



# TRIPURA GRAMIN BANK

A Govt. of India Undertaking

---- Welcomes ----

**All the newly recruited  
Panchayat Executive Officers  
(PEO)**

# TRIPURA GRAMIN BANK ( At a Glance )



Head office: Abhoynagar, Agartala, West Tripura

**Email:-** tgraminbank@gmail.com / **Website:-** www.tripuragraminbank.org

- 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** 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 (35%)** and **Govt. of Tripura (15%)**.
- Presently the Bank is operating in eight districts of Tripura State with its Head Office at **Agartala**. Now the Bank has 150 Branches & 12 Ultra Small Branches (USB's) spread across the nooks and corner of the state.
- The Bank has three Regional Offices functioning at **Agartala (West Tripura)**, **Udaipur (South Tripura)** and **Kailasahar (North Tripura)**.





# The District-wise Branch Profile of - Tripura Gramin Bank (TGB)

- **West Tripura –** 40 Branches,
- **Khowai-** 13 Branches,
- **Sepahijala-** 18 Branches,
- **South Tripura-** 21 Branches,
- **Gomati-** 18 Branches,
- **North Tripura-** 16 Branches,
- **Unakoti-** 10 Branches,
- **Dhalai Tripura-** 14 Branches,

TOTAL BRANCHES OF TGB - 150

TOTAL USB's OF TGB - 12

# TGB - BRIEF INTRODUCTION



- ✓ Largest Branch Network in Tripura.
- ✓ Customer base of more than 30 Lakh
- ✓ 12 Thousand Crores + Business till date.
- ✓ Fully CBS (Core Banking System)
- ✓ Locker Facility available in 4 branches.
- ✓ Door Step Banking service through BC Agents.

## Our Penetration Across The State

Branches - 150      USBs - 12      Customer Service Points – 455

- ✓ Presence in all the districts of Tripura
- ✓ We manage RSETI (Rural Self Employment Training Institute) to impart skill development and training to state youths at Bishramganj, Sepahijala Tripura.
- ✓ 34 NUMBER OF ON-SITE ATM'S & 3 Number of Mobile ATM's with [Offus Facility](#)



# DIGITAL PAGE OF TRIPURA GRAMIN BANK



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4. Call Centre of TGB.
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6. Usage of QR Code & Mobile Banking.
7. Debit Card Usage.
8. ATM (OFFUS FACILITY).
9. Single Nodal Account (SNA) Facility.
10. TGB Mobile Banking Application.





