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राज्य स्तरीय बैंकर्स समिति, त्रिपुरा

State Level Bankers' Committee, Tripura

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Minutes of the 145th Meeting of SLBC, Tripura held on 15-11-2023 at Agartala (Revised)

(In suppression to minutes circulated vide our letter date 21.11.2023)

The 145th meeting of SLBC Tripura was held at New Secretariat, Agartala on 15th November 2023 to review the performance of Banks for and up to the quarter ended September 2023 of FY 2023-24. Dignitaries in the meeting included:

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 Kuldeep Singh Rana, General Manager, Head Office, Punjab National Bank,
Shri Rajesh Kr. Pramanic, DGM & Dy. 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 Kuldeep Singh Rana, General Manager, Punjab National Bank, following which the regular meeting commenced with the Action Taken Report for the Action Points from the 144th 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 of Digitalization in the state

- As per RBI's program me all member banks have covered all their eligible saving accounts and current account with at least one of the digital mode of payment viz. Debit cards/ AEPS/ Mobile banking/Internet banking/UPI/USSD/POS/QR etc as on 30.09.2023. Banks to constantly monitor so as to maintain the same.
- Steps should be taken to publicize the achievement and to maintain the 100% saturation of eligible accounts on continuous basis.

(Action Point 1: All Banks, SLBC)

Achievement under ACP

- All the banks put together disbursed Rs. 5535.03 crore i.e. 46% of the Annual Target for Rs. 12000.00 crore under ACP 2023-24 as on September 2023. Achievement under Agriculture sector is 44%. Achievements in MSME and OPS are 50% and 60% of the ACP Targets respectively as on 30.09.2023.
- All Banks to strive for achieving 100% achievement against ACP targets of FY 2023-24 by March 2024.

(Action Point 2: All Banks, SLBC)

CD Ratio

- CD ratio of the banks remain static at 56% as on September 2023 as compared to March 2023.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.
- Banks in all together has to strive for increasing the CD ratio of the state.

(Action Point 3: All Banks)



GHAR GHAR KCC – PM Kisan Saturation, Agriculture & PMFBY

- 13970 KCC loans were sanctioned by Banks amounting to Rs. 94.12 crores as on 30th September 2023 of FY 2023-24, thereby achieving 21% of the Annual Target of 66356 nos.
- Banks to strive for achieving hundred percent saturation of KCC especially PM Kisan beneficiaries under GHAR GHAR KCC Abhiyan which is submerged with Vikshit Bharat Sankalp Yatra i.e. till 26.01.2024.
- All LDMs to co-ordinate with District administration for conducting of special DCC meeting for GHAR GHAR KCC-PM Kisan Saturation wherever not conducted till date.
- Block administration, Agriculture department, Panchayat secretary, LDMs, DDMs to extend their full support in mobilizing PM Kisan Beneficiaries & organization of camps at GP/bank branches level.
- All member banks to sensitize their field functionaries on easy documentation process for KCC as per Master Circular of RBI which is already been shared to member banks by SLBC desk.
- Agriculture Department to explore promotion of Agriculture Infrastructure Fund (AIF) in co-ordination with Banks.
- 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.
- 14599 loanee farmers have been brought under the coverage of PMFBY during Kharif 2023 season. A total of 254185 enrolments have been completed as Non-Loanee under Kharif 2023 Season.
- Banks to strive for increasing the loanee farmer coverage in subsequent crop seasons.

(Action Point 4: Banks/NABARD/State Govt/SLBC/ Line Departments)

Self Help Groups

- As against the TRLM target of Rs.400 crores in 22600 accounts for FY 2023-24, the Banks have collectively achieved sanction of 5077 accounts (achievement of 22.50%) with corresponding sanction amount of Rs.102 crores (achievement of 25.50%) as on 30.06.2023.
- Chief Secretary and Chairman of SLBC has advised TRLM and Banks to special focus on recently launched "Lakhpati Didi Scheme".
- CEO TRLM requested Banks to dispose of the pending sponsored cases under the scheme at the earliest.
- As on September 2023 of FY 2023-24, 83 cases have been sanctioned under TULM SEP (Individual) and 1061 cases sanctioned under TULM SHG. Bankers were requested to reduce the pendency in sponsored applications by according sanction in eligible cases at the earliest.

