

Convener of State Level Bankers' Committee, Tripura

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Minutes of the 143rd Meeting of SLBC, Tripura held on 28-06-2023 at Agartala.

The 143rd meeting of SLBC Tripura was held at New Secretariat, Agartala on 28th June 2023 to review the performance of Banks for and up to the quarter ended March 2023 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,
Dr. P K Goyal, Director, Department of Financial Services, Ministry of Finance, Government of India,
Shri Kanwaljit Shorey, General Manager, Head Office, Punjab National Bank,
Shri Chittaranjan Prusty, GM & Zonal Manager Guwahati, Punjab National Bank,
Shri Bikash Das, Deputy General Manager & Convener SLBC Tripura, Punjab National Bank,

A list of the other participants is annexed.

The keynote address was delivered by Shri Kanwaljit Shorey, General Manager, Punjab National Bank, following which the regular meeting commenced with the Action Taken Report for the Action Points from the 142nd SLBC meeting and discussion on agenda items, presented by Shri Bikash Das, 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. 8707.44 crore i.e. 102% of the Annual Target for Rs. 8546.78 crore under ACP 2022-23 as on March 2023. Achievement under Agriculture sector is 89%. Achievements in MSME and OPS are 123% and 101% of the ACP Targets respectively as on 31.03.2023.
- All Banks to strive for achieving 100% achievement against ACP targets of FY 2023-24 by March 2024.

(Action Point 1: All Banks, SLBC)

CD Ratio

- CD ratio of the banks decreased to 54% as on March 2023 as compared to 57% as on March 2022.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.

(Action Point 2: All Banks)

Agriculture & PMFBY

- 60271 KCC loans were sanctioned by Banks amounting to Rs. 330.34 crores as on March 2023 of FY 2022-23, thereby achieving 87% of the Annual Target of 69278 nos.
- NPA List of KCC defaulters have been provided to Agriculture Department as requested for follow up at their end in order to assist Bankers in recovery proceedings.
- **Pradhan Mantri Fasal Bima Yojana:** PMFBY notification was circulated on 20.04.2023, 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.
- Bankers to ensure debit of premium from eligible loanee farmer accounts within the cut-off dates stipulated in the notification.
- Banks to strive for increasing the loanee farmer coverage in subsequent crop seasons.

(Action Point 3: 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 18094 accounts (achievement of 96%) with corresponding sanction amount of Rs.289.87 crores (achievement of 126%) as on 31.03.2023.
- TRLM Target for FY 2023-24 was approved as under:

Total Number of SHG Savings Account Available	No. of Fresh Loans	No. of Renewal Loans	Total Target for sanctioning loan in Nos.	Target for disbursement (Amt. in lakh Rs.)
44646	12600	10000	22600	40000

- As on March 2023 of FY 2022-23, 437 cases have been sanctioned under TULM SEP (Individual).
- Tripura Urban Livelihood Mission Targets for FY 2023-24 were informed as under:

Individual		Group		Self Help Group					
Physical Target (nos.)	Target (in Lakhs)	Physical Target (nos.)	Target (in lakhs)	Physical (nos.)	Annual Credit Target (in Lakh)	Physical (nos.)	Annual Credit Target (in Lakh)	Physical (nos.)	Target (in Lakhs)
				Target		Target		Target	
				1st Dose		2nd Dose		3rd Dose	
401	778	14	43	1509	1572	706	1496	190	661

(Action Point 4: All Banks / TRLM / TULM)

- 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 September 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 September 2023.
 - Tripura State Co-Operative Bank: BC points at all 13 allocated locations to be operationalized by September 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 September 2023.
 - UCO Bank: Bank is in the process of setting up BC points by September 2023.

(Action Point 5: SLBC, all concerned Banks)

Government Sponsored Loan Schemes

- Out of 3098 PMEGP proposals sponsored against the target of 2164 cases, 1021 proposals have been accorded sanction by branches for FY 2022-23 as on 31.03.2023 amounting to Rs. 6644.57 lakhs.
- Banks to put in place a control system to reduce rejection of sponsored cases, wherein, rejection of proposals to be decided by the next higher authority of branch incumbents, citing valid and specific reasons.
- In case of Swavalamban for FY 2022-23, 8216 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 2392 cases were sanctioned amounting to Rs. 7872.78 lakhs as on 31.03.2023.
- Department of Industries & Commerce, Government of Tripura was requested to look into the issue of releasing Swavalamban subsidy in pending cases.

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

Education Loans

- Banks have accorded sanction in 415 cases with aggregate sanction amount of Rs. 2021.74 lakh as on 31.03.2023 of FY 2022-23.

