



## **FINANCIAL DISCLOSURE of TGB as on 31-03-2022**

With the objective of assisting rural farmers, artisans and weaker sections of the community, Tripura Gramin Bank was established on 21.12.1976 by Govt. of India under section 3 of RRB Act 1976 on being sponsored by United Bank of India (UBI) with only four (4) numbers of branches at Agartala, Bishramganj, Bishalgarh & Jolaibari.

The shareholders of the Bank are Govt. of India (50%), Punjab National Bank (e-UBI) (35%) and Govt. of Tripura (15%). The Bank is operating in eight districts of Tripura State with its Head Office at Agartala. The bank has three Regional Offices functioning at Agartala (West Tripura), Udaipur (South Tripura) and Kailashahar (North Tripura), 148 Branches and 14 Ultra Small Branches (USB) across the state of Tripura.

At the end of the financial year 1976 (as on 31.12.1976), total deposit of TGB was Rs.2.82 Lakh and advance was Rs.1.70 Lakh with the total business of Rs.4.52 Lakh.

Bank had started its journey in the year 1976 with a loss of Rs.3550.47 and it continued up to financial year 2000-01. Bank had started posting of net profit of Rs.21.49 Lakh from the FY 2001-02 and still continuing in the reporting FY 2019-20. Bank had wiped out the entire accumulated loss of Rs.139.40 crore in the FY 2012-13 by registering net profit Year-on- Year basis.

### **Remarkable Achievement of TGB for the FY 2021-22 (As on 31.03.2022)**

- Net Profit :- Rs143.14 Crore.
- Operating Profit :- 282.40Crore (8.51% YOY Growth)
- Return on Asset :- 1.34%
- CRAR :- 29.18%
- Net NPA :- 0%
- Gross NPA-6.66% as on 31-03-2022 as compared to Gross NPA 8.25% as on 31-03-2021.
- Total Business- 10530.78 Crore ( Last year Total Business was Rs.10273.71 Crore)

**TRIPURA GRAMIN BANK is having 33 numbers of ATM's across the state.**

**"25 in Rural area, 4 in Semi-Urban & 4 in Urban."**



## Performance Highlights of TGB for the Financial Year 2020-2021

- Total Business grew up by 2.50%, which is **Rs.10530.77 crore** as on 31-03-2022 from **Rs.10273.71 Crore** as on 31-03-2021.
- Deposit increased by 1.97% Year-on-Year basis. (Deposits increased to **Rs.7718.34 crore** as on 31-03-2022 from **Rs. 7569.57 crore** as on 31-03-2021).
- The CD **Ratio** of the Bank stood at **36.44%** as on 31-03-2022.
- Operating profit increased to **Rs.282.40** as on 31-03-2022 from Rs. **260.25** Crore as on **31-03-2021** registering a substantial growth of **8.51%**.
- TGB has registered a Net Profit of Rs.143.14 Crore
- Bank disbursed **Rs.1369.49 crore** under different lending schemes during the financial year 2021-22.
- Share of CASA (Current & Savings Account) is 53.65% of total deposit as on 31-03-2022.
- Return on Asset (RoA) stood at 1.34% as on 31-03-2022.
- Gross NPA(Non-Performing Asset) Stood at Rs.187.42 crore which is 6.66% of the total Advance of the bank as on 31-03-2022, which was Rs.223.15 Crore as on 31-03-2021. Bank has made cumulative provision of Rs.**190.62** crore against outstanding NPA of Rs.187.42 Crore. Net NPA of our Bank is 0% and in last Financial Year also it was 0%.
- Per Branch business has gone up to Rs.71.15 crore as on 31-03-2022 from Rs. 69.42 crore as on 31-03-2021.
- Per employee business stood at Rs.12.70 crore as on 31-03-2022.
- CRAR (Capital to Risk Asset Ratio) is **29.18%** which is very high as compared to minimum regulatory requirement of 9% as per Basel III norms and its means our capital is high as compare to its risk asset. A high capital adequacy ratio is considered safe and likely to meet its financial obligation easily.



### Other Key Highlights of year ended March 31, 2022

- Otg. MSME (Micro Small Medium Enterprise) Advances stood at Rs.731.59 Crore (26.01% of the Total Advance)
- Agriculture Advances stood at Rs.801.30 Crore (28.49% of the Total Advance).
- The Total Priority Sector Advances as on 31-03-2022 stood at Rs.2286.49 Crore (81.30% of the Total Advance against the regulatory requirement of 75% of total advances).
- Otg Education loan stands at Rs.18.60 Crore as on 31-03-2022.
- Otg Advance for Women Entrepreneurs stands at Rs.698.15 Crore as on 31-03-2022.
- Otg Advance for Minority Community stands at Rs.186.02 Crore as on 31-03-2022.

