29

3.3. Reserves and Surplus-Other reserves

Sr. No	Particulars	Amount
1	Revenue and other Reserves	68382.44
2	Special Reserve u/s 36(1)(viii) of IT Act, 1961	7821.50
		76203.94

For SBA Associates
Chartered Accountants
FRN- 308136E

CA. N. Sen
Partner
Mem No-061768



Sri Diganta Kumar Das
Director

Place:- Agartala
Date:01-05-2024

Sri Satyendra Singh
Chairman

Sri Sudip Bhattacharyya
Director

Sri Bikash Das
Director

Sri P. Mahendar
Director

Smt Rakhi Biswas
Director

Smt Brahmneet Kaur
Director

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Part-B Risk Weight Assets and Exposures

		Book Value	Margins and Provisions	Book Value (net)	Risk Weight (%)	Risk Adjusted Value
	Asset Items					
I	Cash and Bank Balances	127,719.56	0.00	127,719.56		17,090.76
1	Cash and balances with RBI	42,265.74	0.00	42,265.74	0.00	0.00
2	Balances in current a/c with other Banks	21,868.24	0.00	21,868.24	20.00	4,373.65
3	Claims on banks	63,585.58	0.00	63,585.58	20.00	12,717.12
II	Investments	572,385.21	0.00	572,385.21		77,216.74
1	Investments in Govt. Securities	509,735.20	0.00	509,735.20	2.50	12,743.38
2	Investments in other approved securities guaranteed by central/state govt.	0.00	0.00	0.00	2.50	0.00
3	Investments in other securities where payment of interest and repayment of principal are guaranteed by central Govt. (It will include Indira/kisan vikas patra and investment in bonds where payment of interest and principal is guaranteed by Central Govt/State Govt.)	0.00	0.00	0.00	2.50	0.00
4	Investments in other securities where payment of interest and repayment of principal are guaranteed by State Govt. (If, the same has become NPA, it will attract 102.5% risk weight and therefore include under all other investments at 10 below.)	0.00	0.00	0.00	2.50	0.00
5	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by central/ state Govt.	0.00	0.00	0.00	22.50	0.00
6	Investments in Govt. Guaranteed securities of Govt. Undertakings which do not form part of the approved market borrowing programme.	0.00	0.00	0.00	22.50	0.00
7	Claims on commercial banks	0.00	0.00	0.00	22.50	0.00
8	Investments in securities which are guaranteed by banks as to payment of interest and repayment of principal	0.00	0.00	0.00	22.50	0.00
9	Investments in bonds issued by public financial institutions for their Tier II capital	0.00	0.00	0.00	102.50	0.00
10	All other investments including investments in securities issued by Public Financial Institutions	61,621.60	0.00	61,621.60	102.50	63,162.14
11	Direct investment in equity shares, convertible bonds, debentures and units of equity oriented mutual funds including those exempted from Capital Market Exposure	1,028.41	0.00	1,028.41	127.50	1,311.22
III	Loans and Advances including bills purchased and discounted	359,774.28	0.00	359,774.28		331,643.51
1	Loans and advances guaranteed by GOI	0.00	0.00	0.00	0.00	0.00
2	Loans guaranteed by State Governments	0.00	0.00	0.00	0.00	0.00
3	State Government guaranteed loan which has become a non performing asset	0.00	0.00	0.00	100.00	0.00
4	Loans granted to PSU of GOI	0.00	0.00	0.00	100.00	0.00
5	Loans granted to PSU of State Govt.	0.00	0.00	0.00	100.00	0.00
6	Others including PFIs	0.00	0.00	0.00	100.00	0.00
7.1	For the purpose of credit exposure, bills purchased/ discounted/negotiated under LC (where payment to the beneficiary is not under reserve) is treated as an exposure on the LC issuing bank and assigned risk weight as is normally applicable to inter-bank exposures	0.00	0.00	0.00	20.00	0.00
7.2	Bills negotiated under LCs under reserve', bills purchased/ discounted/ negotiated without LCs, will be reckoned as exposure on the borrower constituent. Accordingly, the exposure will attract a risk weight appropriate to the borrower					
a	Government	0.00	0.00	0.00	0.00	0.00
	Banks	0.00	0.00	0.00	20.00	0.00
c	Others	137,237.37	0.00	137,237.37	100.00	137,237.37



Part-B Risk Weight Assets and Exposures

		Book Value	Margins and Provisions	Book Value (net)	Risk Weight (%)	Risk Adjusted Value
8	Micro and Small Enterprises (MSE) Advances Guaranteed by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) up to the guaranteed portion. (Banks may assign zero risk weight for the guaranteed portion. Outstanding balance in excess of the guaranteed portion would attract a risk-weight as appropriate to the counter-party)	0.00	0.00	0.00	0.00	0.00
9.1	Housing Loan to individuals - Category of Loan					
a	Up to Rs 20 lakh (LTV Ratio - 90%)	69,500.84	0.00	69,500.84	50.00	34,750.42
b	Above Rs 20 lakh and up to Rs 75 lakh (LTV Ratio - 80%)	20,739.06	0.00	20,739.06	50.00	10,369.53
c	Above Rs. 75 lakh (LTV Ratio - 75%)	984.61	0.00	984.61	75.00	738.46
9.2	Housing loans guaranteed by Credit Risk Guarantee Fund Trust for Low Income Housing (CRGFTLIH) up to the guaranteed portion. (The bank may assign zero risk weight for the guaranteed portion. The balance outstanding in excess of the guaranteed portion would attract a risk-weight as appropriate to the counterparty).	0.00	0.00	0.00	0.00	0.00
10.1	Consumer credit including personal loan	115,632.14	0.00	115,632.14	125.00	144,540.18
10.2	Consumer credit including personal loan – Credit card receivables	0.00	0.00	0.00	125.00	0.00
11	Loans up to Rs. 1 lakh against gold and silver ornaments. (In case the loan amount is more than Rs. 1 lakh, entire loan amount has to be risk weighted for the purpose for which the loan has been sanctioned.)	0.00	0.00	0.00	50.00	0.00
12	Education loans	2,046.51	0.00	2,046.51	100.00	2,046.51
13	Loans extended against primary/ collateral security of shares/debentures	0.00	0.00	0.00	125.00	0.00
14	Advances covered by DICGC/ ECGC (The risk weight of 50% should be limited to the amount guaranteed and not the entire outstanding balance in the accounts. In other words, the outstanding in excess of the amount guaranteed, will carry 100% risk weight.)	0.00	0.00	0.00	50.00	0.00
15	Advances for term deposits, life policies, NSC, IVPs, and KVPs where adequate margin is available	3,828.51	0.00	3,828.51	0.00	0.00
16	Loans and Advances granted by RRBs to their staff	9,805.24	0.00	9,805.24	20.00	1,961.05
17	Takeout Finance					
i	Unconditional takeover (in the books of lending institution)					
a	Where full credit risk is assumed by the taking over institution	0.00	0.00	0.00	20.00	0.00
b	Where only partial credit risk is assumed by taking over institution					
b.1	The amount to be taken over	0.00	0.00	0.00	20.00	0.00
b.2	The amount not to be taken over	0.00	0.00	0.00	100.00	0.00
ii	Conditional takeover (in the books of lending and taking over institution)	0.00	0.00	0.00	100.00	0.00
IV	Other Assets	68,889.93	0.00	68,889.93		68,889.93
1	Premises, furniture and fixtures	816.58	0.00	816.58	100.00	816.58
2	Interest due on Government securities	0.00	0.00	0.00	0.00	0.00
3	Interest subvention receivable from Gol	0.00	0.00	0.00	0.00	0.00
4	Accrued interest on CRR balances maintained with RBI (net of claims of government/RBI on banks on account of such transactions)	0.00	0.00	0.00	0.00	0.00
5	Income Tax deducted at source (net of provision)	0.00	0.00	0.00	0.00	0.00
6	Advance tax paid (net of provision)	0.00	0.00	0.00	0.00	0.00
7	All other Assets	68,073.35	0.00	68,073.35	100.00	68,073.35
V	Total	1,128,768.98	0.00	1,128,768.98		494,840.95



Part C-Off Balance Sheet Items

	Client/ Obligor/Guarantor	Gross Book Exposure	Margins and provisions	Net Exposure	CCF for Contingent %	RW for Obligor %	Risk Adjusted Value of Exposure
Credit Contingent/ OBS items							
1 Letter of Credit (Doc)	Govt.	0.00	0.00	0.00	20.00	0.00	0.00
2 Letter of Credit (Doc)	Banks	0.00	0.00	0.00	20.00	20.00	0.00
3 Letter of Credit (Doc)	Others	0.00	0.00	0.00	20.00	100.00	0.00
4 Total letter of Credit		0.00	0.00	0.00			0.00
5 Guarantees - Financial	Govt.	0.00	0.00	0.00	100.00	0.00	0.00
6 Guarantees - Financial	Banks	0.00	0.00	0.00	100.00	20.00	0.00
7 Guarantees - Financial	Others	0.00	0.00	0.00	100.00	100.00	0.00
8 Total Guarantees - Financial		0.00	0.00	0.00			0.00
9 Guarantees - Others	Govt.	0.00	0.00	0.00	50.00	0.00	0.00
10 Guarantees - Others	Banks	0.00	0.00	0.00	50.00	20.00	0.00
11 Guarantees - Others	Others	1,244.96	0.00	0.00	50.00	100.00	622.48
12 Total Guarantees - Others		0.00	0.00	0.00			0.00
13 Acceptance and Endorsements	Govt.	0.00	0.00	0.00	100.00	0.00	0.00
14 Acceptance and Endorsements	Banks	0.00	0.00	0.00	100.00	20.00	0.00
15 Acceptance and Endorsements	Others	0.00	0.00	0.00	100.00	100.00	0.00
16 Total Acceptance and Endorsements		0.00	0.00	0.00			0.00
17 Undrawn Committed credit lines	Govt.	0.00	0.00	0.00	20.00	0.00	0.00
18 Undrawn Committed credit lines	Banks	0.00	0.00	0.00	20.00	20.00	0.00
19 Undrawn Committed credit lines	Others	0.00	0.00	0.00	20.00	100.00	0.00
20 Total Undrawn Committed credit lines		0.00	0.00	0.00			0.00
21 Transactions/ Asset sale with Recourse	Govt.	0.00	0.00	0.00	100.00	0.00	0.00
22 Transactions/ Asset sale with Recourse	Banks	0.00	0.00	0.00	100.00	20.00	0.00
23 Transactions/ Asset sale with Recourse	Others	0.00	0.00	0.00	100.00	100.00	0.00
24 Total Transactions/ Asset sale with Recourse		0.00	0.00	0.00			0.00
25 Liability on account of partly paid shares		0.00	0.00	0.00	100.00	100.00	0.00
26 Others	Govt.	0.00	0.00	0.00	100.00	0.00	0.00
27 Others	Banks	0.00	0.00	0.00	100.00	20.00	0.00
28 Others	Others	0.00	0.00	0.00	100.00	100.00	0.00
29 Total Others		0.00	0.00	0.00			0.00
30 Total Contingent Credit Exposure		0.00	0.00	0.00			0.00
31 Claims against bank not acknowledged as debt		0.00	0.00	0.00	100.00	100.00	0.00

Part C.1-Contracts and Derivatives (Foreign Exchange)

	Notional Principal Amount	Risk Weight (%)	Risk Adjusted Value
1 Forward Forex. Contract	0.00	0.00	0.00
2 Interest rate contract	0.00	0.00	0.00
3 Others	0.00	0.00	0.00
4 Total	0.00		0.00
5 Less provisions	0.00		0.00
6 Total for derivatives	0.00		0.00



TRIPURA GRAMIN BANK
Agartala, Tripura.
Statement Of Cash Flow for the year ended 31st March 2024

(Amount in Thousand)

Particular	For the year ended 31st March, 2024		For the year ended 31st March, 2023	
(A) CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit after tax as per Profit & Loss Accounts	2,79,182		36,234	
Adjustment for:-				
Depreciation debited to Profit & Loss Account	30,105		49,993	
Reserve Written back	-		(4,83,790)	
Income Tax Paid	1,20,000		2,00,000	
		4,29,287		(1,97,563)
[Increase/(Decrease) in Liabilities]				
Increase/(Decrease) of Deposits	77,82,533		30,42,115	
Increase/(Decrease) of Borrowings	(3,41,554)		(11,50,974)	
Increase/(Decrease) of Liabilities & Provisions	12,60,035		(28,20,913)	
[Increase/(Decrease) in Assets]				
(Increase)/Decrease of Advances	(34,83,787)		(43,69,302)	
(Increase)/Decrease of Other Assets	(3,51,661)	48,65,566	35,39,584	(17,59,490)
Cash flow from Operating Activities		52,94,853		(19,57,053)
Less: Income Tax paid		1,20,000		2,00,000
Net Cash flow from Operating Activities (A)		51,74,853		(21,57,053)
(B) CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of Fixed Assets	(40,183)		(24,497)	
Deduction of Fixed Assets	3,825		-	
Adjustment in Fixed Assets related to earlier Years	8,420		(3,464)	
Purchase and Sale of Investments	(45,941)		(3,14,012)	
Net Cash used in Investing Activities (B)		(73,879)		(3,41,973)
(C) CASH FLOW FROM FINANCING ACTIVITIES				
Net Cash flow from Financing Activities (C)		-		-
Net Changes in Cash or Cash Equivalent (A+B+C)		51,00,974		(24,99,026)
(D) CASH AND CASH EQUIVALENTS AT THE BEGINING OF THE YEAR				
Cash Balances	2,24,411		2,85,438	
Balance with RBI	38,51,613		32,70,786	
Balance with Banks and Money at Call & Short Notice	35,94,958		66,13,784	
		76,70,982		1,01,70,008
(E) CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR				
Cash Balances	2,47,823		2,24,411	
Balance with RBI	39,78,751		38,51,613	
Balance with Banks and Money at Call & Short Notice	85,45,382		35,94,958	
		1,27,71,956		76,70,982
		51,00,974		(24,99,026)

The above cash flow statement has been prepared in accordance with indirect method specified by AS - 3 'Cash Flow Statements' issued by ICAI

In terms of our report of even date

For SBA Associates
Chartered Accountants
FRN- 308136E

CA. N. Sen
Partner
Mem No-061768



Sri Satyendra Singh
Chairman

Sri Sudip Bhattacharyya
Director

Sri Diganta Kumar Das
Director

Sri P. Mahendar
Director

Smt Rakhi Biswas
Director

Sri Bikash Das
Director

Smt Brahmneet Kaur
Director

Place:- Agartala
Date:01-05-2024





TRIPURA GRAMIN BANK
HEAD OFFICE : ABHOYNAGAR
SCHEDULE OF FIXED ASSETS AND DEPRICIATION
FOR THE YEAR ENDED 31ST MARCH 2024

Particulars	Original cost upto previous year	Addition during the year		Deduction during the year (Original cost)	Net cost (2+3+4-5)	Depreciation upto previous year	Deduction of depreciation		Depreciation for this year	Total Depreciation (7+10+14) - (8+9)	Net Book Value (13-14), (6-15)
		Up to 30th September	After 30th September				For sale/ discardme nt/ write off	For transfer to other branch			
1	2	3	4	5	6	7	8	9	14	15	16
Furniture Fittings	90193833.62	4060498.32	8192254.20	739686.21	101706899.93	62011727.83			6028562.19	68040290.02	33666609.91
Electric Fittings	20578692.21	1771597.00	1155253.00	173120.35	23332421.86	13658024.99			1210022.74	14868047.73	8464374.13
Office Machinery	41766735.22	378753.58	1680968.72	421846.53	43404610.99	31741424.01			2526469.42	34267893.43	9136717.56
Computer	258793171.70	2218312.88	5058449.30	2461399.85	263608534.03	231321727.90			19299189.62	250620917.52	12987616.51
MotorCar/Cycle Etc.	3460633.59	2239647.08	2329889.92	0.00	8030170.59	3007334.56			867412.19	3874746.75	4155423.84
Locker	2425022.15	0.00	597788.23	28963.83	2993846.55	850675.00			172717.09	1023392.09	1970454.46
Grand Total	417218088.49	10668808.86	19014603.37	3825016.77	443076483.95	342590914.29			30104373.25	372695287.54	70381196.41
Land & Premises	775000.00	10500000	0		11275000.00	0			0	0	11275000.00
											81656196.41



TRIPURA GRAMIN BANK
NPA Provision Break-up as on 31-03-2024
Amount in Rupees

Particulars	OUTSTANDING as on 31-03-2024	Provis ion Rate	Provision Required up to 31-03-2024	PROVISION HELD UP TO 31.03.2024	Total Cumulative Provision as on 31-03-2024
STANDARD ASSETS (AGRI)					
Secured by Trangible Assets	9972078784.03				
Unsecured	893489424.59				
Total	10865568208.62	0.25%	27163920.52		
STANDARD ASSETS (NON-AGRI)					
Secured by Trangible Assets	22136724608.71				
Unsecured	1285753074.40				
Total	23422477683.11	0.40%	93689910.73		
Total Standard Asset	34288045891.73		120853831.25	148765461.97	148765461.97
Break-up of NPA Provision					
SUB-STANDARD ASSETS					
Secured	305921638.85	15%	45888245.83	305921638.85	305921638.85
Unsecured	91812527.29	25%	22953131.82	91812527.29	91812527.29
Total Substandard	397734166.14		68841377.65	397734166.14	397734166.14
DOUBTFUL-01					
Secured	187761350.14	25%	46940337.53	187761350.14	187761350.14
Unsecured	142571778.18	100%	142571778.18	142571778.18	142571778.18
Total	330333128.32		189512115.72	330333128.32	330333128.32
DOUBTFUL-02					
Secured	228710157.28	40%	91484062.91	228710157.28	228710157.28
Unsecured	140534526.73	100%	140534526.73	140534526.73	140534526.73
Total	369244684.01		232018589.64	369244684.01	369244684.01
DOUBTFUL-03					
Secured	162605778.83	100%	162605778.83	162605778.83	162605778.83
Unsecured	279137711.62	100%	279137711.62	279137711.62	279137711.62
Total	441743490.45		441743490.45	441743490.45	441743490.45
Loss Asset	150327207.33	100%	150327207.33	150327207.33	150327207.33
Total	150327207.33		150327207.33	150327207.33	150327207.33
TOTAL NPA & NPA Provision	1689382676.25		1082442780.79	1689382676.25	1689382676.25
NPA Provision Required (Including Standard Asset)			1203296612.05		
Provision held upto 31.03.2024 (Including Standard Asset)				1838148138.22	1838148138.22
TOTAL ADVANCE	35977428567.98				



