

**Convener of State Level Bankers' Committee, Tripura**

Ref No : SLBC/TRP/Minutes/135/2020-21

Date : 01.07.2021

**Minutes of the 135<sup>th</sup> Meeting of SLBC, Tripura held on 17-06-2021 at Agartala**

The 135<sup>th</sup> SLBC meeting of Tripura State was held at New Secretariat Building, Agartala on 17<sup>th</sup> June 2021 to review the performance of Banks for and up to the financial year ended March 2021. Dignitaries in the meeting included:

Shri Kumar Alok, Chief Secretary, Govt. of Tripura.  
Shri Swarup Saha, Executive Director, Punjab National Bank (through Video Conference),  
Shri Arun Sharma, General Manager, Punjab National Bank (through Video Conference),  
Shri Sakshi Gopal Saha, General Manager & Convener SLBC Tripura, Punjab National Bank (through Video Conference).  
Shri S S Singh, Zonal Manager Guwahati Zone, Punjab National Bank (through Video Conference)

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 Kumar Alok, Chief Secretary, Govt. of Tripura, the meeting commenced with the Action Taken Report for the Action Points from the 134<sup>th</sup> SLBC meeting dated 30-03-2021 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 together have disbursed Rs. 6021.83 crore i.e. 64% of the Annual Target for Rs 9390.05 crores under ACP 2020-21 as on March 2021. Achievement under Agriculture sector is 56%. Achievements in MSME and OPS are 66% and 40% of the ACP Targets respectively as on 31.03.2021.
- 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 of FY 2021-22 post easing of COVID-19 lockdown restrictions.
- Annual Credit Plan for FY 2021-22 to be fixed at Rs.8300 crores and allocated proportionately among member Banks.
- Line Departments to sponsor proposals under FPO finance, Agri- Infra projects, etc. to Banks under Atma Nirbhar Bharat Abhiyan.

**(Action Point 1: All Banks, Line Departments, SLBC)**

**CD Ratio**

- CD ratio of the banks in the State stands at to 54% as on 31.03.2021 against 57% as on 31.03.2020.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.

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

**Agriculture & PMFBY**

- 103167 KCC loans were sanctioned by Banks amounting to Rs. 371.99 Crores during FY 2020-21, thereby achieving 80 % of the Annual Target of 129489.
- Banks to strive for credit linkage of all eligible PM KISAN farmers and bargadars in the State.
- GP wise camps to be organized jointly by Banks and Line Departments at all villages in Tripura throughout the fiscal year for bringing left out farmers under the ambit of institutional credit.



- Banks to chalk out the schedule of camps and co-ordinate with line departments for successful implementation.
- Agriculture Department to ensure prompt issuance of certificate of cultivation for bargadars having no record of land ownership. This will help in making the GP-wise agri - credit camps successful.
- **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 to sensitize their respective branches for coverage of all eligible loanee farmers under PMFBY in the ensuing Kharif 2021 season.

**(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 8920 accounts (achievement of 111%) with corresponding sanction amount of Rs.114.70 crores (achievement of 114%) up to March 2021.
- Banks to ensure minimum initial disbursement of Rs.1 lakh for TRLM SHG finance.
- The target for disbursement under TRLM SHG in FY 2021-22 has been set at Rs.200 crores.
- Long pendency of TRLM SHG loans at branches is an area of concern. Banks to ensure processing and sanction of eligible cases within a reasonable turnaround time.
- As on March 2021, 383 cases have been sanctioned under NULM SEP (Individual). Urban Development Department to explore utilizing TRLM network for providing support to branches with a view to improve the performance under NULM sponsored cases.

**(Action Point 4: All 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 March 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.

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

### **Dairy Development Scheme**

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

**(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 has informed that opening a branch at Nabincherra is not feasible and an alternate location may be allocated to the Bank for opening of branch. SLBC accordingly allocated ICICI Bank to open a banking outlet at Raishyabari GP in Dhalai District.

**(Action Point 7: SLBC, ICICI Bank)**

- **Opening of new branches**

- Tripura Gramin Bank has a branch at Ganganagar. SLBC to write to TGB for providing additional BC/CSP support for catering to the needs of the population of Ganganagar GP.
- Tripura State Co-Operative Bank has opened a BC point at Karamcherra GP.
- Tripura Gramin Bank to improve BC services at Manikpur.

- **Opening of new BC Points**

- Punjab National Bank has been allocated the following locations for opening of new BC points:
  1. Purba Ganki GP under Khowai District
  2. Paharmura GP under Khowai District
  3. Dhalabil GP under Khowai District
  4. Sonatala GP under Khowai District
  5. Damcherra GP under North Tripura District



**(Action Point 8: Tripura State Co-Operative Bank, Tripura Gramin Bank, Punjab National Bank, SLBC)**

### **Government Sponsored Loan Schemes**

- Out of 3414 PMEGP proposals sponsored, 1037 proposals have been accorded sanction by branches for FY 2020-21 as on 31.03.2021 amounting to Rs. 6543.09 lakhs.
- In case of Swavalamban for FY 2020-21, 10932 cases have been sponsored to the bank branches against the target of 6000 cases, out of which 2628 cases were sanctioned amounting to Rs. 8862.70 lakhs as on 31.03.2021.
- Non-performance of Private Sector Banks in sanctioning loans under Government sponsored schemes is an area of concern. DIC / KVIC may look to sponsor more proposals to Private Sector Banks for improving their contribution under PMEGP & Swavalamban schemes.

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

### **Education Loans**

- Banks have accorded sanction in 301 cases with aggregate sanction amount of Rs. 602.84 lakhs.

