



**United Bank of India**  
**Convener of State level Bankers' Committee , Tripura**

**Minutes of the 129<sup>th</sup> Meeting of SLBC, Tripura held on 18-06-19 at Pragya Bhawan, Agartala.**

The 129<sup>th</sup> SLBC meeting of Tripura State was held at Pragya Bhawan, Hall No.4, Agartala on 18<sup>th</sup> June, 2019 to review the performance of Banks for and up to quarter March 2019 Dignitaries in the meeting included,

Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura,  
Shri Ashok Kumar Pradhan, MD & CEO, United Bank of India  
Dr. U Venkateswarlu, Chief Secretary, Govt. of Tripura  
Shri Kumar Alok, Principal Secretary to Chief Minister  
Shri B.K. Sahu, Principal Secretary, Revenue,  
Shri S.R. Kumar, Principal Secretary Industries & Commerce

A list of participants is annexed.

After felicitation of Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura, the meeting commenced with the Action Taken Report for the Action Points raised in the last (128<sup>th</sup>) SLBC meeting and discussion on agenda items. The gist of the deliberations and the emerging Action Points are as follows.

**Achievement under ACP :** All the banks put together disbursed Rs 8268.33 crore which is 155% of the Annual Target for Rs 5331.57 crore under ACP for 2018-19. The achievement under Agriculture sector is 123%, where as it is 149% and 88% under MSME and Other Priority Sector respectively.

**ACP for 2019-20 :** SLBC observed that the PLP prepared by NABARD may be suitably altered to ensure 20% increase in ACP 2019-20 over the achievement of previous year in the respective sectors in view of the potential. SLBC is to finalize the ACP accordingly and allocate the District-wise & Bank wise targets accordingly. **(Action Point 1: SLBC, LDM & Member Banks)**

**CD Ratio:** CD ratio of the banks in the state improved by 6% to 54% as on 31.03.2019 from 48% as on 31.03.2018, registering a YOY growth of 12.5%. All the 8 districts have attained CD Ratio above 50%. Some Banks viz., Allahabad Bank, Canara Bank, UCO Bank and Tripura Gramin Bank, with low CD ratio were advised to ensure improvement in the fiscal year 2019-20. Dr. U Venkateswarlu suggested that the targeted CD Ratio of the State should be 65% and suggested to ensure steady growth of CD ratio by all Banks and in all Districts which only can help the State achieve the targeted level of 65% which is yet much lower than the National CD ratio level of 77%.

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

**Agriculture:**

- Dr. U Venkateswarlu, Chief Secretary, Govt of Tripura advised the Agriculture Dept to furnish the details of identified farmers, including that of PM-KISAN in the State to all Banks, so that the left out farmers can be identified by Banks for taking appropriate steps for Saturation of KCC.
- It was conveyed from SLBC desk that in the absence of State wide list on uncovered farmers under Farm Loans, Gomati district has been selected on Pilot basis for ensuring 100% KCC coverage and the process must start from the ensuing Kharif season.
- Process of Identification of uncovered farmers in other Districts should be initiated by the concerned Dept. of Govt. of Tripura
- Shri Sunil Kumar, GM, NABARD suggested for segregated data on New and Renewed KCCs loans under the overall KCC segment.





- Shri Kumar Alok, Principal Secretary, suggested to conduct fortnightly campaigns for raising awareness on KCC coverage. Department of Agriculture, Fishery, ARDD, Banks and NABARD are advised to work cohesively in this direction and finalize the modalities of campaign by 20th July so that fortnightly campaign can be launched on 29th July, 2019. Proper publicity through Print and Electronic media is also suggested.

**(Action Point 3 : Banks/SLBC/NABARD & Line Departments)**

**PMFBY :** The banks are to cover all eligible farmers under PMFBY for the Kharif, 2019 crop with support from line departments. **(Action Point 4: Banks & Deptt of Agriculture, Fisheries, ARDD)**

#### **Self help Groups (SHGs) :**

- The achievement against the ACP, 2018-19 stands at 109% under DAY-NRLM for FY 2018-19.
- While the achievement of Tripura Gramin Bank and Tripura State Co-operative Bank Ltd was appreciated the performance of the rest of the banks need to focus more in this segment to improve their performance.
- Smt Saumya Gupta, Secretary Rural Development, stated that the target for FY 2019-20 for TRLM comprising 4489 credit linked SHGs with aggregate amount of Rs.62.13 crore must be achieved without any let off.
- TRLM has arranged for posting of Bank Sakhis at the linked branches. The effective Community Based Recovery Mechanism (CBRM) is also to be activated by the branches for monitoring, recovery and hassle free loan to SHGs.

