

Convener of State Level Bankers' Committee, Tripura

Ref No: SLBC/TRP/Minutes/142/2022

Date: 27.03.2023

Minutes of the 142nd Meeting of SLBC, Tripura held on 23-03-2023 at Agartala.

The 142nd meeting of SLBC Tripura was held at New Secretariat, Agartala on 23rd March 2023 to review the performance of Banks for and up to the quarter ended December 2022 of FY 2022-23. Dignitaries in the meeting included:

- Shri J K Sinha, IAS, Chief Secretary, Govt. of Tripura,
- Shri Bikramjit Shom, GM & Zonal Manager, Punjab National Bank,
- Shri Anand Kumar, Deputy General Manager & Convener SLBC Tripura, Punjab National Bank,

A list of the other participants is annexed.

The keynote address was delivered by Shri Bikramjit Shom, General Manager, Punjab National Bank, following which the regular meeting commenced with the Action Taken Report for the Action Points from the 141st SLBC meeting and discussion on agenda items, presented by Shri Anand Kumar, Convener SLBC Tripura.

The gist of the deliberations and the emerging Action Points are as follows.

Achievement under ACP

- All the banks put together disbursed Rs. 7185.54 crore i.e. 84% of the Annual Target for Rs 8546.78 crores under ACP 2022-23 as on December 2022. Achievement under Agriculture sector is 68%. Achievements in MSME and OPS are 96% and 82% of the ACP Targets respectively as on 31.12.2022.
- All Banks to strive for achieving 100% achievement against ACP targets by March 2023.

(Action Point 1: All Banks, SLBC)

Fixation of Annual Credit Plan FY 2023-24

- As decided by the house, the Annual Credit Plan Targets for FY 2023-24 are to be fixed for various sectors as under:

Particulars	Agriculture	MSME	Other Prisecc	Total Prisecc	Non- Prisecc	Total Advance
ACP FY 2023-24 Targets (All Amounts in Rs. Crores)	3200	3500	1300	8000	4000	12000

- The targets are subject to upward revision based on the performance of Banks in the subsequent quarters.

(Action Point 2: All Banks, SLBC)

CD Ratio

- CD ratio of the banks has increased to 57% as on December 2022 as compared to 55% as on December 2021.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.

(Action Point 3: All Banks)

Agriculture & PMFBY

- 51353 KCC loans were sanctioned by Banks amounting to Rs. 287.48 crores as on December 2022 of FY 2022-23, thereby achieving 74% of the Annual Target of 69278 nos.
- Generating fresh leads for KCC loans has been an area of concern for Bankers. SLBC desk has sought and received list of non-loanee farmers covered under PMFBY from Agriculture Department. SLBC desk has also sought list of farmers who have been issued soil-health cards from Agriculture Department.



- The list of non-loanee farmers covered under PMFBY & the list of farmers issued soil-health cards will be shared with Bankers and Lead District Managers for identifying left out farmers for KCC coverage.
- As on December 2022, 40% of KCC loans are classified as NPA. Agriculture Department has sought the list of KCC defaulters for follow up at their end in order to assist Bankers in recovery proceedings.
- **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. 7518 loanee farmers and 111816 non-loanee farmers have been covered under Rabi 2022 season.
- Banks to strive for increasing the loanee farmer coverage in subsequent crop seasons.

(Action Point 4: Banks/State Govt/SLBC/ 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 14060 accounts (achievement of 75%) with corresponding sanction amount of Rs.202.91 crores (achievement of 88%) up to December 2022.
- Banks were requested to improve the turnaround time of sanctioning loans, so that pending applications may be cleared by March 2023.
- As on December 2022 of FY 2022-23, 356 cases have been sanctioned under NULM SEP (Individual). Banks to expedite processing of pending applications and according sanction in eligible cases by March 2023.
- Tripura State Co-operative Bank to process pending interest subvention claims for TULM cases in PAISA portal at the earliest.

(Action Point 5: All Banks / TRLM / TULM)

Opening of Banking Outlets in unbanked centers

- **Opening of new branches**
New Bank branch at Kathalia opened by Punjab National Bank in December 2022.
- **Opening of new BC Points**
 - Punjab National Bank: 52 out of 66 allocated locations BC agent has already been identified, of which, 14 points have been operationalized and the remaining shall be made operational by June 2023.
 - Tripura Gramin Bank: Bank is in the process of executing agreements with corporate BCs for the deployment of Bank Mitras at their allocated locations by June 2023.
 - Tripura State Co-Operative Bank: BC points at all 13 allocated locations will be operationalized by June 2023.
 - State Bank of India: 2 out of 9 allocated locations have been activated and BC agents have been identified in further three locations. The rest to be completed by June 2023.
 - UCO Bank: Bank is in the process of setting up BC points by June 2023.