त्रिपुरा ग्रामीण बैंक

प्रधान कार्यालय
अभयनगर, अगरतला

निदेशक प्रतिवेदन

त्रिपुरा ग्रामीण बैंक के निदेशक मंडल को वित्तीय वर्ष 2023-2024 के लिए बैलेंस शीट, लाभ और हानि खाता, वैधानिक लेखा परीक्षक की रिपोर्ट और प्रदर्शन डेटा को शामिल करते हुए बैंक की ४७वीं वार्षिक रिपोर्ट प्रस्तुत करते हुए प्रसन्नता हो रही है।

वार्षिक रिपोर्ट २०२३-२०२४



आमुख:

विशेष रूप से पिरामिड श्रेणी के निचले स्तर से संबंधित राज्य के ग्रामीण लोगों के सामाजिक-आर्थिक स्तर को सुधारने के उद्देश्य से, त्रिपुरा ग्रामीण बैंक ने २१ दिसंबर, १९७६ को आरआरबी अधिनियम, १९७६ के अनुरूप पूर्ववर्ती यूनाइटेड बैंक ऑफ इंडिया (वर्तमान में पंजाब नेशनल बैंक) के प्रायोजन के अंतर्गत बैंकिंग क्षेत्र में अपने कदम बढ़ाये और त्रिपुरा के वित्तीय विकास के क्षेत्र में एक नई सुबह की शुरुआत की। अपनी आरंभ से ही, बैंक को राज्य के सबसे प्रतिबद्ध और भरोसेमंद बैंकों में से एक माना जाता है, जो बैंकिंग के सभी क्षेत्रों में अपनी गुणवत्ता सेवा प्रदान करता है, जो राज्य की अर्थव्यवस्था के समग्र विकास के लिए अत्यंत महत्वपूर्ण माध्यम सिद्ध हुआ है।

अगरतला में मुख्यालय, अगरतला, उदयपुर और कैलाशहर में अपने क्षेत्रीय कार्यालयों के साथ बैंक आठ जिलों सहित पूरे राज्य में गतिविधियों का संचालन कर रहा है।

राज्य में ४७ साल की सौभाग्यशाली यात्रा को पूरा करते हुए, त्रिपुरा ग्रामीण बैंक ने त्रिपुरा की वित्तीय प्रगति के लिए लगातार अच्छा प्रदर्शन करने के लिए सर्वोच्च मान्यता अर्जित की है।

जैसा कि राज्य की अर्थव्यवस्था मूल रूप से कृषि प्रधान है और समग्र विकास गांव और कुटीर उद्योगों के एक खंड के अलावा कृषि और संबद्ध गतिविधियों पर आधारित है जिससे ६०% से अधिक रोजगार सृजन इन क्षेत्रों से होता है। चावल प्रमुख फसल है जिसके बाद तिलहन, दालें, आलू और गन्ना आदि आते हैं। चाय और रबर राज्य की महत्वपूर्ण नकदी फसलें हैं। भारतीय रबर बोर्ड ने त्रिपुरा को देश की 'दूसरी रबर राजधानी' घोषित किया है, जो सबसे अधिक रबर उत्पादक राज्य केरल के ठीक बाद है। अनानास की 'क्वीन' किस्म त्रिपुरा में उगाई जाने वाली एक विशेष बागवानी उपज है, और राज्य का एकमात्र जीआई टैग उत्पाद है।

आय सृजन के अन्य उल्लेखनीय सहायक स्रोत हस्तशिल्प, हथकरघा, लकड़ी की नक्काशी और बांस के उत्पाद आदि हैं, जिनके लिए राज्य को राष्ट्रीय मान्यता भी प्रदान की गई है।

बेहतर प्रशासनिक सुविधा और राज्य के प्रत्येक कोने में व्यापक पहुंच को ध्यान रखते हुए, प्रशासन दृष्टि से राज्य को ८ जिलों, २३ उप-संभागों, ५८ विकास प्रखंडों में विभाजित किया गया है इसके अलावा त्रिपुरा जनजातीय स्वायत्त क्षेत्र जिला परिषद (टीटीएडीसी), जो पश्चिम त्रिपुरा जिले के तहत खुमुलुंग में अपने मुख्यालय के साथ प्रदेश के ७१३२.५६ वर्ग किमी क्षेत्र को समाहित करता है। राज्य के प्रमुख शहर अगरतला, बिशालगढ़, सोनामुरा, अमरपुर, धर्मनगर, उदयपुर, कैलाशहर, तेलियामुरा, खोवाई, सबरूम, अंबासा, कमलपुर और बेलोनिया हैं।



त्रिपुरा ग्रामीण बैंक, १५० शाखाओं और १२ अल्ट्रा लघु शाखाओं की अपनी समेकित ताकत के साथ, पिछले ४७ वर्षों के दौरान राज्य के सामाजिक-आर्थिक विकास के लिए निरंतर प्रयास कर रहा है और सफलतापूर्वक राज्य के बैंकिंग क्षेत्र में अपना महत्व स्थापित करते हुए राज्य की अर्थव्यवस्था का एक अविभाज्य हिस्सा बना है।

हालांकि किसी समय में बैंक के अपनी अस्तित्व पर लगे प्रश्न चिह्न को धूमिल करते हुए, बैंक, सभी बाधाओं को दूर करके अब शुद्ध लाभ, सीआरएआर और अन्य मानदंडों में अच्छी तरह से स्थापित है। त्रिपुरा ग्रामीण बैंक वित्त वर्ष २०१२-१३ से सभी संचित घाटों को समाप्त कर वर्तमान में लाभ अर्जित कर रहा है। सामान्य व्यवसाय का विस्तार करने के अलावा, बैंक विविध सेवाओं का विस्तार कर रहा है जो राज्य के समग्र विकास के लिए लाभप्रद साबित हो रहे हैं। इनमें अन्य बातों के साथ-साथ टीटीएएडीसी के कर्मचारियों सहित राज्य के कर्मचारियों के एक बड़े वर्ग को मासिक वेतन का भुगतान, अपनी शाखाओं और अन्य दुकानों के माध्यम से वृद्धावस्था पेंशन का भुगतान, मनरेगा मजदूरी का भुगतान, सरकार की ओर से उचित मूल्य की दुकान/राशन दुकान के डीलरों से खाद्य सामग्री के मूल्य का संग्रह, त्रिपुरा राज्य विद्युत निगम लिमिटेड और अन्य सरकारी/अर्ध सरकारी विभागों की जमा राशि के बिल भुगतान स्वीकार करना शामिल है।

जहाँ भारत सरकार के साथ-साथ राज्य सरकार के सभी बैंकिंग संबंधित कार्यक्रमों के कार्यान्वयन का संबंध है, त्रिपुरा ग्रामीण बैंक हमेशा महत्वपूर्ण भूमिका निभाता रहा है। भारतीय रिजर्व बैंक के निर्देशों का अनुपालन करते हुए बैंक किसान क्रेडिट कार्ड (केसीसी), सामान्य क्रेडिट कार्ड (जीसीसी) और अन्य सभी लघु वित्त प्रदान करके वित्तीय समावेशन को सखी से लागू कर रहा है, जिसने गरीबी उन्मूलन मिशन में बहुत योगदान दिया है।

त्रिपुरा ग्रामीण बैंक ने प्रधानमंत्री मुद्रा योजना (पीएमएमवाई), प्रधानमंत्री जनधन योजना (पीएमजेडीवाई), प्रधानमंत्री सुरक्षा बीमा योजना (पीएमएसबीवाई), प्रधानमंत्री जीवन ज्योति बीमा योजना (पीएमजेजीबीवाई), अटल पेंशन योजना (एपीवाई) आदि में उत्कृष्ट योगदान दिया है। प्रधानमंत्री के फ्लैगशिप कार्यक्रम में बैंक के उल्लेखनीय प्रदर्शन को पेंशन फंड नियामक और विकास प्राधिकरण (पीएफआरडीए) द्वारा रिपोर्टिंग वर्ष तक बैंक द्वारा एपीवाई की १२१८७२ संख्या के नामांकन के लिए विशेष मान्यता दी गई है। त्रिपुरा ग्रामीण बैंक राज्य के बेरोजगार युवाओं की सहायता के लिए एक दशक से अधिक समय के दौरान प्रधानमंत्री रोजगार सृजन कार्यक्रम (पीएमईजीपी), स्वावलम्बन योजना आदि जैसे विभिन्न रोजगार सृजन कार्यक्रमों में सफलतापूर्वक योगदान दे रहा है। बैंक ने सूक्ष्म, लघु और मध्यम उद्यमों (एमएसएमई) तक अपने ऋण आधार का विस्तार करने पर भी जोर दिया है क्योंकि इसे कम पूंजी लागत पर रोजगारपरकता की क्षमता के साथ आर्थिक विकास के इंजन के रूप में स्वीकार किया गया है। ग्रामीण क्षेत्रों में रहने वाले वंचित लोगों की वित्तीय स्थिरता के उत्थान के लिए विशेष रूप से स्वयं सहायता समूहों को सूक्ष्म ऋण प्रदान करने को सर्वोच्च प्राथमिकता दी गई है।

त्रिपुरा ग्रामीण बैंक ने घरेलू आय को दोगुना करने के प्रधानमंत्री के सपने को पूरा करने की जिम्मेदारी ली है। बैंक ने एनईआरएलपी, टीआरएलएम, एनयूआरएलएम, मुद्रा, स्टैंड अप इंडिया, स्टार्ट अप इंडिया आदि के माध्यम से अपनी भागीदारी से विभिन्न परियोजनाएं शुरू की हैं, जो राज्य के आर्थिक विकास में सीधे योगदान देंगी। बैंक युवाओं, छात्रों, किसानों, लघु उद्यमियों और वरिष्ठ नागरिकों को वित्तीय स्वतंत्रता प्रदान करने और उन्हें वित्त प्रबंधन में निर्णय लेने में सक्षम बनाने के लिए नियमित रूप से वित्तीय साक्षरता शिविर भी आयोजित कर रहा है।

बैंकिंग उद्योग तकनीकी परिदृश्य में एक क्रांति देख रहा है। आज के वित्तीय बाजार की आवश्यकता के साथ समायोजित करने के लिए, विशेष रूप से बैंक के उपभोक्ताओं की उभरती जरूरतों के साथ, बैंक ने खुद को प्रौद्योगिकी आधारित लेखांकन और प्रबंधन प्रणाली के साथ अनुकूलित किया है। इसके साथ तालमेल रखते हुए, बैंक अपने कोर बैंकिंग प्लेटफॉर्म (सीबीएस) के माध्यम से, एनईएफटी, आरटीजीएस, ईसीएस, एनएसीएच, पीएफएमएस, आईएमपीएस, सीटीएस क्लियरिंग, एटीएम कार्ड सेवाओं आदि की विविध सुविधाएं प्रदान कर रहा है ताकि उनकी डिजिटल बैंकिंग जरूरतों को पूरा किया जा सके। बैंक ने मोबाइल बैंकिंग सेवाओं की भी शुरुआत की है और स्मार्ट फोन, टैबलेट आदि जैसे मोबाइल डिवाइस का उपयोग करके अपने ग्राहकों को बैंकिंग सेवाएं प्रदान करने के लिए एक मोबाइल ऐप लॉन्च किया है।



वित्त वर्ष २०२३-२०२४ के लिए त्रिपुरा ग्रामीण बैंक के पुरस्कार और सम्मान

बैंकिंग यात्रा के दौरान पिछले वर्षों की तरह वित्त वर्ष २०२३-२४ में भी इसके हिस्से में कई पुरस्कार जोड़े गए हैं। कुछ महत्वपूर्ण पुरस्कारों एवं सम्मान का उल्लेख नीचे किया गया है:

त्रिपुरा ग्रामीण बैंक के पुरस्कार और सम्मान

१) उत्कृष्टता पुरस्कार: - टीजीबी ने एपीवाई (एएए) के अद्भुत अचीवर्स (एएए) -२०२३-२०२४ एपीवाई अभियान में उत्कृष्टता पुरस्कार प्राप्त किया है। (टीजीबी ने ४३ आरआरबी में से समग्र भारत में प्रथम स्थान प्राप्त किया है, टीजीबी मुंगियाकामी ने इस अभियान में कुल ६७३ एपीवाई को नामांकित किया है और अनुकरणीय उपलब्धि का पुरस्कार हासिल किया है) - पीएफआरडीए द्वारा।

२) उत्कृष्टता का पुरस्कार: - टीजीबी ने शाइन एंड सक्सेस २०२३-२४ एपीवाई अभियान में उत्कृष्टता पुरस्कार प्राप्त किया है। (टीजीबी को ४३ आरआरबी में से समग्र भारत में १९वां स्थान प्राप्त हुआ है) - पीएफआरडीए द्वारा।

३) एक्जेम्प्लरी एवार्ड ऑफ पार एक्सीलेंस (उत्कृष्टता का अनुकरणीय पुरस्कार): - टीजीबी ने एपीवाई सर्कल ऑफ एक्सीलेंस-२०२३-२०२४ अभियान में उत्कृष्टता का अनुकरणीय पुरस्कार हासिल किया है। (टीजीबी ने ४३ आरआरबी में से समग्र भारत में पहला स्थान प्राप्त किया है) - पीएफआरडीए द्वारा।

४) उत्कृष्टता प्रमाण पत्र: - टीजीबी ने आरईएसटी-२०२३-२०२४ एपीवाई अभियान में अन्य से ऊपर उठो वर्ग में उत्कृष्टता प्रमाण पत्र प्राप्त किया है। (टीजीबी को ४३ आरआरबी में से समग्र भारत में १२वां स्थान प्राप्त हुआ है) - पीएफआरडीए द्वारा।

५) प्रेरणादायक उपलब्धि प्राप्तकर्ता का वार्षिक पुरस्कार: - टीजीबी ने एपीवाई वार्षिक पुरस्कार-२०२३-२०२४ अभियान में प्रेरणादायक उपलब्धि प्राप्तकर्ता का वार्षिक पुरस्कार प्राप्त किया है। (टीजीबी को ४३ आरआरबी में से समग्र भारत में दूसरा स्थान दिया गया है) - पीएफआरडीए द्वारा।

६) अनुकरणीय नेतृत्व का पुरस्कार: - टीजीबी ने लीडरशिप पिनेकल-२०२३-२०२४ एपीवाई अभियान में अनुकरणीय नेतृत्व का पुरस्कार हासिल किया है। (टीजीबी को ४३ क्षेत्रीय ग्रामीण बैंकों में से समग्र भारत में चौथा स्थान प्राप्त हुआ है)।

७) प्रथम रैंक विशेष पुरस्कार: - टीजीबी ने २८ दिसंबर, २०२३- ८ जनवरी, २०२४ के दौरान १८ वें क्षेत्रीय सरस मेले में सर्वश्रेष्ठ विभागीय स्टाल (प्रथम रैंक) का पुरस्कार प्राप्त किया है।





बैंक का दूरदर्शिता

त्रिपुरा ग्रामीण बैंक ने निस्संदेह राज्य के बैंकिंग परिदृश्य में बहुत पहले ही समुचित स्थान प्राप्त कर लिया है। बैंक, अपनी प्रमुख दृष्टि और परिश्रमी प्रतिबद्धता के साथ, त्रिपुरा राज्य के ग्राहक-केंद्रित, तकनीकी-प्रेमी और सामाजिक रूप से अग्रणी वित्तीय संस्थान के रूप में उभरने के लिए आगे बढ़ रहा है और अपने बढ़ते ग्राहकों की सभी वित्तीय आवश्यकताओं को पूरा करने के लिए एक आदर्श आधुनिक बैंक के साथ सम्मान और विश्वास के संबंध को मजबूत कर रहा है। बैंक न केवल बाजार की आगामी प्रतिस्पर्धा को पूरा करने बल्कि अपनी वित्तीय शक्ति और बैंक समग्र रूप से बैंकिंग उद्योग के लिए लागू सर्वोत्तम बैंकिंग प्रथाओं, प्रणालियों और प्रक्रियाओं को आगे बढ़ाने और त्रिपुरा राज्य के ग्रामीण लोगों के सामाजिक-आर्थिक विकास पर अपने अटूट ध्यान के साथ अपने ग्राहकों को सर्वोत्तम सेवाएं प्रदान करने के लिए प्रतिबद्ध है।

बैंक का उद्देश्य

त्रिपुरा ग्रामीण बैंक का मिशन सर्वोत्तम बैंकिंग प्रथाओं का उपयोग करके घरों, ग्रामीण लोगों, सूक्ष्म, लघु और मध्यम उद्यमों को जिम्मेदार वित्तीय सेवाएं और समाधान प्रदान करके त्रिपुरा राज्य के सतत विकास में योगदान करना है। हम बड़े पैमाने पर अपने ग्राहकों, शेयरधारकों, कर्मचारियों और समाज को मूल्यपरक सेवाएं प्रदान करने के लिए प्रतिबद्ध हैं। मिशन हमारे मूल्यों अखंडता और स्पष्टता, व्यावसायिकता, ग्राहकों के प्रति प्रतिबद्धता, टीम वर्क, सामाजिक और पर्यावरणीय जिम्मेदारी पर आधारित है।



विभिन्न कार्यात्मक क्षेत्रों में बैंक का प्रदर्शन

१. शाखा तंत्र :

त्रिपुरा ग्रामीण बैंक राज्य का सबसे बड़ा बैंक है जिसका सबसे अधिक शाखा तंत्र है, जिसकी १५० शाखाएँ हैं और राज्य के सभी आठ जिलों में १२ अति लघु शाखाएँ फैली हुई हैं। १५० शाखाओं में से, १०७ शाखाएँ ग्रामीण शाखा तंत्र का ७१% भाग हैं। बैंक राज्य में संचालित सभी बैंकों की कुल ४५% ग्रामीण शाखाओं को कवर करता है।

The District wise branch profile of the bank is shown in the following table.