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

Opening of new BC Points in 105 identified GPs / VCs

- As on September 2023 of deployment of BC agents in 105 identified GPs/VCs is pending details of which is appended below:

Punjab National Bank - 51
Tripura Gramin Bank – 39
Tripura State Co-operative Bank – 13
UCO Bank – 2

- Respective Banks to deploy BC agents at these locations at the earliest.

(Action Point 6: PNB/TGB/TSCB/UCO)



Government Sponsored Loan Schemes

- Out of 1785 PMEGP proposals sponsored against the target of 1712 cases, 439 proposals have been accorded sanction by branches for FY 2023-24 as on 30.09.2023 amounting to Rs. 1867.55 lakhs.
- In case of Swavalamban for FY 2023-24, 4834 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 571 cases were sanctioned amounting to Rs. 1933.78 lakhs as on 30.09.2023
- In case of Swavalamban for FY 2023-24, 3686 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 175 cases were sanctioned amounting to Rs. 621.01 lakhs as on 30.09.2023.
- In case of PM Formalization of Micro Food Processing Enterprises Scheme (PMFME) 429 application are sponsored to bank branches, out of which 79 cases were sanctioned as on 30.09.2023.
- Banks to put in place a control system so that sponsored cases are timely disposed off.
- Private Banks have not sanctioning loan under PMEGP & Swalamban scheme. Axis Bank & IDBI Banks two of the private sector bank who have sanctioned 01 proposal each in PMEGP but no sanction under Swalamban scheme.
- Principal Secretary, Deptt of Industries & Commerce has opined that defaulting bank may be delisted for parking govt funds.
- Department of Industries & Commerce, Government of Tripura was requested to look into the issue of releasing Swavalamban subsidy in pending cases.

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

Education Loans

- Banks have accorded sanction in 457 cases with aggregate sanction amount of Rs. 1867.55 lakh as on 30.09.2023 of FY 2023-24.

(Action Point 8: All Banks, Education Deptt)

Housing Loans & PMAY

- Till September 2023 of FY 2023-24, 3491 housing loans have been sanctioned with aggregate sanction amount of Rs.263.96 crores.
- PMAY (Rural) for MGNREGA workers in the state of Tripura was approved by SLBC however it is yet to be implemented in banks **except TGB, TSCB, PNB**. All other member banks to adopt the scheme at the earliest to extend benefits of the scheme to all MGNREGA workers.
- PMAY (Urban) scheme as approved by SLBC was circulated to all member Banks along with an advisory to get the same approved from their respective Bank boards. Only PNB has approved the loan scheme for which some modifications are requested by the Urban Development Department.
- All member banks to get the scheme PMAY (Urban) approved from their respective Bank Board at the earliest to implement in the state of Tripura.

(Action Point 9: All Banks, Rural Development Deptt)

PM SVANidhi, PM Vishwakarma, PMMY and Stand-Up India loans

- Till September 2023, 5638 applications under PMSVANidhi (1st Tranche) have been sponsored to bank branches, out of which 4941 applications are sanctioned.
- Banks are to ensure digital onboarding of all PMSVANidhi beneficiaries, by handholding through "Penny Drop Transactions".
- Urban Development Department has been requested to sponsor more applications in order to help Banks achieve the targets set by the Department.
- Banks to proactively consider applications under PM Vishwakarma which is to be sponsored by the Department of Industries shortly after necessary scrutiny & skill development of the beneficiaries.
- All Banks/Financial Institutions have made an achievement of Rs. 542.24 crores with 81742 numbers of accounts for the period April 2023 – September 2023, under Pradhan Mantri Mudra Yojana.
- All Banks to achieve 10% annual growth in the number of beneficiaries and 20% Y-O-Y growth in credit to Pradhan Mantri Mudra Yojana.
- Loans under Stand up India had been extended to 140 SC/ST/Women beneficiaries amounting to Rs. 25.47 Crores during FY 2023-24 up to September 2023.
- Banks to ensure sanction of 2 cases under the scheme per branch in every financial year



