



Convener of State Level Bankers' Committee, Tripura

Ref No : SLBC/TRP/Minutes/133/2020

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Minutes of the 133rd Meeting of SLBC, Tripura held on 30.12.2020 at Agartala.

The 133rd SLBC meeting of Tripura State was held at New Secretariat Building, Agartala on 30th December 2020 to review the performance of Banks for and up to the quarter ended September 2020. Dignitaries in the meeting included:

Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura,
Shri Manoj Kumar, Chief Secretary, Govt. of Tripura.
Shri Rajiv Puri, CGM, Punjab National Bank (through Video Conference),

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 132nd SLBC meeting dated 24-06-2020 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. 2267.77 crore i.e. 24% of the Annual Target for Rs 9390.05 crores under ACP 2020-21 as on September 2020. Achievement under Agriculture sector is 22%. Achievements in MSME and OPS are 28% and 12% of the ACP Targets respectively as on 30.09.2020.
- Due to lock down conditions in the State during initial months of the first half-year, progress in ACP achievement has been subdued.
- Banks to make all out effort for achieving annual targets post easing of COVID-19 lockdown restrictions.
- Regular meetings of SLBC Agri- Sub Committee to be held for reviewing the progress under various schemes and ensuring achievement of ACP 2020-21.

(Action Point 1: All Banks, SLBC)

CD Ratio

- CD ratio of the banks in the State decreased to 53% as on 30.09.2020 from 56% as on 30.09.2019, with 3% YoY decline, which is primarily due to less disbursement under ACP 2020-21. The banks should strive for increasing the CD ratio with thrust on PMKISAN KCC Saturation Drive & MSME schemes under Atmanirbhar Bharat Abhiyan.

(Action Point 2: All Banks)

Agriculture & PMFBY

- 80939 KCC (Including Renewal) loans were sanctioned by Banks amounting to Rs. 301.31 Crores during FY 2020-21, thereby achieving 63 % of the Annual Target of 129489.
- Banks to strive for credit linkage of all eligible PM KISAN farmers in the State. Pending applications to be disposed of by January 2021.
- Agri-infrastructure projects such as cold storage, warehouses are required in the State. Alternatively, Agriculture Dept may explore revival of existing infrastructure through leasing for which member Banks can also extend credit to the lessees.
- 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.
- NABARD scheme for financing bargadars through JLG model should be explored and implemented by member Banks. BDOs/ Panchayat Secretaries to furnish list of identified bargadars to nearest

bank branches for credit linkage. State Govt to issue necessary directions to District Administrations in this regard.

- Review meeting for sanction and disbursement of pending cases under Dairy finance to be held.
- There are a large number of small tea growers in the State. In order to provide credit assistance, SLTC should fix KCC Scale of finance for tea.
- NABARD was requested to explore existing Kerala Govt model for KCC finance to rubber growers.
- **Pradhan Mantri Fasal Bima Yojana:** PMFBY notification for Rabi 2020 was issued on 07.11.2020, for which Agriculture Insurance Company of India Ltd is the implementing agency. Bankers are to ensure coverage of all eligible loanee farmers under PMFBY within the cut-off date of 15.01.2021.
- Agriculture Department to examine and extend co-operation to Banks through certification of eligible farmers, for including bargadars under PMFBY.
- NABARD was requested to prepare project for rubber processing and smoke house units for small growers on individual basis or under JLG mode.

(Action Point 3: Banks/State Govt/SLBC/NABARD/ Line Departments)

Self Help Groups

- As against the TRLM target of Rs.100 crores in 8000 accounts for FY 2020-21, the Banks have collectively achieved sanction of 3014 accounts (achievement of 38%) with corresponding sanction amount of Rs.40.10 crores (achievement of 40%) up to September 2020.
- Sustained momentum of SHG finance to continue. Effort should be made to enhance the existing target allocation under ACP. Last five years trend of SHG finance to be analyzed.
- Banks to dispose of all pending NULM cases within February 2021.