Name of the district	No. of branches	Out of which				Extension Counters / USB	Regional Office	Head Office
		Rural	Semi urban	Urban	Metro Politan			
West Tripura	40	18	12	10	-	1	1	1
Khowai	13	8	5	-	-	2	-	-
Shepahijala	18	12	6	-	-	1	-	-
South Tripura	21	17	4	-	-	3	1	-
Gomoti	18	17	1	-	-	2	-	-
North Tripura	16	12	4	-	-	-	1	-
Unakoti	10	9	1	-	-	2	-	-
Dhalai Tripura	14	14	-	-	-	1	-	-
TOTAL	150	107	33	10	-	12	3	1

२. त्रिपुरा ग्रामीण बैंक की शेयर पूंजी:

क्षेत्रीय ग्रामीण बैंक (संशोधन) अधिनियम, २०१५ (संसद द्वारा पारित और १२.०५.२०१५ को भारत के राजपत्र में अधिसूचित) और एनबी के संदर्भ में नाबार्ड से जारी पत्र आईडीडी.आरआरसीबीडी/१६३७/३१६(जनरल)/२०१५-१६ दिनांक ३०.०३.२०१६ के अनुसार, २६४,६१,००,०००/- रुपये की कुल शेयर पूंजी जमा को शेयर पूंजी में परिवर्तित कर दिया गया है और इस प्रकार, ३१.०३.२०२४ को बैंक की कुल शेयर पूंजी २६५,६१,००,०००/- रुपये है जिसका योगदान भारत सरकार, प्रायोजक बैंक (पंजाब नेशनल बैंक) और त्रिपुरा सरकार द्वारा ५०:३५:१५ के अनुपात में किया गया है। बैंक की अधिकृत पूंजी को ५ करोड़ रुपये (प्रत्येक १०० रुपये का इक्विटी शेयर) से बढ़ाकर २००० करोड़ रुपये (प्रत्येक १० रुपये का इक्विटी शेयर) कर दिया गया है।

योगदान के अनुसार विवरण ३१-०३-२०२४

	Central Govt	State Govt .	Sponsor Bank	Total
Share Capital	1328050	398415	929635	2656100
	50%	15%	35%	100%



३. जमा:

किसी बैंक की कार्य निधि का गठन अधिकांशतः जमा राशियों के आधार पर किया जाता है। ३१-०३-२०२४ को बैंक की कुल जमा राशि पिछले वर्ष ३१-०३-२०२३ के ८०२२५५५६ हजार रुपये से बढ़कर ८८००८०८९ हजार रुपये हो गई है, जिसमें ९.७०% की वृद्धि दर्ज की गई है। सीएसए जमा राशि कुल जमा राशि का ५२.९३% है, जिसमें बचत बैंक जमा राशि में ४९.९८% और चालू जमा में २.९५% शामिल है।

३.१ ३१ मार्च, २०२४ तक श्रेणी-वार/खाता-वार जमा राशियों का वर्गीकरण:

Type of Deposit	No. of A/Cs	Amount ('000')	Amt.PerA/C (Rs)
Savings	2888435	43985756	15228
Current (Including Contingency & Other)	47842	2595935	54261
Term	163085	41426398	254017
TOTAL	3099362	88008089	28396

३.२ ३१ मार्च, २०२४ तक जमा और वृद्धि का जिलावार वर्गीकरण:

(Amount in thousands of Rs.)

District	Position as on 31.03.2024	Position as on 31.03.2023	% of Growth
West Tripura	39469981	35151248	12.29%
Khowai	5890674	5477778	7.54%
Sepahijala	8958435	8074576	10.95%
Gomati	7056652	6715357	5.08%
Unakoti	4667938	4528801	3.07%
North Tripura	7202384	6659438	8.15%
South Tripura	9861079	9125423	8.06%
Dhalai	4900946	4492935	9.08%
TOTAL	88008089	80225556	9.70%

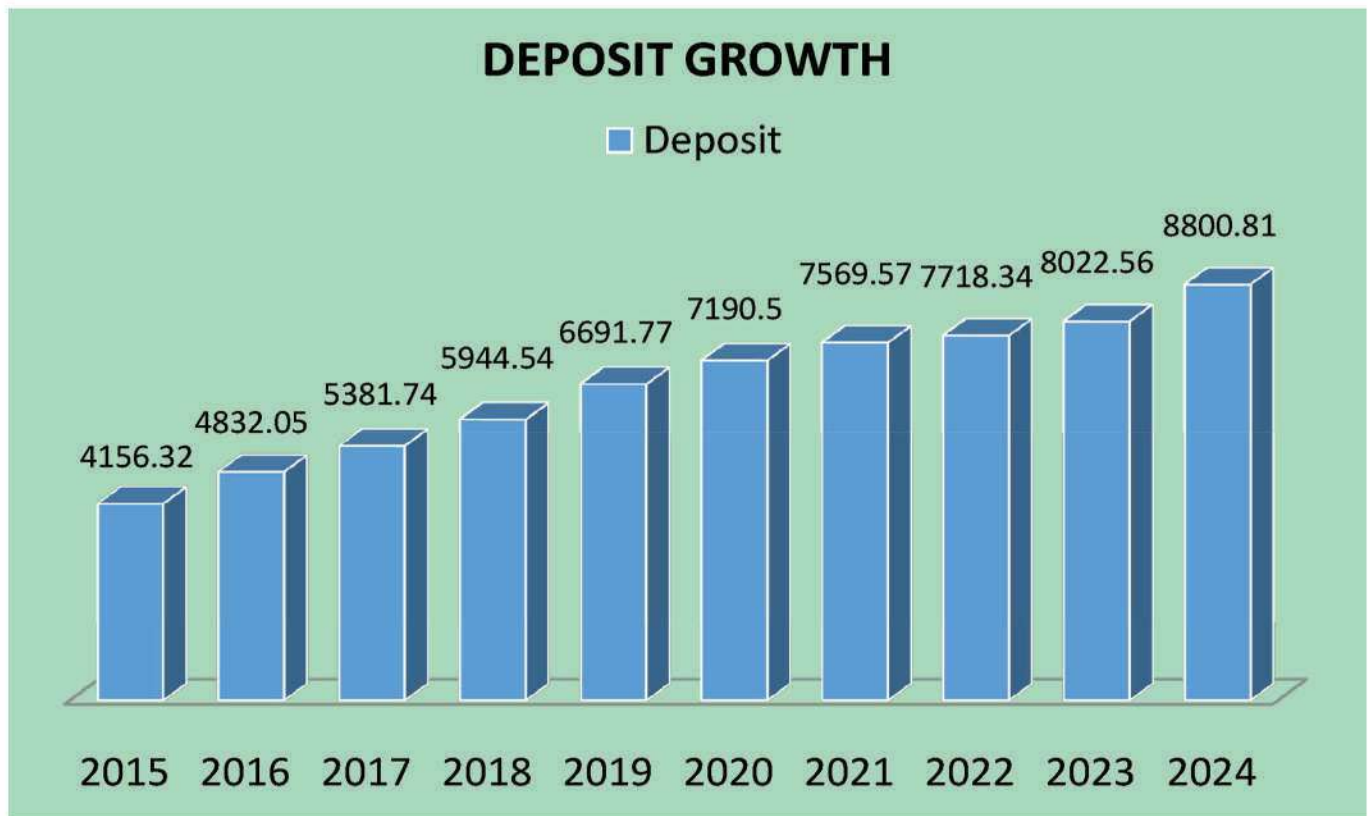
३.३ मार्च, २०२४ के अंत में बैंक का डिपॉजिट मिक्स निम्नानुसार है:

(Amount in thousands of Rs.)

Deposit Mix	March 2024	% Share	March 2023	% Share
Savings	43985756	49.98%	41342781	51.53%
Current (Including Contingency and other)	2595935	2.95%	2764597	3.45%
Term	41426398	47.07%	36118178	46.35%
TOTAL	88008089	100.00%	80225556	100.00%



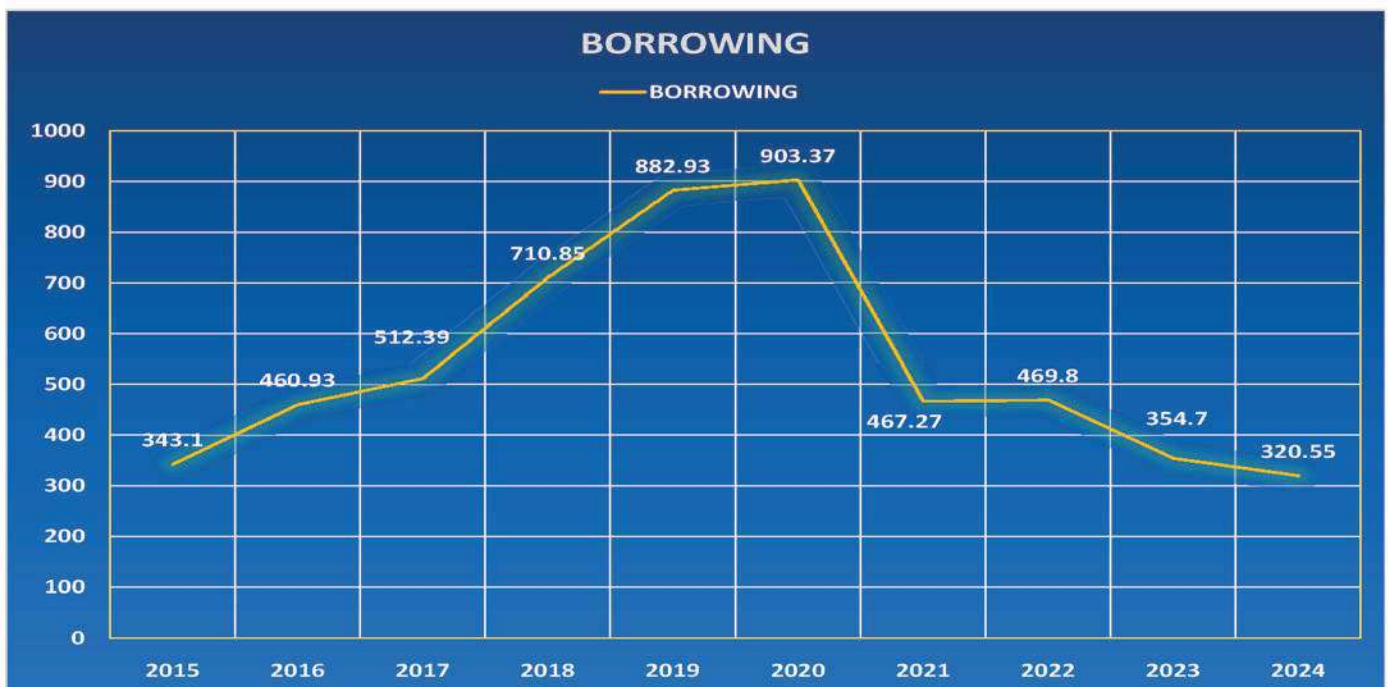
(Amount in crore)



४. उधार:

बैंक ने प्राथमिकता प्राप्त क्षेत्र ऋण के मद में नाबार्ड से एसटी (एसएओ) के रूप में ५००००० हजार रुपये और एलटीआरसीएफ के रूप में ७२११७० हजार रुपये का पुनर्वित्त प्राप्त किया है। बैंक ने समीक्षाधीन वित्तीय वर्ष के दौरान एनएससीएफडीसी से १०८४६ हजार रुपये और एनबीसीएफडीसी से १५५८६ हजार रुपये प्राप्त किया है। एनएसटीएफडीसी, सिडबी आदि से कोई पुनर्वित्त प्राप्त नहीं किया गया है।

(Amount in crore)



४.१ पुनर्वित्त एजेंसियों को भुगतान:

बैंक ने वर्ष २०२२-२०२३ के दौरान देय तिथियों पर नाबार्ड, एनएसटीएफडीसी, एनएससीएफडीसी और एनबीसीएफडीसी को मूल राशि और ब्याज के लिए पुनर्भुगतान सहित १११४१६३ हजार रुपये की पूरी देय किस्तें चुकाई हैं। विवरण निम्न तालिका में दिखाए गए हैं।

(Amount in thousands of Rs.)

Refinance Agencies	Amount repaid towards		
	Principal	Interest	Total
NABARD ST(SAO)	250000	14332	264332
LTRCF	805890	105566	911456
NSCFDC	124356	10944	135300
NSTFDC	13537	1271	14808
NBCFDC	34410	3857	38267
PNB OD	-----	6217	6217
TOTAL	1228193	142187	1370380

५. अन्य दायित्व: डीआईसीजीसी:

चूंकि बैंक ने वर्ष १९९३ में डीआईसीजीसी की क्रेडिट गारंटी योजना से बाहर निकलने का विकल्प चुना था, इसलिए वर्ष २०२३-२०२४ के दौरान डीआईसीजीसी को कोई नया दावा नहीं किया गया था। तथापि, निपटान के लिए डीआईसीजीसी के पास लंबित दावों की वर्तमान स्थिति नीचे दी गई है।

(Amount in thousands of Rs.)

Cumulative	2021-2022		2022-2023		2023-2024	
	A/C	Amount	A/C	Amount	A/C	Amount
Claim pending with DICGC	6802	24342	6802	24342	6802	24342

६. बैंकों के साथ नकद और शेष:

भारतीय रिजर्व बैंक अधिनियम, १९३४ की धारा ४२(१) के अनुसार बैंक अपनी कुल मांग और आवधिक देयताओं के अपेक्षित आरक्षित नकदी निधि अनुपात (सीआरआर) को बनाए रखने के लिए बाध्य है, जिसे बैंक ने बनाए रखा है। नकद आरक्षित अनुपात (सीआरआर) बनाए रखने के लिए आरबीआई गुवाहाटी के साथ चालू खाते में बकाया राशि ३१-०३-२०२४ को ३९७८७५१ हजार रुपये थी। बैंक बीआर अधिनियम, १९४९ की धारा २४ के अनुसार पूरे वर्ष बैंक के १८.००% एनडीटीएल के बेंचमार्क से अधिक के लिए सांविधिक तरलता अनुपात (एसएलआर) को बनाए रखने में भी सफल रहा है। बैंक ने सभी सांविधिक दायित्वों को पूरा करने के बाद अधिशेष निधि का एक भाग प्रायोजक बैंक के पास सावधि जमा के रूप में रखा है। बैंक के दिन-प्रतिदिन के लेन-देन की आवश्यकता को ध्यान में रखते हुए, सीडी खाते में नकदी धारिता और अधिशेष बनाए रखने में तर्कसंगत विचार किया गया है। पिछले तीन वर्षों के लिए भारतीय रिजर्व बैंक और अन्य बैंकों में नकदी और अधिशेष की स्थिति नीचे दी गई है।

(Amount in thousands of Rs.)

Particulars	2021-2022	2022-23	2023-24
i) Cash Balance	285438	224411	247823
ii) Average Cash Balance	468311	429249	453326
iii) Average Cash as % to average deposit	0.62%	0.56%	0.54%



(Amount in thousands of Rs.)

Particulars	2021-2022	2022-23	2023-24
iv) Balance in C.D with R.B.I.	3270786	3851613	3978751
v) Balance in C.D with banks	5500251	1262458	2186824
vi) Term Deposit with Banks.	1113533	2332500	6358558

६.१ पिछले वर्ष की तुलना में बैंकों के पास विभिन्न शेष राशियों पर आय निम्नानुसार है:

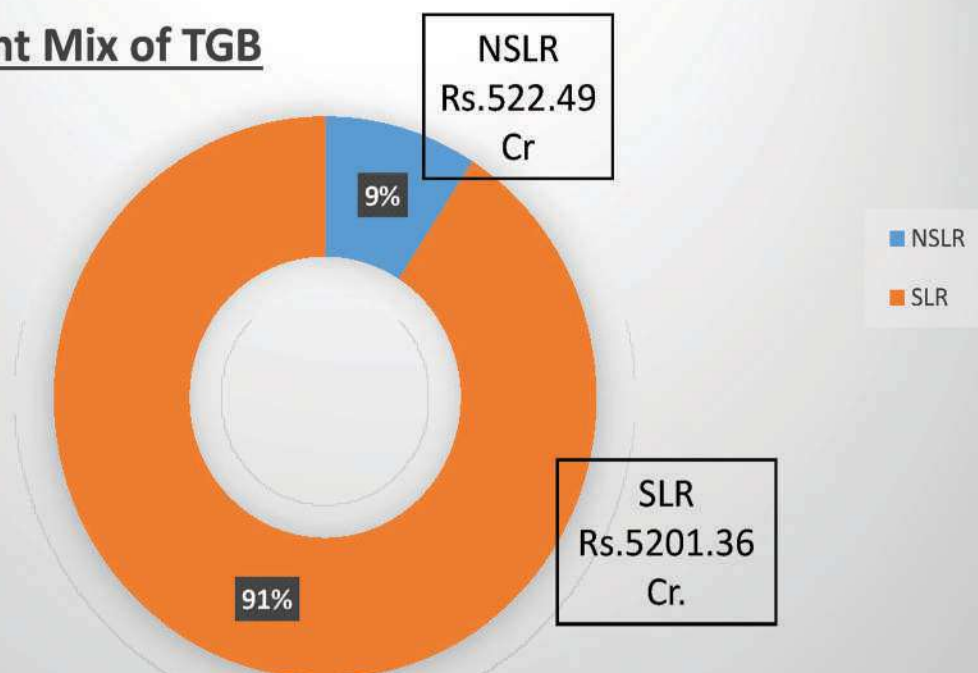
(Amount in thousand of Rs.)

