

राज्य स्तरीय बैंकर्स समिति, त्रिपुरा : STATE LEVEL BANKERS' COMMITTEE, TRIPURA

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मंडल कार्यालय, अगरतला

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Durgabari Road, Agartala -799001

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Date : 01.02.2022

Minutes of the 138th Meeting of SLBC, Tripura held on 31-01-2022 at Agartala.

The 138th SLBC meeting for the state of Tripura was held on 31.01.2022 at New Secretariat, Agartala to review the progress made in various banking parameters till quarter ending December, 2021 of FY 2021-22.

Shri Kumar Alok, Chief Secretary, Govt. of Tripura; Shri J K Sinha, Principal Secretary, GoT; Shri Brijesh Pandey, Secretary, Finance, GoT; Shri Kiran Gite, Secretary, UDD, GoT; Shri Apurba Roy, Secretary, Agriculture, GoT; Shri T K Debnath, Special Secretary, RD, GoT; Dr. Vishal Kumar, CEO TRLM, GoT; Shri Swarup Kumar Saha, Executive Director, Punjab National Bank (through Video Conference); Shri S K Dixit, Chief General Manager, Punjab National Bank (through Video Conference); Shri Sakshi Gopal Saha, General Manager, Punjab National Bank & Convener SLBC Tripura (through Video Conference); Shri Partha Choudhuri, GM & O-I-C, Reserve Bank of India (through Video Conference); Shri Anand Kumar, Deputy General Manager & Circle Head, Agartala Circle, Punjab National Bank were among notable dignitaries who had participated in the meeting.

A list of the other participants is annexed herewith.

After a brief inaugural speech on significant developments taken place in Dec' 2021 quarter by Shri Sakshi Gopal Saha, General Manager, Punjab National Bank & Convener SLBC Tripura, the meeting commenced with the Action Taken Report for the Action Points from the 137th SLBC meeting and discussion held on agenda items presented by Shri Anand Kumar, DGM & Circle Head, Punjab National Bank Agartala Circle.

Achievement under ACP:

- All the banks put together disbursed Rs. 4042.70 crore i.e. 49% of the Annual Target of Rs 8304.22 crores under ACP 2021-22 as on December 2021. Achievement under Agriculture sector is 37%. Achievements in MSME and OPS are 30% and 116% of the ACP Targets respectively as on 31.12.2021.
- For the quarter ended December 2021, five banks, viz., Bank of Baroda, Bandhan Bank, ICICI Bank, IndusInd Bank and North East Small Finance Bank have not submitted quarterly reports by the cut-off date of 15.01.2022. As such, achievement figures of the above-mentioned Banks have not been included in SLBC reports of the reporting quarter.
- All Banks have again been advised to submit quarterly reports to SLBC desk within 15 days from the end of the reporting quarter.
- Performance of Private Sector Banks under Annual Credit Plan FY 2021-22 requires improvement in order to meet the assigned targets by March 2022.
- Reserve Bank of India has to issue advisory for ensuring mandatory presence of Competent Authority of all Banks in SLBC meetings.

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

CD Ratio:

- CD ratio of the banks in the State stands at 55% as on 31.12.2021.
- Banks with low CD Ratio have to work towards attaining parity with the State CD Ratio.

(Action Point 2: All Banks)

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Agriculture & PMFBY:

- 51566 KCC loans were sanctioned by Banks amounting Rs. 228.53 crores as on December 2021 of FY 2021-22 thereby, achieving 48% of the Annual Target of 108220.
- GP wise camps are being organized jointly by Banks and Line Departments at all villages in Tripura state on 3rd Saturday of every month throughout the fiscal year for bringing left out farmers under the ambit of institutional credit. As on date, 1120 such camps have been held throughout the Tripura state.
- Similar to the DFS Campaign for KCC to Animal Husbandry & Fishery farmers, KCC application form for crop loans with Standard Operating Procedure should be submitted to Banks to avoid rejections. Agriculture Department shall devise the Standard Operating Procedure in consultation with NABARD for KCC applications of farmers including Bargadars.
- Agriculture Department has to sponsor organic farming certified farmers for credit linkage at Bank branches and also has to finalize Scale of Finance for organic farming in consultation with NABARD.
- **Pradhan Mantri Fasal Bima Yojana:**

1008 loanee farmers have been brought under the coverage of PMFBY during Rabi 2021-22 season. Additionally, 83834 non-loanee farmers have also been covered under PMFBY during Rabi 2021-22 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 7215 accounts (achievement of 48%) with corresponding sanction amount of Rs.111.86 crores (achievement of 56%) up to December 2021.
- TRLM to advise their field functionaries for submission of documents required for opening of SHG savings accounts and sanction of loan accounts as per checklist given by Banks. This will help to reduce the turnaround time as per SLBC resolution.
- Tripura State Co-Operative Bank either accord loaning powers to their remaining branches or appoint nodal officer with loaning powers for reducing pendency of SHG applications received at concerned branches.
- As on date, 208 cases have been sanctioned under NULM SEP (Individual). Banks are to expedite processing of pending applications and according sanction in eligible cases at the earliest.
- Banks are to explore dual authentication payment process for servicing SHGs by BCs / CSPs.

