

Convener of State Level Bankers' Committee, Tripura

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Minutes of the 132nd Meeting of SLBC, Tripura held on 24-06-2020 at Agartala.

The 132nd SLBC meeting of Tripura State was held at New Secretariat Building, Agartala on 24th June 2020 to review the performance of Banks for and up to the quarter ended March 2020. Dignitaries in the meeting included:

Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura,
Shri SS Mallikarjuna Rao, MD & CEO, Punjab National Bank (through Video Conference),
Shri Manoj Kumar, Chief Secretary, Govt. of Tripura.

A list of the other 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 from the 131st SLBC meeting dated 20-02-2020 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 7651.82 crore i.e. 99% of the Annual Target for Rs 7762 crore under ACP 2019-20 as on March 2020. Achievement under Agriculture sector is 87%. Achievements in MSME and OPS are 117% and 80% of the ACP Targets respectively as on 31.03.2020. The performance of Public Sector Banks in FY 2019-20 was found to be below par. Punjab National Bank (including e-UBI & e-OBC), State Bank of India and UCO Bank need to improve on this score in the next fiscal year.

(Action Point 1: All Banks)

CD Ratio

- CD ratio of the banks in the State increased to 57% as on 31.03.2020 from 54% as on 31.03.2019, with 3% YoY growth. The banks should strive for reaching the national level of 76% on urgent basis with thrust on PMKISAN KCC Saturation Drive & MSME schemes under Atmanirbhar Bharat Abhiyan.
- CD Ratio of e-United Bank of India (now Punjab National Bank) and UCO Bank should be improved for achieving parity with the CD Ratio of the State.

(Action Point 2: All Banks)

Agriculture & PMFBY

- 56651 KCC (Including Renewal) loans were sanctioned by Banks amounting to Rs. 257.00 Crores during FY 2019-20, thereby achieving 79 % of the Annual Target of 71315.
- Agriculture Department has provided updated list of 1.90 lakh PM KISAN beneficiaries, of which 44071 have already availed KCC loans from Banks. Till 27th May 2020, bankers have received 145257 KCC applications from PMKISAN beneficiaries, of which 64194 KCCs have been sanctioned amounting to Rs.206.71 crores.
- It has been observed that the desired sanction of proposals could not be achieved on account of duplicate applications received at branches, defaulter status of applicants, low CIBIL score, blank/incomplete applications submitted, etc. Agriculture Department is to co-ordinate with banks for rectification of blank/incomplete applications of PM KISAN beneficiaries for consideration by banks.
- State Government was requested to provide landless farmers with land cultivation certificate for financing KCCs in order to bring them under the fold of institutional finance.
- It was observed that insurance companies are reluctant to provide insurance coverage to poultry, goatery and fishery units financed by Banks. As advised by Shri Manoj Kumar, Chief Secretary, Govt of Tripura, a meeting will be held with insurance companies, State Govt and SLBC for analyzing the problems and chalking out an action plan for resolution of the issues.



- **Pradhan Mantri Fasal Bima Yojana:** PMFBY notification for Kharif 2020 was issued on 05.05.2020 with HDFC ERGO General Insurance Company Ltd. as the implementing agency. Mukhya Mantri Fasal Bima Yojana launched by the State Govt will provide for subsidizing PMFBY premium rates for farmers in order to encourage maximum enrolment of eligible farmers under the scheme. Bankers are to ensure coverage of all eligible loanee farmers under PMFBY within the cut-off date of 15-07-2020. **(Action Point 3: Banks/State Govt/SLBC/NABARD/ Line Departments)**

Self Help Groups

- Against the revised TRLM target of Rs.50 crores in 3990 accounts for FY 2019-20, the Banks have sanctioned 3466 accounts (achievement of 87%) for Rs.51.27 crores (achievement of 103%).
TRLM SHG credit linkage target for FY 20-21 has been fixed at 8000 SHGs with corresponding sanction amount of Rs.100 crores
- 15000 SHGs to be taken up by TRLM from NERLP in addition to the 8000 already inducted last year. Majority of SHGs is to be sponsored for credit linkage in FY 20-21 will be from NERLP districts – West Tripura, Sepahijala, North Tripura, Unokoti & Khowai.
- NULM target is to be communicated by Urban Development Dept within 15 days to SLBC.