Particulars	2021-22	2022-23	2023-24
i) From Balance with Sponsor bank as STD (SLR)	----	----	----
ii) From Balance with Commercial banks STD	55968	73483	332532
iii) Interest on CRR	---	---	---
TOTAL	55968	73483	332532

७. बांड और प्रतिभूतियों में निवेश:

ग्रामीण क्षेत्रों में ऋण सहायता प्रदान करना क्षेत्रीय ग्रामीण बैंकों का मूल उद्देश्य है। फिर भी, आज की बैंकिंग में, ट्रेजरी गतिविधियां भी तरलता के प्रबंधन, वैधानिक रिजर्व आवश्यकता को बनाए रखने और बैंक के अधिशेष धन पर रिटर्न को अधिकतम करने के लिए बहुत महत्वपूर्ण और प्रभावी खंड बन गई हैं। भारतीय रिजर्व बैंक द्वारा समय-समय पर जारी दिशा-निर्देशों के अनुसार और निदेशक मंडल के आवश्यक अनुमोदन के साथ, त्रिपुरा ग्रामीण बैंक ने अपनी निवेश और निधि प्रबंधन नीति तैयार की है और तदनुसार, बैंक ने अपनी अधिशेष(सरप्लस) निधि को ट्रेडिंग एवं परिपक्वता तक के लिए सरकारी प्रतिभूतियों और अन्य अनुमोदित प्रतिभूतियों में अखिल भारतीय वित्तीय संस्थानों और उच्च क्रेडिट रेटिंग वाले प्रतिष्ठित सार्वजनिक क्षेत्र के उपक्रमों में प्राथमिक और द्वितीयक बाजार दोनों के माध्यम से व्यापार के उद्देश्य से निवेश किया है।

Investment Mix of TGB



७.१ वर्ष २०२३-२०२४ के दौरान निवेश पोर्टफोलियो में लेनदेन:

(Amount in thousand of Rs.)

Particulars	Amt. of purchase	Amt. of sales/Maturity	Gain(other than intt.)
A. SLR:	9154350	8346050	34634
(i)GOI Securities& Treasury Bill	8852690	7393515	30211
(ii) SDL Securities	301661	952535	4423
B. Non SLR	0.00	601945	823
(i) Bonds / Debentures	0.00	0.00	0.00
(ii) Mutual Fund	0.00	0.00	0.00
(iii) Shares /equity/ TMB	0.00	0.00	0.00
TOTAL	9154350	8947995	35457

बैंक ने आरबीआई के दिशानिर्देशों के अनुसार पत्रांक RPCD.CO. आरआरबी. BC.No /74/03.05.33/2013-14 दिनांक 07.01.2014. के तहत बैंक के निवेश पोर्टफोलियो का अपेक्षित वर्गीकरण और मूल्यांकन किया है।

७.२ बकाया निवेश की स्थिति:

(Amount in thousands of Rs.)

Particulars	Outstanding balance as on 31.03.2022	Outstanding balance as on 31.03.2023	Outstanding balance as on 31.03.2024
(i) S.L.R.	52199908	51359067	52013618
(ii) Non S.L.R.	4678660	5833513	5224903
TOTAL	56878568	57192580	57238521

७.३ निवेश से आय:

(Amount in thousands of Rs.)

Particulars	2022-2023			2023-2024		
	Interest Income	Income on trading	Total	Interest Income	Income on trading	Total
(i) S.L.R.	3566895	72483	3639378	3524019	34634	3558653
(ii) Non S.L.R.	401559	20184	421743	386496	823	387319
(iii) Bank STD	73483	----	73483	332532	---	332532
TOTAL	4041937	92667	4134604	4243048	35457	4278505

८. ऋण और अग्रिम:

वित्तीय वर्ष २०२३-२०२४ के दौरान, बैंक ने १५११४०२८ हजार रुपये का नया ऋण अग्रिम दिया है, जिसके कारण बकाया अग्रिम पोर्टफोलियो ३२४९३६४१ हजार रुपये हो गया है, जो पिछले वर्ष के बकाया अग्रिमों २८१२४३३९ हजार रुपये की तुलना में १५.५४% की तुलनात्मक वृद्धि दर्ज करता है।



प्राथमिकता-प्राप्त क्षेत्र अग्रिम समीक्षाधीन वर्ष के अंत में बढ़कर २६६६०४३१ हजार रुपए हो गया है, जो क्षेत्रीय ग्रामीण बैंकों के मामले में कुल अग्रिम की ७५% की न्यूनतम आवश्यकता की तुलना में ऋणों और अग्रिमों का ८२.०५% है। कृषि क्षेत्र में ऋण और अग्रिम बढ़कर ९४७०२४४ हजार रुपये हो गया है का ऋण जो १८ प्रतिशत के राष्ट्रीय लक्ष्य की तुलना में बैंक के कुल ऋण और अग्रिमों का २९.१४ प्रतिशत था।

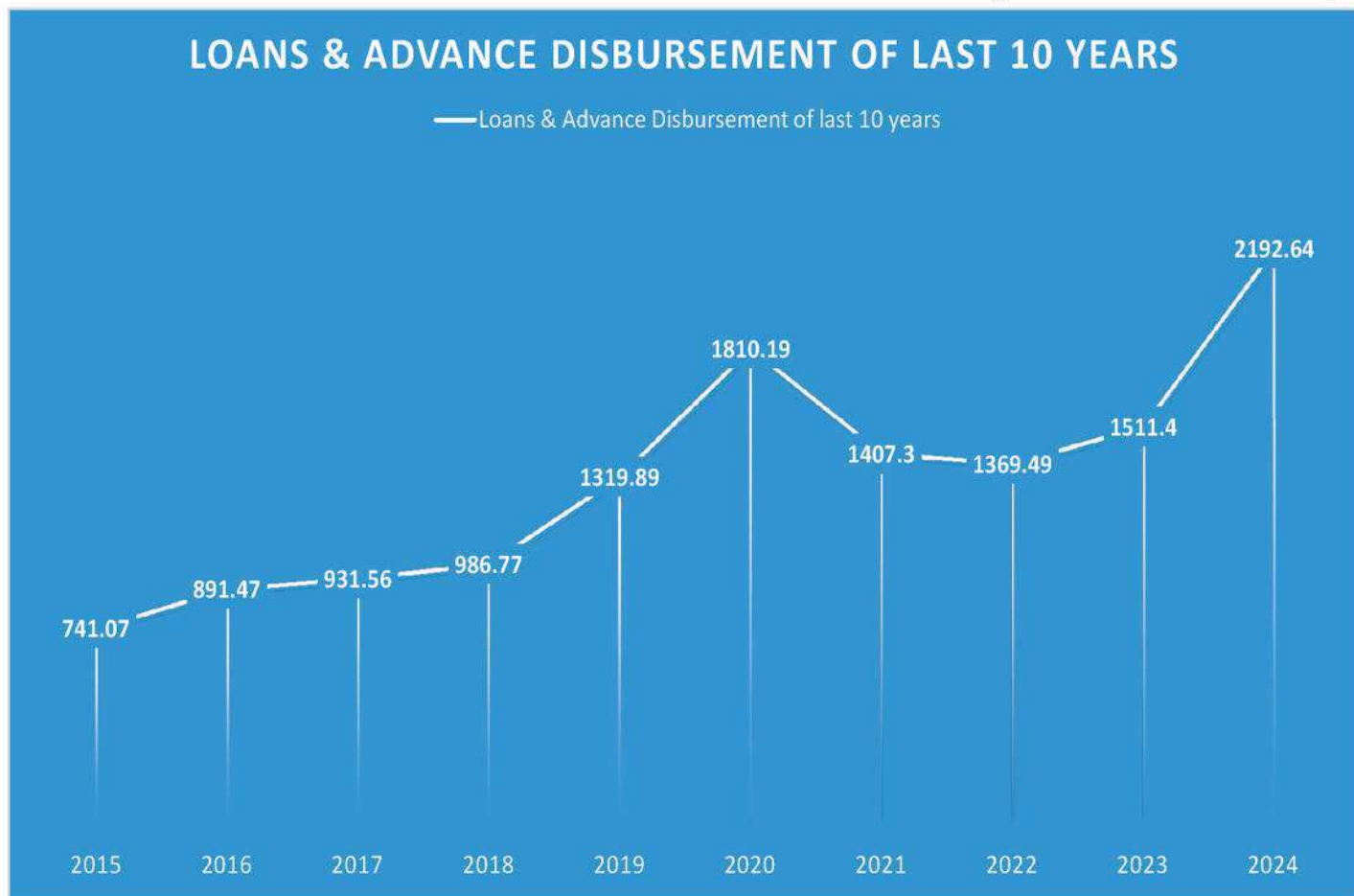
८.१ ३१.०३.२०२३ और ३१.०३.२०२४ वर्षों के अनुसार क्षेत्रवार बकाया ऋण और अग्रिम:

(Amount in thousand of Rs.)

Category of Advance	Gross Advance Outstanding as on 31-03-2022		Gross Advance Outstanding as on 31-03-2023		Gross Advance Outstanding as on 31-03-2024	
	Amount	% of Total	Amount	% of Total	Amount	% of Total
Agri. & Allied Activi	8055244	28.64%	9470244	29.14%	10562643	29.36%
MSME	7617096	27.08%	8795377	27.07%	10108590	26.54%
Other Priority Sector	7192571	25.57%	8394810	25.84%	8373715	26.63%
Total Priority Sector	22864911	81.30%	26660431	82.05%	29044948	80.73%
Non Priority Sector	5259428	18.70%	5833210	17.95%	6932480	19.27%
Total Advances	28124339	100.00%	32493641	100.00%	35977428	100.00%

८.२ ३१-०३-२०२४ को बकाया खुदरा ऋण और पिछले दो वित्तीय वर्ष:

(Amount in thousand of Rs.)



८.३ लक्षित और गैर-लक्षित समूह, अल्पसंख्यक समुदायों, छोटे और सीमांत किसानों के तहत वर्ष २०२२-२०२३ और २०२३-२०२४ के अंत में ऋण और अग्रिमों की स्थिति, कमजोर वर्गों को ऋण:

(Amount in thousands of Rs.)

Particulars	Outstanding balance as on 31.03.2023	Outstanding balance as on 31.03.2024
(i) Target Group	26660431	29044948
(ii) Non-Target Group	5833210	6932480
(iii) SC / ST	16980174	6470215
(iv) Minorities	3625412	3095403
(v) SF / MF / AL	8359535	10562638
(vi) Women	8834271	5420216

★★ ऋण जमा (सीडी) अनुपात।

वित्त वर्ष २०२४ के अंत में बैंक का सीडी अनुपात पिछले वर्ष के ४०.५०% से बढ़कर ४०.८८% हो गया है। बैंक की ग्रामीण शाखाओं का ऋण-जमा अनुपात ५२.७०% था जबकि अर्ध-शहरी और शहरी शाखाओं में; अनुपात क्रमशः ३७.१०% और २५.१२% दर्ज किया गया है।

८.४ विभिन्न सरकारी प्रायोजित और अन्य विशेष कार्यक्रमों के तहत भागीदारी:

अपने कार्यात्मक होने के समय से त्रिपुरा ग्रामीण बैंक विभिन्न सरकारी प्रायोजित कार्यक्रमों के कार्यान्वयन में महत्वपूर्ण भूमिका निभा रहा है। कुछ महत्वपूर्ण कार्यक्रम, पीएमईजीपी, स्वाबलम्बन, डीईडीएस, एनएलएम-ईडीईजी, मत्स्य पालन, टीआरएलएम, एसएचजी के तहत एनईआरएलपी, बीएड अनुप्रेषण योजना आदि हैं। बैंक ने अन्य विशेष कार्यक्रमों जैसे केसीसी, जीसीसी, पीएमएमवाई, स्टैंड अप इंडिया आदि के वित्तपोषण में खुद को सक्रिय किया है। कुछ सरकारी प्रायोजित योजनाओं के बकाया ऋण विराम नीचे सूचीबद्ध हैं।

३१.०३.२०२४ तक विभिन्न सरकारी प्रायोजित और अन्य विशेष ऋण कार्यक्रमों के तहत बकाया ऋण और अग्रिम:

(Amount in thousands of Rs.)

Sector	Outstanding balance as on 31.03.2023		Outstanding balance as on 31.03.2024	
	A/C	A/C	A/C	Amount
NSFDC / Special component plan for SC Dev.	3584	98451	3584	98437
K.C.C	102470	1824049	94778	1744347
SHG	21435	2033856	23783	2974813
KVIC / DIC / KVIB	12475	1860997	12209	1875836



८.५ वर्ष २०२३-२०२४ के दौरान ऋणों और अग्रिम का नया संवितरण:

बैंक ने शुरुआत से ही समीक्षाधीन वर्ष के दौरान ऋण प्रवाह बढ़ाने के लिए सभी प्रयास किए हैं। विभिन्न ऋण योजनाओं के तहत ९५००००० हजार रुपये के लक्ष्य के मुकाबले कुल ऋण वितरण १५११४०२८ हजार रुपये किया गया है। कृषि क्षेत्र के तहत ऋण देने पर मुख्य जोर दिया गया था। समीक्षाधीन वर्ष के दौरान कृषि क्षेत्र में किया गया कुल संवितरण ७०८८५७९ हजार रुपये था जबकि पिछले वर्ष यह ३६७७८९८ हजार रुपये था।

पिछले वर्षों की तुलना में ३१.०३.२०२४ को समाप्त वर्ष के दौरान ऋण का क्षेत्रवार संवितरण नीचे दिखाया गया है:

(Amount in thousands of Rs.)

Category of Advance	Loan Disbursed during 2021 – 2022		Loan Disbursed during 2022-23		Loan Disbursed during 2023-24	
	Amount	% of Total	Amount	% of Total	Amount	% of Total
Agri. & Allied Activities	3677898	26.86%	7088579	46.90%	6767847	30.87%
MSME	3204994	23.40%	3191109	21.11%	5219066	23.80%
Other Priority Sector	1856832	13.56%	2514508	16.64%	8308320	37.89%
Total Priority Sector	8739724	63.82%	12794196	84.65%	20295233	92.56%
Non Priority Sector	4955137	36.18%	2319832	15.35%	1631165	7.44%
Total Advances	13694861	100.00%	15114028	100.00%	21926398	100.00%

LOANS & ADVANCE POSITION OF BANK SINCE 10 YEARS

— Loans & Advance Position of Bank Since 10 years



बैंक ने लक्षित समूह, अनुसूचित जाति, अनुसूचित जनजाति, अल्पसंख्यक समुदायों और छोटे और सीमांत किसानों और कृषि मजदूरों के वित्तपोषण में प्राथमिकता दी है।

वर्ष २०२३-२०२४ और पिछले दो वर्षों के दौरान लक्षित और गैर-लक्षित समूह, एसटी/एससी, अल्पसंख्यकों और एसएफ/एमएफ/एएल को वितरित ऋण इस प्रकार है:

(Amount in thousands of Rs.)

Particulars	Loan disbursed during 2021-22	Loan disbursed during 2022-23	Loan disbursed during 2023-24
(i) Target Group	8039724	12794196	20295233
(ii) Non- Target Group	4854837	2319831	1631165
(iii) S.C/S.T	1827164	2314373	5211703
(iv) Minorities	978234	716186	2493316
(v) S.F / M.F / A.L .	7348708	1338692	6767805
(vi) Women	2034512	2874512	4125937

८.६ वार्षिक ऋण योजना (एसीपी):

संभाव्यता, व्यवहार्यता, विपणन क्षमता, संसाधनों की उपलब्धता आदि जैसे विभिन्न महत्वपूर्ण पहलुओं को ध्यान में रखते हुए, बैंक ने प्रतिवेदन २०२३-२०२४ वर्ष के लिए अपनी वार्षिक ऋण योजना तैयार की और इस पर कार्रवाई करने के लिए पूरी तरह से प्रयास किया।

२०२३-२०२४ के लिए प्राथमिकता क्षेत्र के तहत एसीपी का क्षेत्रवार लक्ष्य और उपलब्धि निम्नलिखित तालिका में दिखाई गई है।

(Amount in crore of Rs.)

Sector	Target	Achievement	% of achievement
	Amount	Amount	
Agri. & Allied Activities	829.37	676.78	81.60%
MSME	516.95	521.90	100.96%
Other Priority Sector	251.45	830.83	330.42%
Non Priority Sector	272.59	163.11	59.84%
TOTAL	1870.36	2192.62	117.23%

८.७ किसान क्रेडिट कार्ड (केसीसी):

केसीसी योजना का मूल उद्देश्य कृषकों को परेशानी मुक्त वित्तीय सहायता प्रदान करके कृषि क्षेत्र की व्यापक ऋण आवश्यकताओं को पूरा करना है। बैंक अपनी सभी शाखाओं के माध्यम से केसीसी योजना के कार्यान्वयन को सर्वोच्च प्राथमिकता दे रहा है ताकि इस कार्यक्रम अन्तर्गत अधिकतम संख्या में किसानों को समाहित किया जा सके। वित्तीय वर्ष २०२३-२४ के दौरान बैंक ने ११४६९ किसान क्रेडिट कार्ड जारी किये जबकि गतवर्ष वर्ष २०२२-२०२३ के दौरान, यह संख्या २२८५४ थी। बकाया केसीसी की कुल संख्या ९४७७८ है और ३१.०३.२०२४ तक १७४४२६३ हजार रुपये बकाया है।

८.८ स्वयं सहायता समूह (एसएचजी)/(एनआरएलएम) के अंतर्गत ऋण प्रदायगी: लक्ष्य और उपलब्धि :

बैंक ने रिपोर्टिंग वित्तीय वर्ष में एनयूएलएम/टीयूएलएम/एनआरएलएम/टीआरएलएम योजना के तहत एसएचजी को पर्याप्त ऋण प्रदान किया है। बैंक के लक्ष्य और उपलब्धियां इस प्रकार हैं।

(Amount in thousands of Rs.)

