

Convener of State Level Bankers' Committee, Tripura

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Minutes of the 141st Meeting of SLBC, Tripura held on 22-11-2022 at Agartala.

The 141st meeting of SLBC Tripura was held at New Secretariat, Agartala on 22nd November 2022 to review the performance of Banks for and up to the quarter ended September 2022 of FY 2022-23. Dignitaries in the meeting included:

Shri J K Sinha, IAS, Chief Secretary, Govt. of Tripura,
Shri Atul Kumar Goel, MD & CEO, Punjab National Bank,
Shri Shio Shankar Singh, General Manager & Convener SLBC Tripura, Punjab National Bank,
Shri Bikramjit Shom, Zonal Manager, Punjab National Bank,
Shri Loken Das, GM, NABARD Tripura,
Shri Anand Kumar, Deputy General Manager & Circle Head, Agartala Circle, Punjab National Bank,
Shri Manoj Moon, AGM, Reserve Bank of India Agartala.

A list of the other participants is annexed.

The keynote address was delivered by Shri Atul Kumar Goel, MD & CEO, Punjab National Bank & Co-Chairman SLBC Tripura. As desired by Reserve Bank of India, this meeting was held as a special SLBC meeting with focus on financial inclusion and associated issues, following which the regular meeting commenced with the Action Taken Report for the Action Points from the 140th 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.

Financial Inclusion & Awareness

- Progress under National Strategy for Financial Inclusion (NSFI) was reviewed by RBI. Low performing Banks were advised to provide more focus on targeted parameters.
- 10 Centers for Financial Literacy (CFLs), operated by CRISIL NGO and sponsored by Punjab National Bank are already functioning since December 2021, in the state of Tripura, covering 30 blocks.
- 10 more CFLs, operated by the NGO Bagma Agri Producers Co. Ltd., are to be operationalized from December 2022 onwards covering remaining 28 blocks in the state of Tripura.
- Shri Manoj K. Moon, AGM, Reserve Bank of India highlighted the issue of frauds perpetrated by Digital Lending Applications (DLAs). RBI suggested that banks must ensure proper KYC documentation while opening accounts of DLAs.
- Shri Manoj K. Moon, AGM, Reserve Bank of India also discussed about the Citizen Financial Cyber Fraud Reporting and Management System, a constituent of National Cyber Crime Reporting Portal, under Indian Cyber Crime Coordination Centre scheme of Ministry of Home affairs.
- The house was informed that, as on October 2022 under West Tripura district, eligible savings accounts and current accounts have been fully covered with at least one of the digital modes of payment, viz., Debit Cards / Internet Banking / Mobile Banking / UPI / USSD / AEPS / POS / QR, etc.

(Action Point 1: All Banks, SLBC)



Achievement under ACP

- All the banks put together disbursed Rs. 3704.30 crore i.e. 43% of the Annual Target for Rs 8546.78 crores under ACP 2022-23 as on September 2022. Achievement under Agriculture sector is 41%. Achievements in MSME and OPS are 49% and 53% of the ACP Targets respectively as on 30.09.2022.
- Election code of conduct 2022 for Legislative Assembly Elections 2023, will be implemented from January 2023, which may likely affect the lending activities of Banks. As such all Banks have been advised to explore achievement of targets under all parameters of Annual Credit Plan by December 2022.

(Action Point 2: All Banks, SLBC)

CD Ratio

- CD ratio of the banks has increased to 57% as on September 2022 as compared to 54% as on September 2021.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.

(Action Point 3: All Banks)

Agriculture & PMFBY

- 16886 KCC loans were sanctioned by Banks amounting to Rs. 144 crores as on September 2022 of FY 2022-23, thereby achieving 24% 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.
- In the meeting, Agriculture Department informed that 31443 KCC applications were sponsored to various Bank branches in FY 2022-23, out of which, the Department has a record of 7182 cases that have been sanctioned by the banks. To reconcile the pending cases, Agriculture Department was requested to provide the list of remaining 24261 sponsored cases to SLBC desk Tripura, for further action in this regard.
- **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. 11338 loanee farmers and 235456 non-loanee farmers have been covered under Kharif 2022 season.
- Banks to strive for increasing the loanee farmer coverage in subsequent crop seasons.

