

Convener of State Level Bankers' Committee, Tripura

Ref No : SLBC/TRP/Minutes/134/2021

Date : 06.04.2021

Minutes of the 134th Meeting of SLBC, Tripura held on 30-03-2021 at Agartala.

The 134th SLBC meeting of Tripura State was held at New Secretariat Building, Agartala on 30th March 2021 to review the performance of Banks for and up to the quarter ended December 2020. After a brief inaugural speech on significant developments taken place in Dec' 2020 quarter by Shri Sakshi Gopal Saha, General Manager & Convener, SLBC West Bengal, the meeting had commenced under the chairmanship of Shri Manoj Kumar, Chief Secretary, Govt. of Tripura. Shri Swarup Saha, Executive Director, Punjab National Bank (through VC), Shri Arun Sharma, General Manager, Punjab National Bank (through VC), Shri J K Sinha, Principal Secretary, Finance, GoT and Shri Tamal Biswas, General Manager, RBI were among other notable dignitaries who had participated in the meeting.

A list of the other participants is annexed.

After the welcome address by Shri Swarup Saha, ED, Punjab National Bank and keynote address by Shri Manoj Kumar, Chief Secretary, Govt. of Tripura, the meeting commenced with the Action Taken Report for the Action Points emerged in the 133rd SLBC meeting dated 30-12-2020 and discussion on agenda items, presented by Shri Anand Kumar, DGM & Circle Head, Punjab National Bank Agartala Circle. The gist of the deliberations and the emerging Action Points are as follows.

Achievement under ACP

- All the banks put together disbursed Rs. 4104 crore i.e. 44% of the Annual Target for Rs 9390.05 crores under ACP 2020-21 as on December 2020. Achievement under Agriculture sector is 35% of annual target. Achievements in MSME and OPS are 46% and 37% of the ACP Targets respectively as on 31.12.2020.
- Due to the adverse effect of lock down in the State during initial months of the first half-year of FY 2020-21, progress in ACP achievement has been subdued.
- Banks to make all out efforts for achieving annual targets post easing of COVID-19 lockdown restrictions.
- Annual Credit Plan for FY 2021-22 to be drafted and will be placed for approval in the next SLBC meeting. All line departments are to formulate their targets for FY 2021-22 and the same is to be approved accordingly.

(Action Point 1: All Member Banks, SLBC)

CD Ratio

- Aggregate CD ratio of the banks in the State stands at 55% as on 31.12.2020 against 56% as on 31.12.2019.
- Banks having CD Ratio less than the state figure should work towards attaining parity with the State CD Ratio.

(Action Point 2: All Member Banks)

Agriculture & PMFBY

- 83501 nos of KCC (Including Renewal) loans were sanctioned by Banks amounting to Rs. 311.60 Crores during FY 2020-21, thereby achieving 65 % of the Annual Target of 129489.
- Banks are to strive for credit linkage of all eligible PM KISAN farmers in the State. Pending applications are to be disposed of at the earliest.
- Agriculture Department is to sponsor KCC applications of all eligible PMKISAN beneficiaries to Bank branches.
- Agriculture Department is to maintain list of farmers unwilling to avail KCC loans for assessing reasons for the same and resolving their concerns.

- Agri-infrastructure projects such as cold storage, warehouses are required to be set up in the State. Agriculture Dept has to explore identification of suitable projects for sponsoring to banks for financial assistance under Agriculture Infrastructure Fund Scheme.
- ARDD has to explore sponsoring of proposals to Banks under Animal Husbandry Infrastructure Development Fund Scheme for milk processing centres.
- FPOs / Co-operatives may be tapped by Line Departments for sourcing proposals for Investment credit under Agri-Allied sectors.
- NABARD scheme for financing bargadars through JLG model should be explored and implemented by member Banks. State Government is working to update list of bargadars and the same is under process.
- Scale of Finance for tea has been finalized. However, based on observations made in the last SLTC meeting, it was advised that SLTC should reconvene for finalizing scale of finance for rubber plantations accordingly.
- NABARD has to finalize Kerala model for setting up of smoke house units. Tripura Industrial Development Corporation Ltd and Department of Industries & Commerce, Government of Tripura may be approached for providing suitable inputs for implementation of the scheme.
- **Pradhan Mantri Fasal Bima Yojana:** 1558 loanee farmers have been brought under the coverage of PMFBY during Rabi 2020 season. Additionally, 56809 non-loanee farmers have also been covered under PMFBY during Rabi 2020 season.
- Banks are to sensitize their respective branches for coverage of all eligible loanee farmers under PMFBY in the ensuing Kharif 2021 season.