NPA and Recovery

- Percentage of gross NPA as against gross advance decreased from 6.19% as on September 2022 to 4.52% as on September 2023.
- Amount in absolute terms decreased to Rs. 946 crores as on September 2023 from Rs. 1208.82 crores as on September 2022. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 162.90 crores which if added with the outstanding NPA, the total amount would be Rs. 1108.90 crores which seems to be high.
- The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 119.35 crores in September 2022 to Rs. 120.61 crores in September 2023. As on September 2023, percentage of NPA under KCC is 20%, under PMMY is 9%, under PMEGP is 25% and Swavalamban is 23%.
- Line Departments of State Government were requested to provide necessary support to Bankers for recovery of loans pertaining to Government Sponsored Schemes. Banks to organize recovery camps in co-ordination with line departments in this regard.

(Action Point 11: All Banks & State Government)

Rural Self Employment Training Institutes (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.
- DMs of respective districts to allocate suitable land/premises for opening of RSETIs in their respective district.
- Banks to proceed for obtaining approval of opening of RSETI MoRD, Govt of India subsequently.

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

ATMs in Block Development Offices

- In pursuant to decision of previous SLBC to open ATM in all BDO office in Tripura & subsequent review in SLBC to open ATM in those BDO office where ATM is not available within the radius of 2 km, Banks to open ATM in 15 following RD blocks: -

Sl no.	District	Block	Allocation
1	Dhalai	Chawmanu	PNB
2	Gomati	Karbook	SBI
3	North Tripura	Kalacherra	PNB
4	North Tripura	Jubarajnagar	SBI
5	Sepahijala	Nalchar	SBI
6	South Tripura	Poanbari	PNB
7	South Tripura	Rajnagar	PNB
8	South Tripura	Bharat Chandra Nagar	SBI
9	South Tripura	Jolaibari	SBI
10	South Tripura	Rupaicha	SBI



11	Unakoti	Chandipur	PNB
12	West Tripura	Bamutia	PNB
13	West Tripura	Belbari	PNB
14	West Tripura	Hezamara	SBI
15	West Tripura	Lefunga	SBI

- Further to the above, RBI has suggested Banks may also explore opening of more ATMs in semi-urban and rural locations, especially in Dhalai and Khowai districts, preferably in prominent locations like district hospitals, market areas, etc.

(Action Point 13: PNB, SBI, State Government)

Saturation under social security scheme & Vikshit Bharat Sankalp Yatra

- In Performance under 03 Social Security Scheme viz Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Atal Pension Yojana, banks have collectively enrolled brought 1009601 customers under PMSBY, 344216 under PMJJBY & 188787 under APY.
- Banks to brought total 15,33,000 population under PMSBY & 4,00,000 population under PMJJBY in the state of Tripura under JANSURAKSHA CAMPAIGN.
- Jt Secretary, Director of Financial Services, Govt of India has informed that all existing campaign viz 3-month JANSURAKSHA CAMPAIGN, GHAR GHAR KCC – PM Kisan Saturation submerged in Vikashit Bharat Sankalp Yatra. Accordingly, the campaign deemed to be extended till 26.01.2024 i.e. the completion of Vikshit Bharat Sankalp Yatra.
- Banks to hold camps/install stalls in the GP/VC in connection with Bharat Sankalp Vikas Yatra in coordination with respective LDMs to extend banking facility like JANDHAN account, social security saturation, KCC saturation, PMMY, Standup India scheme etc.
- Banks to issue necessary instruction advise to field level functionaries in this regard.

(Action Point 14: All Banks, LDMs, Local Administration)

Other Issues:

- Delay in Submission of data by banks is a major concern raised which causes inordinate delay in organization of SLBC meet which defeats very purpose of organization of meeting. All member banks are requested to submit data to SLBC desk within 15 days from the end of the quarter.