(Action Point 7: All Banks, Education Dept)

Housing Loans & PMAY

- Till March 2023 of FY 2022-23, 6188 housing loans have been sanctioned with aggregate sanction amount of Rs.681.71 crores.

PMAY Urban Scheme in line with PMAY Gramin scheme for urban beneficiaries as approved by Urban Development Department and ratified by SLBC is to be adopted by respective boards of SLBC Tripura member Banks.

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



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PMMY and Stand-Up India loans

- Loans under Stand up India had been extended to 91 SC/ST/Women beneficiaries amounting to Rs. 11.30 Crores during FY 2022-23 up to March 2023. Department of Industries & Commerce, Government of Tripura, was requested to assist bankers in generation of loan proposals for better performance under Stand Up India.
- All Banks/Financial Institutions have made an achievement of Rs. 2392.91 crores with 355960 numbers of accounts for the period April 2022 – March 2023, under Pradhan Mantri Mudra Yojana.

(Action Point 9: All Banks)

NPA and Recovery

- Percentage of gross NPA as against gross advance increased from 6.32% as on March 2022 to 7.12% as on March 2023.
- Amount in absolute terms increased to Rs. 1423.54 crores as on March 2023 from Rs. 1172.93 crores as on March 2022. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 190.83 crores which if added with the outstanding NPA, the total amount would be Rs. 1614.37 crores which seems to be high.
- The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 109.19 crores in March 2022 to Rs. 153.96 crores in March 2023. As on March 2023, percentage of NPA under KCC is 29%, under PMMY is 6%, under PMEGP is 31% and Swavalamban is 25%.
- Line Departments of State Government were requested to provide necessary support to Bankers for recovery of loans pertaining to Government Sponsored Schemes.

(Action Point 10: 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 11: 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).
- 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.

(Action Point 12: PNB, SBI, TGB, Canara Bank, UCO Bank, SLBC, State Government)

Other Issues:

- Directorate of Social Welfare & Social Education, Government of Tripura raised the matter of providing necessary support and handholding to beneficiaries of social pension by banks, so that, payment of social pension can be executed in a smooth manner. SLBC Tripura is to issue an advisory in this regard.

Banks to ensure digital onboarding of all PMSVANidhi beneficiaries, by handholding through "Penny Drop Transactions".

Banks to organize credit camps on regular basis throughout the State in FY 2023-24, preferably on Saturdays in each month.



- Banks to ensure enrolment of PMSBY & PMJJBY to all eligible beneficiaries in camp mode as part of DFS Jansuraksha Campaign.
- Banks to explore adoption of Fintech platforms for providing better services to their customers.
- Banks to explore developing standard operating procedure for providing armed security for cash transportation activities by Cash-in-Transit companies / institutions, etc.

(Action Point 13: SLBC, All Banks, State Government)

Suggestions made by Hon'ble Chief Minister:

- Pradhan Mantri Mudra Yojana – Average loan ticket size is quite low. Banks to take necessary steps to improve performance.
- Stand Up India – Banks to try and achieve 2 loan sanctions per branch in the fiscal year 2023-24.
- Social Security Schemes – Performance of Tripura State Co-Operative Bank is quite low. Bank to focus more on increasing enrolments under PM Flagship schemes.
- Tripura Gramin Bank to explore setting up of branch at Garjanmura, as per demand submitted by local populace.
- Banks to explore setting up of branches at Pramodenagar, Karamcherra, Fatikroy and Gandacherra as per demand of local population highlighted in press clippings.
- MSME advances – Tripura Gramin Bank needs to increase performance.
- CD Ratio – Banks to work towards increasing CD Ratio of the State to 80%.
- Banks may explore setting up of ATMs at district hospitals / sub-divisional hospitals.
- Digitization – Banks to strive for attaining 100% digitization in all districts.
- Treasury linked bank branches to ensure timely submission of scrolls.
- Controlling Authorities of Banks to look into providing adequate training to field functionaries on Government Banking operations.

(Action Point 14: All Banks)

Shri Bikash Das, 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, delivered by Shri Chittaranjan Prusty, GM & Zonal Manager Guwahati, Punjab National Bank.

