



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

**Minutes of the 130<sup>th</sup> Meeting of SLBC, Tripura held on 01-11-19 at Pragna Bhawan, Agartala.**

The 130<sup>th</sup> SLBC meeting of Tripura State was held on 1<sup>st</sup> November, 2019 to review the performance of Banks up to quarter September 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 Manoj Kumar, Addl Chief Secretary, Finance, Power & Forests  
Shri Ashok Kumar Dogra, Deputy Secretary, Dept of Financial Services, Govt of India

(A list of participants is annexed)

The major points of discussion and the emerging Action Points thereof are as follows.

**Achievement under ACP** :All the banks put together disbursed Rs 3129.36 crore upto September 2019, which was 40% of the Annual Target of Rs 7762 crore. The achievement under Agriculture sector was 31%, whereas it was 52% and 37% under MSME and Other Priority Sector respectively. Shri Manoj Kumar, Addl Chief Secretary, Govt of Tripura advised Banks to achieve the full ACP targets uniformly by March 2019, including those Banks which have achieved less than 10% up to September 2019. **(Action Point 1: All Banks)**

**CD Ratio**: CD ratio of the banks in the state improved to 56% as on 30.09.2019. Banks with low CD ratio (30% or less) were advised to strive towards attaining parity with the State CD Ratio. **(Action Point 2: All concerned Banks)**

**Agriculture:**

- KCC Saturation Campaign is to be invariably completed by March 2020. DCC meetings to take place in the first week of November 2019 to chalk out district-wise plans for identification of left out farmers and sanction of KCC on camp mode.
- Mega camps across all districts for KCC Saturation to be held commencing from 25<sup>th</sup> November 2019 onwards with the participation of all line departments along with Banks.
- State Level Technical Committee to finalize the scale of finance for working capital for KCC (including animal husbandry & fisheries) within the first half of November 2019. It will be applicable for all the districts on uniform basis.
- SLBC to write to National Insurance Company Ltd. (NICL) seeking their suggestion on lowering of insurance premium on inland fisheries for the benefit of farmers.

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

**SHG:**

- The achievement against the ACP (2019-20) stood 32% under DAY-NRLM as on Sept, 2019. All Banks to achieve 100% achievement against target under NRLM by March 2019.
- Smt Saumya Gupta, Secretary Rural Development, pointed out the problems faced by some SHG groups in opening savings accounts with branches of SBI, particularly of SBI Jolaibari Branch. SBI officials to look into the matter for immediate resolution.
- Shri Ashok Kumar Pradhan, MD & CEO, United Bank of India advised all Banks to pursue a no-refusal policy pertaining to opening of savings accounts of SHGs linked with NRLM/NERLP.

**(Action Point 4: All Banks)**





### Rubber Production & Smoke Houses:

- A tripartite agreement among borrower, Bank and Manimalayar Rubbers will be executed for effective implementation of the scheme.
- Industries Dept informed the house that in addition to the 5 directly sponsored proposals, they have sponsored 268 cases under Swavalamban and 61 cases under PMEGP to various Banks pertaining to Rubber production units.
- Industries Dept also informed the house that in order to ensure viability of smoke house units, a cluster based approach is being explored for adoption.
- State Govt's intervention was requested to sort out land ownership issues at intended sites for setting up of smoke house units.
- Higher construction cost for smoke houses in hilly terrain needs to be factored in while disposing of the proposals. **(Action Point 5 : All Banks, Industry Dept, State Govt)**

### Dairy Development Scheme:

- The house was informed that within the first week of November 2019, Gomati Co-Operative Milk Producers Union Ltd (GCMPUL) will be finalizing procurement modalities of good quality cows from outside the State, under the supervision of ARDD.
- Banks were requested to submit the list of sanctioned beneficiaries to GCMPUL immediately, which will aid in assessing the total requirement of cows to be procured. **(Action Point 6: All Banks, ARDD)**

### Opening of Banking Outlets in unbanked centres:

- Union Bank has opened a CSP at Radhapur on July, 2019.
- ICICI Bank has opined that branch opening at Nabincherra is not viable due to security issues. The House was of the view that the reasons pointed out needed reassessing, SLBC to write to ICICI Bank for submitting a new feasibility study commensurate with ground realities.
- Axis Bank has reported that setting up CSP/BC point at Chandipur GP is not feasible on account of network connectivity issues. The House opined that Axis Bank should explore V-SAT connectivity as an alternative to render Banking services in the area.
- As regard opening of branch in Ishan Chandra Nagar by erstwhile Vijaya Bank (now Bank of Baroda), the House was informed that Bank of Baroda has restricted the opening of new branches post amalgamation. It was decided that SLBC will write to Bank of Baroda to ensure setting up of fixed point banking outlet operated through BC, by the end of December 2019 .
- Canara Bank reported that they are in the process of recruiting a new BC for operating a fixed point banking outlet at Charipara. **(Action Point 7: SLBC & concerned 4 allottee banks)**

