

Convener of State Level Bankers' Committee, Tripura

Ref No : SLBC/TRP/Minutes/136/2021

Date : 01.10.2021

Minutes of the 136th Meeting of SLBC, Tripura held on 29-09-2021 at Agartala.

The 136th SLBC meeting of Tripura State was held at New Secretariat Building, Agartala on 29th September 2021 to review the performance of Banks for and up to the quarter ended June 2021 of FY 2021-22. Dignitaries in the meeting included:

Shri Biplab Kumar Deb, Hon'ble Chief Minister, Govt. of Tripura
Shri Kumar Alok, Chief Secretary, Govt. of Tripura.
Shri Swarup Saha, Executive Director, Punjab National Bank (through Video Conference),
Shri S K Dixit, Chief General Manager, 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.

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 Biplab Kumar Deb, Hon'ble Chief Minister, Govt. of Tripura, the meeting commenced with the Action Taken Report for the Action Points emerged during the 135th SLBC meeting 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 collectively disbursed Rs. 1518.24 crore i.e. 18% of the Annual Target of Rs 8304.22 crores under ACP 2021-22 as on June 2021. Achievement under Agriculture sector is 13%. Achievement in MSME and OPS are 12% and 31% of the ACP Targets respectively as on 30.06.2021.
- Due to lock down conditions in the State during initial months of the first quarter, progress in ACP achievement has been subdued.
- Banks to make all-out effort for achieving annual targets of FY 2021-22.
- Annual Credit Plan for FY 2021-22 has been fixed at Rs.8300 crores and allocated proportionately among member Banks.

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

CD Ratio

- CD ratio of the banks in the State stands at 54% as on 30.06.2021 against 53% as on 30.06.2020.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio. Punjab National Bank to launch credit campaign to boost the Bank's Advance portfolio for increasing CD ratio.

(Action Point 2: All Banks)

Agriculture & PMFBY

- 11314 KCC loans were sanctioned by Banks amounting to Rs. 40.44 Crores during 1st quarter of FY 2021-22, thereby achieving 11 % of the Annual Target of 108220 no of KCCs.
- Banks to strive for credit linkage of all eligible PM KISAN farmers and bargadars in the State.
- GP wise camps are being 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. As on date, 706 number of such camps have so far been organised throughout Tripura.
- Banks to chalk out the schedule of camps and co-ordinate with line departments for successful implementation. Camps to be held on a fixed date i.e 3rd Saturday of every month, for better co-ordination among implementing institutions.

- Agriculture Department to reconcile database of farmers for ascertaining the actual number of farmers in the State.
- Banks to target sectors with huge potential for business, viz., floriculture, organic farming, pineapple growers, bio-floc fish farmers, tea sector and rubber smoke house units.
- **Pradhan Mantri Fasal Bima Yojana:** 15805 loanee farmers have been brought under the coverage of PMFBY during Kharif 2021 season. Additionally, 240241 non-loanee farmers have also been covered under PMFBY during Khari 2021 season.

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

Self Help Groups

- As against the TRLM target of Rs.200 crores in 15000 accounts for FY 2021-22, the Banks have collectively achieved sanction of 998 accounts (achievement of 7%) with corresponding sanction amount of Rs.17.82 crores (achievement of 9%) up to June 2021.
- 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.
- Tripura State Co-Operative Bank to explore ways for according loaning powers to all their branches which shall help in reducing pendency of SHG applications at branch level.
- As on date of meeting, 230 cases have been sanctioned under NULM SEP (Individual). Banks to expedite processing of pending applications and according sanction in eligible cases at the earliest.

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

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 had informed that opening a branch at Nabincherra was not feasible and as such an alternate location, i.e., Raishyabari was allocated. Status report on the same from ICICI Bank was awaited.
- **Opening of new branches**
 - Tripura Gramin Bank to improve on its existing services at Ganganagar.
 - Punjab National Bank to explore opening of a branch at Kathalia under Sepahijala District.
 - Expression of interest to be sought from member Banks of SLBC Tripura for opening additional banking outlet (branch / BC point) at Kanchanbari and Fatikroy.
- **Opening of new BC Points**
 - Punjab National Bank has been allocated the following locations for opening of new BC points:
 1. Fultali GP under Dukli Block, West Tripura District.
 2. Paschim Bamutia GP under Bamutia Block, West Tripura District.

(Action Point 5: ICICI Bank, Tripura Gramin Bank, Punjab National Bank, SLBC)

Government Sponsored Loan Schemes

- Out of 619 PMEGP proposals sponsored against the target of 2000 cases, 34 proposals have been accorded sanction by branches for FY 2021-22 as on 30.06.2021 amounting to Rs. 230.75 lakhs.
- In case of Swavalamban for FY 2021-22, 3665 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 87 cases were sanctioned amounting to Rs. 302.42 lakhs as on 30.06.2021.
- Banks to work towards reducing the time lag between sanction and disbursement stages of PMEGP / Swavalamban loans.

(Action Point 6: All Banks, DIC, KVIC, KVIB)

Education Loans

- Banks have accorded sanction in 69 cases with aggregate sanction amount of Rs. 159.94 lakhs as on 30.06.2021 of FY 2021-22.

(Action Point 7: All Banks, Education Dept)

Housing Loans & PMAY

- Till June 2021, 2026 cases have been sanctioned under PMAY.
- PMAY (Grameen) loan scheme has been adopted by Punjab National Bank, Tripura Gramin Bank and Tripura State Co-Operative Bank. The scheme provides for top-up financial assistance to MGNREGA beneficiaries for meeting cost escalation and furnishing expenses after full utilization of grant assistance under PMAY (Grameen) scheme.