(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 informed the house that opening of a branch at Nabincherra is not feasible and as such an alternate location i.e., Raishyabari has been allocated. ICICI Bank further reported that feasibility study for opening of Bank branch at Raishyabari is under process. Updated status has to be provided by ICICI Bank to SLBC desk by March 2022.
- **Opening of new branches:**
Opening of Bank branch at Kathalia is under process by Punjab National Bank. The house advised Punjab National Bank to complete the branch opening formalities by March 2022.

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• **Opening of new BC Points:**

Although all GPs / VCs in Tripura are covered through the availability of Branch / BC point within a 5 KM radius as per guidelines of DFS, Gol and RBI however, SLBC desk has provisionally identified 368 GPs / VCs where there is no dedicated BC / CSP point. The list of GPs / VCs has been shared with member Banks. SLBC desk is in the process to allocate the remaining locations to Banks for coverage and targets to be allotted to Banks by 15th of February 2022.

(Action Point 5: SLBC, PNB, ICICI Bank)

Government Sponsored Loan Schemes:

- Out of 2402 PMEGP proposals sponsored against the target of 2000 cases, 410 proposals have been accorded sanction by branches for FY 2021-22 as on 31.12.2021 amounting to Rs. 2573.32 lakhs. Remaining proposals are to be disposed of within 31.03.2022.
- In case of Swavalamban for FY 2021-22, 7113 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 720 cases were sanctioned amounting to Rs. 2371.80 lakhs as on 31.12.2021.
- Banks to ensure end use of funds as per respective Banks' policy while sanctioning loans under PMEGP / Swavalamban.
- Banks have raised concerns regarding availability of subsidy for Swavalamban beneficiaries. It was decided that Dept of Industries & Commerce, Govt of Tripura will organize a review meeting with SOFED and participating Banks for resolving all pending claims by February 2022.
- Dept of Industries & Commerce, Govt of Tripura has to ensure uniformity of distribution of Swavalamban sponsored cases at Bank branches.
- Banks are to accord sanction in all eligible cases sponsored under PMSVANidhi scheme by March 2022 as well as to extend 2nd dose under PMSVANidhi to all eligible cases.

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

Education Loans:

- Banks have accorded sanction in 287 cases with aggregate sanction amount of Rs. 904.17 lakhs as on 31.12.2021 of FY 2021-22.

(Action Point 7: All Banks, Education Dept)

Housing Loans & PMAY:

- Till December 2021 of FY 2021-22, 4242 housing loans have been sanctioned with aggregate sanction amount of Rs.362.88 crores.
- PMAY(Grameen) loan scheme has been adopted by Punjab National Bank, Tripura Gramin Bank and Tripura State Co-Operative Bank, while other member Banks are to adopt the same at the earliest. 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.
- Rural Development Department, Govt of Tripura has to organize PMAY – Gramin awareness camps for the benefit of MGNREGA beneficiaries in February 2022.
- Draft PMAY (Urban) scheme in line with PMAY Gramin scheme for urban beneficiaries has been approved by Urban Development Department and ratified by SLBC. The same is to be circulated for adoption by respective boards of SLBC Tripura member Banks.



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- State Government has to provide "view and edit" access in "jamitripura" portal to Bankers for lien marking of loans sanctioned under PMAY(Rural) scheme.
- State Government was requested to provide "view and print" access to Banks in "registration.tripura.gov.in" portal for verifying title deeds provided for mortgage by housing loan applicants. Additionally, lien marking facility are to be extended to Banks in the specified portal for housing loans and other mortgage based loans.

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

PMMY and Stand-Up India loans:

- Loans under Stand up India has been extended to 107 SC/ST/Women beneficiaries amounting to Rs. 14.54 Crores during FY 2021-22 up to December 2021.
- All Banks/Financial Institutions have made an achievement of Rs. 834.66 crores with 168868 number of accounts for the period from April 2021 to December 2021 against the annual target of Rs.2535.39 crores i.e. 33 % of the target under Pradhan Mantri Mudra Yojana.

