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Ref No : SLBC/TRP/Minutes/139/2022

Date : 26.05.2022

**Minutes of the 139<sup>th</sup> Meeting of SLBC, Tripura held on 21-05-2022 at Agartala.**

The 139<sup>th</sup> SLBC meeting of Tripura State was held at New Secretariat, Agartala on 21<sup>st</sup> May 2022 to review the performance of Banks till quarter ending March 2022 of FY 2021-22. Dignitaries in the meeting included:

Shri Kumar Alok, Chief Secretary, Govt. of Tripura; Shri Swarup Saha, Executive Director, Punjab National Bank (through Video Conference); Shri Sakshi Gopal Saha, General Manager & Convener SLBC Tripura, Punjab National Bank; Shri Loken Das, GM, NABARD Tripura; Shri Manoj K Moon, AGM, Reserve Bank of India Agartala; Shri Anand Kumar, Deputy General Manager & Circle Head, Agartala Circle, Punjab National Bank were among notable dignitaries who had participated in the meeting.

A list of the other participants is annexed.

After the keynote address by Shri Swarup Kumar Saha, Executive Director Punjab National Bank & Co-Chairman SLBC Tripura, the meeting commenced with the Action Taken Report for the Action Points from the 138<sup>th</sup> SLBC meeting and discussion held on agenda items presented by Shri Anand Kumar, DGM & Circle Head, Punjab National Bank Agartala Circle. The gist of the deliberations and the emerging Action Points are as follows.

**Achievement under ACP**

- All the banks put together disbursed Rs. 6768.86 crore i.e. 82% of the Annual Target for Rs 8304.22 crores under ACP 2021-22 as on March 2022. Achievement under Agriculture sector is 56%. Achievements in MSME and OPS are 52% and 268% of the ACP Targets respectively as on 31.03.2022.
- For the quarter ended March 2022, two banks, viz., IndusInd Bank and Axis Bank have not submitted quarterly reports. As such, achievement figures of the above-mentioned Banks have not been included in SLBC reports of the reporting quarter.
- All Banks have again been advised to submit quarterly reports to SLBC desk within 15 days from the end of reporting quarter.
- Private Sector Banks performance under Annual Credit Plan FY 2022-23 requires improvement in order to meet the assigned targets by March 2023.
- Reserve Bank of India to take up the issue of non-participation of Banks in SLBC meetings as well as delayed / non-submission of quarterly reports with concerned Banks.

**(Action Point 1: All Banks, RBI, Line Departments)**

### CD Ratio

- CD ratio of the banks increased to 57% as on March 2022 as compared to 54% as on March 2021.
- Banks with low CD Ratio should exert special attention towards attaining parity with the State CD Ratio.
- Banks to target attaining CD Ratio of 60% in FY 2022-23.

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

### Agriculture & PMFBY

- 55743 KCC loans were sanctioned by Banks amounting Rs. 307.09 crore as on March 2022 for FY 2021-22, thereby achieving 52% of the Annual Target of 108220.
- GP wise camps are being organized jointly by Banks and Line Departments at all villages in Tripura, on 3<sup>rd</sup> Saturday every month, throughout the fiscal year for bringing left out farmers under the ambit of institutional credit. As on date, 1161 such camps have been organised throughout the state of Tripura.
- Tripura State Co-Operative Bank to reconcile their KCC portfolio and submit detailed list of all KCC borrowers to SLBC desk for onward submission to Agriculture Department.
- **Pradhan Mantri Fasal Bima Yojana:** 1008 loanee farmers have been brought under the coverage of PMFBY during Rabi 2021-22 season. Additionally, 83834 non-loanee farmers have also been covered under PMFBY during same period.
- Banks to strive for increasing the loanee farmer coverage in subsequent crop seasons.

**(Action Point 3: Banks/ State Govt/SLBC/ NABARD/ Line Departments)**

### Self Help Groups

- As against the TRLM target of Rs.200 crores in 15000 accounts for FY 2021-22, the Banks have collectively achieved sanction of 15962 accounts (achievement of 106%) with corresponding sanction amount of Rs.214.24 crores (achievement of 107%) up to March 2022.
- State Bank of India has been advised to follow RBI guidelines for opening of SHG savings account through simplified account opening process in order to increase their SHG base and improve share of lending to SHGs.
- As on date, 470 cases have been sanctioned under NULM SEP (Individual). Banks to expedite processing of pending applications and according sanction in eligible cases at the earliest.
- Banks to explore dual authentication payment process for servicing SHGs by BCs / CSPs.