# Technological Advancements in Digital Banking

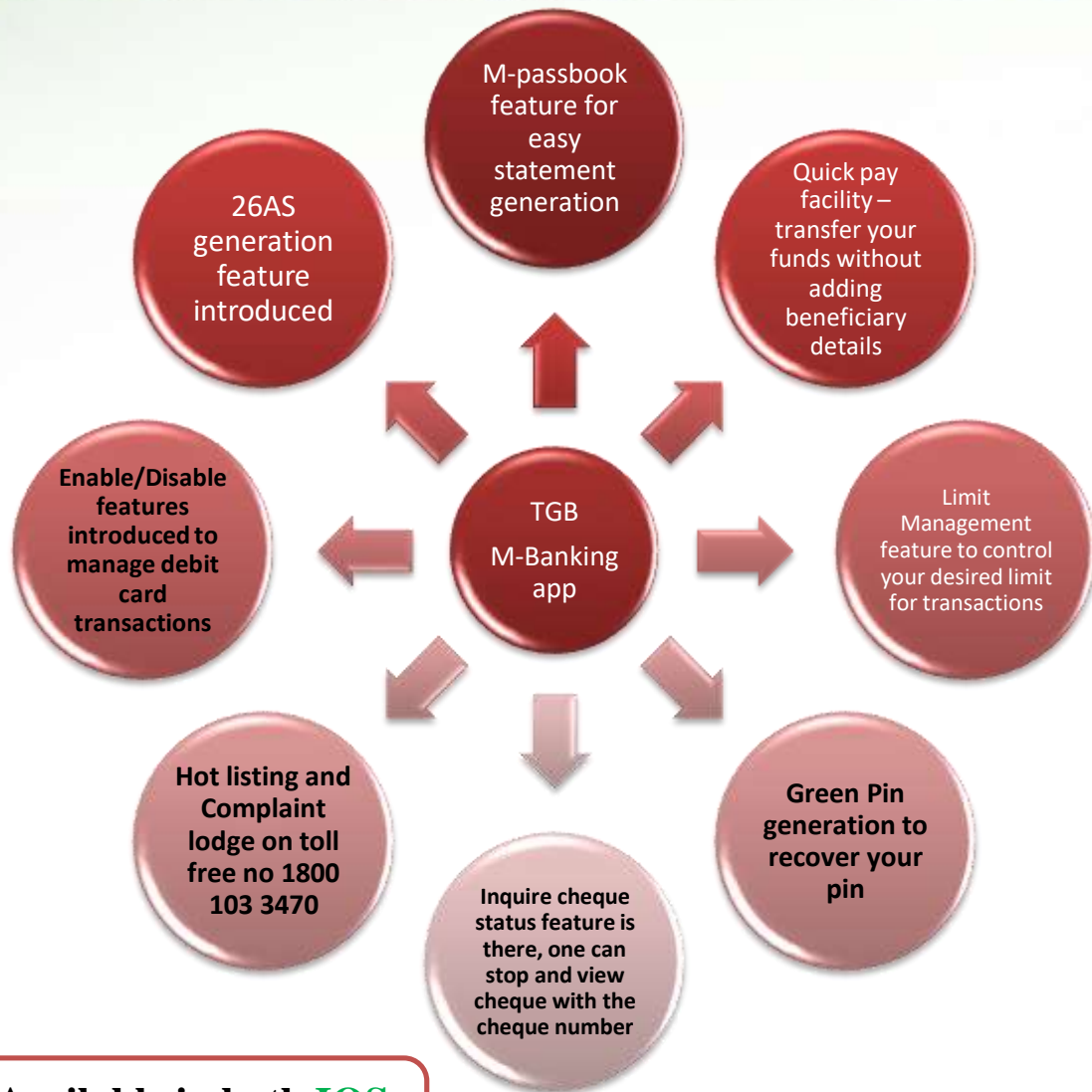


- FULLY **CBS** (CORE BANKING SOLUTION).
- SINGLE NODAL ACCOUNT (**SNA**) FACILITY.
- **MOBILE BANKING** WITH ENHANCED FEATURES.
- **SMS ALERT** / Balance Inquiry / Miscall Banking.
- **IMPS, UPI, PFMS** facility.
- **POS FACILITY, NACH.**

- **CTS CLEARING HOUSE.**
- **ECS & AEPS SERVICES.**
- **3 No. of Solar Powered Mobile ATM Van ("TGB ON WHEELS")**
- **ONSITE ATM's** (34 Nos.).
- **NEFT / RTGS** etc.
- **QR CODE**
- **ATM / Debit Card Facility.**

In the state of Tripura, the remotest locations are not having proper network connectivity due to geographical hindrance. Amidst of this Tripura Gramin Bank has been able to incorporate Leased Line facility in almost 97% of its Branches, remaining 3% are running with VSAT Technology.

# Tripura Gramin Bank M-Banking App



Available in both **IOS**  
and **Android Platform**

- Our Bank has upgraded its Mobile Banking Application which is now having many advanced features which is user friendly.
- **Limit – Rs.5 Lakh per day per transaction.**
- Due to this advancement in digital platform, the footfalls in the branches have drastically reduced.

## Facilities:-

- **M-passbook feature for easy statement generation**
- **Quick pay facility – transfer your funds without adding beneficiary details.**
- **Limit Management feature to control your desired limit for transactions.**
- **Green Pin generation to recover your pin.**
- **Inquire cheque status feature is there, one can stop and view cheque with the cheque number.**
- **Hot listing and Complaint lodge**
- **Enable/Disable features introduced to manage debit card transactions.**
- **26AS generation feature introduced.**



# LOANS

**Tripura  
Gramin Bank**







## 1) Housing loan for Construction / Readymade House Purchase / Flat Purchase

### ❑ Max limit –

- **No upper Limit** Need based depending on project (For construction / additions / purchase of house / Flat),
- **40 % of Sanction Amount** (For purchase of Land and thereafter for House Construction),
- **35 lakhs** (For Repair / Renovation).
- **Hassle Free Loan Takeover** from other Financial Institutions.