### Opening of new Outlets

- SBI have reported that CSP point is operational at Fatikroy Bazar and Bagma. Process has been initiated for opening of branches at Kathalia, which is expected to be completed by March 2020. SBI is to also initiate process for opening a banking outlet at Kanchanbari bazaar upon completing its feasibility survey, as advised in 129<sup>th</sup> SLBC meeting.
- TGB will be opening a branch at Manikpur by the end of the December 2019 quarter.
- TSCB will open its branch at Karamcherra by the end of this fiscal year.
- TGB & TSCB to explore the feasibility of opening a banking outlet at Jamthum Bazar.
- United Bank of India's request for opening a fixed point banking outlet operated by BC at Bagma was accepted and approved by the House.
- RBI suggested tapping the reach of India Post payment Bank and other Small Finance Banks for opening of banking outlets when requests pertaining to new branches arise in the future.
- Request for a new branch of TGB / TSCB at Ganganagar was tabled in the House for noting of the concerned Banks for further action.





- SLBC further informs now that from the latest list of 58 URCs sent by DFS, 11 centres have been found to be without any banking touch points in Jan Dhan Darshak App. These centres have been allocated to UBI & TGB for covering through Fixed point Outlets.  
(Action Point 8: SBI, TGB, TSCB, SLBC)

### Government Sponsored Loan Schemes:

- The House opines that the high number of sponsorship to target ratio for PMEGP loans in many branches, requires a re-look into the sponsorship process for speedy disposal.
- Banks are advised to ensure timely disposal of proposals sponsored to the banks under Swavalamban scheme for FY 2019-20. Banks have also stated that most of the finance in sponsored proposals takes place in 2<sup>nd</sup> half only (Action Point 9: All Banks, DIC, KVIC, KVIB)

### Education Loans:

- In view of the low level of sanction of 208 education loans amounting to Rs.4.69 crores as on Sept,19 Smt Saumya Gupta, Secretary Higher Education, requested banks to target the maximum no. of students passing out of schools for extending education loans. It was decided that Banks will aim to achieve sanction of 500 proposals by March 2020, while the target for FY 2020-21 will be to sanction 1000 education loans.
- It was gathered that approximately 25% of students who had earlier been approved by the Dept for availing education loan under Chief Minister's B.Ed Anuprerana Yojana have since shown no inclination for loans under the Scheme. Banks & Department may revisit the matter.
- The House was also intimated that new applications under Chief Minister's B.Ed Anuprerana Yojana for FY 2019-20 for pursuing courses in NAAC accredited institutes are still awaited.  
(Action Point 10: All Banks)

### MSME ( including PMMY and SUI loans ):

- The performance of the banks was satisfactory with attainment of 52% at Rs.1240.41 crore against yearly target of Rs.2388 crore. Banks are on course to surpass the target.
- Banks' collective performance under MUDRA covering 1.20 lakh beneficiaries during the period up to September 2019 was highlighted and it is expected that the trend will continue
- The House was of the view that Banks need to identify eligible borrowers under guidance of Govt. authorities for credit linking of new entrepreneurs under SUI scheme. It was suggested that Banks should focus on handholding of prospective borrowers under SUI.
- Smt Saumya Gupta, Secy, Higher Education, suggested for tapping the fresh graduates with entrepreneurship skill from the engineering colleges for scouting good innovative proposals under Stand Up India Scheme.  
(Action Point 11: All Banks)

### NPA and Recovery:

- Shri Ashok Kumar Pradhan, MD & CEO, United Bank of India observed that the increase in Gross NPA by Rs.186.24 crore (from 3.98% as on March 2019 to 5.15% on September 2019) is an area of concern. It is imperative that borrowers maintain credit discipline otherwise it would become very difficult for Banks to disburse fresh credit. The intervention of the State Govt was sought to create awareness among borrowers to repay their dues in time.
- The State Govt. authorities were requested to provide necessary co-operation in the process of recovery from NPA borrowers, particularly in Govt. sponsored schemes (where NPA in PMEGP & Swavalamban schemes stands at a high 22% and 19% respectively) and speedy disposal of PDR & SARFAESI cases.  
(Action Point 12: All Banks & State Government Deptts)





**Tourism :** It was observed that suitable training of selected beneficiaries was required for ensuring viability of financed units. Regarding the issues raised by banks on registration / licensing facility for tourist boating purpose State Govt will be providing Trade Licenses to the sponsored beneficiaries for facilitating their financial assistance by Banks under Paryatan Saahayak Prakalpa. This should serve the purpose for the banks to sanction loans under the stated scheme which will be accelerated in the coming days.  
(Action Point 13: All Banks, State Govt)