**(Action Point 4: All Banks / TRLM / Urban Development Department)**

### Opening of Banking Outlets in unbanked centres

- **On the issue of opening of Outlets in five (5) centers which were pending for long:**  
ICICI Bank had informed that opening of branch at Nabincherra was not feasible and as such an alternate location, i.e., Raishyabari was allocated. ICICI Bank has been advised to expedite the process of opening Bank branch at Raishyabari and in response, the Bank informed that the branch will be opened within one month.
- **Opening of new branches**  
Punjab National Bank informed that new bank branch at Kathalia is scheduled to be operationalized by June 2022.
- **Opening of new BC Points**  
As per decision of last SLBC meeting held on 31.01.2022 and upon receipt of additional information from member Banks, 140 GPs / VCs were identified where no Branch / BC is



available within a radius of 2 KMs from the concerned GP / VC. SLBC desk tabled the bank wise allocation of the specified GPs / VCs in the SLBC sub-committee meeting held on 22.03.2022, which was deliberated upon and accepted by the House. Banks were advised to make the BC points operational by June 2022.

- As per request of Hon'ble MLA Shri Pramod Reang, Central Bank of India was advised to explore opening of a Bank branch at Santirbazar. The Bank is to submit a feasibility report in this regard to SLBC desk by June 2022.

**(Action Point 5: SLBC, all concerned Banks)**

### **Government Sponsored Loan Schemes**

- Out of 3083 PMEGP proposals sponsored against the target of 2000 cases, 904 proposals amounting Rs. 5740.66 lakhs have been accorded sanction by bank branches as on 31.03.2022 for FY 2021-22.
- In case of Swavalamban for FY 2021-22, 8634 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 2461 cases were sanctioned amounting Rs. 8171.01 lakhs as on 31.03.2022.
- An independent meeting to be convened by NABARD Tripura with public sector Banks, private sector banks, RBI, KVIC and Dept of Industry & Commerce, Govt of Tripura, to discuss regarding poor performance of Banks under PMEGP.
- Dept of Industry & Commerce, Govt of Tripura to provide list of Swavalamban beneficiaries for FY 2017-18 onwards to SLBC desk for onward circulation among member Banks. The Banks in turn shall reconcile their pending subsidy claims from the detailed information and ensure claiming subsidy in all such pending cases accordingly.

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

### **Education Loans**

- Banks have accorded sanction in 347 cases with aggregate amount of Rs. 1189.82 lakhs as on 31.03.2022 for FY 2021-22.

**(Action Point 7: All Banks, Education Dept)**

### **Housing Loans & PMAY**

- Till March 2022 of FY 2021-22, 5715 housing loans have been sanctioned with aggregate amount of Rs.504.04 crores.
- PMAY(Grameen) loan scheme has been adopted by Punjab National Bank, Tripura Gramin Bank and Tripura State Co-Operative Bank, while other member Banks has been advised to adopt the same at the earliest. The scheme provides for top-up financial assistance to MGNREGA beneficiaries for meeting cost escalation and furnishing expenses after full utilization of grant assistance under PMAY (Grameen) scheme.
- Draft PMAY (Urban) scheme in line with PMAY Gramin scheme for urban beneficiaries has been approved by Urban Development Department and ratified by SLBC. The same is to be adopted by respective boards of SLBC Tripura member Banks.

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

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

- Loans under Stand up India extended to 128 SC/ST/Women beneficiaries amounting Rs. 18.61 Crores up to March 2022 during FY 2021-22.
- All Banks/ Financial Institutions have made an achievement of Rs. 2478.09 crores in 357372 number of accounts for the period April 2021 – March 2022, against the annual target of Rs.2535.39 crores i.e. 98 % under Pradhan Mantri Mudra Yojana (PMMY).

**(Action Point 9: All Banks)**



## NPA and Recovery

- Percentage of gross NPA increased to 6.32% as on March 2022 from 5.37% as on March 2021.
- Gross NPA amount in absolute terms increased to Rs. 1172.93 crores as on March 2022 from Rs. 906.99 crore as on March 2021. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 189.25 crores which if added with the outstanding NPA, the total amount would be Rs.1362.18 crores which seems to be high.
- As on March 2022, percentage of NPA under KCC is 29.68%, under PMMY is 10%, under PMEGP is 25% and Swavalamban is 24%. State Govt is requested to take adequate measures in helping bank officials in recovery of these loans.
- Bankers sought co-operation from the State Government for recovery of Bank dues from defaulting employees, as well as expediting the resolution process of PDR cases.

**(Action Point 10: All Banks & State Government)**

## Tourism

- 255 proposals, after undergoing suitable training arranged by Tourism Dept, under the "Paryatan Sahayak Prakalpa" have been forwarded to various bank branches for extending credit support to eligible beneficiaries, out of which 13 have been sanctioned.
- List of Bank-wise sponsored cases is to be shared by Tourism Department to SLBC desk for onward circulation among participating Banks. Banks in turn are requested to expedite the process of sanction in eligible cases in a time bound manner.