**(Action Point 5: All Banks)**

#### **Rubber Production & Smoke Houses:**

- Shri S.R. Kumar, Principal Secretary Industries & Commerce, insisted on production of quality rubber in the State, through bank finance and also advocated for protection of the interests of all stakeholders by way of a tripartite agreement executed between Rubber Producing Societies, Rubber Board and Banks for facilitating loans to beneficiaries under Rubber production as well as Smoke House Projects.
- The House opined that these projects should be financed under the ambit of PMEGP, Swavalamban, Stand Up India, etc. depending upon the quantum of the loan. Sri Kumar suggested that this is a State specific scheme and direct finances by the Banks should be given priority over finance under other Central or State Govt. sponsored schemes.

**(Action Point 6 : All Banks & Industry Dept)**

#### **Dairy Development Scheme:**

- The House was apprised on the Dairy Development Scheme of Govt of Tripura, in line with the existing Dairy Entrepreneurship Development Scheme (DEDS) of NABARD, which is in the final stages of formulation and will be circulated to all Banks for implementation upon its approval.
- The issue of availability/ supply of quality breed of cattle in large numbers was raised by members. It was resolved that beneficiaries are to be made aware of "E-pashuhat" portal to facilitate the purchase of good quality breed cows. ARDD department to coordinate the procurement of quality milch cows by prospective dairy entrepreneurs through "E-pashuhat" portal & explore ways of passing subsidy benefits to them via DEDS scheme.
- Shri Sunil Kumar, GM NABARD observing the shortfall in availment of subsidy by banks in 2018-19 informed that the subsidy component allocated for DEDS scheme in the State for the current fiscal year stands at Rs.4.60 crore and requested Bankers to book subsidy in eligible cases with due emphasis on full utilization of available subsidy funds.

**(Action Point 7 : All Banks, ARDD & NABARD)**

#### **Opening of Banking Outlets in unbanked centres:**

- **On the issue of opening of Outlets in five (5) centres which is pending since long:**
  - ICICI Bank has reportedly initiated the process of opening of Branch at Nabincherra.
  - Canara Bank, Union Bank & Axis Bank have opted for fixed point Banking Outlets in their respective allocated locations.





- As regards opening of branch in Ishan Chandra Nagar by erstwhile Vijaya Bank (merged with Bank of Baroda), Chief Economist of Bank of Baroda in response to the letter of Chairman of SLBC, has assured to look into the matter after conducting the survey.
- Banking outlets in all five (5) locations must be completed by 31<sup>st</sup> July, 2019.

**(Action Point 8 : Concerned 5 allottee banks)**

- **On the issue of opening of new branches at Fatikroy Bazar & Kanchanbari Bazar**

- The House was apprised of on decision of SLBC to allocate these two (2) locations for opening of branches to State Bank of India and Bank of India respectively in view of the viability as found in the survey report. In the absence of representative of BOI in the meeting, SBI has agreed to open outlets in both the villages. It was advised to open the branches within August 2019 and preferably before the commencement of Rabi Season 2019-20.

- **On the issue of opening of new branches at five (5) villages identified recently:**

- SBI to open branches at Ranir Bazar, Kathalia. and Bagma.
- Tripura Gramin Bank will open branch at Manikpur and Tripura State Co-operative Bank at Karamcherra.
- LDMs will undertake a survey at these sites and report will be handed over to respective Banks under intimation to SLBC.

**(Action Point 9 : SBI, BOI, TGB, TSCB, SLBC)**

**Interest subvention on KCC/Fishery Loans by four (4) Banks:**

- The house observed that Banks like Bandhan Bank, HDFC Bank, Ujjivan Small Finance Bank, IndusInd Bank, etc. have registered high performance under Agriculture credit.
- However eligibility for interest subvention in favour of the farmers availing loan from these Banks may be verified by NABARD on the backdrop of charging more than 7% interest from the loanee-farmers.