**Other Issues:**

- Non-acceptance of Rs.10 coins by the public: It was decided that the Reserve Bank of India should create more awareness drives for usage of Rs.10 coins among the public in view of excess coins in banks' custody.  
(Point 14: Reserve Bank of India)
- Issues related to India Post Payments Bank(IPPB): Representatives of India Post Payments Bank informed the House that some CDPO offices refused to entertain accounts of scholarship / social pension beneficiaries maintained with India Post Payments Bank. Dr. U Venkateswarlu, Chief Secretary, Govt of Tripura advised IPPB officials to write to SLBC detailing their specific grievances, which will be duly forwarded by SLBC to the Office of The Chief Secretary, Govt of Tripura for necessary intervention and resolution thereof.  
(Action Point 15: IPPB, SLBC, State Govt)
- Sri M R Ray, General Manager & Convener of SLBC also reviewed the performance of RSETIs and advised the RSETI Directors to accelerate the Settlement position with more focus on credit linkage through the banks.  
(Action Point 15: Directors of all the 5 RSETIs )
- Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura, suggested the following.
  - (i) Field level functionaries of Banks should work with professionalism and cultivate better relationship with their customers, which will help in identifying potentially good borrowers for extending credit to them.
  - (ii) All branches should maintain a list of farmers in their service area for identifying eligible borrowers, which will help in providing right credit to the right person, without having to resort to middlemen and other political influences.
  - (iii) Poultry sector has a huge potential in Tripura and as per Govt estimates, the sector requires financial investment to the tune of Rs.60 crores in this sector by the end of the current fiscal year, for which it is paramount that Banks are extending the requisite support.
  - (iv) The State of Tripura is uniquely poised for development of food processing industries in the State, where Banks should focus on Jackfruits and Pineapple (Queen variety) processing units with multiple products that have a huge demand in both domestic and foreign markets.
  - (v) Owing to the presently limited scope of industrial development in the State, Bankers are to extend their full support in the Dairy Development Scheme, fisheries, along with big-ticket advances in agri-based sectors in the State which remains the key focus area of the Govt.
  - (vi) The level of NPA being maintained around a low level 5% , indicates a healthy credit culture in the State and it should encourage the banks to extend credit to the stated sectors in a bigger way.

**Conclusion:** Summing up the discussion, Shri Ashok Kumar Pradhan, MD & CEO, United Bank of India, thanked Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura for his august presence in the SLBC meeting, providing guidance to the SLBC to propel the State towards all round growth. The meeting ended with vote of thanks to the Chair and the participants.

(M.R. Ray)  
General Manager  
Prisec-Agri & Convener of SLBC.





**LIST OF THE PARTICIPANTS AT THE 130<sup>th</sup> MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT PRAGNA BHAVAN, AGARTALA ON 01.11.2019**