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

Rubber Production & Smoke Houses

- It was observed with great concern that despite the vibrancy of rubber industry in the State, whereby annual sales to other states occurs to the tune of over Rs.1500 crores, the credit disbursement to smoke house units under PMEGP/Swavalamban is quite lackluster. Out of the 741 proposals under Swavalamban & 655 under PMEGP, sponsored in FY 19-20 & FY 20-21, only 132 and 173 cases were sanctioned respectively.
- In light of the above and based on decisions arrived at the SLBC meeting, member Banks were advised as under:
 - i. Accord sanction in eligible cases and dispose of all pending cases within the month of January 2021.
 - ii. No proposal shall be rejected except in the case of credit score ineligibility.
 - iii. Member Banks may inform the challenges / problems w.r.t. sanctioning of loans for onward intimation to Hon'ble Chief Minister of Tripura.

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

Dairy Development Scheme

- As informed by NABARD, no subsidy has been allocatd under DEDS scheme for the FY 2020-21. However, Banks to continue financing dairy units as per feasibility and claim interest subvention under Kamdhenu Yojhana.

(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 to expedite the process of branch opening at Nabincherra within this fiscal year.
 - Axis Bank has set up CSP/BC point at Chandipur GP in August 2020.
 - BC point of SBI exists at Ishaan Chandra Nagar.



- Canara Bank informed that opening of fixed-point BC Outlet at Charipara GP will be completed by January 2021.

(Action Point 7: ICICI Bank, Canara Bank)

- **Opening of new branches**

- SBI has 2 CSPs functioning at Kathalia.
- TSCB is to open BC/ CSP at Karamcherra & Jamthum Bazaar by January 2021.
- **New requests for branches at Dhalai district:** Raishyabari, Gnaganagar, Manikpur and Karamcherra. SLBC to seek expression of interest from Banks for the same.

(Action Point 8: TSCB, SLBC)

Government Sponsored Loan Schemes

- Out of 1659 PMEGP proposals sponsored, 171 proposals have been accorded sanction by branches for FY 2020-21 as on 30.09.2020 amounting to Rs. 1093.08 lakhs.
- In case of Swavalamban for FY 2020-21, 3002 cases have been sponsored to the bank branches against the target of 6000 cases, out of which 2 cases were sanctioned amounting to Rs. 10 lakhs as on 30.09.2020. Most sponsored proposals have reached branches during October - November 2020, and banks are presently undertaking scrutiny and inspection of received proposals for according sanction in eligible cases.
- KVIC has raised concern regarding high rejection rate of PMEGP applications.
- EDP training certificate for PMEGP cases sanctioned from 2016-17 onwards to be invariably uploaded by Banks in PMEGP portal.
- CGTMSE membership of Tripura Gramin Bank will be possible after improved grading certification by NABARD.
- All pending sponsored cases of PMEGP & Swavalamban to be accorded sanction as per eligibility within February 2020.

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

Education Loans

- Banks have accorded sanction in 98 cases with aggregate sanction amount of Rs. 278.99 lakhs.
- List of Government school students to be provided by Education Department to SLBC for onward circulation among member Banks. This is required for opening student accounts in which DBT benefits will be credited.

(Action Point 10: All Banks, Education Dept)

Housing Loans & PMAY

- Till September 2020, 2230 cases have been sanctioned under 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 scheme had been extended to 10 SC/ST/Women beneficiaries amounting to Rs. 1.42 Crores during FY 2020-21 up to September 2020. Dept of Industries & Commerce has been requested to explore sponsoring eligible cases under Stand-Up India, to boost performance of the scheme in Tripura. Banks are to strive for attaining 2 beneficiaries per branch as per norms.
- All Banks/Financial Institutions have made an achievement of Rs. 299.17 crores with 48957 numbers of accounts for the period April – September 2020, against the annual target of Rs. 1692.01 crores i.e. 18 % of the target under PMMY.

(Action Point 12: All Banks, DIC)

NPA and Recovery

- Percentage of gross NPA as against gross advance decreased from 5.15% as on September 2019 to 4.40% as on September 2020.
- Amount in absolute terms decreased slightly to Rs. 722.27 crores as on 30th September 2020 from Rs. 760.37 crores as on 30th September 2019. The outstanding amount under Written off A/Cs

(Shadow Register) is around Rs 155.11 crores which if added with the outstanding NPA, the total amount would be Rs. 877.38 crores which seems high.