### Tripura Gramin Bank (1976-2022)

Particulars	FY 1976	FY 2020-21	FY 2021-22
<b>Deposit</b>	Rs. 282021 (Actual figure)	Rs. 7569.57 Crore	Rs. 7718.34 Crore
<b>Advance</b>	Rs. 169725 (Actual figure)	Rs.2704.14 Crore	Rs.2812.43 Crore
<b>CD Ratio</b>	60.18%	35.72%	36.44%
<b>Profit/Loss</b>	Rs. 3550.47 (Loss)	Rs. 200.03 Crore(Profit)	Rs. 143.14 Crore(Profit)
<b>Capital &amp; Reserve</b>	Rs.875000(Actual figure)	Rs.1077.00 Crore	Rs.1220.14 Crore
<b>Number of Branches</b>	5	148 Branches & 13 Ultra Small Branches.	148 Branches & 14 Ultra Small Branches.



## Awards and Recognition of TGB

1)“**Exemplary Diamond Award Winner**”:- Under leadership Capital (4.0) campaign-PFRDA.

2)“**Numero UNO Award**”:- Under APY Big believer 4.0 By PFRDA for Enrollment in APY for the FY 21-22.

3)“**Exemplary Trophy of Par Excellence**”:- Under APY Annual award conducted by PFRDA for the FY 21-22.

4)“**Award of Excellence**”:- Under APY trendsetter by PFRDA for enrollment in APY for the FY 21-22

5)“**Award of Excellence**”:- Under Old age financial freedom fighter conducted by PFRDA.

6)“**Award of Excellence**”:- Under APY Mega Login Day conducted by PFRDA.

7)“**Art of Possible**”:- Under Best performing Nodal Officer(2021-22) by PFRDA.

8)“**Wondrous Warrior of winning Wednesday**”:- Under Best Performing Bank Nodal Officer” for the FY (2021-22) by PFRDA.

9)“**Letter of Commendation**”:- Under “Project UNNATI Conducted by Ministry of Rural Development and Panchyatiraj, Govt of India.

10)“**Runner’s Up Trophy**”:- Under “Inter Office Cricket Tournament” organized by Tripura Inter Office Sports & Cultural Association, Agartala. (FY 21-22)

## SHARE OF TRIPURA GRAMIN BANK IN SOCIAL SECURITY SCHEMES IN THE STATE

Sl No	Parameters	TGB	Total of all Banks of Tripura	(%) Share of TGB
1	PM Jan Dhan Accounts (Highest share in the state)	417129	856169	48.72%
2	PM Suraksha Bima Yojana (Highest share in the state)	325348	908597	35.81%
3	PM Jeevan Jyoti Bima Yojana (Highest share in the state)	144942	311641	46.51%
4	Atal Pension Yojana (Highest share in the state)	73628	126485	58.21%



## CLAIM SETTLED UNDER PMSBY & PMJJBY

Tripura Gramin Bank has taken active role in claim settlement under PM-Social Security Schemes (PMSBY, PMJJBY). The data furnished below is a clear representation of these Social Security Schemes in Tripura Gramin Bank since its implementation.

Sl No	Name of the Scheme	Nos. of Claim Settled	Amount Settled
1	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	118	<u>Rs.2.36 Crore</u>
2	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	336	<u>Rs.6.72 Crore</u>

- **PMSBY** is an accidental insurance scheme that provides **accidental death coverage of Rs.2,00,000**, with an annual renewal. With the minimum premium rate of Rs. 20/- per annum this policy is most beneficial to the poor and low-income section of the society.
- **PMJJBY** provides a **death coverage of Rs.2,00,000** to the beneficiary of the policy in the case of the sudden demise of the insured person.

**\*\* Tripura Gramin Bank is always playing a pivotal role in creating awareness through Financial Literacy camps for bringing the greater mass of the society under the fold of Prime Minister Flagship Programs/Social Security Schemes.**

## EXTENDING CREDIT FACILITY TO THE RURAL FOLKS OF THE STATE.

To fulfill the dream of Prime Minister to double the household income by 2022, Bank has undertaken project with various agencies like **TRLM, NULM, MUDRA, Stand Up India and Start Up India** which in turn will create a developed economy and economical activities in this state of Tripura. Bank is also imparting Financial Literacy Camp targeting the **Youth, Students, Farmers, Small Entrepreneur, and Senior Citizen** for providing them financial independency, enabling them to take decision in managing finance.

Scheme	Number of Loans Sanctioned (During the FY 2021-22)	Amount (In crore)
KCC(Kisan Credit Card)	29836	136.46
Mudra Loan	17246	193.75
SHG(Self Help Group)	11979 Groups	149.78



Scheme	Number of Loans Sanctioned (During the FY 2021-22)	Amount (In crore)
CC-Fishery	2645	7.71
Animal Husbandry	1724	6.10
Joint Liability Group(JLG)	4049 Groups	91.56