(Action Point 4: 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 9524 accounts (achievement of 51%) with corresponding sanction amount of Rs.126.64 crores (achievement of 55%) up to September 2022.
- Banks were requested to improve the turnaround time of sanctioning loans, so that pending applications may be cleared by December 2022.
- As on September 2022 of FY 2022-23, 250 cases have been sanctioned under NULM SEP (Individual). Banks to expedite processing of pending applications and according sanction in eligible cases at the earliest.

(Action Point 5: All Banks / TRLM / Urban Development Department)

Opening of Banking Outlets in unbanked centers

- **Opening of new branches**
New Bank branch at Kathalia by Punjab National Bank, is scheduled to be operationalized by December 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 December 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 December 2022.
- State Bank of India: 2 out of 9 allocated locations have been activated till September 2022.

(Action Point 6: SLBC, all concerned Banks)

Government Sponsored Loan Schemes

- Out of 2005 PMEGP proposals sponsored against the target of 2164 cases, 486 proposals have been accorded sanction by branches for FY 2022-23 as on 30.09.2022 amounting to Rs. 3046.50 lakhs.
- In case of Swavalamban for FY 2022-23, 6041 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 622 cases were sanctioned amounting to Rs. 2059 lakhs as on 30.09.2022.
- Banks were advised to expedite sanctions in eligible cases in order to achieve the annual targets within December 2022, before implementation of the election code of conduct for Legislative Assembly Elections from January 2023 onwards.

(Action Point 7: All Banks, DIC, KVIC, NABARD)

Education Loans

- Banks have accorded sanction in 179 cases with aggregate sanction amount of Rs. 1082.67 lakh as on 30.09.2022 of FY 2022-23.

(Action Point 8: All Banks, Education Dept)

Housing Loans & PMAY

- Till September 2022 of FY 2022-23, 2376 housing loans have been sanctioned with aggregate sanction amount of Rs.270.11 crores.
- PMAY Urban Scheme in line with PMAY Gramin scheme for urban beneficiaries was 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 9: Rural Development Dept, Urban Development Dept, SLBC, All Banks)

PMMY and Stand-Up India loans

- Loans under Stand up India had been extended to 38 SC/ST/Women beneficiaries amounting to Rs. 5.59 Crores during FY 2022-23 up to September 2022.
- All Banks/Financial Institutions have made an achievement of Rs. 560.06 crores with 96144 numbers of accounts for the period April 2022 – September 2022, against the annual target of Rs.3042.46 crores i.e. 18 % of the target under Pradhan Mantri Mudra Yojana.

(Action Point 10: All Banks)

NPA and Recovery

- Percentage of gross NPA as against gross advance decreased from 6.99% as on September 2021 to 6.19% as on September 2022.
- Amount in absolute terms decreased to Rs. 1208.82 crores as on September 2022 from Rs. 1221.53 crore as on September 2021. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 153.59 crores which if added with the outstanding NPA, the total amount would be Rs. 1362.41 crores which seems to be high.
- As on September 2022, percentage of NPA under KCC is 32%, under PMMY is 13%, 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 11: All Banks & State Government)

RSETIs

- It was decided in the 138th SLBC meeting, that 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.

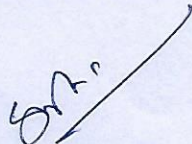
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- State Bank of India has written to DM North Tripura for allocating suitable premises for RSETI.
(Action Point 12: SBI, PNB, TGB, State Govt of Tripura)

ATMs in Block Development Offices

- As per decision of 138th 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)

Shri Shio Shankar Singh, 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 141st MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 22.11.2022