Sector	Target	Achievement	Amount
	No. of beneficiaries	No. of beneficiaries	
SHG	14100	13663	4057804



८.९ संयुक्त देनदारी समूह (जेएलजी) के तहत ऋण वितरण:

इस अवधारणा को २०१४-१५ के दौरान बैंक में लागू किया गया है। रिपोर्ट की अवधि के दौरान बैंक ३१-०३-२०२४ तक २३८२८० हजार रुपये की क्रेडिट सहायता के साथ ११५० जेएलजी (४७६५ व्यक्तिगत सदस्य) बना सकता है।

३१.०३.२०२४ को समाप्त वित्तीय वर्ष के दौरान जेएलजी के तहत ऋण और बकाया राशि का क्षेत्रवार संवितरण:

(Amount in thousands of Rs.)

Disbursement during 2023-2024			Outstanding Balance as on March 2024		
No. of Group	No. of A/c	Amount	No. of Group	No. of A/c	Amount
911	3644	58045	6801	27207	941245

८.१० स्वयं सहायता समूह (एसएचजी):

स्वयं सहायता समूह(एसएचजी) गरीब लोगों का एक छोटा स्वैच्छिक संघ है, जो प्रमुख रूप से उसी सामाजिक-आर्थिक पृष्ठभूमि से बैंकिंग चैनल के माध्यम से उनकी तत्काल ऋण आवश्यकताओं को पूरा करने के लिए निर्मित होता है। बैंक ने ग्रामीण जनता, विशेषकर महिलाओं के बीच जागरूकता विकसित करने की दृष्टि से एसएचजी के निर्माण पर विशेष बल दिया है। विशाल शाखा तंत्र की भागीदारी सुनिश्चित करते हुए, बैंक उस वर्ग के लोगों को प्रभावी ऋण प्रवाह प्रदान करने के लिए एसएचजी क्रेडिट लिंकेज कार्यक्रम का तीव्रता से अनुसरण कर रहा है। एसएचजी के जमा लिंकेज और क्रेडिट लिंकेज के संबंध में त्रिपुरा ग्रामीण बैंक की उपलब्धि राज्य के बैंकिंग परिदृश्य में एक मान्यता प्राप्त तथ्य है। प्रतिवेदन वर्ष के दौरान नए स्वयं सहायता समूहों का गठन किया गया और कुल संचयी समूहों की संख्या में दर्ज की गई। वर्ष के अंत में संचयी एसएचजी की कुल संख्या ४१८८६ थी। सभी समूह हमारी बैंक शाखाओं के साथ बचत खाता बनाए हुए हैं और ३१.०३.२०२३ को कुल शेष राशि १५६७१५२ हजार रुपये तक पहुंच गई है। एसएचजी के ४१८८६ समूहों में से ३६८५५ महिला समूह हैं। २०४९५ एसएचजी को बैंक द्वारा प्रतिवेदन वर्ष के अंत तक सीधे ३३६५१९८ हजार रुपये की कुल ऋण सीमा के साथ जोड़ा गया है।

९. आय मान्यता और संपत्ति वर्गीकरण:

भारतीय रिजर्व बैंक द्वारा निर्धारित लेखांकन के विवेकपूर्ण मानदंडों के अनुसरण में, बैंक ने अपनी परिसंपत्तियों का वर्गीकरण किया है। विवेकपूर्ण निगरानी के परिणामस्वरूप, बैंक की मानक संपत्ति (ऋण और अग्रिम प्रदर्शन) वर्ष २०२२-२०२३ के अंत में बढ़कर ३०८३७४४८ हजार रुपये हो गई, जो सकल ऋण और अग्रिमों का ९४.९०% है। परिसंपत्तियों के वर्गीकरण में, अपेक्षित प्रावधानीकरण मानदंडों का कठोरता से पालन किया गया है।

९.क संपत्ति वर्गीकरण:

निम्नलिखित तालिका ३१ मार्च, २०२४ के साथ-साथ पिछले वर्ष के अनुसार बैंक की परिसंपत्तियों की श्रेणीवार स्थिति और उनके सापेक्ष किए गए प्रावधान को दर्शाती है: प्रावधान की आवश्यकताओं की गणना करते समय मानक, उपमानक और संदिग्ध अग्रिमों के मामले में बैंक एवं प्रणाली के तहत सब्सिडी राशि को नाबार्ड दिशा-निर्देशों के अनुसार शामिल नहीं किया गया।

(Amount in thousand of Rs.)

Sl	Classification of Assets	Amount of Assets		Provision required to be made		Provision actually made	
		2022-23	2023-24	2022-23	2023-24	2022-23	2023-24
1	Standard	30837448	34288045	115526	85720	128765	148765
2	Sub-Standard						
	Secured	304985	359288	45748	53893	138695	359288
	Un-secured	58479	27337	14620	6834	32514	27337
3	Doubtful						



(Amount in thousand of Rs.)

Sl	Classification of Assets	Amount of Assets		Provision required to be made		Provision actually made	
		2022-23	2023-24	2022-23	2023-24	2022-23	2023-24
A	Secured						
	Doubtful-1	108399	320874	27100	80218	57901	320874
	Doubtful-2	302005	365738	120802	146295	79607	365738
	Doubtful-3	708592	420584	708592	420584	723357	420584
	Doubtful(Fresh)						
B	Unsecured	63755	45083	63755	45083	63755	45083
4	Loss Assets	109978	150479	109978	150479	109978	150479
	TOTAL	32493641	35977428	1206121	989106	1334572	1838148

प्रावधान की अपेक्षा की गणना करते समय मानक, सबस्टैंडर्ड और संदिग्ध अग्रिमों के मामले में बैंक एवं प्रणाली के तहत सब्सिडी राशि को नाबार्ड दिशा-निर्देशों के अनुसार बाहर रखा गया था।

९.ख ब्याज की मान्यता रद्द करना:

बैंक द्वारा लेखांकन के निर्धारित विवेकपूर्ण मानदंडों का अनुसरण करते हुए ऋण और अग्रिमों पर ब्याज की मान्यता रद्द कर दी गई है। २०२३-२४ और पिछले दो वर्षों के लिए ऋण और अग्रिमों पर ब्याज से मान्यता रद्द आय की स्थिति नीचे दी गई है:

(Amount in thousand of Rs.)

Particulars	2021-22	2022-23	2023-24
Derecognized income at the beginning of the year	1571561	1613205	1673350
Recovery during the year	51607	3640	1158941
Addition during the year	93251	63785	888114
Derecognized income at the end of the year	1613205	1673350	1402523

९.ग प्रावधान:

प्रावधान लेखांकन का एक अनिवार्य हिस्सा है जो बैंक को अपनी संपत्ति के कुछ हिस्से को खोने या भविष्य में कुछ देनदारियों को पूरा करने की संभावना के कारण निर्धारित राशि या राशि का प्रतिशत रखने के लिए प्रेरित करता है। पिछले वर्षों की तरह भारतीय रिजर्व बैंक द्वारा निर्धारित प्रावधान मानदंडों का पालन करते हुए, त्रिपुरा ग्रामीण बैंक ने वित्त वर्ष २०२४ में भी अग्रिम और निर्देश सुची के तहत आने वाली अपनी आस्तियों के मद में आवश्यक प्रावधान किया है, जिसमें अन्य मद भी शामिल हैं जहां मानदंडों के अनुसार प्रावधानों की आवश्यकता है।

वित्त वर्ष २०२४ के अंत में, बैंक ने गैर-निष्पादित ऋणों और अग्रिमों के मद में रु.१६८९३८३ बैंक की कुल बकाया गैर-निष्पादित परिसंपत्ति के मद में १००.००% प्रावधान करते हुए १६८९३८३ हजार रुपये की राशि रखी है। पिछले ३ वर्षों के प्रावधान की संचयी स्थिति नीचे बताई गई है:



(Amount in thousands of Rs.)

Particulars	2021-2022	2022-2023	2023-2024
(i) Provision for standard asset	128765	128765	148765
(ii) Provision for NPA (Non-Performing Asset)	1906173	1205807	1689383
(iii) Provision for Taxation	250000	450000	767920
(iv) Provision for Misappropriation/ Fraud etc.	6388	6370	0
(v) Provision for Renovation of Bank Building	40000	0	0
(vi) Provision for ensuing salary revision	11085	9133	244527
(vii) Provision for Auditor fee	0	0	0
(viii) Provision for Pension Fund	200139	0	0
(ix) Provision for Expenses for BC	25117	2855	0
(x) Provision for Staff Training	6544	6541	0
(xi) Provision for Non Performing Investment(NPI)	49995	49995	0
(xii) Provision for Inter Branch Reconciliation	979	199	199
(xiii) Provision for of Technology Reserve Fund	72702	0	12
(xiv) Provision for fund receivable from DRDA	63894	63894	63894
(xv) Provision for theft/ Dacoity	10	10	10
(xvi) Provision for old ECS/ NACH return	33	0	0
(xvii) Provision for old amount recoverable as law charge	204	204	204
(xviii) Provision for amount receivable against ATM fraud	908	0	0
(xix) Provision for Leave Encashment	328	4658	0
(xx) Provision for Technical Write off	30420	30420	0
(xxi) Provision for Restructuring of Term Loan	3839	3839	3839
(xxii) Provision for Depreciation on Investment	797420	1743152	1350166
TOTAL	3594943	3705842	4268919

१. घ. गैर निष्पादित परिसंपत्ति (एनपीए) प्रबंधन:

वित्त वर्ष २०२४ के दौरान, बैंक ने एनपीए के संकट से निपटने के लिए कई रणनीतियों को अपनाया है। प्रधान कार्यालय और क्षेत्रीय कार्यालय द्वारा अपनाई गई दैनिक आधार समीक्षा विधियों के तहत शाखाओं द्वारा दबावग्रस्त खातों की निगरानी चतुराई से की गई थी, जिसका रूपांतरण अनुपयोज्य आस्तियों के लिए परिसंपत्तियों की पर्याप्त राशि के विचलन की जांच में किया गया है। इसके अलावा वित्त वर्ष २०२४ में एनपीए में २४९९८१ हजार रुपये की उल्लेखनीय कमी दर्ज हुई तथा विभिन्न व्यावहारिक उपायों के परिणामस्वरूप, बैंक को सकल एनपीए प्रतिशत को ४.६९% तक कम करने स्थिति में लाया है। इस विवेकपूर्ण एनपीए प्रबंधन बैंक के समग्र ध्यान और सहभागिता को इंगित करता है क्योंकि कुल अग्रिम में एनपीए की राशि पिछले वर्ष के ५.१०% के मुकाबले ४.६९% थी, जो ३१.०३.२०२४ को बैंक के बकाया एनपीए को १६८९३८३ हजार रुपये दर्ज की है। ३१.०३.२०२४ को बैंक का कुल एनपीए शून्य रुपये है जो इसके बकाया अग्रिमों का ०.००% है।

पिछले वर्षों की तरह, प्रतिवेदन वित्तीय वर्ष में भी, बैंक ने एनपीए के बोझ को कम करने के लिए अपनी समझौता नीति अपनाई है। वित्त वर्ष २०२३-२४ में बैंक ने २९९४८ एनपीए खातों के से कुल ३२४५८२८ हजार रुपये की वसूली की है।



१.द(i)पिछले दो वर्षों की तुलना में ३१.०३.२०२४ को बैंक के एनपीए की स्थिति:

(Amount in thousands of Rs.)

Particulars	2021-2022	2022-2023	2023-2024
Sub-standard	431056	363464	386625
Doubtful	1456645	1182751	1152279
Loss Assets	18473	109978	150479
TOTAL	1906174	1656193	1689383

१.घ (ii)

(Amount in thousands of Rs.)

Particulars	2021-22	2022-23	2023-24
NPA at the beginning of the year	2231505	1906174	1656193
Recovery / Reduction of NPA during the year	464074	1458062	3245828
Addition of NPA during the year	138740	1208081	3279018
NPA at the end of the year	1906174	1656193	1689383

NPA (%) OF LAST 10 YEARS

— NPA (%) OF LAST 10 YEARS



१०. ऋण की वसूली:

बैंक ने ऋण और अग्रिम के रूप में अपनी परिसंपत्तियों की वसूली पर पर्याप्त जोर दिया है। प्रतिवेदन वर्ष में बैंक के समग्र वसूली निष्पादन में पिछले वर्ष की तुलना में काफी वृद्धि हुई है। जुलाई, २०२२ से जून २०२३ की अवधि के लिए डीसीबी (मांग, संग्रह और शेष) के अनुसार ऋण की कुल वसूली २५९६५७४० हजार रुपये की कुल मांग के मुकाबले १८९०७८२७ हजार रुपये थी। मांग के सापेक्ष वसूली का प्रतिशत पिछले वर्ष के ६६.८१% से बढ़कर ७२.८२% हो गया है।



(Amount in thousands of Rs.)

Total outstanding as on 30.06.2023	32904666
Out of which	
i) farm sector outstanding loan	9488743
ii) Non-farm sector outstanding loan.	23415923

३० जून, २०२३ को वसूली प्रदर्शन का विवरण और अतिदेय ऋणों और अग्रिमों का अवधिवार वर्गीकरण यहां दिया गया है:

(Amount in thousand of Rs)

Particulars	Demand	Collection	Balance	% of Recovery
i) Farm sector	5884901	2434477	3450424	41.37%
ii) Non-farm sector	18916513	16367467	2549046	86.52%
TOTAL	24801414	18801944	5999470	75.81%

३० जून २०२३ को लोन और एडवांस की बकाया राशि का अवधिवार वर्गीकरण:

(Amount in thousand of Rs)

Less than one year	2632356
For one year to three year	1017763
For three years to four years	1033030
For four years to six years	766395
For above six years	549926
TOTAL	5999470

३० जून २०२३ को अग्रिमों की बकाया राशि का क्षेत्रवार वर्गीकरण

(Amount in thousand of Rs)

Agriculture and Allied Activities	3450424
Industry	856423
Small Business (including self- employment)	984514
Transport	476981
Others	231128
TOTAL	5999470

२ ऋणों को बढ़े खाते में डालना:

वित्तीय वर्ष, २०२३-२४ में, बैंक ने ३८८४१८ हजार रुपये के गैर-निष्पादित ऋणों को हानि वाली परिसंपत्तियों के रूप में वर्गीकृत कर बढ़े खाते में डाल दिया है जो पिछले वर्षों की तुलना में काफी बेहतर है। उल्लेखनीय है कि संबंधित मामलों में बैंक द्वारा अपनी वसूली नीति के माध्यम से समझौता निपटान के माध्यम से बही बकायों का एक बड़ा हिस्सा वसूल किया गया था।



१०.२ ऋणों को बट्टे खाते में डालना:

वित्तीय वर्ष, २०२३-२४ में, बैंक ने ३८८४१८ हजार रुपये के गैर-निष्पादित ऋणों को हानि वाली परिसंपत्तियों के रूप में वर्गीकृत कर बट्टे खाते में डाल दिया है जो पिछले वर्षों की तुलना में काफी बेहतर है। उल्लेखनीय है कि संबंधित मामलों में बैंक द्वारा अपनी वसूली नीति के माध्यम से समझौता निपटान के माध्यम से बही बकायों का एक बड़ा हिस्सा वसूल किया गया था।

(Amount in thousands of Rs)

2021-22		2022-23		2023-24	
No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
2831	70818	8854	142430	3844	207089

११. आय:

वित्तीय वर्ष २०२३-२४ में ऋण और अग्रिम से बैंक की ब्याज आय पिछले वर्ष के २८०५२०० हजार रुपये से बढ़कर ३२०५००६ हजार रुपये हो गई है। निवेश से ब्याज आय पिछले रिपोर्टिंग वर्ष के ४०४१९३७ हजार रुपये से बढ़कर ४२४३७३० हजार रुपये हो गई। पिछले वर्ष के ९.४१% की तुलना में अग्रिमों पर प्रतिफल ९.५५% दर्ज किया गया और बैंक के कुल निवेश पर प्रतिफल ८.१४% के रूप में आंका गया है जबकि पिछले वर्ष में यह ७.१२% था।