(Action Point 3: Member 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, all the Banks have collectively achieved sanction of 5935 accounts (achievement of 74%) with corresponding sanction amount of Rs.69.25 crores (achievement of 69%) up to December 2020.
- The Director, Urban Development informed the house that 348 cases have been sanctioned under NULM SEP (Individual) as on date. Banks are requested to dispose of all pending cases at the earliest.

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

Rubber Production & Smoke Houses

- As per available record, 177 proposals for smoke house units have been sanctioned under PMEGP & Swavalamban in FY 2020-21 as on February 2021. Punjab National Bank has signed MoU with Pragati Rubber & Solar Unit and Rubland Smoke House (Kerala), whereby the Bank will provide financial assistance for construction of smoke houses built by the concerned agency at the cost of Rs.1.60 lakhs for smoke house unit of 200 kg capacity.
- Segregation of data related to sponsored cases of Smoke house units under PMEGP & Swavalamban scheme is required to be done by Industry Department.

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

Dairy Development Scheme

- As informed by NABARD, no subsidy has been allocated under DEEDS scheme for the FY 2020-21. However, Banks to continue financing dairy units as per feasibility and to ensure interest subvention claim under Kamdhenu Yojana.
- ARDD is to explore suitable modification in Kamdhenu Yojana DEEDS scheme for providing capital subsidy instead of interest subvention in FY 2021-22.

(Action Point 6: All Member Banks, ARDD)

Opening of Banking Outlets in unbanked centres

- **Opening of Banking Outlets in five (5) centers which are pending for long:**
 - ICICI Bank has yet to confirm branch / BC opening at Nabincherra. ICICI Bank has to be approached by Convener SLBC for expediting the process.
- **Opening of new branches**
 - TSCB has opened BC point at Jamthum Bazaar, while BC point at Karamcherra is going to be operational within a few weeks.

(Action Point 7: SLBC, ICICI Bank,)

- Existing branch of UCO Bank is operating at Raishyabari. Tripura Gramin Bank has a branch at Ganganagar and BC point at Manikpur.

(Action Point 8: TSCB, TGB, SLBC)

Government Sponsored Loan Schemes

- Out of 2662 PMEGP sponsored proposals, 461 proposals have been accorded sanction by bank branches as on 31.12.2020 during FY 2020-21 amounting Rs. 2701.32 lakhs.
- In case of Swavalamban, 7169 cases have been sponsored to the bank branches against the target of 6000 cases, out of which 400 cases were sanctioned amounting to Rs. 1330.27 lakhs as on 31.12.2020 during FY 2020-21.
- KVIC & DIC both have raised concern regarding high rejection rate of PMEGP applications.
- It was advised that Department of Industries & Commerce may arrange to obtain credit score of applicants (CIBIL / HIGHMARKS, etc.) before sponsoring loan applications under PMEGP / Swavalamban. This will help to reduce the rejection rate in case of government sponsored schemes.
- BLBC / DCC meetings should focus on the issue of pendency / rejection in case of Government sponsored schemes for ensuring achievement of specified targets.
- Banks may reallocate targets under PMEGP among their branches within the overall Bank target, based on potential of sponsored applications received at branches, with due intimation to implementing agencies, as per decisions arrived at in BLBC / DCC meetings.

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

Education Loans

- Banks have accorded sanction in 240 cases with aggregate sanction amount of Rs. 447.08 lakhs.
- List of Government school students are 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 Member Banks, Education Dept)

Housing Loans & PMAY

- Till December 2020, 2254 cases have been sanctioned under PMAY.
- Tripura Gramin Bank has received PMAY subsidy of approximately Rs.1 crore. 300 cases are still pending for receipt of subsidy, for which Tripura Gramin Bank is to pursue with National Housing Bank.