(Action Point 4: All Banks / TRLM / Urban Development Department)

Rubber Production & Smoke Houses

- 331 proposals under Swavalamban and 368 proposals under PMEGP for setting up rubber processing units with smoke houses have been sponsored to Banks out of which sanctions have been accorded for 45 Swavalamban and 112 PMEGP loans respectively.
- It has been decided that GMs from Department of Industries & Commerce shall co-ordinate with branch managers to undertake necessary inspection & sort out land related issues
- A total of 500 smoke house units to be set up during FY 2020-21. A SOP is to be prepared by DIC/Banks for time bound processing & sanction of smoke house units by Banks on priority basis.

(Action Point 5: All Banks, Industry Dept, State Govt)

Dairy Development Scheme

- ARDD has sponsored 1124 applications to branches as on March 2020 and branches have completed pre-lending inspections for the same. Cattle are being procured from other states in a phase wise manner by Gomati Co-Operative Ltd. and private vendors. With the relaxation of lockdown norms, dairy sector is expected to show matured progress in the subsequent quarters
- Banks have collectively sanctioned Rs. 893.92 lakhs in 546 accounts under DEDS as on 31.03.2020, including those under the Dairy Development scheme of ARDD.

(Action Point 6: All Banks, ARDD)

Opening of Banking Outlets in unbanked centres

- **On the issue of opening of Outlets in five (5) centers which were pending for long:**
 - ICICI Bank and Axis Bank are to expedite the process of branch opening at Nabincherra & Chandipur within July 2020.
 - As regard opening of branch in Ishan Chandra Nagar by erstwhile Vijaya Bank (now Bank of Baroda), is to ensure the same within July 2020.
 - Canara Bank reported that a fixed point banking outlet operated by BC is to be made operational within July 2020 at Charipara.

(Action Point 7: SLBC, ICICI Bank, Axis Bank, Bank of Baroda & Canara Bank)

- **Opening of new branches**
 - TGB has started CSP point at Manikpur, while a branch of TGB is functioning at Ganganagar.
 - TSCB is to open BC/ CSP at Karamcherra & Jamthum Bazaar.

(Action Point 8: TSCB & SLBC)

Government Sponsored Loan Schemes

- Out of 5226 PMEGP proposals sponsored, 1061 proposals have been accorded sanction by branches for FY 2019-20 as on 31.03.2020 amounting to Rs. 5415.57 lakhs.
- In case of Swavalamban, 6213 applications have been sponsored till March 2020, of which sanction has been accorded to 1214 proposals with corresponding amount of Rs. 4217.07 lakhs.



- Release of pending subsidy under Swavalamban Scheme for FY 2016-17 and 2017-18 was discussed with a positive note and State Govt has assured quick resolution of the issue.
- Keeping in view the rehabilitation of migrant workers arriving from other states, it was decided to raise the targets for PMEGP & Swavalamban to 2000 nos. and 6000 nos. respectively.
- Banks are to refrain from obtaining collateral security like fixed deposits, employee guarantee, etc., for MSME loans (especially PMEGP & Swavalamban) upto Rs.10 lakhs per borrower.
- Sponsor Bank of Tripura Gramin Bank & State Government to explore the possibility of obtaining CGTMSE membership for Tripura Gramin Bank as MLI (Member lending Institution).
- All pending sponsored cases of PMEGP & Swavalamban which could not be sanctioned by the cut-off date for FY 2019-20 are to be re-sponsored for FY 20-21 in order to reduce the no. of rejections observed every year.

(Action Point 9: All Banks, DIC, KVIC, KVIB)

Education Loans

- Banks have accorded sanction in 678 cases with aggregate sanction amount of Rs. 1451.47 lakhs, in FY 19-20 against the annual target of 500 cases, which was duly appreciated by the State Govt.
- Bankers to continue financing education loans with the target for FY 2020-21 set at 1000 sanctioned cases.

(Action Point 10: All Banks)

Housing Loans & PMAY

- PMAY subsidy for 998 loans under Tripura Gramin Bank is pending with National Housing Bank. Urban Development Department, Govt of Tripura will take up the issue with NHB and Ministry of Housing & Urban Affairs for release of pending subsidy amount in a time bound manner.