### ❑ ROI –

- ❖ 8.60% (Up to 15 years of Repayment), **(Fixed)**
- ❖ 8.85% (more than 15 years up to 30 years) **(Fixed)**

❑ **Eligibility** - Individual aged 21 years or above, regular employees and self employed.

❑ **Max tenure** - 30 years or up to 70 years of age (whichever is earlier).



## 2) Car Loan

- ✓ Hassel Free Processing
- ✓ Sanction within an hour

- ❑ **Max limit** – Rs. 1.00 Crore
- ❑ **ROI** – Starting @ 8.50% (**Fixed**)
- ❑ **Eligibility** – Salaried, Non-Salaried persons having regular income and Business concerns (Corporate, Non-Corporate , Societies etc.)
- ❑ **Max tenure** - 84 months.
- ❑ **Tie Ups** with prominent Car dealers of the state (Maruti Suzuki, Nexa, TATA etc.)





## EDUCATION LOAN

### 3) TGB Education Loan Scheme

- ❑ **Max limit** – Rs. 1.00 crore.
- ❑ **ROI** - 11.50% (up to Rs.7.50 lakh) **(Fixed)**  
10.75% (above Rs. 7.50 lakh) **(Fixed)**  
**[0.50% concession for Girl students]**  
***\*\*Interest Subvention is applicable in certain cases***
- ❑ **Eligibility** – For higher studies in India and Abroad in recognized colleges and Universities.
- ❑ **Max tenure** - 15 years (Excluding Moratorium).



**MSME**  
MICRO, SMALL & MEDIUM ENTERPRISES

## 4) MSME Loan (Business Loan)

❑ **Max limit** – No Upper Cap (Based on project).

❑ **ROI (Fixed)** –                    11.25% (Up to 50K),            11.75% (Up to 10 lakh),  
   11.00% (Up to 1 Cr.),        10.20% (above 1 Cr.)

***[Concession in ROI is available depending on value of collateral security.]***

***\*\*Minimum ROI is 8.85% (For 200% Security Value)***

❑ **Eligibility** – MSMEs, Individuals, Startups, Business owners, Entrepreneurs, Self-employed, Professionals etc.

❑ **Max tenure** - 7 years.





## MORTGAGE LOANS



### 5) TGB Mortgage Loan

**\*\* Concessional ROI is applicable on the value of the Property.**

#### TGB Mortgage Term Loan.

- ❑ **Max limit** – Rs. 5.00 Crore.
- ❑ **ROI** – 10.00% **(Fixed)** **\*\***(9.35%)
- ❑ **Eligibility** – Any Salaried / Non-Salaried individual.
- ❑ **Max tenure** – 15 years or up to Age - 70 years, whichever is earlier.

#### TGB Mortgage Overdraft.

- ❑ **Max limit** – Rs. 5.00 Crore.
- ❑ **ROI** – 9.75% **(Fixed)** **\*\***(9.10%)
- ❑ **Eligibility** – Businessman / Self Employed.
- ❑ **Max tenure** - 15 years or up to Age - 70 years, whichever is earlier.