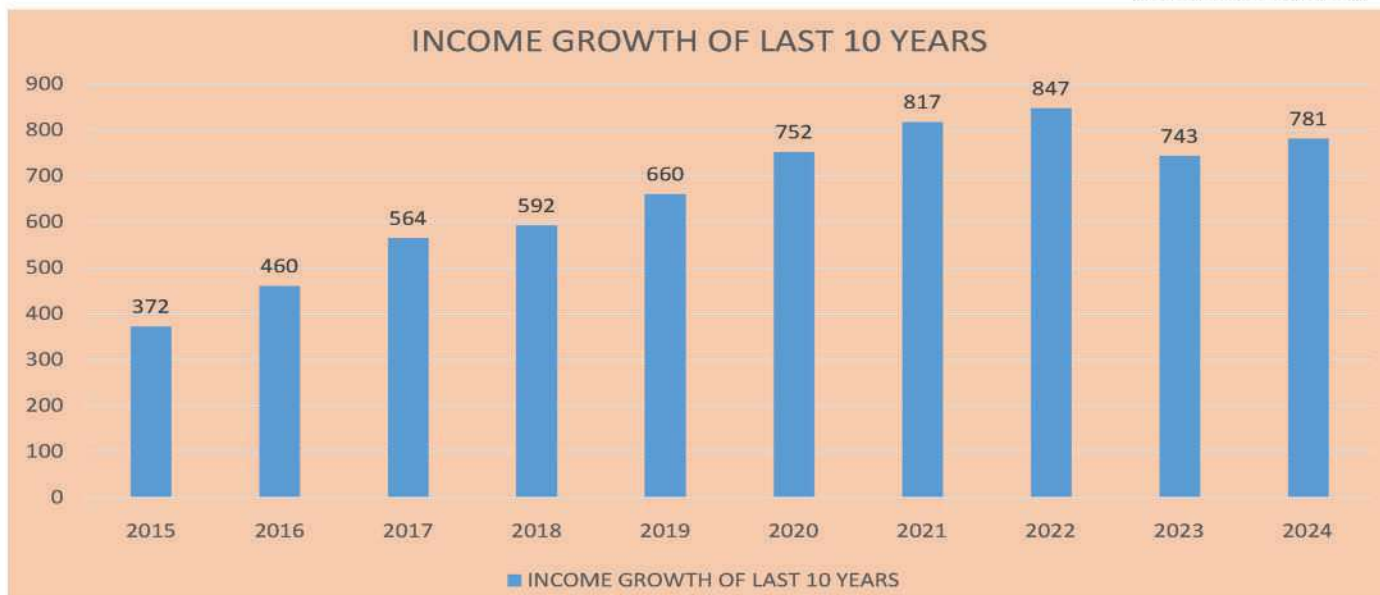
बैंक ने वर्ष के दौरान प्रतिभूतियों के व्यापार से ३५४५७ हजार रुपये कमाए हैं जबकि पिछले वर्ष यह ९२६६७ हजार रुपये था।

चालू वर्ष और पिछले वर्ष के दौरान आय विवरण और उसकी स्थिति नीचे दी गई है:

(Amount in thousand of Rs)

Income	2021-2022	2022-2023	2023-2024
(i) Interest on loans and advances	3424864	2805200	3205006
(ii) Interest on investments			
(a) S. L. R. Investment	3574884	3566895	3524019
(b) Non-S. L. R. Investment	352385	401559	387179
(c) Term Deposit with Bank	55968	73483	332532
(iii) Other income	1058441	585183	361891
TOTAL	8466542	7432320	7810627

(Amount in crore)



नॉन-फंड बिजनेस:

गैर निधि व्यवसाय: किसी बैंक का गैर-निधि आधारित व्यवसाय वह है जिसमें निधि की भागीदारी अपेक्षित नहीं होती किन्तु बैंक अपने उत्पादों/सेवाओं इत्यादि की बिक्री/उपयोग से आय अर्जित करता है जिसमें बिलों/चेकों के संग्रह पर कमीशन, तीन शाखाओं अर्थात तेलियामुड़ा, उदयपुर और बधरघाट शाखा में ग्राहकों के लिए लॉकर सुविधा पर किराया, एलआईसी पॉलिसियों और अन्य बीमा संबंधी उत्पादों बिक्रय पर कमीशन शामिल है।

१२. व्यय:

जमा पर ब्याज को इसके समग्र व्यय का सबसे बड़ा हिस्सा माना जाता है। इस वर्ष ३७४२७३१ हजार रुपये के ब्याज का भुगतान किया गया है जो पिछले वर्ष के जमा राशि पर ३२३४०५८ हजार रुपये के ब्याज व्यय से १५.७३% अधिक है। जमा की लागत पिछले वर्ष में दर्ज ४.०३% से बढ़कर ४.१९% हो गई है।

नाबार्ड से चालू वर्ष के दौरान १२४७६०२ हजार रुपये के लिए नया पुनर्वित्त प्राप्त करने के कारण पिछले वर्ष के २१५१०० हजार रुपये के मुकाबले बैंक से उधार, आईबीपीसी और ओवरड्राफ्ट पर ब्याज का व्यय १४२६३६ हजार रुपये है। उधार लेने की औसत लागत ५.७६% है। वेतन व्यय पिछले वर्ष के ७८८५२० हजार रुपये से बढ़कर १०५१७९५ हजार रुपये हो गया। अन्य परिचालन व्यय पिछले वर्ष के १५७४६९० हजार रुपये के मुकाबले बढ़कर २६७३९१९ हजार रुपये हो गए हैं।

व्यय का विवरण नीचे दिया गया है।

(Amount in thousands of Rs.)

Expenditure	2021-2022	2022-2023	2023-2024
(i) Interest paid on deposits	3064267	3234058	3742731
(ii) Interest paid on borrowing	116401	142636	142187
(iii) Interest on Over draft on PNB & IBPC	98699	93678	0
(iv) Expenditure on salary	788520	1051795	913031
(v) Other expenses except provision	1574690	2673919	1482254
(vi) Provisions	1392573	200000	1251242
TOTAL	7035150	7396086	7531445

रिपोर्टिंग वर्ष २०२३-२०२४ के लिए बैंक का परिचालन लाभ १५३०४२४ हजार रुपये दर्ज किया गया। हालांकि, सभी प्रावधानों को अनुमति देने के बाद, शुद्ध लाभ २७९१८२ हजार रुपये है।

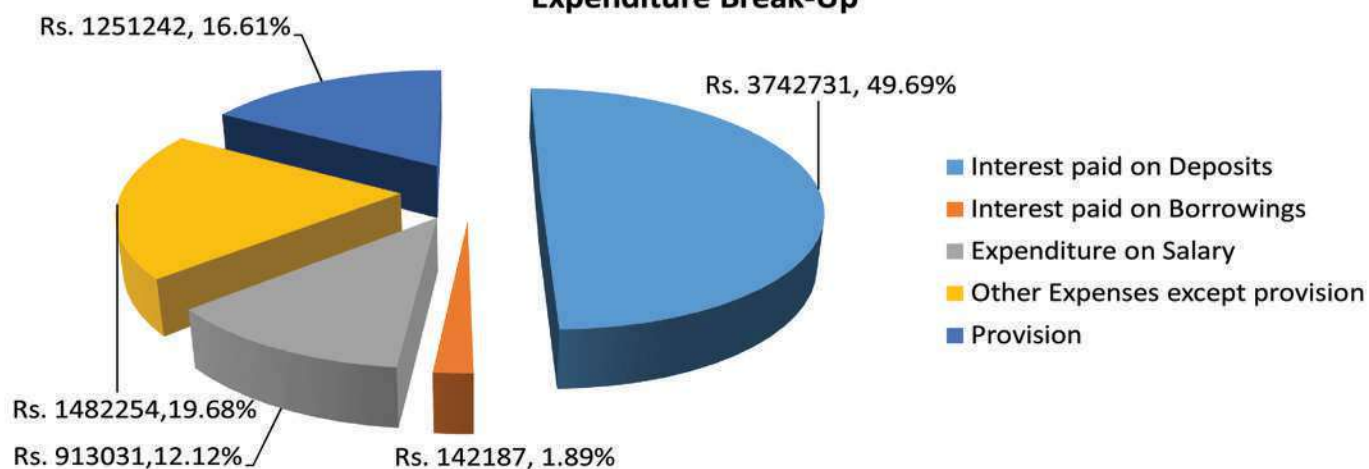
Expenditure Breakup

(Amount in crore)



(Amount in thousand)

Expenditure Break-Up



Profitability



१३. वित्तीय समावेशन:

वित्तीय समावेशन का सार यह है कि व्यक्तियों एवं व्यवसायों के पास उपयोगी एवं किफायती वित्तीय उत्पादों और सेवाओं तक की पहुंच हो जो कि जिम्मेदार एवं सतत तरीके से प्रदत्त की जाये ताकि वे अपनी आवश्यकताओं को पूरा कर सकें। राष्ट्रीय ग्रामीण वित्तीय समावेशन योजना (एनआरएफआईपी) ने विभिन्न राज्यों में कम से कम ५०% ग्रामीण किसानों और गैर-कृषक परिवारों को व्यापक वित्तीय सेवाओं तक पहुंच प्रदान करने के लक्ष्य की परिकल्पना की है। त्रिपुरा ग्रामीण बैंक ने निर्धारित दिशानिर्देशों के अनुसार वित्तीय समावेशन की अवधारणा को पूरा करने में उल्लेखनीय प्रगति की है। बीसी करस्पॉन्डेन्स मॉडल के माध्यम से आईसीटी समाधान का उपयोग करके बैंकिंग सेवाओं के विस्तार, बुनियादी बचत खाते खोलने जैसे अन्य सभी उत्पादों/सेवाओं को प्रदान करने के अलावा, बैंक ने वित्तीय समावेशन के एक भाग के रूप में २००६-०७ के दौरान सामान्य क्रेडिट कार्ड योजना शुरू की थी, यह योजना मुख्य रूप से समाज के वंचित वर्ग कोजटिल दस्तावेज और संपाशिवक के किसी भी परेशानी के बिना ऋण सहायता प्रदान करने के लिए लक्षित है।



१४. वित्तीय अनुपात:

रिपोर्टिंग वर्ष २०२३-२०२४ के लिए तैयार किए गए वित्तीय अनुपात को पिछले वर्ष की स्थिति के साथ निम्नलिखित तालिका में दिखाया गया है।

Particulars	2022-2023	2023-2024
Average working fund	106343365(thousand)	107101613(thousand)
Financial Return	6.54%	6.96%
Financial Cost	3.26%	3.63%
Financial Margin	3.28%	3.33%
Operating Cost	3.50%	2.24%
Operating Margin	-0.23%	1.09%
Miscellaneous Income	0.45%	0.34%
Operating Profit	0.22%	1.43%
Risk Cost	0.19%	1.17%
Net Profit	0.03%	0.26%
Cost of Deposit	4.19%	4.43%
Yield on Advance	9.41%	9.55%
Yield on Investment	7.12%	6.97%
Return on Asset	0.22%	0.26%
Cost of Fund	4.14%	4.26%
Return on Equity	8.89%	12.71%
Transaction Cost	3.50%	2.24%
Interest Income as % to working fund	6.54%	6.96%
Non-Interest Income as % to Working fund	0.45%	0.34%
Operating Profit as % to Working Fund	0.22%	1.43%
Per Branch Net Profit (In Lakh)	2.48 Lakh	18.6 Lakh
Per Employee Net Profit (In Lakh)	0.42 Lakh	3.14 Lakh

१५. अंतरण मूल्य तंत्र (टीपीएम):

बैंक ने टीपीएम को अपने प्रायोजक बैंक के अनुरूप दिनांक ०१-०४-२००८ से अंगीकार किया है। टीपीएम के लिए सबसिडी को दिनांक ०१-०४-२००८ से संशोधित किया गया था जिसका विवरण नीचे दिया गया है।

प्रधान कार्यालय से शाखाओं द्वारा प्राप्त की जाने वाली ब्याज सब्सिडी

- बचत बैंक खातों पर भुगतान किए गए ब्याज का २००%
- मीयादी जमा खातों पर अदा किए गए ब्याज का ११५%
- चालू खातों और नकद ऋण/ओवर ड्राफ्ट खातों में जमा शेषके औसत अधिशेष पर ४% प्रति वर्ष।
- प्रतिरूप को छोड़कर गैर-ब्याज आय का १५०%



शाखाओं द्वारा प्रधान कार्यालय को ब्याज सब्सिडी का भुगतान किया जाएगा

- (i) शहरी शाखाओं के प्रकरण में अग्रिमों पर वर्ष के दौरान अर्जित ब्याज का ८०%
- (ii) अर्ध-शहरी और ग्रामीण शाखाओं के मामले में अग्रिमों पर वर्ष के दौरान अर्जित ब्याज का २५%
- (iii) अनुमेय सीमा से अधिक औसत बैंक शेष बनाए रखने पर ११% प्रति वर्ष।
- (iv) नकदी अधिशेष पर औसतन ११% प्रति वर्ष।
- (v) सकल एनपीए का ८.५%
- (vi) छाया/बट्टे खाते डाले गए खातों से वसूली का ५०%

इस वर्ष के दौरान बैंक की सभी १५० शाखाओं ने इस तंत्र के माध्यम से लाभ दर्ज किया है।

१६. वार्षिक व्यापार योजना (एबीपी) के खिलाफ उपलब्धि :

बैंक ने इस वर्ष भी अपनी वार्षिक कार्य योजना तैयार की और प्रायोजक बैंक द्वारा कुछ सुझाए गए संशोधनों के साथ अनुमोदन प्राप्त किया।

वर्ष २०२३-२०२४ के लिए वार्षिक व्यवसाय योजना के मद में प्रदर्शन नीचे दिखाया गया है:

(Amount in thousands of Rs.)

Item	Target	Achievement
1. Deposit	86640000	88008089
% of growth		9.70%
of which :		
(i) Demand deposit	48520000	46581691
%of Share		52.93%
(ii) Time deposit		41426398
% of Share		47.07%
Deposit Mix : (CD:SB:TD)		2.95:49.98:47.07
2. Loans and Advances	37500000	35977428
%of growth		10.72%
(i) Priority Sector	28125000	29044900
(ii) Non-Priority Sector		6932500
3. Investment		
SLR Investment		52013667
Non SLR Investment		5224913

Item	Target	Achievement
4. Total lending during the year		21926398
(i) Priority Sector		20295233
(ii) Non-priority Sector		1631165



5. C.D.Ratio	52%	40.88%
6. Total Business	124140000	123985517
Business per Branch	826600	826570
Business per Employee	220000	139623
7. Profit & Loss		
i) Total Income	10100000	7810627
a) Interest. on Advance		3205006
b) Interest on Investment		4243730
c) Other Income		361891
ii) Total Expenses		7531445
a) Interest. on Deposit		3742731
b) Interest on Borrowing		142187
c) Establishment Expenditure		2395285
d) Other Operating Expenses		1201492
iii) Operating P/L		1530424
iv) Provision		1251242
v) Net P/L		279182
9. Non Performing Asset		
NPA at the beginning year	1300000	1656193
Addition during the year		3279018
Reduction during the year		3245828
NPA as at the end of the year	1259210	1689383

१७. जमा और अग्रिम की ब्याज संरचना:

वित्तीय वर्ष २०२३-२०२४ में, बैंक ने लागत और लाभ विश्लेषण के बाद प्रतिस्पर्धी बाजार के अनुरूप संपत्ति और देनदारियों के प्रबंधन के एक भाग के रूप में अपनी जमा और अग्रिम योजनाओं पर ब्याज दरों में संशोधन किया था।

तालिका में ३१ मार्च २०२४ को प्रभावी ब्याज दर को कम करके दिखाया गया है:

जमा पर ब्याज:

Rate of Interest (ROI) Chart				
Sl No	Period of Deposits	For General Public (ROI % pa)	For Senior Citizen (ROI % pa)	For Super Senior Citizen (ROI % pa)
1	7 days to 45 days	3.65	4.15	4.45
2	46 days to 179 days	4.60	5.10	5.40
3	180 days to 210 days	5.25	5.75	6.05
4	211 days to less than 1 year	5.50	6.00	6.30
5	1 year to less than 2 years	6.80	7.30	7.60



6	2 years to less than 3 years	7.30	7.80	8.10
7	3 years to less than 5 years	6.60	7.10	7.40
8	5 years and up to 10 years	6.60	7.10	7.40

ऋण और अग्रिम पर ब्याज :

Activity & Size of Loan	Rate of Interest (%)
Agriculture : i) Short term crop loan up to Rs.3,00,000/-. ii) Short term loan to Agri Allied KCC Animal husbandry / KCC fishery up to Rs.2,00,000/-	7.00
Agriculture : i) Short term crop loan above Rs.3,00,000/-. ii) Short term loan to Agri Allied KCC Animal husbandry / KCC fishery above Rs.2,00,000/-	9.00
Micro, Small Advances (MSE) including trading advances covered under MSME Act. [For TL/CC/OD & Composite loan]	
a. Loan under Mudra Scheme	
Up to Rs.50,000/-	11.25
Above Rs.50,000/- to 10 Lakh	11.75
b. Loan to Micro & Small Enterprises including other Agri & Allied (other than short term) not covered under Mudra Loan [For TL/CC/OD & Composite loan]	
Up to Rs.50,000/-	11.25
Above Rs.50,000/- to 10 Lakh	11.75
Above Rs.10 Lakh to 1 Crore	11.00
Above Rs.1 Crore	10.20
c. TGB Sanjeevani (Finance professional Qualified Medical Practitioners)	
Advances upto 20 Lakh	9.75
Advances above Rs.20 Lakh	10.35
In order to encourage collateral based lending in MSE advances mentioned above, additional reduction as per following will be given in ROI on the basis of collateral security available	
Realizable value of the collateral security	Concession in Card Rate (%)
i. Upto 50% of the loan amount	-0.25
ii. Above 50% & upto 75% of the loan amount	-0.35
iii. Above 75% & upto 100% of the loan amount	-0.65
iv. Above 100% & upto 125% of the loan amount	-0.85



v.	Above 125% & upto 150% of the loan amount	-1.15
vi.	Above 150% & upto 200% of the loan amount	-1.25
vii.	Above 200% of the loan amount	-1.35

Note: The benefit of additional reduction of ROI based on collateral security shall be given only in those cases where the limit/facility is secured by primary security. For this purpose Primary security shall be asset created out of the credit facility extended to the borrower and / or which are directly associated with the business / project of the of the borrower for which the credit facility has been extended and collateral security shall be any other security offered for the said credit facility.

It is to be ensured that above reduction in ROI is only for the advances secured by way of tangible collateral security. 2nd Charge, negative lien & charge on agriculture lands are not to be considered as collateral security for the purpose of reduction.