(Action Point 11: TGB, Urban Development Department)

PMMY and Stand Up India loans

- Loans under the Stand Up India scheme had been extended to 51 SC/ST/Women beneficiaries amounting to Rs. 9.43 Crores during FY 2019-20 as on 31.03.2020. Banks are to strive for attaining 2 beneficiaries per branch as per norms.
- Directorate of Industries & Commerce, Govt of Tripura may take the initiative to sponsor loans under SUI scheme to Bank branches, for improved performance in the subsequent quarters.
- All Banks/ Financial Institutions have achieved disbursement of Rs. 1873.14 crores with 396266 number of accounts for FY 2019-20, against the annual target of Rs.1556.70 Crore i.e. 120 % of the target under PMMY.

(Action Point 12: All Banks, DIC)

NPA and Recovery

- Convener of SLBC observed that the amount of NPA of all Banks taken together was Rs.866.94 crores as on March 2020 which showed a considerable increase over that of March 2019 position at Rs. 574.13 crores. The overall increase from 3.98% of March 2019 to 5.34% of March 2020 is an area of concern and banks should remain vigilant on this score.
- The State Govt. was requested to provide necessary support in the recovery of dues from NPA borrowers, mainly in Govt. sponsored schemes (with NPA in PMEGP & Swavalamban schemes at an alarming rate of 23% and 18% respectively) and speedy disposal of PDR & SARFAESI cases.
- As directed by the Chief Secretary, Govt of Tripura, all Banks were advised to furnish the list of pending cases under PDR to SLBC desk for compilation and onward submission to the State Administration, in order to expedite the process of resolution in a time bound manner.

(Action Point 13: All Banks & State Government)

Tourism

- 101 proposals under the "Paryatan Sahayak Prakalpa" have been forwarded to various bank branches for extending credit support to eligible beneficiaries after undergoing suitable training arranged by Tourism Dept. Banks are conducting pre-lending inspections for the same, and eligible borrowers will be provided with financial assistance for setting up their respective business units.
- State Govt has decided to provide trade licenses to the beneficiaries to obviate the issue of proper licensing of motorized boats, and to avail insurance coverage of bank's financed assets as well as for the safety of passengers. Gram Panchayats have been empowered to issue trade licenses to beneficiaries for operating speed boats. The State Tourism Department may arrange for model scheme/project for onward circulation among Banks.



- Migrant workers returning from other States on account of loss of livelihood will be the focus for rehabilitation under the scheme – primarily under hospitality sector such as restaurants, hotels, etc. Database will be shared with SLBC for arranging credit linkage as per skill mapping of eligible candidates, in co-ordination with Industry Department and Tourism Department
- Migrant workers will be skill mapped for comprehensive assessment of their requirements for facilitating proper credit linkage. **(Action Point 14: All Banks, DIC, Tourism Dept)**

Ratification and approval of Annual Credit Plan for FY 2020-21

- ACP for the FY 2020-21 was tabled for approval of the House. Target of Rs.3957.54 crore, Rs. 933.93 crore and Rs.1248.58 crore respectively for Agri-allied Sector, Other Priority Sector and Non-Priority Sector was duly approved by the House.
- MSME target is to be set at Rs.3250 crore instead of the proposed Rs.2889 crore, taking into account the various schemes for MSMEs launched under Atma Nirbhar Bharat Package.
- NABARD may conduct mid-term review for revision of agri-allied targets, if the need arises.

(Action point 15: All Banks, SLBC, NABARD)

Implementation of PM SVANidhi Scheme

- Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) scheme will be implemented from July 2020 onwards. State Level & Urban Local Body level monitoring committees have been constituted for successful implementation of the scheme. **(Action point 16: All Banks, ULBc, SLBC)**

Implementation of Mukhya Mantri Swanirbhar Yojana

As informed, with the objective of bringing the shopkeepers under the fold of organized sector, State Government has launched Mukhya Mantri Swanirbhar Yojana. Presently the State has 1 lakh vendors in 20 ULBs out of which 59000 vendors have been issued trade licenses.

Thrust will be on credit linkage & handholding support to all eligible vendors / traders through active co-ordination between the line departments and banks

State Govt will bear the insurance premium for the first year benefiting 25000 vendors / traders (approximately) having annual turnover upto Rs.20 lakhs.

Also, focus will be on Contributory Pension Scheme/NPS for the shopkeepers/traders for ensuring benefits under social security schemes.