#### **Kisan Credit Card (KCCs) in TGB**

- Total beneficiary:-105380
- Amount Otg:- 174.65 Crore

#### **Self Help Group (SHGs) in TGB**

- Total Groups:-19109
- Amount Otg:- 262.15 Crore

#### **Share of TRIPURA GRAMIN BANK in KCC/SHG/PMEGP/Swabalamban in the state**

Sl No	Parameters	TGB		Total of all banks of Tripura		(%) Share of TGB
		Number/ Groups	Sanction Amount (Amt in crore)	Number /Groups	Sanction Amount(Amt in crore)	
1	<b><u>KCC</u></b>	29836	136.46	55743	307.09	44.44%
2	<b><u>SHG</u></b>	11933 Groups	148.22	15962	214.26	69.18%
3	<b><u>PMEGP</u></b>	337	22.59	904	57.41	39.35%
4	<b><u>SWABALAMBAN</u></b>	1123	39.89	2461	81.71	48.82%

Tripura Gramin bank is actively participating in various sponsored program which is promoting entrepreneurship and generate employment. Bank has sanctioned **337 no's of PMEGP** proposals & **1123no's SWABALAMBAN** loans amounting **Rs 22.59 Crore** & **Rs 39.89 Crore** respectively during the FY 2021-22 which in turn will generate employment.

Tipura Gramin Bank in its endeavor to encourage entrepreneurs in the State of Tripura and serve the rural people has played an active role in implementation of various Govt. Schemes. The Government schemes where the major thrust has been levied are:



1. PMEGP.
2. Swavalamban.
3. Agri and Agri Allied Loans such as KCC, Mini/Micro Dairy, Piggery, Poultry, Fishery, Power Tillers, Tractors etc.
4. SHG Loans.

The thrust area for PMEGP as the scheme envisages has been put on Manufacturing Sector with Service Sector being the second thrust area. Similarly for Swavalamban the thrust areas have been RTO sector to encourage Auto (run on petrol and Gas akin), Piggery, Poultry and Grocery Shops to cater to the needs of the rural people.

Tripura Gramin Bank has achieved 85-90% of the Target allocated in those sectors for the last 5 years with most of the units still running and making profits.

#### **ROLE OF TGB- A DRIVE TOWARDS ENTREPRENEURSHIP DEVELOPMENT (FY 21-22)**

*(Sanctioned during the FY 2021-22)*

- **Loan under STAND-UP-INDIA Scheme: A drive towards Atmanirbhar Bharat:-**

No. of Beneficiary:- 54 , Amt: Rs:- 12.60 Crore.

- **Floriculture:-** 7 units , Amt:- Rs.10.69 Lakh.
- **Bio-Floc Fish Farming:-** 46 units, Amt:- Rs.68.63 Lakh.
- **Pineapple Farming / Processing:-** 105 unit, Rs.58.99 Lakh.
- **Rubber Units / Smoke House:-** 54 Nos, Rs.48.48 Lakh.
- **Parytan Sahayak Prakalpa:-** 16 Nos, Rs.73.20 Lakh.
- **MUDRA Loan:-**
  - **SISHU**- 7946 A/C's, Amt:- Rs.30.26 Crore.
  - **KISHORE**- 8962 A/C's, Amt:- Rs.139.30 Crore.
  - **TARUN**- 338 A/C's, Amt:- Rs.24.24 Crore.
- **Atma Nirbhar Bharat Abhiyan:-** The Loans sanctioned under different schemes of Atma Nirbhar Bharat Abhiyan is enlisted below:-
  - **Guaranteed Emergency Credit Line:-** 512 Nos., Amt:- Rs. 6.91 Crore.
  - **COVID-19 MSME Loan:-** 236 Nos., Amt:- Rs. 5.36 Crore.
  - **COVID-19 Agri Loan:-** 3135 Nos., Amt:- Rs.8.95 Crore.



## Special Drive towards “SWANIRBHAR TRIPURA”

The Hon’ble Chief Minister of Tripura implemented a new scheme named “Swanirbhar Parivar Yojana” to encourage locally made products to uplift and strengthen the economy of the state. This idea herein is that every household, with participation from every family member, carry out backyard activities within their small homestead, so as to fulfil their own basic needs. This will ensure nutritional and economic security to the family.

Activity	No of Camps conducted since 01-07-21 till 31-03-22	Total Participants in camps	Swanirbhar Tripura Credit Camp Report as on March'22			
			No. of Applications Collected	Of which No. of Bargadar Application Collected	No. of Loans Sanctioned	Amount of Loan Sanctioned (in Rs. Crore)
Crop Loans	758	20242	5299	92	2808	12.44
Agri-Allied			2588	58	1433	14.97

## Extension of Credit to Priority Sector (Housing & Education)

Performance in financing under Housing Scheme as on 31-03-2022											
Sanctioned in FY 21-22		Total Outstanding									
		Urban		Semi-Urban		Rural		Total Otg as on 31-03-22		Out of which PMAY	
No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
Amt in Crore											
1782	116.93	1973	67.57	9834	252.56	13130	345.04	24937	665.17	409	137.60

Performance under Education Loan for the year 2021-22, As on 31-03-2022			
Proposal Sanctioned in FY 21-22		Outstanding as on 31-03-2022	
No	Amt	No	Amt
Amt in Crore			
38	1.53	1053	18.6

End