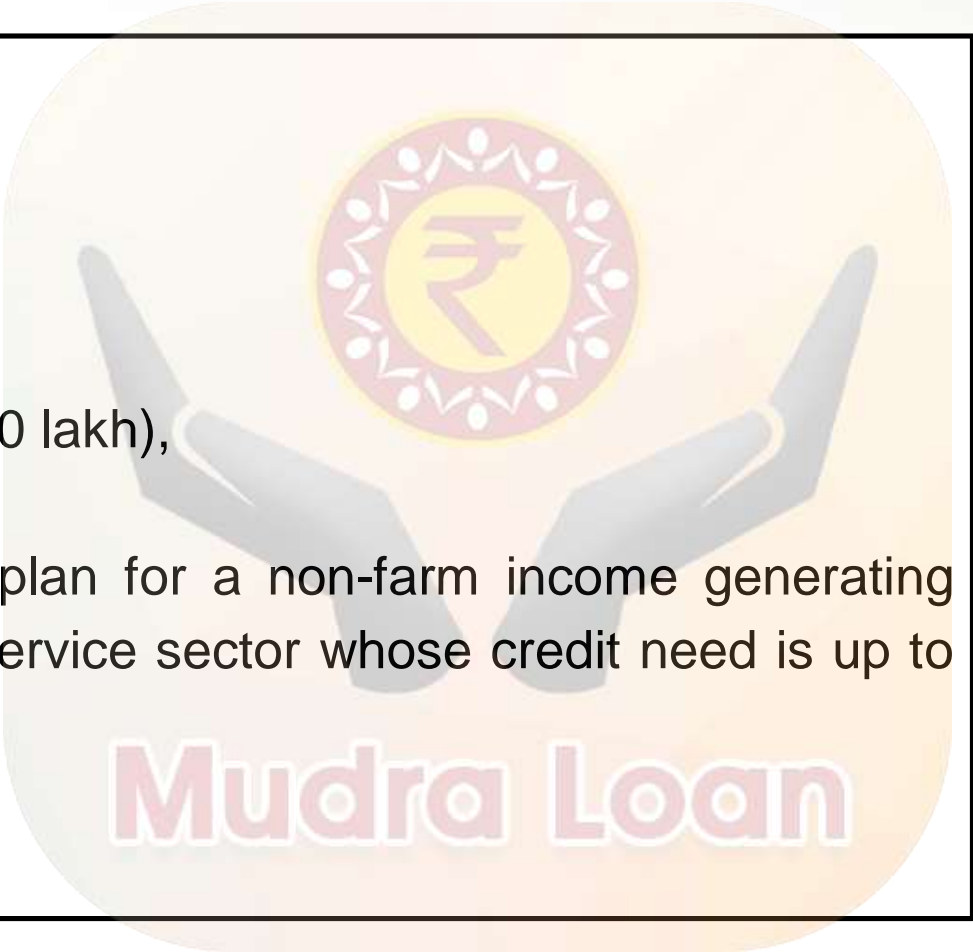


# प्रधानमंत्री MUDRA योजना



## 6) MUDRA Loan

- ❑ **Max limit** – Rs. 10.00 Lakh.
  - ❖ **SHISHU** – 50 Thousand.
  - ❖ **KISHORE** – Above 50K Up to 5.00 Lakh.
  - ❖ **TARUN** – Above 5.00 Lakh Up to 10.00 Lakh.
  
- ❑ **ROI** – 11.25% (Up to 50K) -- **(Fixed)** -- 11.75% (Up to 10 lakh),
  
- ❑ **Eligibility** – Any Indian Citizen who has a business plan for a non-farm income generating activity such as manufacturing, processing, trading or service sector whose credit need is up to 10 lakh.
  
- ❑ **Max tenure** - 7 years.







## 7) OD facility against Salary A/C

- ❑ **Max limit** – Rs. 5.00 Lakh
- ❑ **Eligibility** - All regular employees (State govt and TTAADC) drawing salary from TGB for last 10 months.
- ❑ **Max tenure** - Full service period (Up to 6 months prior to retirement)

❖ **Hassle Free Loan** →  
→ ❖ **Sanction within a day**





## PERSONAL LOANS



## 8) Personal Loan (Salaried / Non-Salaried)

- ❑ **Max limit** – Rs. 15.00 Lakh
- ❑ **Eligibility** - Employees drawing salary from TGB and Individual Self employed professionals.
- ❑ **Max tenure** - 84 months (Employees),  
60 months or up to 65 years of age whichever is earlier (Self Employed).
- ❑ **ROI** – 13% (Fixed)



## 9) TGB Two-Wheeler Scheme

- Max limit** – Rs. 2.00 Lakh.
- Eligibility** – Government Employees, Permanent Employees of reputed private concerns, Self Employed, Businessman.
- Max tenure** - 60 months.





## 10) Utsav Wrin Prakalpa ( UWP ) / ( Festival Loan )

- ❑ **Max limit** – Rs. 1.00 Lakh.
- ❑ **Eligibility** – All regular Govt. Employees & Contractual Employess drawing salary from Tripura Gramin Bank.
- ❑ **Max tenure** - 11 months.



## 11) Loan for Travel & Tour (TGB Bharat Darshan Loan)

- ❑ **Max limit** – Rs. 1.50 Lakh.
- ❑ **Eligibility** – All regular Govt. Employees drawing salary from Tripura Gramin Bank.
- ❑ **Max tenure** - 36 months.