**(Action Point 10: All Banks, Education Dept)**

### **Housing Loans & PMAY**

- Till March 2021, 2847 cases have been sanctioned under PMAY.
- A new loan scheme to be formulated for providing Bank finance to PMAY (Rural) beneficiaries in eligible cases for construction of house over and above the grant received from Central Government. The scheme, which will be specific to the State of Tripura, is to be adopted for implementation by all member Banks after ratification of the same at appropriate levels in respective Banks.

**(Action Point 11: Rural Development Department, SLBC, All Banks)**

### **PMMY and Stand-Up India loans**

- Loans under the scheme had been extended to 61 SC/ST/Women beneficiaries amounting to Rs. 9.47 Crores during FY 2020-21 up to March 2021. 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. 1584.19 crores with 273509 numbers of accounts for the period April 2020 – March 2021, against the annual target of Rs.1692.01 crores i.e. 94 % of the target under Pradhan Mantri Mudra Yojana.

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

### **NPA and Recovery**

- Percentage of gross NPA as against gross advance increased from 5.34% as on March 2020 to 5.37% as on March 2021.
- Amount in absolute terms increased slightly to Rs. 906.99 crores as on 31st March 2021 from Rs. 866.94 crore as on 31st March 2020. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 87.86 crores which if added with the outstanding NPA, the total amount would be Rs. 994.85 crores which seems to be high.
- The total outstanding NPA amount in Govt. sponsored schemes has decreased from Rs. 111.46 crores in March 2020 to Rs.91.68 crores in March 2021. State Govt is requested to take adequate measures in helping bank officials in recovery of these loans.

**(Action Point 13: All Banks & State Government)**

### **Tourism**

- 155 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 9 have been sanctioned.

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

### **Implementation of PM SVANidhi Scheme**

- More than 2600 cases under PM SVANidhi have been sanctioned till date and the figure is set to rise further in the coming months.
- ULB level "Main Bhi Digital" Camps have been held for digital onboarding of street vendors through penny drop transactions.

- Repayment of loans sanctioned under PMSVANidhi Scheme is an area of concern. Urban Development Department to advise ULBs for sensitizing PMSVANidhi beneficiaries on the benefits of interest subvention on prompt repayment of loans.

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

Shri Sakshi Gopal Saha, General Manager & Convener SLBC Tripura, Punjab National Bank, thanked Shri Kumar Alok, Chief Secretary, Govt. 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.

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

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**LIST OF THE PARTICIPANTS AT THE 135<sup>TH</sup> MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT BUILDING, CONFERENCE HALL NO.2, AGARTALA ON 17.06.2021**

Sl.No.	Name of the Dignitaries	Designation/Office/Institution
<b>I</b>	<b>CHAired BY</b>	
1	Shri Kumar Alok	Chief Secretary, Agriculture, Govt. of Tripura
2	Shri Swarup Saha	Executive Director, Punjab National Bank
<b>II</b>	<b>GOVT. OFFICIALS</b>	<b>Designation/Office/Institution</b>
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	Smt. Deepa D. Nair	Secretary, ARDD & Fisheries, GoT
6	Smt. Saumya Gupta	Secretary, Rural Development & Education, GoT
7	Shri Kiran Gitte	Secretary, Urban Development & Tourism, GoT
8	Dr. K Sasikumar	Director, ARDD, GoT
9	Dr. D P Sarkar	Director, Agriculture, GoT
10	Dr. P.B. Jamatia	Director, Horticulture, GoT
11	Dr. Vishal Kumar	Director, Institutional Finance, GoT
12	Shri T K Chakma	Director, Industries, GoT
13	Shri D K Chakma	Director, Fisheries, GoT
14	Shri Tapas Kr. Basak	Development Officer, Institutional Finance, GoT
15	Dr. Basudeb Bhattacharya	Key Officer, Chief Minister Secretariat
16	Shri Vikram Khandekar	Director, KVIC
	<b>RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES/ BSNL</b>	<b>Designation/Office/Institution</b>
1	Shri Tamal Biswas	Chief General Manager, RBI
2	Shri M. R. Gopal	General Manager, NABARD
	<b>COMMERCIAL BANKS</b>	<b>Designation/Office/Institution</b>
1	Shri Arun Sharma	General Manager, Punjab National Bank
2	Shri Sakshi Gopal Saha	General Manager, Punjab National Bank & Convener, SLBC Tripura
3	Shri S S Singh	Zonal Manager, Guwahati Zone, Punjab National Bank
4	Shri Anand Kumar	Deputy General Manager & Circle Head, Punjab National Bank, Agartala Circle
5	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
6	Shri Bhajan Chandra Ray	MD, Tripura State Co-operative Bank
7	Shri Dipak Chandra Das	RM, State Bank of India RBO Agartala South
8	Shri Binoy Bhshan Das	RM, State Bank of India RBO Agartala North
9	Shri Chinmoy Gupta	RM, ICICI Bank
10	Shri Debashish Bhowmik	Cluster Head, Bandhan Bank
11	Shri Rajib Bardoloi	Cluster Head, Bandhan Bank
12	Shri Rajat Debnath	DCO, State Bank of India
13	Shri Suman Saha	Branch Manager, HDFC Bank
14	Shri John Paul Debbarma	Manager, Canara Bank
15	Shri Dipankar Shyam	Manager, Bank of India
16	Shri Surajit Saha	Manager, Axis Bank
17	Shri Manoj Bhowmik	LDM, West Tripura & Sepahijala

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