**(Action Point 11: All Banks, DIC, Tourism Dept)**

## RSETIs

- As decided in the 138<sup>th</sup> SLBC meeting, there was a need to have a dedicated RSETI at each district. State Bank of India is to open RSETI at North Tripura district, Tripura Gramin Bank at Khowai district and Punjab National Bank at South Tripura district for opening RSETI.
- DM South Tripura has proposed opening of RSETI South Tripura at Hrishyamukh Tipra Bazaar Training Center. The same has been referred by PNB HO to MoRD for necessary approval.
- DM Khowai has been requested by Tripura Gramin Bank for allotment of land / building for RSETI Khowai.
- State Bank of India was requested to explore viable location for setting up RSETI at North Tripura district.

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

## ATMs in Block Development Offices

- As per decision of 138<sup>th</sup> SLBC meeting, Bank wise targets were allocated for opening ATMs in all Block Development Offices in Tripura. Bank wise targets include Punjab National Bank (24 locations), State Bank of India (20 locations), Tripura Gramin Bank (7 locations), UCO Bank (3 locations) and Canara Bank (2 locations).
- Present status of implementation as provided by Banks in the sub-committee meeting is as under:
  - a) Punjab National Bank: The Bank has written to respective BDOs for providing space to set up ATMs in 24 allocated RD blocks. Punjab National Bank has also taken up the issue of purchasing ATMs with their Corporate Office.
  - b) State Bank of India: The Bank has initiated the process of setting up ATMs in the allocated 20 RD blocks. SBI officials expressed their difficulty in setting up ATMs in Karbook and Silachari RD block. SBI to co-ordinate with Tripura Gramin Bank and SLBC for swapping

allocation of the above-mentioned locations with Tripura Gramin Bank. SBI to write to Tripura Gramin Bank in this regard.

- c) UCO Bank: Representative from UCO Bank stated that out of the 3 allocated locations, on-site ATM is present at Raishyabari & Kalyanpur branches, situated at a distance of less than 500 metre from the respective RD blocks. In view of the above, the House was of the view that these locations may be considered as covered. UCO Bank was advised to expedite setting up of ATM in the remaining location of Dumburnagar RD block.
  - d) Tripura Gramin Bank: The Bank is in the process of purchasing ATMs for the allocated 7 locations. However, as stated above, the Bank will explore swapping two of its seven allocated locations with State Bank of India's allocated locations – Silachari & Karbook. Tripura Gramin Bank has been facing technical issues in ATM operations post upgradation of the Bank's Core Banking Solution systems and the same is being taken up with its sponsor Bank (Punjab National Bank) for resolution of issues.
  - e) Canara Bank: The Bank representative informed the House that Canara bank is in the process of setting up an exclusive administrative office for the State of Tripura, subsequent to which, the Bank shall proceed with setting up ATMs in the two allocated locations of Laljuri and Kadamtala.
- Banks to provide location-wise status of implementation to SLBC desk pertaining to setting up of ATMs at Block Offices for onward intimation to State Government.
  - Block Development Officers to arrange for providing ATM rooms as per Bank's specifications along with necessary electrical points and electricity connection as may be required.

**(Action Point 13: PNB, SBI, TGB, Canara Bank, UCO Bank, SLBC, State Government)**

#### **Other Issues**

- A scheme for long term bank finance to rubber sector, which provides for loan tenor of 15 years (including 8-year moratorium), has been prepared by Rubber Board along with NABARD. The same needs to be approved by Banks.
- State Level Technical Committee to finalize scale of finance for orchid cultivation.
- Draft Annual Credit Plan FY 2022-23 was placed before the house for approval. Considering the ACP achievement of Banks in fiscal year 2021-22 as well as the recent economic outlook, SLBC was advised to revise the targets. The revised ACP target is to be placed in the next sub-committee meeting of SLBC Tripura for deliberations and approval by the House.

**(Action Point 14: NABARD, Line Departments, All Banks, SLBC)**

Shri Sakshi Gopal Saha, General Manager & Convener SLBC Tripura, Punjab National Bank, thanked all eminent dignitaries for their august presence in the SLBC meeting and providing guidance to the SLBC to propel the State towards all round growth. The meeting ended with vote of thanks to the Chair.

