

**Convener of State Level Bankers' Committee, Tripura**

Ref No : SLBC/TRP/Minutes/140/2022

Date : 26.08.2022

**Minutes of the 140<sup>th</sup> Meeting of SLBC, Tripura held on 04-08-2022 at Agartala.**

The 140<sup>th</sup> SLBC meeting of Tripura State was held at New Secretariat, Agartala on 4<sup>th</sup> August 2022 to review the performance of Banks for and up to the quarter ended June 2022 of FY 2022-23. Dignitaries in the meeting included:

Prof. (Dr.) Manik Saha, Hon'ble Chief Minister, Govt of Tripura  
Shri J K Sinha, IAS, Chief Secretary, Govt. of Tripura,  
Shri Atul Kumar Goel, MD & CEO, Punjab National Bank,  
Shri Sakshi Gopal Saha, General Manager & Convener SLBC Tripura, Punjab National Bank,  
Shri Bikramjit Shom, Zonal Manager, Punjab National Bank  
Shri Satwant Singh Sahota, GM, Reserve Bank of India Agartala,  
Shri Anand Kumar, Deputy General Manager & Circle Head, Agartala Circle, Punjab National Bank.  
Shri Anil Purohit, DGM, NABARD Tripura,

A list of the other participants is annexed.

After the keynote address by Shri Atul Kumar Goel, MD & CEO, Punjab National Bank & Co-Chairman SLBC Tripura, the meeting commenced with the Action Taken Report for the Action Points from the 139<sup>th</sup> SLBC meeting and discussion 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. 1689.91 crore i.e. 20% of the Annual Target for Rs 8546.78 crores under ACP 2022-23 as on June 2022. Achievement under Agriculture sector is 15%. Achievements in MSME and OPS are 25% and 26% of the ACP Targets respectively as on 30.06.2022.
- All Banks have again been advised to submit quarterly reports to SLBC desk within 15 days from the end of reporting quarter.

**(Action Point 1: All Banks, SLBC)**

**CD Ratio**

- CD ratio of the banks increased to 58% as on June 2022 as compared to 54% as on June 2021.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.

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

**Agriculture & PMFBY**

- 12170 KCC loans were sanctioned by Banks amounting to Rs. 77.72 crores as on June 2022 of FY 2022-23, thereby achieving 18% of the Annual Target of 69278 nos.
- Tripura State Co-Operative Bank to reconcile their KCC portfolio and submit detailed list of all KCC borrowers to SLBC desk for onward forwarding to Agriculture Department.
- Agriculture Department to provide report on sponsored KCC applications to SLBC desk for onward circulation among member Banks for further course of action.
- **Pradhan Mantri Fasal Bima Yojana:** PMFBY notification was circulated on 23.05.2022, for which HDFC Ergo General Insurance Co. Ltd., is the implementing agency, with subsidized premium rates as per Mukhya Mantri Fasal Bima Yojana for farmers in order to encourage maximum enrolment of eligible farmers under the scheme.
- 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.230 crores in 18800 accounts for FY 2022-23, the Banks have collectively achieved sanction of 1828 accounts (achievement of 10%) with corresponding sanction amount of Rs.36.69 crores (achievement of 16%) up to June 2022.
- Banks were requested to improve the turnaround time of sanctioning loans, so that pending applications may be cleared by August 2022.
- As on June 2022 of FY 2022-23, 55 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 expedite onboarding of dual authentication payment process in all SHG accounts 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 has informed that currently it will not be feasible to set up a branch in Raishyabari. As such, the Bank is in the process of setting up a BC point at Purba Potachhara GP under Raishyabari RD Block. The BC point is to be set up by August 2022.
- **Opening of new branches**  
New Bank branch at Kathalia by Punjab National Bank, is scheduled to be operationalized by September 2022.
- **Opening of new BC Points**
  - Punjab National Bank: 41 out of 66 allocated locations BC agent has already been identified and shall be made operational by September 2022.
  - Tripura Gramin Bank: Already allocated resources in all the allocated 48 locations. However, post CBS upgradation, the Bank is in the process of technology integration with support of its sponsor Bank Punjab National Bank for operationalizing BC points.
  - Tripura State Co-Operative Bank: BC points at all 13 allocated locations will be operationalized by September 2022.
  - State Bank of India: 2 out of 9 allocated locations have been activated. The rest to be completed by September 2022.