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I	CHAired BY	
1	Shri J K Sinha	Chief Secretary, Govt. of Tripura
2	Shri Atul Kumar Goel	MD & CEO, Punjab National Bank
II	GOVT. OFFICIALS	Designation/Office/Institution
1	Shri Puneet Agarwal	Principal Secretary, Revenue, GoT
2	Shri B S Mishra	Principal Secretary, ARDD & Fisheries, GoT
3	Shri Abhishek Singh	Secretary, Urban Development Department, GoT
4	Shri L T Darlong	Secretary, Tribal Welfare, GoT
5	Shri Apurba Roy	Secretary, Agriculture, GoT
6	Shri U K Chakma	Secretary, Tourism, GoT
7	Shri Abhishek Chandra	Special Secretary, Industries & Commerce, GoT
8	Dr. Sandeep Rathod	Special Secretary, Rural Development, GoT
9	Shri K Shashi Kumar	Director, ARDD, GoT
10	Smt Smitha Mol M.S.	CEO TRLM, GoT
11	Dr. T Majumder	Director, Urban Development, GoT
12	Dr. P.B. Jamatia	Director, Horticulture, GoT
13	Smt Rakhi Biswas	Director, Institutional Finance, GoT
14	Shri Saradindu Das	Director, Agriculture, GoT
15	Shri Tapas Kr. Basak	H.O.D., Institutional Finance, GoT
16	Dr. Debasish Bhowmik	Asst. Director, Agriculture Department, GoT
17	Shri Ram Suresh	Asst. Director, KVIC
18	Shri Alok Choudhury	KVIC
III	RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES / BSNL / OTHERS	Designation/Office/Institution
1	Shri Loken Das	GM, NABARD Tripura
2	Shri Anil Purohit	DGM, NABARD Tripura
3	Shri Manoj Kumar Moon	AGM, Reserve Bank of India
4	Shri Argha Banerjee	Manager, Reserve Bank of India
5	Shri Sudip Majumder	MD, Bagma Agri Producers Co. Ltd.
6	Shri Kiran Bhowmik	Advisor, Bagma Agri Producers Co. Ltd.
IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Shio Shankar Singh	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 Raju Das	ZM, UCO Bank
8	Shri Subhabrata Datta	Chief Manager SLBC, Punjab National Bank
9	Shri Gobinda Bhattacharjee	Chief Manager, SBI RBO Agartala South
10	Shri Uttam Kumar Roy	Chief Manager, Indian Overseas Bank
11	Shri Sanjib Dey	Chief Manager, Canara Bank
12	Shri Amit Anand	Chief Manager, Union Bank of India
13	Shri Susanta Das	Chief Manager, Bank of Baroda
14	Shri Ashish Kr Roy	Sr. Manager, India Post Payments Bank
15	Shri Jitender Singh	Sr. Manager, Airtel Payments Bank
16	Shri Palash Bhaumik	DCO, State Bank of India
17	Shri Ratan Das	Cluster Head, HDFC Bank
18	Shri Avik Nag	Cluster Head, Axis Bank
19	Shri Amitava Sengupta	Cluster Head, Bandhan Bank
20	Shri Surajit Paul	Sr. Manager, Bandhan Bank
21	Shri Hemant Mittal	Manager, Bank of India
22	Shri Suman Saha	BM, HDFC Bank
23	Shri Bikash Laskar	Sr. Manager, Axis Bank
24	Smt Tavleen Suman	Manager, UCO Bank
25	Shri Bharat Kumar	BM, Punjab National Bank
26	Shri Jyotirmoy Saha	Asst. Manager, Airtel Payments Bank
27	Shri Rajesh Ranjan Jha	LDM, West Tripura
28	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank
Through Video Conference		
29	Shri Manoj Bhowmik	LDM, South Tripura
30	Shri Prafulla Debbarma	LDM, Sepahijala
31	Smt Amita Majumder	LDM, Gomati
32	Shri Guddu Kumar	LDM, North Tripura
33	Shri Avijit Chakraborty	Director, RSETI Udaipur
34	Smt Chandra Debnath	Director, RSETI Dhalai
35	Md. Saraj Ahmed	DVP, Axis Bank
36	Shri Jibananda Chettri	Senior Manager, ICICI Bank
37	Shri Joydeep Roy	BM, ICICI Bank
38	Representative, RO Guwahati	Central Bank of India
39	Representative	PFRDA
40	Representative	Yes Bank
41	Representative	South Indian Bank

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