(Action Point 8: Rural Development Department, SLBC, All Banks)

PMMY and Stand-Up India loans

- Loans under Stand up India had been extended to 79 SC/ST/Women beneficiaries amounting to Rs. 9.90 Crores during FY 2021-22 up to June 2021.
- All Banks/Financial Institutions have made an achievement of Rs. 303.40 crores with 46050 numbers of accounts for the period April 2021 – June 2021, against the annual target of Rs.2535.39 crores i.e. 12 % of the target under Pradhan Mantri Mudra Yojana.

(Action Point 9: All Banks)

NPA and Recovery

- Percentage of gross NPA as against gross advance increased from 4.77% as on June 2020 to 5.47% as on June 2021.
- Amount in absolute terms increased to Rs. 933.84 crores as on 30th June 2021 from Rs. 754.03 crore as on 30th June 2020. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 144.94 crores which if added with the outstanding NPA, the total amount would be Rs. 1078.78 crores which seems to be high.
- The total outstanding NPA amount in Govt. sponsored schemes has decreased from Rs. 111.37 crores in June 2020 to Rs.94.77 crores in June 2021. State Govt is requested to take adequate measures in helping bank officials in recovery of these loans.


(Action Point 10: All Banks & State Government)

Tourism

- 223 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 cases have been sanctioned.

(Action Point 11: All Banks, DIC, Tourism Dept)

Shri Sakshi Gopal Saha, General Manager & Convener SLBC Tripura, Punjab National Bank, conveyed his sincere thanks and gratitude to Shri Biplab Kumar Deb, Hon'ble Chief Minister, Govt. of Tripura, Shri Kumar Alok, Chief Secretary, Govt. of Tripura and all other eminent dignitaries for their 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
Punjab National Bank

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LIST OF THE PARTICIPANTS AT THE 136TH MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT BUILDING, CONFERENCE HALL NO.2, AGARTALA ON 29.09.2021

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 Kumar Alok	Chief Secretary, Govt. of Tripura
3	Shri Swarup Saha	Executive Director, Punjab National Bank (through Video Conference)
II	GOVT. OFFICIALS	Designation/Office/Institution
1	Shri J K Sinha	Principal Secretary, Finance, GoT
2	Shri Brijesh Pandey	Secretary, Finance, GoT
3	Shri Apurba Roy	Secretary, Agriculture, GoT
4	Smt Deepa D Nair	Secretary, ARDD, GoT
5	Smt Saumya Gupta	Secretary, RD & Education, GoT
6	Shri Kiran Gitte	Secretary, Urban Development & Tourism, GoT
7	Shri Tapas Roy	Secretary, OBC & Minorites Welfare, GoT
8	Dr. T K Debnath	Additional Secretary & CEO TRLM, GoT
9	Dr. T Majumder	Director, Urban Development, GoT
10	Dr. K Sasikumar	Director, ARDD, GoT
11	Shri T K Chakma	Director, Industries, GoT
12	Dr. P.B. Jamatia	Director, Horticulture, GoT
13	Dr. Vishal Kumar	Director, Institutional Finance, GoT
14	Shri R Debbarma	Dy. Director, Agriculture, GoT
15	Shri A Debbarma	Jt. Director, Fisheries, GoT
16	Dr. Debasish Bhowmik	Agri Officer, Agriculture Department, GoT
17	Shri Tapas Kr. Basak	Development Officer, Institutional Finance, GoT
18	Dr. Basudeb Bhattacharya	Key Officer, Chief Minister Secretariat
19	Shri Vikram Khandekar	Director, KVIC
20	Shri Amalesh Ghosh	SLTC, PMAY(Urban)
21	Shri Ashim Kr. Das	SNA, PMSVANIDHI
22	Shri Pratim Deb	SMM(FIME), TULM
23	Shri Manik Lal Malakar	ICO, Press Cell, CM Secretariat
24	Shri S Kalai	Press Cell, CM Secretariat
III	RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES/ BSNL	Designation/Office/Institution
1	Shri Tamal Biswas	Chief General Manager, RBI

2	Shri Anil Purohit	DGM, NABARD
3	Shri R K Yadav	Manager, SIDBI
4	Shri K Rava	Manager, NABARD
IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri S K Dixit	Chief General Manager, Punjab National Bank (through Video Conference)
2	Shri Arun Sharma	General Manager, Punjab National Bank (through Video Conference)
3	Shri Sakshi Gopal Saha	General Manager, Punjab National Bank & Convener, SLBC Tripura
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 Ch. Roy	MD, Tripura State Co-operative Bank
7	Shri Dipak Chandra Das	RM, SBI RBO Agartala South
8	Shri Binoy Bhushan Das	RM, SBI RBO Agartala North
9	Shri Dharmendra Singh	Chief Manager, UCO Bank
10	Shri Subhash Chandra Panjiyara	Chief Manager, Union Bank of India
11	Shri Sanjib Dey	Chief Manager, Canara Bank
12	Shri Rajesh Singh	Chief Manager, Bank of India
13	Shri Rajat Debnath	DCO, State Bank of India
14	Shri Basab Bhattacharya	Area Head, HDFC Bank
15	Shri Ashim Sukla Baidya	BM, HDFC Bank
16	Shri Jitender Singh	ZM, Airtel Payments Bank
17	Shri Asish Kr Roy	SM, India Post Payments Bank
18	Shri Arpita Sarkar	Senior Manager, UCO Bank
19	Shri Jyotirmoy Saha	Assistant Manager, Airtel Payments Bank
20	Shri Goutam Dewan	Manager, Bank of Baroda
21	Shri Manoj Bhowmik	LDM, West Tripura & Sepahijala
22	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank

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