**Loan  
against  
Fixed  
Deposit**

## 12) Loan against TD / LIC / NSC / KVP Certificates

- ❑ **Max limit** – 90% of Face Value of the certificate.
- ❑ **ROI** - 1% higher than the ROI of certificate (*Fixed*)
- ❑ **Eligibility** – Every customer who satisfies the depositor norms.
- ❑ **Max tenure** - Max 3 years or maturity date of certificate whichever is earlier.





# TRIPURA GRAMIN BANK

A Govt. Of India Undertaking

*The Largest Branch Network In Tripura*



## Deposit Schemes OF Tripura Gramin Bank

# Deposit Products of Tripura Gramin Bank



- Savings Account (SB)
- Current Account (CD)
- Fixed Deposit Account (FD)
- Recurring Deposit Account (RD)
- Flexi-Fixed Deposit Account (FFD)
- Single Nodal Account (SNA)
- Re-Investment Plan (RIP)
- Monthly Income Scheme (MIS)
- Safe Deposit Locker Facility
- Tax Savings Deposit Scheme

- Interest Payable on Quarterly basis or at Maturity along with the Principal.
- **Tenure** - 7 days to 10 Years
- Minimum invested amount is Rs. 1000/-
- **Premature Withdrawal allowed**
- Loan against Term Deposit is applicable
- TDS is applicable as per Income Tax Rules.
- **Maximum rate of interest** as compared to other PSBs.

**7.80% P.A**

For Senior Citizens

**7.30% P.A**

For General Customer

**7.10% P.A**

For Tax Savings



# Insurance Products of Tripura Gramin Bank



## **Personal Accident Insurance**





# Special Salary Account – (TGB KAVACH)



## Free Insurance coverage of Rs.40 Lakhs

### OUR OFFERS :

- Complimentary Accidental Insurance Coverage of Rs.40.00 Lakhs.
- Free ATM Card (NIL Charges).
- Free Cheque Book (NIL Charges).
- Free Demand Drafts (NIL Charges).
- Free Mobile Banking.

### Disclaimer :

For availing this scheme / facility, the respective salaried Govt. employee (Customer of TGB) must open / convert his / her salaried Bank account to TGB KAVACH SCHEME.



**kavach**

# PM-SOCIAL SECURITY SCHEMES



PRADHAN MANTRI  
JEEVAN JYOTI BIMA YOJNA

Life Insurance  
worth ₹ 2.00 Lakh

₹ 436

Per annum

Age:  
18-50 years

**PMJJBY**



PRADHAN MANTRI  
SURAKSHA BIMA YOJNA

Accident Insurance  
worth ₹ 2.00 Lakh

₹ 20

Per annum

Age:  
18-70 years

**PMSBY**

THREE  
GUARANTEED  
BENEFITS OF  
APY

Atal  
Pension  
Yojana

A GOVT. OF INDIA'S  
GUARANTEED PENSION SCHEME

1  
GUARANTEED  
MINIMUM  
MONTHLY  
PENSION  
(RS.1,000 TO  
RS. 5,000)  
FOR LIFE

2  
SAME AMOUNT OF  
LIFELONG  
PENSION FOR  
SPOUSE AFTER  
SUBSCRIBER'S  
DEATH

3  
NOMINEE  
RECEIVES  
₹1.70 LAC  
TO  
₹8.50 LAC  
AFTER DEATH  
OF SPOUSE



National Pension System Trust  
Regulated by PFRDA

**APY**

*N.B : Enroll in the above schemes through your nearest TQB Branch.*

# ACKNOWLEDGEMENT



**Tripura Gramin Bank** places on record deep sense of gratitude to the authorities & staff Members of Rural Development (RD) Department under Govt. of Tripura for their unflinching and valuable support towards our Bank and allowing us to deliver an informative presentation Infront of all. We are indebted to the ever growing customers, Clients and Well-Wishers for their patronage and active support for the development and smooth functioning of the Bank.

**Thank You**



**“We Grow with You”**



**Tripura Peoples Own Bank**



# TRIPURA GRAMIN BANK

(A Govt. of India Undertaking)

Sponsored by :  **Punjab National Bank**



**THANK YOU**