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

### **Government Sponsored Loan Schemes**

- Out of 694 PMEGP proposals sponsored against the target of 2164 cases, 45 proposals have been accorded sanction by branches for FY 2022-23 as on 30.06.2022 amounting to Rs. 125.32 lakhs.
- In case of Swavalamban for FY 2022-23, 2890 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 16 cases were sanctioned amounting to Rs. 42.52 lakhs as on 30.06.2022.
- Banks were advised to expedite sanctions in eligible cases in order to achieve the annual targets accordingly.

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

### **Education Loans**

- Banks have accorded sanction in 93 cases with aggregate sanction amount of Rs. 363.18 lakhs as on 30.06.2022 of FY 2022-23.

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

### **Housing Loans & PMAY**

- Till June 2022 of FY 2022-23, 1165 housing loans have been sanctioned with aggregate sanction amount of Rs.115.73 crores.
- SLBC noted the poor performance under existing PMAY Grameen Scheme. The reasons were discussed and the State Govt suggested following modifications to accommodate maximum beneficiaries in the State, as under:
  - Age Criteria: The criteria for maximum entry age of 50 years may be removed. However, repayment age may be upto 60 years. Loan may be sanctioned jointly with the

beneficiary's family member having age up to 50 years as co-borrower. The definition of 'family' in this regard may include self and spouse only.

- Disbursement of loan: Bank loan may be disbursed after release of 1st phase of government grants to the beneficiary proportionately and in phases; instead of the existing guidelines of disbursing the loan after full utilization of government grant of Rs 1.30 lakhs.
- The State Govt also demanded similar kind of scheme for urban beneficiaries in the form of PMAY Urban Scheme. 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 had been extended to 21 SC/ST/Women beneficiaries amounting to Rs. 2.10 Crores during FY 2022-23 up to June 2022.
- All Banks/Financial Institutions have made an achievement of Rs. 228.82 crores with 38021 numbers of accounts for the period April 2022 – June 2022, against the annual target of Rs.3042.46 crores i.e. 8 % of the target under Pradhan Mantri Mudra Yojana.

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

#### **NPA and Recovery**

- Percentage of gross NPA as against gross advance increased from 5.47% as on June 2021 to 6.16% as on June 2022.
- Amount in absolute terms increased to Rs. 1176.98 crores as on June 2022 from Rs. 933.84 crore as on June 2021. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 160.11 crores which if added with the outstanding NPA, the total amount would be Rs. 1337.09 crores which seems to be high.
- As on June 2022, percentage of NPA under KCC is 28.57%, under PMMY is 10%, under PMEGP is 28% and Swavalamban is 24%. State Govt was requested to take adequate measures in helping bank officials in recovery of these loans.

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

#### **Tourism**

- 213 proposals under the "Paryatan Sahayak Prakalpa" have been forwarded to various bank branches for extending credit support to eligible beneficiaries after undergoing suitable training arranged by Tourism Dept, of which 22 have been sanctioned.

**(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 advised opening of RSETI South Tripura at Hrishyamukh Tipra Bazaar Training Center. Approval from MoRD is awaited.
- Tripura Gramin Bank has written to DM Khowai for allocating suitable premises for RSETI.
- State Bank of India has written to DM North Tripura for allocating suitable premises for RSETI.

**(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 installing ATMs with their Corporate Office. PNB Corporate Office has allowed installation of ATMs through OPEX model for which the Bank has taken up with ATM vendors. Vendors are yet to submit feasibility reports for the allocated locations. Upon receipt of feasibility reports, the Bank will apprise the House on further course of action.
  - 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. ATM of Tripura State Co-Operative Bank is present at Karbook RD block, originally assigned to SBI, and may be considered as covered. SBI to co-ordinate with Tripura Gramin Bank and SLBC for swapping allocation of the Silachari RD block location with Tripura Gramin Bank, as per mutual consent. SBI to write to Tripura Gramin Bank in this regard.

c) UCO Bank: Of the 3 allocated locations, on-site ATM is present at Raishyabari & Kalyanpur branches, situated at a distance of less than 500 metres from the respective RD blocks. In view of the above, these locations are to 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 one of its seven allocated locations with State Bank of India's allocated location Silachari. 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**

- Revised draft of Annual Credit Plan FY 2022-23 was placed before the SLBC sub-committee on 28.06.2022 and duly approved. However, the House was of the view that while the overall approved target may be kept at Rs.8546 crores, sector wise targets may be re-distributed with a view to increasing priority sector credit.