  
**(Shri Sakshi Gopal Saha)**  
General Manager &  
Convener, SLBC, Tripura  
Punjab National Bank

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**LIST OF THE PARTICIPANTS AT THE 139<sup>TH</sup> MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 21.05.2022**

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
<b>I</b>	<b>CHAired BY</b>	
1	Shri Kumar Alok	Chief Secretary, Govt. of Tripura
2	Shri Swarup Kumar Saha	Executive Director, Punjab National Bank
<b>II</b>	<b>GOVT. OFFICIALS</b>	<b>Designation/Office/Institution</b>
1	Shri J K Sinha	Principal Secretary to the Chief Minister, GoT
2	Shri Puneet Agarwal	Principal Secretary, Revenue & Tribal Welfare, GoT
3	Shri Brijesh Pandey	Secretary, Finance, GoT
4	Shri Kiran Gitte	Secretary, UDD, GoT
5	Shri Abhishek Singh	Secretary, Co-Operation, GoT
6	Shri Apurba Roy	Secretary, Agriculture, GoT
7	Dr. P K Goyal	Secretary, Industries & Commerce, GoT
8	Shri Abhishek Chandra	Special Secretary, SC Welfare, GoT
9	Dr. Vishal Kumar	CEO TRLM, GoT
10	Dr. T Majumder	Director, Urban Development, GoT
11	Smt Swapna Debnath	Director, Industries, GoT
12	Dr. P.B. Jamatia	Director, Horticulture, GoT
13	Smt Rakhi Biswas	Director, Institutional Finance, GoT
14	Shri N Chakma	Director, Agriculture, GoT
15	Smt S Debnath	Addl Director, Industries, GoT
16	Shri N.G. Noatia	DDFC, Fisheries, GOT
17	Dr. Jasmine Debbarma	Deputy. Director, ARDD, GoT
18	Shri Tapas Kr. Basak	H.O.D., Institutional Finance, GoT
19	Shri Santanu Ghosh	Development Officer, Institutional Finance, GoT
20	Shri Sagnik Roy	SMM-FI, TRLM
21	Dr. Debasish Bhowmik	Sr. Officer, Agriculture Department, GoT
22	Shri Vikram Khandekar	Director, KVIC
23	Shri Debabrata Bhowmik	SMM, TULM
24	Shri Pratim Deb	SMM(FIME), TULM
25	Shri Dipak Chakraborty	FIC, TRLM
26	Shri Sudhir Ghosh	U.D. Clerk, Institutional Finance, GoT
<b>III</b>	<b>RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES/ BSNL</b>	<b>Designation/Office/Institution</b>
1	Shri Loken Das	GM, NABARD Tripura
2	Shri Manoj Kumar Moon	AGM, Reserve Bank of India Agartala
3	Shri Vivekananda Hembram	National Housing Bank
4	Smt Rita Choudhary	AGM, NABARD Tripura
5	Shri Rakesh Kumar Yadav	Manager, SIDBI
6	Shri Bodhayan Ghosh	AM, NABARD Tripura



IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Sakshi Gopal Saha	General Manager, Punjab National Bank & Convener, SLBC Tripura
2	Shri Bikramjit Shom	GM & Zonal Manager Guwahati, Punjab National Bank
3	Shri Anand Kumar	Deputy General Manager & Circle Head, Punjab National Bank, Agartala Circle
4	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
5	Shri Bhajan Ch. Ray	MD, Tripura State Co-operative Bank
6	Shri Binoy Bhushan Das	RM, SBI RBO Agartala North
7	Shri Subrata Roy	AGM, Punjab National Bank
8	Shri Raju Das	ZM, UCO Bank
9	Shri Subhabrata Datta	Chief Manager SLBC, Punjab National Bank
10	Shri Gobinda Bhattacharjee	Chief Manager, SBI RBO Agartala South
11	Shri Khurshid Rabbani	Chief Manager, Indian Overseas Bank
12	Shri Sanjib Dey	Chief Manager, Canara Bank
13	Shri Subhash Panjiyara	Chief Manager, Union Bank of India
14	Smt Sona Das	Chief Manager, Indian Bank ZO Guwahati
15	Shri Suraj Chhetry	Sr. Manager, Bank of India
16	Shri Anupam Tripura	Senior Manager, Central Bank of India
17	Shri Amitabha Sengupta	Cluster Head, Bandhan Bank
18	Shri Jaydip Sen	VP, Axis Bank
19	Shri Jibananda Chhetri	RM, ICICI Bank
20	Shri Sayenta Bhowmik	Branch Manager, ICICI Bank
21	Shri Genius Ahanthem	Manager, UCO Bank
22	Shri Asish Kr Roy	SM, India Post Payments Bank
23	Shri Avijit Chakraborty	Director, RSETI Udaipur
24	Shri Manoj Bhowmik	LDM, West Tripura
25	Shri Prafulla Debbarma	LDM, Sepahijala
26	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank

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