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

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LIST OF THE PARTICIPANTS AT THE 143RD MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 28.06.2023

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I	CHAired BY	
1	Prof. (Dr.) Manik Saha	Hon'ble Chief Minister of Tripura
2	Shri J K Sinha	Chief Secretary, Govt. of Tripura
3	Shri Kanwaljit Shorey	General Manager, Punjab National Bank
II	GOVT. OFFICIALS	Designation/Office/Institution
1	Shri B S Mishra	Principal Secretary, ARDD & Fisheries, GoT
2	Shri K S Sethi	Principal Secretary, Industries & Commerce, GoT
3	Dr. P K Chakravarty	Secretary to Hon'ble Chief Minister of Tripura
4	Dr. P K Goyal	Director, DFS, Government of India
5	Shri Abhishek Singh	Secretary, Urban Development Department, GoT
6	Shri Apurba Roy	Secretary, Agriculture, GoT
7	Shri Tapas Roy	Secretary, OBC & Minorities Welfare, GoT
8	Shri L T Darlong	Secretary, Tribal Welfare, GoT
9	Shri U K Chakma	Secretary, Tourism, GoT
10	Smt Smitha Mol M S	Director, Social Welfare & Social Education, GoT
11	Smt Vishwasree B	Director, Industries & Commerce, GoT
12	Shri Prasada Rao Vadarappu	CEO TRLM, GoT
13	Smt Rakhi Biswas	Director, Institutional Finance, GoT
14	Shri K Shashi Kumar	Director, ARDD, GoT
15	Md. Moslem Uddin Ahmed	Director, Fisheries, GoT
16	Shri S Roy Choudhury	Addl. Secretary, CM Secretariat
17	Shri L Darlong	Addl. CEO, TRLM
18	Shri Ram Suresh	Asst. Director, KVIC
19	Shri Alok Choudhury	KVIC
20	Shri Dipak Kr. Das	Joint Director, Agriculture Department, GoT
21	Dr. Debasish Bhowmik	Asst. Director, Agriculture Department, GoT
22	Shri Tapas Kr. Basak	H.O.D., Institutional Finance, GoT
23	Er. P S Banerjee	OSD to Hon'ble Chief Minister
24	Shri Ashim Kr. Das	SMM, TULM
III	RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES / BSNL / OTHERS	Designation/Office/Institution
1	Shri Satwant Singh Sahota	GM, Reserve Bank of India
2	Shri Loken Das	GM, NABARD Tripura
3	Shri Diganta Kumar Das	DGM, NABARD Tripura
4	Shri Sandipan Chatterjee	AGM, Reserve Bank of India
5	Shri Bappa Kishore Roy	A.M., SIDBI



IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Chittaranjan Prusty,	GM & Zonal Manager Guwahati, Punjab National Bank
2	Shri Bikash Das	Deputy General Manager & Convener SLBC Tripura, Punjab National Bank, Agartala Circle
3	Shri Satyendra Singh	Chairman, Tripura Gramin Bank
4	Shri Bhajan Ch. Ray	MD, Tripura State Co-operative Bank
5	Shri Tamal Kishore Debbarma	RM, SBI RBO Agartala North
6	Shri Abhishek Kr. Sinha	RM, SBI RBO Agartala South
7	Shri Ashish Sharma	Dy. Zonal Head, UCO Bank
8	Shri Uttam Kumar Mukherjee	Chief Manager SLBC, Punjab National Bank
9	Shri Rajesh Ranjan Jha	Chief manager, LDM West Tripura
10	Shri Uttam Kumar Roy	Chief Manager, Indian Overseas Bank
11	Shri Amit Anand	Chief Manager, Union Bank of India
12	Shri Angom Ramchandra Singh	Chief Manager, Bank of India
13	Shri Susanta Das	Chief Manager, Bank of Baroda
14	Shri Parikshit Kr. Sahu	Chief Manager, State Bank of India
15	Shri Kumar Rohit Gaurav	Senior Manager, Central Bank of India
16	Shri Palash Bhaumik	DCO, State Bank of India
17	Shri Devdeep Bharadwaj	Regional Head, Bandhan Bank
18	Shri Amitabha Sengupta	Cluster Head, Bandhan Bank
19	Shri Rajarshi Bhattacharjee	Senior Manager, ICICI Bank
20	Shri Kamal Roy	BM, ICICI Bank
21	Shri Atanu Choudhury	Manager, Canara Bank
22	Shri Pijush Kanti Kar	AM, HDFC Bank
23	Shri Suman Saha	Branch Head, HDFC Bank
24	Shri Bikash Laskar	Sr. Manager, Axis Bank
25	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank
Through Video Conference		
1	Shri S Das	Punjab & Sind Bank
2	Shri Asish Roy	India Post Payments Bank
3	Shri Partha Ghosh	Ujjivan Bank
4	Smt Chandra Debnath	Director, RSETI Dhalai
5	Shri John Debbarma	Director, RUDSETI Agartala
6	Shri Madan Mohan Chakma	LDM Unokoti
7	Shri Manoj Bhowmik	LDM Gomati
8	Shri Prafulla Debbarma	LDM Sepahijala
9	Shri Guddu Kumar	LDM North Tripura
10	Smt Reena Parveen	Yes Bank
11	Smt Moushumi Dhar	Kotak Mahindra Bank

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