(Action Point 15: 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 Rajesh Kr. Pramanic, DGM & Dy. 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 145TH MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 15.11.2023

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
CHAired BY		
1	Shri J K Sinha	Chief Secretary, Govt. of Tripura
2	Shri Kuldeep Singh Rana	General Manager, Punjab National Bank
GOVT. OFFICIALS		
		Designation/Office/Institution
1	Shri V.G. Jenner	Principal Secretary, Industries & Commerce, GoT
2	Shri Apurba Roy	Secretary, Finance & Agricul
3	Shri Raval Hamendra Kumar	Special Secretary, Department of Education, GoT
4	Shri L T Darlong	Secretary, Tribal Welfare, GoT
5	Smt Vishwasree B	Director, Industries & Commerce, GoT
6	Dr. Brahmneet Kaur	CEO TRLM, GoT
7	Smt Rakhi Biswas	Director, Institutional Finance, GoT
8	Shri K Shashi Kumar	Director, ARDD, GoT
9	Shri Saradindu Das	Director, Agriculture Department, GoT
10	Shri Santosh Das	Director, Fisheries, GoT
11	Shri Amitava Chakma	Jt Director, Urban Development Department, GoT
12	Shri Debasish Roy	NO, PMEGP, KVIC
13	Shri Alok Choudhury	KVIC
14	Dr. Debasish Bhowmik	Asst. Director, Agriculture Department, GoT
15	Shri Tapas Kr. Basak	D.O, Institutional Finance, GoT
RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES / BSNL / OTHERS		
		Designation/Office/Institution
1	Shri Sudip Bhattacharjee	DGM, Reserve Bank of India
2	Shri Loken Das	GM, NABARD Tripura
3	Shri Diganta Kumar Das	DGM, NABARD Tripura
4	Shri Argha Banerjee	Manager, Reserve Bank of India
5	Shri Debarshi Biswas	A.G.M., SIDBI
PSU/Rural/Co-op BANKS		
		Designation/Office/Institution
1	Shri Rajesh Kr. Pramanic	DGM & Dy. Zonal Manager Guwahati, Punjab National Bank
2	Shri Bikash Das	Deputy General Manager & Convener SLBC Tripura, Punjab National Bank, Agartala Circle
3	Shri S.K. Rohatgi	GM, Tripura Gramin Bank
4	Shri Bhajan Ch. Ray	MD, Tripura State Co-operative Bank
5	Shri Pradip Majumdar	RM - in charge, SBI RBO Agartala North
6	Shri Prem Samuel Dang	RM - in charge, SBI RBO Agartala South
7	Shri Uttam Kumar Mukherjee	Chief Manager, SLBC, Punjab National Bank
8	Shri Saurabh Trivedi	Chief Manager, UCO Bank



9	Shri Uttam Kumar Roy	Chief Manager, Indian Overseas Bank
10	Shri Sanjib Dey	Chief Manager, Canara Bank
11	Shri Susanta Das	Chief Manager, Bank of Baroda
12	Shri Amit Kumar Anand	Chief Manager, Union Bank of India
13	Shri Kumar Rohit Gaurav	Senior Manager, Central Bank of India
14	Shri Palash Bhaumik	DCO, State Bank of India
15	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank
16	Shri R K Timothy	Manager, UCO Bank
17	Ms. Reena	Officer, Bank of India
	PRIVATE BANKS	Designation/Office/Institution
1	Shri Pradip Ghosh	CH-RBG, HDFC Bank
2	Shri Saraj Ahmed	VP, Axis Bank
3	Shri Dipankar Choudhury	AVP, Axis Bank
4	Shri Dipankar Biswas	Cluster Head, Bandhan Bank
5	Shri Sumit Dutta choudhury	Sr. B.M., HDFC Bank
6	Shri Santanu Chanda	Sr. BM, Ujjivan Small Finance Bank
7	Shri Surajit Paul	BH, Bandhan Bank
8	Shri Apurba Choudhury	manager, Ujjivan Small Finance Bank
	Through Video Conference	
1	Dr. P K Goyal	Joint Secretary, DFS, Government of India
2.	Smt Chandni Chandran	DM, District Howai
3.	Shri Saju Vaheed A	DM, District South Tripura
4.	Shri Tarit Kanti Chakma	DM, District Gomati
5.	Shri Zenkhankhap Tonsingh	LDM, South Tripura District
6.	Smt Chandra Debnath	Director, RSETI Dhalai
7	Shri Avijit Chakraborty	Director, RSETI Udaipur

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