**(Action Point 10 : NABARD)**

**Government Sponsored Loan Schemes:**

- Disbursement figures in sanctioned cases were found to be very low and require immediate improvement.
- Achievement under Swavalamban scheme is expected to give better results in its new format where applications will be submitted online through a dedicated portal, with shift in preference to skilled entrepreneurs.

**(Action Point 11 : All Banks)**

**Education Loans :**

- Smt Saumya Gupta, Secretary Higher Education, requested banks to increase the number of education loans provided to students for pursuing higher education.
- Target for 2019-20 is fixed at 1500 (including Chief Minister's B.Ed Anuprerana Yojana).
- The banks are to claim interest subvention for loans under Chief Minister's B.Ed Anuprerana Yojana in eligible cases. Banks should put in place appropriate mechanism on monitoring of providing interest subvention to eligible students.

**(Action Point 12 : All Banks)**

**PMMY and SUI loans:**

- Convenor of SLBC highlighted the Banks' performance under MUDRA covering 4.41 lakh beneficiaries during the period up to March 2019 and hoped that the trend will continue and the banks will surpass the last year performance in 2019-20.
- The House observed that the performance of Banks in Stand Up India needs substantial improvement. Banks need to identify eligible borrowers under guidance of Govt. authorities for credit linking of new entrepreneurs.
- Hon'ble Chief Minister of Tripura, informed that some of the banks are insisting on guarantors and securities for sanctioning Mudra loans, which violates the scheme guidelines. He advised for immediate steps to be taken by the Banks to desist from such irregular practices and ensure strict adherence to the scheme guidelines.

**(Action Point 13: All Banks)**





### NPA and Recovery:

- Convenor of SLBC observed that the amount of NPA of all Banks taken together is Rs.684.75 crores as on March, 2019 which shows a marginal increase from that of March 2018 when it was 684.43 crores. The overall reduction in percentage terms from 5.32 to 3.98 attributes to the Bulk corporate loan by SBI in 2018-19. In essence, recovery remains a concern.
- A special request was also placed before the State Govt. to provide necessary co-operation in the process of recovery from NPA borrowers, particularly in personal loans to State Govt employees and other Govt. sponsored schemes and speedy disposal of PDR & SARFAESI cases.
- Smt Aparna Debbarma, MD TSCB and Shri Mahendra Mohan Goswami, Chairman TGB drew the attention of the State Govt authorities on the high number of NPA loans of State Govt employees. Shri Tamal Biswas, GM RBI requested the State Govt to take action against defaulting State Govt employees as defined by the Service Rules of Govt of Tripura. Dr. U Venkateswarlu, Chief Secretary, assured to look into the matter. **(Action Point 14: State Government Deptts)**

**Tourism :** Banks are to participate in development of tourism by way of extension of credit to registered tour operators/service providers sponsored by Tourism Department with provision of interest subvention. **(Action Point 15 : SLBC)**

**Participation in SLBC meetings:** Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura, insisted upon presence of high ranking officials (preferably in the rank of DGM or so) of member Banks of SLBC and other institutions in SLBC meetings. **(Action Point 16 : All Banks & SLBC)**

### Other Issues:

- To foster a healthy competition among the Banks a decision was taken in 126<sup>th</sup> SLBC meeting for awarding the performing banks in 3 Key business verticals, namely, MSME Support & Outreach Program-SAMVEG, PMMY-2018-19 and SHG Finance under NRLM. The following performing banks were felicitated in the meeting.

MSME Support & Outreach Program	TGB,UBI & SBI
PMMY sanction 2018-19	Bandhan Bank, TGB, UBI & SBI
NRLM-SHG , 2018-19	TGB,TSCBL & UBI

- Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura, in his address suggested Bankers to take a more active role in the development of the State. He advised Bankers to guide the prospective entrepreneurs through hand holding support for setting up new units with financial assistance. He also advised Banks to take note of the various policies implemented by the State Govt and focus their credit disbursement in those sectors that the State Govt aspires to develop. He mentioned fisheries, agriculture, dairy production, rubber industry and tourism among others requiring intervention from Banks for development in the State. He also highlighted that some public sector banks were not providing loans in a time bound and hassle free manner, particularly in KCC and SHG finance, for which borrowers were compelled to avail credit at high rate of interest from private banks, which required immediate intervention from competent authorities of the concerned Banks. Banking channel should be an effective source of employment generation.