(Action Point 6: SLBC, all concerned Banks)

Government Sponsored Loan Schemes

- Out of 2910 PMEGP proposals sponsored against the target of 2164 cases, 862 proposals have been accorded sanction by branches for FY 2022-23 as on 31.12.2022 amounting to Rs. 5578.18 lakhs.
- Secretary, Industries has expressed anguish over the high rejection of PMEGP sponsored cases by the Banks, in particular the proposals related with Agri – Allied activities, citing the example of 180 cases of Rainbow trout project in Dhalai district.
- Banks were advised to equip their internal mechanism for processing of Agri-Allied applications under PMEGP scheme.
- In case of Swavalamban for FY 2022-23, 6371 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 1292 cases were sanctioned amounting to Rs. 4254.94 lakhs as on 31.12.2022.
- Banks were advised to expedite sanctions in eligible cases in order to achieve the annual targets within March 2023.

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

Education Loans

- Banks have accorded sanction in 305 cases with aggregate sanction amount of Rs. 1658.95 lakh as on 31.12.2022 of FY 2022-23.

(Action Point 8: All Banks, Education Dept)

Housing Loans & PMAY

- Till December 2022 of FY 2022-23, 2840 housing loans have been sanctioned with aggregate sanction amount of Rs.324.83 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 88 SC/ST/Women beneficiaries amounting to Rs. 10.82 Crores during FY 2022-23 up to December 2022.
- All Banks/Financial Institutions have made an achievement of Rs. 889.38 crores with 138456 numbers of accounts for the period April 2022 – December 2022, under Pradhan Mantri Mudra Yojana.

(Action Point 10: All Banks)

NPA and Recovery

- Percentage of gross NPA as against gross advance decreased from 6.39% as on December 2021 to 4.95% as on December 2022.
- Amount in absolute terms decreased to Rs. 982.50 crores as on December 2022 from Rs. 1141.25 crore as on December 2021. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 150.69 crores which seems to be high.
- As on December 2022, percentage of NPA under KCC is 40%, under PMMY is 10%, under PMEGP is 27% 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.
- 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 in the SLBC sub-committee meeting held on 7th March 2023, it was decided that SLBC desk is to review the availability of existing ATMs in the vicinity of Block Development Offices. If ATM availability is ascertained nearby to BDO offices, those locations may be considered to have been covered. For the remaining locations, Banks are to expedite setting up of ATMs at their respective allocated locations accordingly.
- SLBC desk has reviewed the availability of ATMs in the vicinity of Block offices. The same was placed in the SLBC meeting on 23.03.2023, where it was decided that the issue is to be put up for approval in the next SLBC sub-committee meeting for analysis and approval accordingly.

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

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Shri Anand Kumar, Deputy 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.



Deputy General Manager & Convener, SLBC, Tripura
Punjab National Bank

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LIST OF THE PARTICIPANTS AT THE 142ND MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 23.03.2023