- The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 102.17 crores in September 2019 to Rs.111.66 crores in September 2020. State Govt was requested to take adequate measures in helping bank officials in recovery of these loans.

(Action Point 13: All Banks & State Government)

Tourism

- 111 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, of which 8 have been sanctioned. Banks are conducting pre-lending inspections for the rest, and eligible borrowers will be provided with financial assistance for setting up their respective business units.
- Tourist Cabs have also been incorporated under the scheme for financing eligible cases by Banks.
- A seminar on tourism to be organized by tourism department with Banks for identifying various sectors having employment and business potential and facilitating credit linkage.

(Action Point 14: All Banks, DIC, Tourism Dept)

Implementation of PM SVANidhi Scheme

- Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) scheme is being implemented from July 2020 onwards. State Level & Urban Local Body level monitoring committees have been constituted for successful implementation of the scheme.
- 1982 cases under PM SVANidhi have been sanctioned as on 24-11-2020 and the figure is set to rise further in the coming months.
- Urban Development Department to take up the issue of UPI on boarding for TGB & TSCB with Ministry of Housing and Urban Affairs, Govt of India.

(Action point 15: All Banks, Urban Development Department)

Issues related to RSETIs

- Requirement of new RSETI at North Tripura district: Presently training programmes for North Tripura are being conducted by RSETI Kumarghat. As per DRDA North Tripura, for better participation of individuals and SHG members, a new RSETI exclusively for North Tripura district is required. SLBC to seek expression of interest from interested Banks for sponsoring a new RSETI at Dharmanagar.
- RSETI Building Construction (to be done on or before 30.06.2021 as per MoRD): Plan & Estimate for construction of RSETI Building at Udaipur & Ambassa to be finalized by Rural Development Department.
- As advised by RBI, RSETI syllabus to be developed according to relevant standards. This is necessary to improve credit linkage of trainees.

(Action Point 16: RSETIs, Banks, Rural Development Dept)

PM Formalization of Micro Food Processing Enterprises Scheme

- As per Directorate of Industries, this year's target has been fixed at 65 units, while the target for FY 2021-22 shall be 500 units. Cases to be sponsored from January 2021 onwards.
- Banks to extend necessary support under the scheme.

(Action Point 17: DIC, All Banks)

Requests for new ATMs at South Tripura and Dhalai Districts

- In the DCC meetings of South Tripura & Sepahijala Districts, request for ATMs at specified locations have been requested by the District Administrations for taking up at SLBC level.
- SLBC to write to concerned Banks for necessary action.

(Action Point 18: SLBC, TGB, TSCB, SBI, BOI)

Shri Biplab Kumar Deb, Hon'ble Chief Minister directed the House to focus on the following new avenues for overall development of the State:

- **Floriculture:** Simna, Bishalgarh, Charilam, Dhanatari cluster are famous for floriculture. List of flower growers shared with SLBC - Banks to ensure credit linkage as per requirement of beneficiaries.
- **Organic farming certification:** 15000 units to be targeted for bank finance. Agriculture Dept to ensure certification of eligible farmers involved in organic farming. Industry Dept has been advised for setting up testing laboratories / units.
- **Pineapple farming:** Tripura is famous for its pineapple exports. Horticulture Dept to share list of pineapple growers with SLBC for credit linkage in eligible cases.
- **Handloom:** Sari manufacturing by SHGs for Anganwari and Sanitation workers – 60000 workers require 4 saris per year costing Rs.300-400 each. Financing eligible SHGs engaged in this line of work will give a boost to the handloom sector in the State.
- **Agar Processing Plants:** The sector has huge potential of estimated Rs.2000 crores.
- **Manufacturing of Bamboo Bottles:** Tripura is famous for its bamboo products. Bamboo bottles produced in the State has huge demand in overseas markets. This sector has an estimated business potential of Rs.100 crores. Directorate of Industries & Commerce to share list of bamboo bottle manufacturing units and formulate Detailed Project Reports for necessary credit linkage of these units by Banks.
- **Tea Gardens:** Out of 54 tea gardens in the State, 3 are owned by Government. Banks to explore financing small tea growers in the State which will boost tea production in the State.
- **Bio-Floc Fish farming:** There is an urgent need to develop entrepreneurship in freshwater aquaculture in the state. The fish farmers of the state need technical assistance, better quality seeds and handholding support for progressive farming. He also urged for having better collaboration among the Department of Fisheries, NABARD and Banks for better production, productivity, employment creation and revenue generation.
- Ginger oil extraction units.
- Blackgram production and processing.
- Small Milk processing plants at different locations in view of upcoming Govt drive for artificial insemination by ARDD.
- Establishing packaging plants.