**Conclusion:** Summing up the discussion, Shri Ashok Kumar Pradhan thanked Shri Biplab Kumar Deb, Hon'ble Chief Minister for his august presence in the SLBC meeting and expressed sincere gratitude for his keen participation and providing guidance to the SLBC to propel the State towards all round growth. He thanked Dr. U Venkateswarlu, Chief Secretary, Shri Kumar Alok, Principal Secretary to Chief Minister & other dignitaries from Govt. of Tripura, RBI, NABARD, SIDBI, Banks and other agencies for their kind presence and active participation in 129<sup>th</sup> Meeting of SLBC Tripura.

General Manager  
Prisec-Agri & Convener of SLBC





**LIST OF THE PARTICIPANTS AT THE 128<sup>th</sup> MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT PRAGYA BHAVAN, AGARTALA ON 15.03.2019 AT 11:00 A.M.**

Sl.	Name of the Dignitaries	Designation/Office/Institution
I		Chaired By
1	Shri Biplab Kumar Deb	Hon'ble Chief Minister of Tripura
2	Dr. U Venkateswarlu	Chief Secretary, Govt. of Tripura
3	Shri Ashok Kumar Pradhan	MD & CEO, United Bank of India and Co-Chairman, SLBC-Tripura
II	GOVT. OFFICIALS	
1	Shri Kumar Alok	Principal Secretary to the Chief Minister
2	Shri S R Kumar	Principal Secretary, Industry & Commerce, GoT
3	Shri Barun Kumar Sahu	Principal Secretary, Revenue, GoT
4	Shri Kiran Gitte	Special Secretary, Urban Development, GoT
5	Smt Saumya Gupta	Secretary, RD & Education, GoT
6	Shri Sudhakar Shinde	CEO TRLM, GoT
7	Shri Milind Ramteke	Director, Urban Development, GoT
8	Shri D.K. Chakma	Director, ARDD & Fisheries, GoT
9	Dr. D. P. Sarkar	Director, Agriculture, GoT
10	Shri Satyajit Sarkar	Director, Institutional Finance, GoT
11	Shri Saju Vaheed	Director, Higher Education, GoT
12	Shri S.K. Sarkar	Joint Director, Industries & Commerce, GoT
13	Dr. Haimanti Bhattacharjee	Asst. Director, Horticulture, GoT
14	Shri D.K. Nayak	Asst. Director, MSME-DI, GoI
15	Shri Tapas Kr. Basak	Development Officer, Institutional Finance
16	Dr. Basudeb Bhattacharya	Key Officer, CM Janata Darbar.
17	Dr. Dipayan Ghosh	Manager, TRLM
18	Md. I Ahmed	FA & CAO, TKVIB
19	Shri K. C. Roy	Dy Director, KVIC
20	Shri Santanu Ghosh	D.O., DIF
21	Shri Sudhir Ghosh	L.D.C., DIF
22	Shri Sanjib Kumar Das	ICO, Press Cell, Chief Minister Secretariat
III	RBI/NABARD/SIDBI/NHB/HUDCO/ INSURANCE COMPANIES/ BSNL	Designation/Office/Institution
1	Shri Tamal Biswas	General Manager, RBI
2	Shri Sunil Kumar	General Manager, NABARD
3	Shri R.K. Mahajan	Assistant General Manager, RBI
4	Shri Durgesh Pandey	General Manager, SIDBI
5	Shri Gopi Nammi	Manager, SIDBI
6	Shri Subrata Nag	BM (P&GS), LIC
7	Shri Sankar Podder	Marketing Manager, National Insurance Co. Ltd.
8	Shri Gaurab Choudhury	S.S.E., HDFC ERGO General Insurance Company
IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Mukti Ranjan Ray	General Manager, United Bank of India & Convener, SLBC Tripura
2	Shri Anand Kumar	Deputy General Manager & CRM, United Bank of India, Tripura Region
3	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
4	Smt A Debbarma	MD, Tripura State Co-operative Bank Ltd.
5	Shri M.P. Hazra	GM, Tripura Gramin Bank