Activity & Size of Loan		Rate of Interest (%)
Cash Credit / Overdraft other than MSME (Non Schematic & Non Priority)		
i.	Loan limit up to Rs.25,000/-	11.55
ii.	Loan limit above Rs.25,001/- & up to Rs.2,00,000/-	12.20
iii.	Loan limit above Rs.2,00,001/- & up to Rs.5,00,000/-	12.65
iv.	Loan limit above Rs.5,00,001/- & up to Rs.10,00,000/-	13.25
v.	Loan limit above Rs.10,00,001/- & up to Rs.25,00,000/-	13.55
vi.	Loan limit above Rs.25,00,000/-	13.65
Housing Loan		
i.	Repayment up to 15 years	8.60
ii.	Repayment above 15 years & up to 30 years	8.85
House Building Loan (Commercial)		10.35
PMAY-G		11.10
HBL to Land Load (Bank Building)		11.10
Loan to SHG		
TRLM/NRLM SHG		For TL and CC Facility in all Districts. <ul style="list-style-type: none"> • 7% for limit up to Rs.3,00,000/- • 10% for limit above Rs.3 Lakhs to 5 Lakhs.



	<ul style="list-style-type: none"> 12.75% for loan limit above Rs.5 Lakh
TULM/NULM SHG	<p>For TL and CC (Drawing Power) Facility in all Districts.</p> <ul style="list-style-type: none"> 10.75% for limit up to Rs.1,00,000/- 11.25% for limit above Rs.1 Lakhs to Rs.3 Lakhs. 12.25% for limit above Rs.3 lakh to Rs.6 lakh 12.75% for loan limit above Rs.6 Lakh
Education Loan	
i. Loan limit up to Rs.4,00,000/-	11.50
ii. Loan limit above Rs.4,00,001/- & up to Rs. 7,50,000/-	
iii. Loan limit above Rs.7,50,000/-	10.75
For Girl students 0.50% concession from rate card	
Own Your Car Scheme	
For Credit Information Score (Highmark) > 550/ CIBIL Score-700 and above	8.75
For Credit Information Score (Highmark) 500-549/In the range of 650-699	9.25
For Credit Information Score (Highmark) 450-499 or None/ In the range of 600-649 or (-1)	10.00
Activity & Size of Loan	Rate of Interest (%)
Demand Loans	
i. For TL/OD facility to deposit holder(s)	1% above rate of interest on deposit (no ceiling)
ii. For TL/OD facility to against 3 rd Party Deposits	2% above rate of interest on deposit (no ceiling)
iii. For TL/OD facility against LIP/NSC/KVPs	11.00
iv. For TL/OD facility to deposit holder(s) [For Staff members]	Against Self Deposit
	Rate allowed on deposits
	Against 3 rd Party Deposits
	2% above rate of interest on deposit (no ceiling)
Note : In case more than 1 deposit is offered, higher rate of interest paid on deposits is to be taken for calculation of interest	
Consumer Durable Loan	13.00
Utsav Wrin Prakalpa	13.00



Overdraft to TTAADC Employees/ SBODT	13.00
Two Wheeler Loan Scheme	13.00
TGB Doctors Delight	11.00
Personal Demand Loan	13.00
Nari Kalyan Scheme	13.00
TGB Mortgage Term Loan	10.00
TGB Mortgage OD Loan	9.75
Bharat Darshan Scheme	13.00
Loan to Pensioners	12.75
Unnayan (LAUNY) (Subject to the revision of interest rate by NSFDC) up to 50,000/-	5.00
Khudra Vavsaya Yojna (LAKHU) (Subject to the revision of interest rate by NSFDC)	6.00
NSTFDC, NBCFDC and NHFDC loans up to Rs.50,000/- ROI : 5% and loan amount Rs.50,001/- to 5 Lakh ROI : 6%	

१७. जमा और अग्रिम की ब्याज संरचना:

वित्तीय वर्ष २०२३-२०२४ में, बैंक ने लागत और लाभ विश्लेषण के बाद प्रतिस्पर्धी बाजार के अनुरूप संपत्ति और देनदारियों के प्रबंधन के एक भाग के रूप में अपनी जमा और अग्रिम योजनाओं पर ब्याज दरों में संशोधन किया था।

निम्नलिखित तालिका में ३१ मार्च २०२४ के अनुसार प्रभावी ब्याज दर को दिखाया गया है:

जमा पर ब्याज:

नोट:- फसली ऋणों और अन्य प्रत्यक्ष कृषि अग्रिमों को छोड़कर सभी मामलों में ब्याज दर मासिक आधार पर संयोजित की जाएगी।
१८. प्रशिक्षण और मानव संसाधन विकास: कर्मचारियों/ जनशक्ति के ज्ञान और कौशल का उन्नयन किसी भी वित्तीय संस्था के लिए विकास की अनिवार्य है। बैंक ने राज्य के भीतर और बाहर इस उद्देश्य के लिए कई प्रशिक्षण कार्यक्रम आयोजित करने की व्यवस्था की है। वर्ष २०२३-२४ के दौरान, ४४६ अधिकारियों और कर्मचारियों ने आरबीआई, नाबार्ड, पीएनबी और इन-हाउस प्रशिक्षण कार्यक्रमों के अंतर्गत आयोजित विभिन्न प्रशिक्षण कार्यक्रमों में भाग लिया।

PARTICULARS	PERSON ATTENDED	ORGANISER	PLACE OF TRAINING
For Incumbent Managers	25	TGB	HO, Agartala
Pre lending & Post lending	30	TGB	HO, Agartala
NPA Recoery	1	BIRD	Kolkata
Compliance & Statutory Inspection	1	BIRD	Mangaluru
Currency Note	3	RBI	Guwahati
Credit Appraisal	28	TGB	HO, Agartala



Induction Training	12	TGB	HO, Agartala
NAMCABS Workshop	2	RBI	Bishramganj
Treasury Management	2	BIRD	Lucknow
Credit Appraisal	150	TGB	HO, Agartala
NPA & Recovery Management		TGB	HO, Agartala
Training Program for OA	242	TGB	Online
Investment Management	2	CAB	Pune
New Agriculture Technique with Climate Change	2	BIRD	Guwahati
Sampatti Loan	69	TGB	Online
Sampatti Loan	78	TGB	Online
Risk Rating & A/C Opening	71	TGB	Online

रिपोर्टिंग वर्ष २०२३-२०२४ के दौरान, २५ अधिकारी और ५ कर्मचारी/एमसीपी सेवा से सेवानिवृत्त हुए हैं। ३७ अधिकारियों/कर्मचारियों ने सेवा से त्यागपत्र दिया है।

बैंक द्वारा विहित दिशानिर्देशों के अनुसार भर्ती और पदोन्नति की प्रक्रिया की गई है। वर्ष के दौरान, २०२३-२४ के दौरान बैंक द्वारा ३८ अधिकारियों और २६ लिपिकों को पदोन्नति प्रदान की गई है।

३१.०३.२०२४ को बैंक के कर्मचारियों की विभिन्न श्रेणियों के तहत जनशक्ति की स्थिति नीचे दिखाई गई है।

Sl.No.	Category	Existing Strength
1.	Chief Manager (Scale IV)	7
2.	Senior Manager (Scale III)	47
3.	Manager (Scale II)	144
4.	Assistant Manager (Scale I)	414
	Total Officer	612
5.	Office Assistant	261
6.	Office Attendant / Driver	15
	TOTAL	888

२०. लेखा बहियों का समायोजन:

१५० शाखाओं में से १५० शाखाओं के सभी खातों का ३१.०३.२०२४ तक समायोजन कर लिया गया है।

२१. निरीक्षण और राजस्व लेखा परीक्षा:

शाखा गतिविधियों की उचित निगरानी के लिए, बैंक ने अपने निरीक्षण विभाग को मजबूत किया है। वित्त वर्ष २०२३-२४ के दौरान, पिछले वर्ष की ४४ शाखाओं के मुकाबले ७२ शाखाओं में आंतरिक निरीक्षण (आरबीआईए) किया गया है। हमारे बैंक ने अप्रैल २०२० से समवर्ती लेखा परीक्षा भी शुरू की है। ४० शाखाओं में समवर्ती लेखा परीक्षा, १०८ शाखाओं में राजस्व लेखा परीक्षा और टीजीबी बर्दोवाली शाखा के साथ बनाए गए आरबीआई करेसी चेस्ट की मासिक लेखा परीक्षा आयोजित की गई है। हर महीने, हमारे प्रधान कार्यालय के निवेश सेल, वित्त प्रभाग और मानव संसाधन प्रभाग के लिए समवर्ती लेखा परीक्षा भी आयोजित की जा रही है।



२२. नाबार्ड निरीक्षण:

नाबार्ड नेवित्त वर्ष २०२२-२३ मेंबीआर अधिनियम, १९४९ की धारा ३५ के खंड (६)उप-धारा ३ के अंतर्गत हमारे त्रिपुरा ग्रामीण बैंक का सांविधिक निरीक्षण किया जिसकी अनुपालन रिपोर्ट भी बैंक द्वारा सुपर सॉफ्ट पोर्टल के माध्यम से नाबार्ड, क्षेत्रीय कार्यालय, गुवाहाटी को प्रस्तुत की गई है।

२३. निदेशक मंडल:

बैंक ने नियमित रूप से निदेशक मंडल की बैठक बुलाई है। समीक्षाधीन वर्ष के दौरान ८ बोर्ड बैठकें आयोजित की गईं। बैंक के निदेशक मंडल के नाम और आधिकारिक पदनाम हैं: श्री सत्येंद्र सिंह, अध्यक्ष, त्रिपुरा ग्रामीण बैंक, श्री पी. महेंद्र, महाप्रबंधक (जेडओ), पंजाब नेशनल बैंक, श्री बिकास दास, उप महाप्रबंधक और सर्किल हेड, पंजाब नेशनल बैंक, त्रिपुरा सर्कल, श्री दिगंत कुमार दास, उपमहाप्रबंधक, नाबार्ड, त्रिपुरा क्षेत्र, श्री सुदीप भट्टाचार्य उप महाप्रबंधक, भारतीय रिजर्व बैंक, अगरतला, त्रिपुरा क्षेत्रीय कार्यालय, श्रीमती ब्रह्मनीत कौर, आईएएस, मुख्य कार्यकारी अधिकारी, त्रिपुरा ग्रामीण आजीविका मिशन, त्रिपुरा सरकार, श्रीमती राखी बिस्वास, निदेशक, लघु बचत, समूह बीमा और संस्थागत वित्त, त्रिपुरा सरकार।

२४. सांविधिक लेखा परीक्षक:

क्षेत्रीय ग्रामीण बैंक अधिनियम, १९७६ की धारा १९ की उप-धारा (१) और (२) के अनुसार और नाबार्ड, एसबीए एसोसिएट्स, चार्टर्ड एकाउंटेंट्स, कोलकाता के अनुमोदन से, आईसीए रजि. नंबर: -३०८१३६ ई को वर्ष २०२३-२०२४ के लिए बैंक के सांविधिक केंद्रीय लेखा परीक्षक के रूप में नियुक्त किया गया है, जबकि दास और शर्मा, चार्टर्ड एकाउंटेंट, गुवाहाटी, असम, यूसीएन- ४०००३, बीके बंसल एंड कंपनी, चार्टर्ड एकाउंटेंट, गुवाहाटी, असम, यूसीएन- ४०१८७, ए जे पी एंड कंपनी, चार्टर्ड एकाउंटेंट्स, गुवाहाटी, असम, यूसीएन- ४००७९ और भुइयां एंड एसोसिएट्स, चार्टर्ड एकाउंटेंट्स, गुवाहाटी, असम, यूसीएन-४०२८६, पदम जैन एंड कंपनी, चार्टर्ड एकाउंटेंट, गुवाहाटी, असम, यूसीएन- ४०१५६, वित्तीय वर्ष २०२३-२०२४ के लिए बैंक की सांविधिक लेखा परीक्षा करने के लिए सांविधिक लेखा परीक्षकों के रूप में नियुक्त किया गया था। प्रधान कार्यालय और १५० शाखाओं में से १०० शाखाओं का लेखा परीक्षा लेखा परीक्षकों द्वारा वित्तीय वर्ष २०२३-२०२४ में नाबार्ड के दिशानिर्देश के अनुसार किया गया है। निदेशक मंडल वित्तीय वर्ष २०२३-२०२४ के लिए बैंक की शाखाओं और प्रधान कार्यालय और कॉर्पोरेट बैलेंस शीट और लाभ और हानि खातों की लेखा परीक्षा को तेजी से पूरा करने के लिए एसबीए एसोसिएट्स, चार्टर्ड एकाउंटेंट, केंद्रीय लेखा परीक्षक और अन्य लेखा परीक्षकों को धन्यवाद देने में प्रसन्नता हो रही है।

२५. स्मरण

निदेशक मंडल रिपोर्ट के तहत वित्त वर्ष के दौरान बैंक के अधिकारियों और कर्मचारियों के असामयिक निधन पर गहरा दुख व्यक्त करता है। निदेशक दिवंगत कर्मचारियों की दिवंगत आत्माओं को श्रद्धांजलि अर्पित करते हैं और शोक संतप्त परिवार के सदस्यों के प्रति संवेदना व्यक्त करते हैं।



हमारे लिए कोई अलविदा नहीं है। आप जहां
भी हों, आप हमेशा मेरे दिल में रहेंगे
दिवंगत आत्मा को भावपूर्ण श्रद्धांजलि

त्रिपुरा ग्रामीण बैंक परिवार



२६. जोखिम-भारित परिसंपत्ति अनुपात (सीआरएआर) के लिए पूंजी

भारतीय रिजर्व बैंक ने सभी क्षेत्रीय ग्रामीण बैंकों को सीआरएआर के स्तर के बारे में अपने बैलेंस शीट में प्रकट करने की सलाह दी है। उपरोक्त के अनुपालन में और निर्धारित मानदंडों के अनुसार, बैंक के सीआरएआर की गणना ३१.०३.२०२४ को २४.२९% के रूप में की गई है।

पिछले तीन वर्षों के दौरान सीआरएआर का आंदोलन।

Particulars	2021-2022	2022-23	2023-24
CRAR %	29.12%	26.77%	24.29%

Calculation of CRAR for the year ended March 2024

Prudential Norms- Risk Weights for Computation of CRAR

Part- A: Capital Funds and Risk Assets Ratio

Rupees in thousand

A.CAPITAL FUNDS	
Tier I Capital elements	
a) Share Capital	2656100
b) Intangible Asset and Losses	0
c) Reserve and Surplus	
i) Statutory Reserve	1331457
ii) Capital Reserve	0
iii) Share Premium	0
iv) Revenue Reserves	6865598
v) Special Reserve	784158
B.TOTAL RESERVE	8951851
Total Owned Fund (A+B)	11607951
Total of (a+c-b)	11607951
C. Total Tier II capital elements	
i) Undisclosed Reserve	0
ii) Revaluation Reserves	0
iii) General provisions and loss provisions	0
iv) Investment Fluctuation Reserve	425110
Total of C	425110
D. GRAND TOTAL (B+C)	12033061
E.RISK ASSETS	
a) Adjusted value of funded risk	49484095
b) Adjusted value of non-funded and off balance sheet items (Part-C)	62248
Total Risk Weighted asset (a+b)	49546343
CAPITAL TO RISK WEIGHTED ASSET RATIO (CRAR) : TIER-I	
	23.43%
CAPITAL TO RISK WEIGHTED ASSET RATIO (CRAR) : TIER-II	
	0.86%
CAPITAL TO RISK WEIGHTED ASSET RATIO(CRAR) [D*100/E]	
	24.29%



Rupees in thousand

Items of Assets	Book Value	Risk Weight	Risk Weighted Asset
I.Balances			
Cash & Balances with RBI	4226574	0	0
Balances in Current account with Banks	1513182	20	302636
II.Investments			
Investment in Government Securities	50973520	2.5	1274338
Claims on Commercial Banks	6358558	20	1271712
Investments in Subordinate Debts and bonds issued by PSU for their Tier II capital	6162160	102.5	6316214
III.Loans & Advances including bills purchased and discounted and other credit facilities			
Consumer credit including personal loan	11563214	125	14454018
Advance for Term Deposit, Life Insurance Policies, NSCs etc	1093857	0	0
Loans and Advances granted by RRBs to their staff	980524	20	196105
Housing Loans upto 20 lakh	6950084	50	3475042
Above 20 lakh and upto 75 lakh	2073906	50	1036953
Above 75 lakh	98461	75	73846
Education loans	204651	100	204651
Others	13018062	100	13018062
IV.Other Asset			
Premises , furniture and fixtures	81658	100	81658
All other assets	7490798	100	6888993
Total of Part B			49484095

Rupees in thousand

Items of Assets	Book Value	Risk Weight (%)	Risk Weighted Asset
Bank Guarantee	124496	100	124496
Total of Part C			124496

२७. अंतर बैंक भागीदारी प्रमाणपत्र (आईबीपीसी)

रिपोर्ट के तहत अवधि के दौरान, बैंक ने आईबीपीसी प्रमाणन में भाग नहीं लिया है और ३१-०३-२०२४ को आईबीपीसी में बकाया एक्सपोजर शून्य है।

२८. प्राथमिकता क्षेत्र ऋण प्रमाणपत्र (पीएसएलसी)

बैंक ने वित्तीय वर्ष के दौरान पीएसएलसी में भाग लिया और कृषि क्षेत्र में २.५ करोड़ रुपये और एसएफ/एमएफ में ६१ करोड़ रुपये का प्राथमिकता क्षेत्र ऋण प्रमाणपत्र जारी किया, जिस पर बैंक ने ४२.२३ लाख रुपये की प्रीमियम आय अर्जित की है।



२८. संचित हानि

त्रिपुरा ग्रामीण बैंक ने वित्तीय वर्ष २०१२-१३ में संपूर्ण संचित हानि को समाप्त कर दिया था। लाभ के रूप में अर्जित राशि को राजस्व और अन्य भंडारों में विनियोजित कर दिया गया है।

२९. वित्तीय समावेशन के अंतर्गत पहल

वित्तीय वर्ष, २०२३-२४ के दौरान, बैंक ने अपने विभिन्न उत्पादों/सेवाओं में निम्नलिखित विकास दर्ज किए हैं:

- I. इस वित्त वर्ष २०२३-२४ में १६४७ पीएमजेडीवाई खाताधारकों के लिए पीएमजेडीवाई-ओडी सुविधा स्वीकृत की गई है।
- II. पॉइंट ऑफ सेल ट्रांजैक्शन की सुविधा के माध्यम से डिजिटल लेनदेन को लोकप्रिय बनाने के लिए बैंक ने सरकारी कॉलेजों और व्यापारियों को ५४ पीओएस (पॉइंट ऑफ सेल्स) मशीनें प्रदान की हैं।
- III. हमारे बैंक द्वारा एसएचजी ग्राहकों के लिए दोहरा प्रमाणीकरण सॉफ्टवेयर लागू किया गया है ताकि वे डोरस्टेप बैंकिंग सेवाओं को बनाए रख सकें।
- IV. हमारे ग्राहकों के लिए दैनिक आधार पर डिजिटल लेनदेन के लिए पूरे राज्य में कुल ३३ एटीएम उपलब्ध हैं।
- V. बैंक महीने के प्रत्येक तीसरे शुक्रवार को एफएलसी शिविर आयोजित कर रहा है।
- VI. बैंक ने १२१ नए बीसी एजेंट तैनात किए हैं। त्रिपुरा में अब कुल ४३९ बीसी प्वाइंट लोगों को बैंकिंग सेवाएं प्रदान कर रहे हैं।

३०. प्रधानमंत्री जन-धन योजना (पीएमजेडीवाई)

वित्तीय समावेशन के लिए इस राष्ट्रीय मिशन में बैंक की उल्लेखनीय भागीदारी है। वित्तीय वर्ष २०२३-२०२४ के अंत तक पीएमजेडीवाई योजना की कुल उपलब्धि इस प्रकार है।

A/c opened under PMJDY	Zero Balance A/c	Rupay Card Issued under PMJDY	Outstanding Balance in PMJDY A/c	Aadhar Card Seeding in PMJDY /c	Male A/c	Female A/c
490800	23885	26356	24031.17 Lakh	428132	200428	290372

३१. प्रधानमंत्री सामाजिक सुरक्षा योजनाएं (पीएमएसबीवाय, पीएमजेबीवाय एवं एपीवाय)

वित्तीय समावेशन के लिए इस राष्ट्रीय मिशन में बैंक की उल्लेखनीय भागीदारी है। वित्तीय वर्ष २०२३-२०२४ के अंत तक पीएमजेडीवाई योजना की कुल उपलब्धि इस प्रकार है

PMSBY		PMJJBY		APY	
Total Enrollment	Commission earned during the year	Total Enrollment	Commission earned during the year	Total Enrollment	Commission earned during the year
422652	5.29 Lakh	181074	30.99 Lakh	121872	31.87 Lakh



३२. प्रधानमंत्री मुद्रा योजना (पीएमएमवाई)

प्रधान मंत्री मुद्रा योजना (पीएमएमवाई) का मूल उद्देश्य सूक्ष्म और लघु उद्यमों के लिए किफायती ऋण का विस्तार है। बैंक इस योजना में सफलतापूर्वक भाग ले रहा है। वित्तीय वर्ष २०२३-२०२४ के दौरान मुद्रा योजना की कुल उपलब्धि इस प्रकार है:

						Amount in Lakh	
Shishu		Kishore		Tarun		Grand Total	
No. of A/c	Amount Sanction	No. of A/c	Amount Sanction	No. of A/c	Amount Sanction	No. of A/c	Amount Sanction
6046	2378	7013	11304	452	2414	13511	16096

३३. टीजीबी की भूमिका- उद्यमिता विकास की ओर एक अभियान (वित्त वर्ष २०२३)

(Sanctioned during the FY 2023-24)

- **Loan under STAND-UP-INDIA Scheme: A drive towards Atmanirbhar Bharat: -**
No. of Beneficiary: - 46, Amt: Rs: - 6.25 Crore.
- **Pradhan Mantri Formalisation of Micro food Processing Enterprise (PMFME):-**
No. of units: - 26, Amt: Rs: - 1.30 Crore
- **PM SVANidhi: - (Street Vendor Loan)**
No. of Beneficiary: - 545, Amt: Rs: - 107.00Lakhs.
- **MUDRA Loan: -**
 - **SISHU**- 6046 A/C's, Amt: - Rs.2378 Lakh.
 - **KISHORE**- 7013 A/C's, Amt: - Rs.11304 Lakh
 - **TARUN**- 452 A/C's, Amt: - Rs.2414 Lakh.
- **Rubber Latex: -**
Nos.: - 1, Amt: Rs: - 05.00Lakh.



३५. ग्रामीण स्वरोजगार प्रशिक्षण संस्थान (आरएसईटीआई)

आरएसईटीआई जिसका उद्देश्य भावी छोटे उद्यमियों/उधारकर्ताओं के लिए विशेष रूप से ग्रामीण युवाओं का कौशल निर्माण है, यह अद्वितीय है क्योंकि यह विशेष रूप से बेरोजगार युवाओं के लिए डिजाइन किए गए निःशुल्क गहन अल्पकालिक कार्यक्रम है। पाठ्यक्रम पूरा होने के बाद संस्थान उद्यमियों को उनके स्थापन हेतु उनके क्षेत्रों की वित्तीय संस्थाओं के साथ ऋण संपर्क के लिए भी मदद करता है।

टीजीबीआरएसईटी कौशल विकास प्रशिक्षण के माध्यम से ग्रामीण युवाओं की मानसिकता को सकारात्मक रूप से प्रभावित करने में सक्षम रहा है। सकारात्मक मानसिकता, प्रशिक्षण में कौशल प्राप्त करने और आत्मविश्वास ने उन्हें अपने उद्यमों को स्थापित करने और दूसरों के लिए कई और रोजगार सृजित करने में सक्षम बनाया है। उक्त उद्देश्य को ध्यान में रखते हुए, ग्रामीण विकास मंत्रालय, भारत सरकार और आरएसईटीआई के बैंगलोर के राष्ट्रीय उत्कृष्टता केंद्र के दिशानिर्देशों के तहत, टीजीबीआरसेटी की स्थापना १९.११.२०१३ को की गई थी।

अब तक, टीजीबीआरएसईटी में १९८ प्रशिक्षण बैचों में ५५९४ बेरोजगार युवा प्रशिक्षार्थी लाभान्वित हुए हैं, जिनमें से ३८०८ प्रशिक्षित उम्मीदवारों को स्थापन प्राप्त कर चुके हैं।



आभार

त्रिपुरा ग्रामीण बैंक का निदेशक मंडल इस बैंक के विकास के लिए अपना सहयोग और मूल्यवान मार्गदर्शन प्रदान करने के लिए भारत सरकार, त्रिपुरा सरकार, पंजाब नेशनल बैंक (प्रायोजक बैंक), भारतीय रिजर्व बैंक और राष्ट्रीय कृषि और ग्रामीण विकास बैंक की सराहना करता है और कृतज्ञता प्रकट करता है।

बोर्ड बैंक के विकास और सुचारू कामकाज के लिए उनके संरक्षण और सक्रिय समर्थन के लिए बैंक के लगातार बढ़ते ग्राहकों, ग्राहकों और शुभचिंतकों के प्रति अपनी कृतज्ञता व्यक्त करता है।

निदेशक मंडल बैंक के सभी वर्गों के स्टाफ सदस्यों की समर्पित भागीदारी के लिए प्रशंसा करता है ताकि स्थापना के बाद से बैंक की लगातार वृद्धि को बनाए रखने के लिए अपनी सर्वोत्तम सेवाएं प्रदान की जा सकें। बोर्ड आने वाले दिनों में भी संस्था के समग्र विकास में बैंक के कर्मियों की प्रेरित भागीदारी और निरंतर प्रयासों को जारी रखने के लिए तत्पर है।

दिनांकित, अगरतला,
१ मई, २०२४

कृते एवं निदेशक मंडल की ओर से
निदेशक मंडल,
त्रिपुरा ग्रामीण बैंक


Sri Satyendra Singh
Chairman



त्रिपुरा ग्रामीण बैंक

प्रधान कार्यालय

अभयनगर, अगरतला, पश्चिम त्रिपुरा

बैंक का प्रदर्शन एक नजर में

(Amount in thousands of Rs.)

A.	Key Performance Indicators	2021-22	2022-23	2023-24
1.	No. of districts covered	8	8	8
2.	No. of Branches	148	150	150
	a) Rural	107	107	107
	b) Semi – Urban	31	31	33
	c) Urban	10	10	10
3.	Total Staff	832	877	888
	Of which , Officers	550	619	888
4.	Deposit	77183441	80225556	88008089
	Growth %	1.97%	3.94%	9.70%
5.	Borrowing Outstanding	4698000	5447026	3205472
	Growth %	0.54%	(-) 24.50%	-9.63%
6.	Gross Loans & Advance Outstanding	28124339	32493641	35977428
	Growth %	4.00%	15.54%	10.72%
	Of 6.above , loans to Priority Sector	22864911	26660431	29044948
	Of 6.above , loans to Non-Target Group	5259428	5833210	6932480
	Of 6.above , loans to SC/ST	10409442	16980174	6470215
	Of 6.above , loans to SF/MF/AL	8055244	8359535	10562638
	Of 6.above , loans to Minorities	3415423	3621078	3095403
7.	CD Ratio	36.44%	40.50%	40.88%
8.	Investment Outstanding	56878568	57192580	57238521
	Growth %	1.86%	0.55%	0.08%
	SLR Investment Outstanding	52199908	51359067	52013618
	Non-SLR Investment Outstanding	4678660	5833513	5224903



बैंक का प्रदर्शन एक नजर में

(Amount in thousands of Rs.)

B.	Averages	2021-22	2022-23	2023-24
9.	Average Deposits	76130359	77104502	84566605
	Growth %	2.60%	1.28%	9.68%
10	Average Borrowings	3205360	4101370	3526611
	Growth %	(-) 19.07%	27.95%	-14.01%
11	Average Gross Loans & Advance	27013469	29812042	33618695
	Growth %	5.77%	10.36%	12.77%
12	Average Investments	60504361	64755487	61210582
	Growth %	8.22%	7.03%	-5.47%
	Average SLR Invt. as % to Avg. Deposits	72.32%	66.99%	60.02%
	Average Non-SLR Invt. as % to Avg. Deposit	6.87%	10.35%	12.36%
13	Average Working Funds	106944324	106343365	107101613
C.	LOANS ISSUED DURING THE YEAR			
14	Loans Issued during the year	13694861	15114028	21926398
	Growth %	(-) 8.37%	10.36%	45.07%
	Of 14 above , loans to Priority Sector	8039724	12794197	20295233
	Of 14 above , loans to Non-Priority Sector	4854837	2319831	1631165
	Of 14 above , loans to SC/ST	1827164	2314373	5211742
	Of 14 above , loans to SF/MF/AL	7348708	1338692	67678
	Of 14 above , loans to Minorities	978234	716186	2493312
D.	PRODUCTIVITY			
15	Total Business	105307780	112719197	123985517
	Per Branch	711539	761616	826570
	Per Staff	126572	128528	139623
E.	RECOVERY PERFORMANCE			
16	Total	As on June,2021	As on June,2022	As on June,2023
	Demand	20917757	25965740	24801414
	Recovery	13974627	18907827	18801944
	Overdue	6943130	7057912	5999470
	Recovery %	66.81%	72.82%	75.81%



बैंक का प्रदर्शन एक नजर में

(Amount in thousands of Rs.)

	RECOVERY PERFORMANCE	2021-22	2022-23	2023-24
17.	Farm Sector			
	Demand	4477324	6394258	5884901
	Recovery	1938233	2578703	2437744
	Overdues	2539091	3815556	3450424
	Recovery %	43.29%	40.33%	41.37%
18.	Non-Farm Sector			
	Demand	16440433	19571482	18916513
	Recovery	12036394	16329125	16367467
	Overdues	4404039	3242357	2549046
	Recovery %	73.21%	83.43%	86.52%
F.	ASSET CLASSIFICATION			
19.	a) Standard	26218166	30837448	34288045
	b) Sub-Standard	431056	363464	386624
	c) Doubtful	1456645	1182751	1152279
	d) Loss	18473	109978	150479
	e) Total Advance	28124339	32493641	35977428
	f) Total NPA	1906174	1656193	1689383
	g) Gross NPA %	6.78%	5.10%	4.70%
20.	Std. Assets as % to Gross Loans & Advance Outstanding	93.22%	94.90%	95.30%
G.	PROFITABILITY ANALYSIS			
21.	Interest Paid on			
	a) Deposits	3064267	3234058	3742731
	b) Borrowing	116401	142636	142187
22.	Salary	788520	1051795	913031
23.	Other Operating Expenses	1574690	2673919	1482254
24.	Provision made during the year	1392573	200000	1251242
	a) Against NPA Including Standard Assets	3325	0	933322
	b) Other Provision	1389248	200000	317920



बैंक का प्रदर्शन एक नजर में

(Amount in thousands of Rs.)

	PROFITABILITY ANALYSIS	2021-22	2022-23	2023-24
25	Interest received on			
	a) Loans & Advances	3424864	2805200	3205006
	b) Current A/C (UBI,SBI & Other Bank)	----	----	----
	c) SLR Investment & Approved Securities	3574884	3566895	3524019
	d) Non-SLR Investments including TDR with Banks	408353	475042	719711
26	Misc. Income	1058441	585183	361891
27	Profit / Loss	(+) 1431392	(+) 36234	(+) 279182
H.	OTHER INFORMATION			
28	Share Capital Deposit received	2656100	2656100	2656100
I.	DICGC			
29	a) Claim Settled Cumulative	22100	22100	22100
	b) Claim received but pending	---	----	----
	c) Claim pending with the corporation	24342	24342	24342
30	Cumulative Provision			
	a) Against NPAs	1906173	1205807	1689383
	b) Against intangible Assets , Frauds, Investment etc.	1688770	2500035	2579536
J.	Interest Derecognized			
31	a) During the year	93151	63785	514409
	b) Cumulative	1613205	1676990	1402523
32	Loans written off during the year			
	a) No. of A/C's	----	----	----
	b) Amount	----	----	----
33	Accumulated Loss	----	----	----
34	Reserves	9545335	9097779	9376961



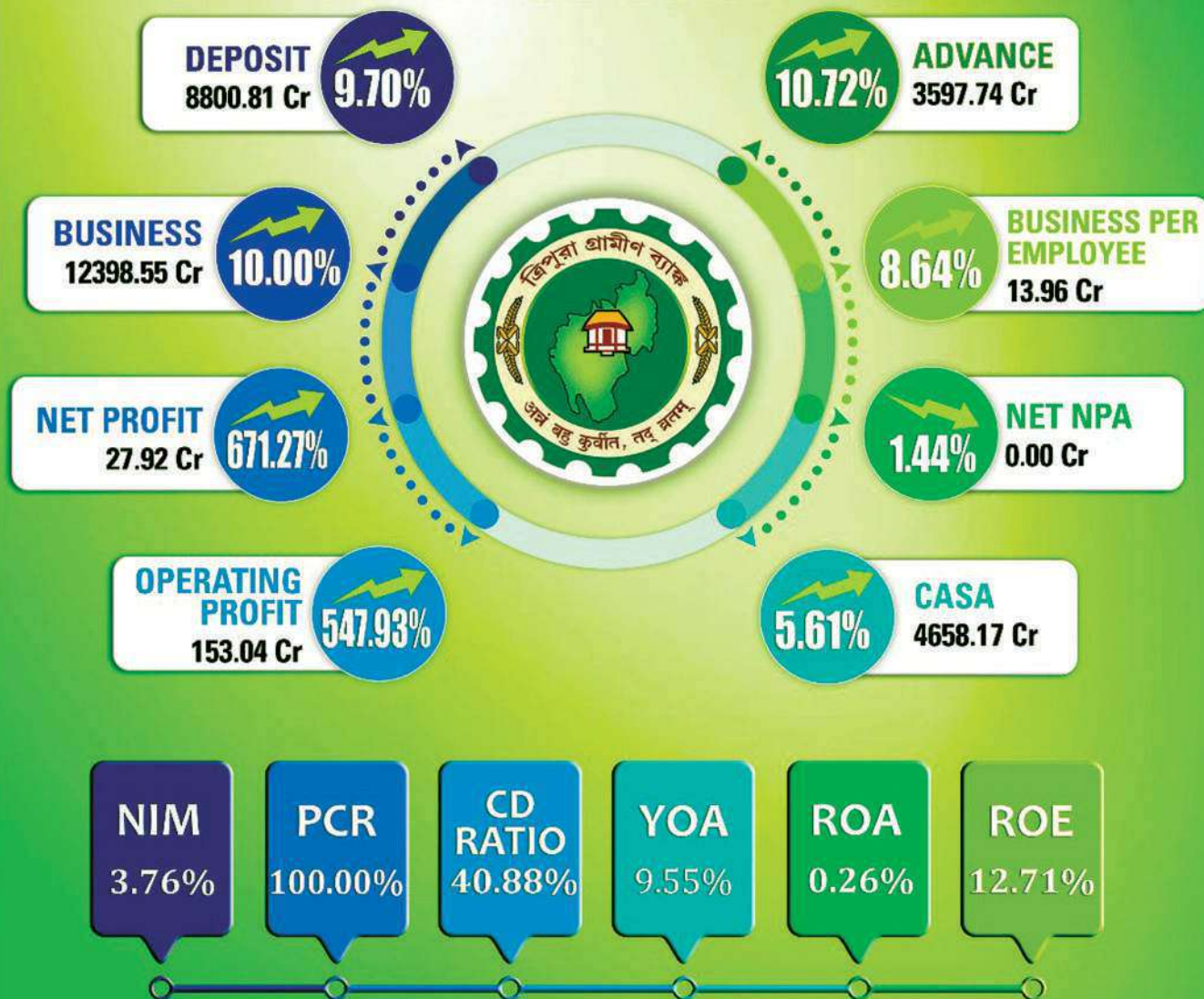




FINANCIAL RESULT

(Audited)

31-03-2024



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