(Action Point 11: Tripura Gramin Bank, Urban Development Department)

PMMY and Stand Up India loans

- Loans under the scheme has been extended to 25 SC/ST/Women beneficiaries amounting to Rs. 3.59 Crores up to December 2020 during FY 2020-21. Dept of Industries & Commerce has been requested to explore eligible cases under Stand-Up India for onwarding sponsoring, to boost performance of the scheme in Tripura. Banks are to ensure for attaining 2 beneficiaries per branch as per norms.
- All Banks/Financial Institutions have made an achievement of Rs. 1110.57 crores with 181294 numbers of accounts for the period April – December 2020, against the annual target of Rs.1692.01 crores i.e. 66 % of the target under PMMY.

(Action Point 12: All Member Banks, DIC)

NPA and Recovery

- Percentage of gross NPA as against gross advance decreased from 5.02% as on December 2019 to 4.18% as on December 2020.
- Amount in absolute terms decreased slightly to Rs. 711.30 crores as on December 2020 from Rs. 773.77 crores as on December 2019. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 136.31 crores which if added with the outstanding NPA, the total amount would be Rs. 847.61 crores which seems in higher side.
- The total outstanding NPA amount in Govt. sponsored schemes has decreased from Rs. 99.79 crores in December 2019 to Rs.94.72 crores in December 2020. State Govt has been requested to take adequate measures in helping bank officials in recovery of these loans.

(Action Point 13: All Member 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. So far, 8 cases have been sanctioned.

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

Implementation of PM SVANidhi Scheme

- More than 2700 cases under PM SVANidhi have been sanctioned as on March 2021 and the figure is expected to rise further in the coming months. The progress is expected to pick up further upon resolution of portal issues faced by TGB & TSCB. ULB level "Main Bhi Digital" Camps have been held for digital onboarding of street vendors through penny drop transactions.
- ULBs are conducting various camps for the success of Mukhya Mantri Swanirbhar Yojana. Bankers are also participating in the camps for handholding of shopkeepers to help them in availing bank finance for their business units.
- Repayment of loans sanctioned under PMSVANidhi Scheme is an area of concern. Urban Development Department should advise ULBs for sensitizing PMSVANidhi beneficiaries on the benefits of interest subvention on prompt repayment of loans.

(Action point 15: All Member Banks, Urban Development Deptt, SLBC)

PM Formalization of Micro Food Processing Enterprises Scheme

- As per Directorate of Industries & Commerce, this year's target has been fixed at 65 units, while the target for FY 2021-22 shall be 500 units. Draft proposals have been identified by the department and shall be forwarded to Banks soon. Banks have to extend necessary support under the scheme.

(Action Point 16: DIC, All Member Banks)

Weaver Mudra Scheme

- Under the Concessional Credit/Weaver MUDRA Scheme, Margin Money assistance is to be provided at 20% of loan amount subject to a maximum of Rs.10,000/- per weaver. Loan will be provided at 6% interest rate and coverage under Credit Guarantee for a period of 3 years is provided to handloom weavers/weaver entrepreneurs across the country. However, the Government of India interest subvention is capped at 7%.
- Industries & Commerce (Handloom, Handicrafts & Sericulture) Department has to explore the implementation of the scheme through sponsoring eligible applications to Banks.

(Action Point 17: Industries & Commerce (Handloom, Handicrafts) Deptt, All member Banks)

Action taken on the points raised by Shri Biplab Kumar Deb, Hon'ble Chief Minister in the 133rd SLBC Meeting of Tripura:

- **Floriculture:** List of flower growers, received by SLBC, are to be shared with member Banks for further course of action.
- **Organic farming certification:** Under process at Agriculture Department.
- **Pineapple farming:** List of pineapple growers received by SLBC are to be shared with member Banks for further course of action.
- **Handloom:** Sari manufacturing by SHGs for Anganwari and Sanitation workers – Identification of SHGs by NRLM is under process and the eligible list of beneficiaries will be shared with SLBC.
- **Agar Processing Plants:** Under consideration of Forest Department.
- **Manufacturing of Bamboo Bottles:** Directorate of Industries & Commerce has to share list of bamboo bottle manufacturing units and will formulate Detailed Project Reports for necessary credit linkage of these units by Banks. Cluster based approach may be adopted for ensuring feasibility.
- **Tea Gardens:** Scale of finance for rubber and tea plantation has been finalized by SLTC and circulated among all member Banks of SLBC on 25-02-2021.
- **Bio-Floc Fish farming:** List has been received by SLBC and shared with member Banks for further course of action.
- **Ginger oil extraction units & Black Gram processing units:** Data collection is under process.