Sl.	Name of the Dignitaries	Designation/Office/Institution
<b>A</b>	<b>CHAired BY</b>	
1	Shri Biplab Kumar Deb	Hon'ble Chief Minister of Tripura
2	Dr. U Venkateswarlu	Chief Secretary, Govt. of Tripura
3	Shri Manoj Kumar	Addl Chief Secretary, Finance, Power & Forests, Govt. of Tripura
4	Shri Ashok Kumar Pradhan	MD & CEO, United Bank of India and Chairman, SLBC
<b>B</b>	<b>GOVT. OFFICIALS</b>	<b>Designation/Office/Institution</b>
1	Shri Ashok Kumar Dogra	Deputy Secretary, Dept of Financial Services, GoI
2	Shri N. Darlong	Secretary, Finance Development, GoT
3	Smt Saumya Gupta	Secretary, RD & Education, GoT
4	Shri Rameshwar Das	Secretary, Fisheries, GoT
5	Shri Pradip Acharjee	Joint Secretary, Revenue Department, GoT
6	Shri D.K. Chakma	Director, ARDD & Fisheries, GoT
7	Shri M. L. Sukladas	Additional Director, Agriculture, GoT
8	Smt S. Debnath	Additional Director, Industries & Commerce, GoT
9	Shri Amit Barman Ray	Director, Institutional Finance, GoT
10	Shri N.C. Sharma	Director(I/C), Urban Development, GoT
11	Shri S.K. Sarkar	Joint Director, Industries & Commerce, GoT
12	Shri Rajesh Bhattacharjee	Joint Director, Higher Education, GoT
13	Shri D.K. Nayak	Asst. Director, MSME-DI, GoI
14	Shri Prabir Kr. Paul	Asst. Director, ARDD, GoT
15	Shri Tapas Kr. Basak	Development Officer, Institutional Finance
16	Dr. Basudeb Bhattacharya	Key Officer, CM Janata Darbar.
17	Smt Puja Thapa	SMM, UDD, GoT
18	Shri K Debbarma	I/C, Agriculture Dept, GoT
19	Shri Santanu Ghosh	D.O., DIF
20	Shri Sudhir Ghosh	L.D.C., DIF
21	Shri S C Deb	L.D.C., DHE
22	Shri Sujit Ghosh	ICO, Press Cell, Chief Minister Secretariat
<b>C</b>	<b>RBI/NABARD/SIDBI/HUDCO/ NHB/INSURANCE COs/ BSNL</b>	<b>Designation/Office/Institution</b>
1	Shri Tamal Biswas	General Manager, RBI
2	Shri Sunil Kumar	General Manager, NABARD
3	Shri C D V Raghunath	Assistant General Manager, RBI
4	Shri A Debnath	Assistant General Manager, BSNL
5	Shri Gopi Nammi	Manager, SIDBI
6	Shri Sankar Podder	Marketing Manager, National Insurance Co. Ltd.
7	Shri A Kar	JTO, BSNL
<b>D</b>	<b>COMMERCIAL BANKS</b>	<b>Designation/Office/Institution</b>
1	Shri Mukti Ranjan Ray	General Manager, United Bank of India & Convener, SLBC
2	Shri Anand Kumar	Dy Gen Manager & CRM, United Bank of India, Tripura RO
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 Dibyendu Chaudhuri	RM, SBI RBO Agartala North
8	Shri Dharmendra Singh	Deputy Zonal Manager, UCO Bank
9	Shri Santanu Bandyopadhyay	Assistant General Manager, IDBI Bank
10	Shri Alok Chaudhury	Chief Manager, SLBC & FI, United Bank of India
11	Shri L Sonowal	Chief Manager, Central Bank of India
12	Shri Rajesh Singh	Chief Manager, Bank of India
13	Shri Avinash Kumar	Chief Manager, Canara Bank
14	Shri Debajit Ghosh	Chief Manager, Bank of Baroda
15	Shri Lalita Prasad	Chief Manager, Union Bank of India
16	Shri Khurshid Rabbani	Chief Manager, Indian Overseas Bank
17	Shri Amit Debbarma	GM, ACUB Ltd.
18	Shri Aishik Raha	Dy Vice President, Axis Bank
19	Shri Jaydip Sen	Cluster Head, Axis Bank
20	Shri Janardhan Chhetri	Dy Vice President, North East Small Finance Bank
21	Shri M Sinha	BDE, North East Small Finance Bank
22	Shri Sudip Chakraborty	Cluster Head, Bandhan Bank Ltd.
23	Shri Debasish Roy Barman	Cluster Head, IndusInd Bank
24	Shri Rajat Debnath	DCO, State Bank of India
25	Shri R Kaloi	D.O., TSCB
26	Shri Saroj Swain	Sr. Manager, Central Bank of India
27	Shri Pandav Chakma	Sr. Manager, Syndicate Bank
28	Shri Gitanshu Chowdhury	Branch Manager, HDFC Bank
29	Shri Avinash Kumar	Sr. Manager, Oriental Bank of Commerce
30	Shri Joydeep Roy	Sr. Manager, ICICI Bank
31	Shri Upal Saha	Sr. Manager, Punjab National Bank
32	Shri Ashish Kr. Roy	Sr. Manager, India Post Payments Bank
33	Shri Kedarnath Bhowmik	Branch Manager, India Post Payments Bank
34	Shri N Sinha Ray	Manager, IDBI Bank
35	Shri Ajay Bhowmik	Manager, Andhra Bank
36	Shri Rabin Chakma	Manager, Allahabad Bank
37	Shri Biswajit Gupta	Manager, Corporation Bank
38	Shri Amal Debbarma	C.A., ACUB Ltd.
39	Shri Hrishikesh Saha	Manager, Yes Bank
40	Shri Sandip Dutta	Asst. Manager, Federal Bank
41	Shri Tirthankar Deb	Branch Manager, Kotak Mahindra Bank
42	Shri Suman Kr. Paul	Director, RUDSETI Agartala
43	Shri M.M. Chakma	Director, RSETI Dhalai
44	Shri Sushanta Pal	Director, RSETI Udaipur
45	Shri Gopendra Chandra Rakshit	LDM, South Tripura
46	Shri Arindam Debbarma	LDM, Khowai & Dhalai
47	Shri Arun Chakma	LDM, West Tripura
48	Shri Bhargav Bhattacharjee	Assistant Manager, SLBC & FI, United Bank of India

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