(Action Point 17: Banks, ULBs, Sales Tax Dept, SC/ST Corp, etc)

Summing up the discussion, Shri Biplab Kumar Deb, Hon'ble Chief Minister again exhorted the banks:

- to improve the CD Ratio with focus for accelerated credit under Atmanirbhar Bharat Abhiyan.
- to reduce the gap in sanction and disbursement for education loans.
- to focus on employment generation scheme with increased ticket size for PMEGP loans.
- to attain the target of 2 SUI loan sanction per branch.
- to focus on growth of the rubber industry with increased extension of credit.
- to assist the State Govt in rebuilding the economy of the State with special attention to the migrant workers and local entrepreneurs.

Shri SS Mallikarjuna Rao, MD & CEO, Punjab National Bank, 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.

General Manager & Convener
SLBC Tripura



LIST OF THE PARTICIPANTS AT THE 132nd MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT BUILDING, CONFERENCE HALL NO.2, AGARTALA ON 24.06.2020

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I	CHAired BY	
1	Shri Biplab Kumar Deb	Hon'ble Chief Minister of Tripura
2	Shri Manoj Kumar	Chief Secretary, Agriculture, Govt. of Tripura
3	Shri S S Mallikarjuna Rao	MD & CEO, Punjab National Bank and Chairman, SLBC Tripura
4	Shri Sanjay Kumar	Executive Director, Punjab National Bank
5	Shri A K Azad	Executive Director, Punjab National Bank
II	GOVT. OFFICIALS	Designation/Office/Institution
1	Shri Kiran Gitte	Secretary, Urban Development, Tourism & Industries, GoT
2	Shri Amit Barman Ray	Secretary, Institutional Finance, GoT
3	Shri Apurba Roy	Secretary, Planning & Co-ordination, GoT
4	Smt Saumya Gupta	Secretary, RD & Education, GoT
5	Shri Vikas Singh	Additional Secretary & CEO TRLM, GoT
6	Dr. P K Goyal	Director, Industries & Commerce, GoT
7	Shri D K Chakma	Director, ARDD & Fisheries, GoT
8	Dr. D P Sarkar	Director, Agriculture, GoT
9	Shri Vikram Khandekar	Director, KVIC
10	Dr. P B Jamatia	Director, Horticulture, GoT
11	Shri Tapas Kr. Basak	Development Officer, Institutional Finance, GoT
12	Shri Sujit Ghosh	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 P K Mahapatra	Deputy General Manager, NABARD
3	Shri Gopi Nammi	Manager, SIDBI
4	Shri Suman Bhowmik	HDFC ERGO General Insurance
5	Shri Baidya Debbarma	A.O., National Insurance
IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Rajiv Puri	Chief General Manager, PSFID, Punjab National Bank
2	Shri Arun Sharma	General Manager, PSFID, Punjab National Bank
3	Shri Sakshi Gopal Saha	General Manager, Punjab National Bank & Convener, SLBC Tripura
4	Shri Mukti Ranjan Ray	General Manager, Punjab National Bank



6	Shri Anand Kumar	Deputy General Manager & Circle Head, Punjab National Bank, Agartala Circle
7	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
8	Shri Janardhan Bose	General Manager, Tripura State Co-operative Bank Ltd.
9	Shri Dipak Chandra Das	RM, SBI RBO Agartala South
10	Shri Dibyendu Chaudhuri	RM, SBI RBO Agartala North
11	Shri S K Jha	Zonal Manager, UCO Bank
12	Shri Babloo Kumar	Chief Manager, Indian Bank
13	Shri Rajesh Singh	Chief Manager, Bank of India
14	Shri Avinash Kumar	Chief Manager, Canara Bank
15	Shri Debojit Ghosh	Chief Manager, Bank of Baroda
16	Shri Lalita Prasad	Chief Manager, Union Bank of India
17	Shri Saroj Swain	Senior Manager, Central Bank of India
18	Shri Jaydip Sen	Cluster Head & DVP, Axis Bank
19	Shri Surajit Paul	B.M., Bandhan Bank Ltd.
20	Shri Rajat Debnath	DCO, State Bank of India
21	Shri Sanjib Singh	Senior Manager, HDFC Bank
22	Shri Sayenta Bhowmik	B.M., ICICI Bank
23	Shri Arun Chakma	LDM, West Tripura & Sepahijala
24	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank

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