(Action Point 18: DIC, All Member Banks, Horticulture Dept, Other Line Deptts, SLBC)

Shri Sakshi Gopal Saha, General Manager & Convener SLBC Tripura, Punjab National Bank, expressed his sincere gratitude to Shri Manoj Kumar, Chief Secretary, Govt. of Tripura for his 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.


(Shri Sakshi Gopal Saha)
General Manager &
Convener, SLBC, Tripura

*****XXX*****

LIST OF THE PARTICIPANTS AT THE 134TH MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT BUILDING, CONFERENCE HALL NO.2, AGARTALA ON 30.03.2021

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I	CHAired BY	
1	Shri Manoj Kumar	Chief Secretary, Agriculture, Govt. of Tripura
2	Shri Swarup Saha	Executive Director, Punjab National Bank
II	GOVT. OFFICIALS	Designation/Office/Institution
1	Shri J K Sinha	Principal Secretary, Finance, GoT
2	Shri Apurba Roy	Secretary, Finance, GoT
3	Shri C.K. Jamatia	Secretary, Agriculture, GoT
4	Dr. P K Goyal	Secretary, Industries & Commerce, GoT
5	Shri Vikas Singh	Additional Secretary & CEO TRLM, GoT
6	Dr. Sandeep Mahatme	Director, Urban Development, GoT
7	Dr. K Sasikumar	Director, ARDD, GoT
8	Dr. D P Sarkar	Director, Agriculture, GoT
9	Dr. P.B. Jamatia	Director, Horticulture, GoT
10	Dr. Vishal Kumar	Director, Institutional Finance, GoT
11	Shri Abhijit Chakraborty	Dy. MD, Tripura Tourism, GoT
12	Shri Nanda Gopal Neotia	DDF, Fisheries, GoT
13	Shri Tapas Kr. Basak	Development Officer, Institutional Finance, GoT
14	Dr. Basudeb Bhattacharya	Key Officer, Chief Minister Secretariat
15	Shri Vikram Khandekar	Director, KVIC
16	Shri Biswajit Das	Fishery Officer, Department of Fisheries, GoT
17	Dr. Basudeb Bhattacharya	Key Officer, Chief Minister's Office, GoT
III	RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES/ BSNL	Designation/Office/Institution
1	Shri Tamal Biswas	General Manager, RBI
2	Shri Gopi Nammi	Manager, SIDBI
IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Arun Sharma	General Manager, Punjab National Bank
2	Shri Sakshi Gopal Saha	General Manager, Punjab National Bank & Convener, SLBC Tripura
3	Shri Anand Kumar	Deputy General Manager & Circle Head, Punjab National Bank, Agartala Circle
4	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
5	Shri Janardan Bose	General Manager, Tripura State Co-operative Bank
6	Shri Dipak Chandra Das	RM, SBI RBO Agartala South
7	Shri Dibyendu Chaudhuri	RM, SBI RBO Agartala North

8	Shri S K Jha	Zonal Manager, UCO Bank
9	Shri Subhash Chandra Panjiyara	Chief Manager, Union Bank of India
10	Shri Biplab Das	Manager, ICICI Bank
11	Shri Sajal Das	Branch Manager, HDFC Bank
12	Shri Suman Saha	Branch Manager, HDFC Bank
13	Shri John Paul Debbarma	Manager, Canara Bank
14	Shri Diptanu Roy	Assistant Manager, Bank of India
15	Shri Partha Deb Bhattacharjee	Branch Head, Axis Bank
16	Shri Manoj Bhowmik	LDM, West Tripura & Sepahijala
17	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank

*****xxxx*****