(Action Point 19: DIC, All Banks, Horticulture Dept, Other Line Departments, SLBC)

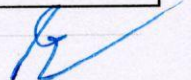
Shri Rajiv Puri, CGM, Punjab National Bank, thanked Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura for his august presence in the SLBC meeting, providing guidance to the SLBC to propel the State towards all round growth. The meeting ended with vote of thanks to the Chair.


General Manager & Convener, SLBC, Tripura
Punjab National Bank

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LIST OF THE PARTICIPANTS AT THE 133rd MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT BUILDING, CONFERENCE HALL NO.2, AGARTALA ON 30.12.2020

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 Rajeev Puri	CGM, Punjab National Bank
II	GOVT. OFFICIALS	Designation/Office/Institution
1	Shri Shashi Ranjan Kumar	Principal Secretary, ARDD & Fisheries, GoT
2	Shri J K Sinha	Principal Secretary, Finance, GoT
3	Shri Kiran Gitte	Secretary, Urban Development, Tourism & Industries, GoT
4	Shri Apurba Roy	Secretary, Finance, GoT
5	Shri Vikas Singh	Additional Secretary & CEO TRLM, GoT
6	Dr. P K Goyal	Director, Industries & Commerce, GoT
7	Dr. K Sasikumar	Director, ARDD, GoT
8	Dr. D P Sarkar	Director, Agriculture, GoT
9	Dr. Vishal Kumar	Director, Institutional Finance, GoT
10	Shri Sanju Vaheed	Director, Higher Education, GoT
11	Shri Abani Debbarma	Joint Director, Fisheries, GoT
12	Dr. K K Majumder	Joint Director, ARDD, GoT
13	Shri Rajib Bhattacharjee	Dy. Director, Horticulture, GoT
14	Shri Tapas Kr. Basak	Development Officer, Institutional Finance, GoT
15	Dr. Basudeb Bhattacharya	Key Officer, Chief Minister Secretariat
16	Shri Siddhartha Bhowmik	DCO, KVIC
17	Shri Alok Chowdhury	KVIC
	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
	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Sakshi Gopal Saha	General Manager, Punjab National Bank & Convener, SLBC Tripura
2	Shri Anand Kumar	Deputy General Manager & Circle Head, Punjab National Bank, Agartala Circle
3	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
4	Shri Bhajan Chandra Ray	Managing Director, Tripura State Co-operative Bank Ltd.



5	Shri Dipak Chandra Das	RM, SBI RBO Agartala South
6	Shri Dibyendu Chaudhuri	RM, SBI RBO Agartala North
7	Shri S K Jha	Zonal Manager, UCO Bank
8	Shri Rajesh Singh	Chief Manager, Bank of India
9	Shri John Paul Debbarma	Manager, Canara Bank
10	Shri Sangram Behera	Chief Manager, Bank of Baroda
11	Shri Miton Sutradhar	Manager, Bank of Baroda
12	Shri Subhash Chandra Panjiyara	Chief Manager, Union Bank of India
13	Shri Jaydip Sen	Cluster Head & DVP, Axis Bank
14	Shri Debasish Bhowmik	Cluster Head, Bandhan Bank Ltd.
15	Shri Rajat Debnath	DCO, State Bank of India
16	Shri Ajoy Datta	S.M., ICICI Bank
17	Shri Jaydip Sen	DVP, Axis Bank
18	Shri Sakti Das	Dy. Manager, Axis Bank
19	Shri Arun Chakma	LDM, West Tripura & Sepahijala
20	Shri Sarat Kumar Panda	LDM, Dhalai
21	Smt Amita Majumder	LDM, Gomati & South Tripura
22	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank

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