**(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.



General Manager & Convener, SLBC, Tripura  
Punjab National Bank

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**LIST OF THE PARTICIPANTS AT THE 140<sup>TH</sup> MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 04.08.2022**

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
<b>I</b>	<b>CHAired BY</b>	
1	Prof. (Dr.) Manik Saha	Hon'ble Chief Minister, Govt of Tripura
2	Shri J K Sinha	Chief Secretary, Govt. of Tripura
3	Shri Atul Kumar Goel	MD & CEO, 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	Dr. T K Debnath	Special Secretary, ARDD & Fisheries, GoT
9	Dr. Sandeep Rathod	Special Secretary, Rural Development, GoT
10	Shri Abhishek Chandra	Special Secretary, SC Welfare, GoT
11	Dr. Vishal Kumar	CEO TRLM, GoT
12	Dr. T Majumder	Director, Urban Development, GoT
13	Smt Swapna Debnath	Director, Industries, GoT
14	Dr. P.B. Jamatia	Director, Horticulture, GoT
15	Smt Rakhi Biswas	Director, Institutional Finance, GoT
16	Shri Saradindu Das	Director, Agriculture, GoT
17	Shri D K Chakma	Director, ARDD and Fisheries, GoT
18	Shri Tarit Chakma	Director, Tourism, GoT
19	Shri Pradip Reang	Dy. Director, SC Welfare, GoT
20	Shri L Hrangkhal	Addl. Director, SW/SE, GoT
21	Shri Tapas Kr. Basak	H.O.D., Institutional Finance, GoT
22	Dr. Basudeb Bhattacharya	Key Officer, CM Secretariat
23	Dr. Debasish Bhowmik	Asst. Director, Agriculture Department, GoT
24	Shri Ram Suresh	Asst. Director, KVIC
25	Shri Pratim Deb	SMM(FIME), TULM
26	Shri Abhijit Debbarma	APM,TRLM
27	Shri Manik Lal Malakar	S.I.O., Press Cell, CM Secretariat
<b>III</b>	<b>RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES/ BSNL</b>	<b>Designation/Office/Institution</b>
1	Shri Satwant Singh Sahota	GM, Reserve Bank of India Agartala
2	Shri Anil Purohit	DGM, NABARD Tripura
3	Shri Manoj Kumar	AGM, Reserve Bank of India
4	Smt Rita Choudhary	AGM, NABARD Tripura
5	Shri Rakesh Kumar Yadav	Manager, SIDBI
6	Shri Bodhayan Ghosh	AM, NABARD Tripura

*Dr.*

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 Satyendra Singh	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 Dipak Chandra Das	RM, SBI RBO Agartala South
8	Shri Subrata Roy	AGM, Punjab National Bank
9	Shri Ajay Sahay	DZM, UCO Bank
10	Shri Subhabrata Datta	Chief Manager SLBC, Punjab National Bank
11	Shri Uttam Kumar Roy	Chief Manager, Indian Overseas Bank
12	Shri Sanjib Dey	Chief Manager, Canara Bank
13	Shri Amit Anand	Chief Manager, Union Bank of India
14	Shri Raj Sekhar Deb	Chief Manager, Bank of India
15	Shri Anupam Tripura	Senior Manager, Central Bank of India
16	Shri Dipankar Debbarma	Sr. Manager, Bank of Baroda
17	Shri Samarjit Debbarma	Manager, Union Bank of India
18	Shri Palash Bhaumik	DCO, State Bank of India
19	Shri Samaresh Karmakar	Cluster Head, Bandhan Bank
20	Shri Surajit Paul	BH, Bandhan Bank
21	Shri Gopal Das	BM, Ujjivan Bank
22	Shri Partha Ghosh	Regional Head, Ujjivan SFB
23	Shri Joydeep Roy	Manager, Ujjivan Bank
24	Shri Ratan Das	Cluster Head, HDFC Bank
25	Shri Uttam Paul	BM, HDFC Bank
26	Md. Saraj Ahmed	DVP, Axis Bank
27	Shri Bikash Laskar	Sr. Manager, Axis Bank
28	Shri Arnab Naha	BM, ICICI Bank
29	Shri Jibananda Chettri	Senior Manager, ICICI Bank
30	Shri Dipankar Biswas	CBM, IndusInd Bank
31	Shri Genius Ahanthem	Manager, UCO Bank
32	Shri Asish Kr Roy	SM, India Post Payments Bank
33	Shri Avijit Chakraborty	Director, RSETI Udaipur
34	Shri Manoj Bhowmik	Sr. Manager, SLBC Tripura, Punjab National Bank
35	Shri Rajesh Ranjan Jha	LDM, West Tripura
36	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank

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