6	Shri Shibatosh Chowdhury	RM, SBI RBO Agartala South
7	Shri Subhodh Kr. Jha	Zonal Manager, UCO Bank
8	Shri Bedanga Dev Barman	Assistant General Manager, IDBI Bank
9	Shri S.R. Singh	Assistant General Manager, Canara Bank
10	Shri Alok Chaudhury	Chief Manager, SLBC & FI, United Bank of India
11	Md N.I. Ahmed	Chief Manager, Bank of India
12	Shri Avinash Kumar	Chief Manager, Canara Bank
13	Shri Debajit Ghosh	Chief Manager, Bank of Baroda
14	Shri Sanjit Singh	Chief Manager, Allahabad Bank
15	Shri Sangram Behera	Chief Manager, Vijaya Bank
16	Shri Lalita Prasad	Chief Manager, Union Bank of India
17	Shri L.S.S. Nath Shahdeo	Chief Manager, Indian Overseas Bank
18	Shri Amal Debbarma	GM (I/C), ACUB Ltd.
19	Shri Aishik Raha	Dy Vice President, Axis Bank
20	Shri Jaydip Sen	Cluster Head, Axis Bank
21	Shri Janardhan Chhetri	Dy Vice President, North East Small Finance Bank
22	Shri Anup Kr. Singha	Dy. Vice President, North East Small Finance Bank
23	Shri Sudip Chakraborty	Cluster Head, Bandhan Bank Ltd.
24	Shri Rajat Debnath	DCO, State Bank of India
25	Shri Mohit Krishna Debbarman	Sr. Manager, United Bank of India
26	Shri Sunil Pradhan	Sr. Manager, Central Bank of India
27	Shri Pandav Chakma	Sr. Manager, Syndicate Bank
28	Shri Sanjib Singh	Sr. Manager, HDFC Bank
29	Shri D.K. Bhowmik	Sr. Manager, Punjab & Sind Bank
30	Shri Anupam Sarkar	Sr. Manager, Indian Bank
31	Shri Trilochan De	Sr. Manager, UCO Bank
32	Shri Upal Saha	Sr. Manager, Punjab National Bank
33	Shri Ashish Kr. Roy	Sr. Manager, India Post Payments Bank
34	Shri Kedarnath Bhowmik	Branch Manager, India Post Payments Bank
35	Shri Partha Ghosh	Manager, Ujjivan Small Finance Bank Ltd.
36	Shri Sulaj Saha	GIB (SO), HDFC Bank
37	Shri Chinmoy Gupta	Manager, ICICI Bank
38	Shri Ajay Bhowmik	Manager, Andhra Bank
39	Shri Biswajit Gupta	Manager, Corporation Bank
40	Shri Priyatanu Goswami	Branch Manager, IndusInd Bank
41	Shri Madhur Bhaskar	Manager, Federal Bank
42	Smt Jayashri Debbarma	Development Officer, TSCB Ltd.
43	Shri Amal Debbarma	Assistant Development Officer, ACUB Ltd.
44	Shri Sanmoy Banerjee	Assistant Manager, Kotak Mahindra Bank
45	Shri Soumya K Chakraborty	Assistant Manager, IDFC First Bank
46	Shri Pradip Kumar Badatiya	Officer, South Indian Bank
47	Shri Rajan Dasgupta	Officer, Bank of India
48	Shri Shradhanand Soren	Director, RUDSETI Agartala
49	Shri M.M. Chakma	Director, RSETI Dhalai
50	Shri Sushanta Pal	Director, RSETI Udaipur
51	Shri Gopendra Chandra Rakshit	LDM, South Tripura
52	Shri Chandan Kanti Das	LDM, Gomati
53	Shri Karunamoy Deb	LDM, North & Unokoti
54	Shri Arindam Debbarma	LDM, Khowai & Dhalai
55	Shri Arun Chakma	LDM, West Tripura
56	Shri Bhargav Bhattacharjee	Assistant Manager, SLBC & FI, United Bank of India