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I	CHAired BY	
1	Shri J K Sinha	Chief Secretary, Govt. of Tripura
2	Shri Bikramjit Shom	GM & Zonal Manager Guwahati, 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 Brijesh Pandey	Secretary, Finance, GoT
4	Shri Abhishek Singh	Secretary, Urban Development Department, 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	Shri Prasada Rao Vadarappu	CEO TRLM, GoT
9	Shri Arun Kr. Roy	Addl. Secretary, RD Department, GoT
10	Shri K Shashi Kumar	Director, ARDD, GoT
11	Shri Amitabha Chakma	Joint 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 Nanda Gopal Noatia	DDF, Fisheries Department, GoT
16	Shri Tapas Kr. Basak	H.O.D., Institutional Finance, GoT
17	Dr. Debasish Bhowmik	Asst. Director, Agriculture Department, GoT
18	Shri Ram Suresh	Asst. Director, KVIC
19	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 Rakesh Kumar Yadav	Manager, SIDBI
IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Anand Kumar	Deputy General Manager & Circle Head, Punjab National Bank, Agartala Circle
2	Shri Satyendra Singh	Chairman, Tripura Gramin Bank
3	Shri Bhajan Ch. Ray	MD, Tripura State Co-operative Bank
4	Shri Binoy Bhushan Das	RM, SBI RBO Agartala North
5	Shri Raju Das	ZM, UCO Bank
6	Shri Subhabrata Datta	Chief Manager SLBC, Punjab National Bank
7	Shri Gobinda Bhattacharjee	Chief Manager, SBI RBO Agartala South
8	Shri Uttam Kumar Roy	Chief Manager, Indian Overseas Bank
9	Shri Sanjib Dey	Chief Manager, Canara Bank
10	Shri Amit Anand	Chief Manager, Union Bank of India
11	Shri Raj Sekhar Deb	Chief Manager, Bank of India
12	Shri Susanta Das	Chief Manager, Bank of Baroda
13	Shri Palash Bhaumik	DCO, State Bank of India
14	Shri Madhab Bhattacharya	TH-EEG, HDFC Bank
15	Shri Suman Saha	Branch Head, HDFC Bank
16	Shri Basab Bhattacharya	Area Head, HDFC Bank
17	Shri Amitava Sengupta	Cluster Head, Bandhan Bank
18	Shri Surajit Paul	Sr. Manager, Bandhan Bank
19	Shri Subhabrata Chakraborty	Senior Manager, ICICI Bank
20	Shri Sibananda Chhetri	Senior Manager, ICICI Bank
21	Shri Bikash Laskar	Sr. Manager, Axis Bank
22	Shri Hitlar Chakma	A.M., Central Bank of India
23	Shri Rajesh Ranjan Jha	LDM, West Tripura
24	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank
	Through Video Conference	
1	Shri Manoj Bhowmik	LDM, South Tripura
2	Shri Prafulla Debbarma	LDM, Sepahijala
3	Smt Amita Majumder	LDM, Gomati
4	Shri Asish Roy	Senior Manager, India Post Payments Bank
5	Shri Partha Ghosh	Senior Manager, Ujjivan Bank
6	Shri Janardan Chhetri	BM, NESFB
7	Representative, ZO Guwahati	Indian Bank
8	Shri Vishal Kanti Deb	Yes Bank

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ANNEX – I: ACTION POINTS OF THE 142ND MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 23.03.2023

Sl. No.	Action Point	Action to be taken by
1	ACP Achievement FY 2022-23: All Banks to strive for achieving 100% achievement against ACP targets by March 2023.	All Banks, SLBC
2	Fixation of Annual Credit Plan FY 23-24: Total ACP for FY 23-24 fixed at Rs. 8000 crores.	All Banks, SLBC
3	CD Ratio: Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.	All Banks
4	Agriculture & PMFBY: Generating fresh leads for KCC loans has been an area of concern for Bankers. SLBC desk has sought and received list of non-loanee farmers covered under PMFBY from Agriculture Department. SLBC desk has also sought list of farmers who have been issued soil-health cards from Agriculture Department. Agriculture Department has sought the list of KCC defaulters for follow up at their end in order to assist Bankers in recovery proceedings. Banks to strive for increasing the PMFBY loanee farmer coverage in subsequent crop seasons	Agriculture Dept, All Banks, SLBC
5	Self Help Groups: Banks were requested to improve the turnaround time of sanctioning loans, so that pending applications may be cleared by March 2023.	All Banks, TRLM, TULM
6	Opening of new BC Points: Concerned banks to set up BC points by June 2023.	PNB, TGB, TSCB, SBI, UCO Bank
7	Government Sponsored Loan Schemes: Banks were advised to equip their internal mechanism for processing of Agri-Allied applications under PMEGP scheme. Banks were advised to expedite sanctions in eligible cases in order to achieve the annual targets within March 2023.	All Banks, DIC, KVIC
8	Housing Loans & PMAY: 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.	Urban Development Dept, SLBC, All Banks
9	NPA and Recovery: State Govt was requested to take adequate measures in helping bank officials in recovery of these loans.	All Banks & State Government
10	ATMs in Block Development Offices: SLBC desk has reviewed the availability of ATMs in the vicinity of Block offices. The same was placed in the SLBC meeting on 23.03.2023, where it was decided that the issue is to be put up for approval in the next SLBC sub-committee meeting for analysis and approval accordingly.	PNB, SBI, TGB, Canara Bank, UCO Bank, SLBC, State Government

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