(Action Point 9: All Banks)

NPA and Recovery:

- Percentage of gross NPA as against gross advance has increased from 4.18% as on December 2020 to 6.39% as on December 2021.
- Amount in absolute terms increased to Rs. 1141.25 crores as on December 2021 from Rs. 711.30 crore as on December 2020. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 168.85 crores which if added with the outstanding NPA, the total amount would be Rs. 1310.10 crores which seems to be high.
- The total outstanding NPA amount in Govt. sponsored schemes has decreased from Rs. 94.72 crores in December 2020 to Rs.88.78 crores in December 2021. State Govt has been requested to take adequate measures in helping bank officials in recovery of these loans.

(Action Point 10: All Banks & State Government)

Tourism:

- 285 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 11: All Banks, DIC, Tourism Dept)

RSETIs:

- As decided in the meeting, there was a need to have a dedicated RSETI at each district. State Bank of India has decided to open RSETI at North Tripura district. Tripura Gramin Bank opted to open RSETI at South Tripura district and Punjab National Bank was allotted Khowai district for opening RSETI. However, given the fact that PNB Gomati RSETI has been servicing South Tripura district since its inception, Punjab National Bank will be opening RSETI at South Tripura district and Tripura Gramin Bank will open RSETI at Khowai district, as decided through mutual consideration among both Banks.
- State Government of Tripura has decided to provide funds for construction of permanent RSETI buildings to the tune of Rs.2 crores per RSETI in addition to the grant assistance of Rs.1 crore available from Ministry of Rural Development, Govt of India.

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(Action Point 12: SBI, PNB, TGB, State Govt of Tripura)

ATMs in Block Development Offices:

- As per decision of last SLBC meeting, Bank wise targets have been allocated for opening of ATMs in all Block Development Offices in Tripura, which have been approved by the House. Bank wise targets include Punjab National Bank (24 locations), State Bank of India (20 locations), Tripura Gramin Bank (7 locations), UCO Bank (3 locations) and Canara Bank (2 locations). Concerned Banks have been advised to make the ATMs operational by March 2022.


(Action Point 13: PNB, SBI, TGB, Canara Bank, UCO Bank, SLBC)

Other Issues:

- Tripura Gramin Bank ATMs require reconfiguring post their technology upgradation exercise to make them operational. Punjab National Bank, being the sponsor Bank of Tripura Gramin Bank has to provide support for rectification of issues.
- Representative from Agriculture Skill Council of India (ASCI) requested member Banks of SLBC Tripura to promote credit availability to ASCI certified candidates in Agri-allied activities. It was decided that such credit proposals are to be recommended from NABARD for according sanction by Banks.
- NABARD has to workout scheme for long term bank finance to floriculture and rubber sector, where State Govt is willing to provide interest subvention as applicable.
- Banks are to focus on issuance of low-cost PoS terminals for improving digital payment ecosystem in the State of Tripura.
- In order to improve the credit linkage in floriculture sector, Department of Horticulture, Govt of Tripura and Banks are to undertake joint inspection in floriculture clusters of West Tripura and Sepahijala District for ascertaining the requirements of flower growers.
- SLBC Convener Bank has to assign Lead District Managers for each district along with necessary infrastructure as per RBI guidelines by March 2022.

(Action Point 14: TGB, PNB, NABARD, Line Departments, All Banks, SLBC)

Shri Sakshi Gopal Saha, General Manager & Convener SLBC Tripura, Punjab National Bank, thanked all 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 of SLBC, Tripura
Punjab National Bank

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LIST OF THE PARTICIPANTS AT THE 138TH MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 31.01.2022

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I	CHAired BY	
1	Shri Kumar Alok	Chief Secretary, Govt. of Tripura
2	Shri Swarup Kumar Saha	Executive Director, Punjab National Bank
II	GOVT. OFFICIALS	Designation/Office/Institution
1	Shri J K Sinha	Principal Secretary, GoT
2	Shri Brijesh Pandey	Secretary, Finance, GoT
3	Shri Kiran Glte	Secretary, UDD, GoT
4	Shri Apurba Roy	Secretary, Agriculture, GoT
5	Shri T K Debnath	Special Secretary, RD, GoT
6	Dr. Vishal Kumar	CEO TRLM, GoT
7	Dr. T Majumder	Director, Urban Development, GoT
8	Shri T K Chakma	Director, Industries, GoT
9	Dr. P.B. Jamatia	Director, Horticulture, GoT
10	Shri L T Darlong	Director, Institutional Finance, GoT
11	Shri Saradindu Das	Director, Agriculture, GoT
12	Shri P L Chakma	Director, I & C (HHS), GoT
13	Shri S Chakraborty	Director, Skill Development, GoT
14	Smt S Debnath	Addl Director, Industries, GoT
15	Shri Biplab Das	Addl Director, SC Welfare Dept, GoT
16	Dr. Jasmine Debbarma	Asst. Director, ARDD, GoT
17	Shri Tapas Kr. Basak	H.O.D., Institutional Finance, GoT
18	Shri Santanu Ghosh	Development Officer, Institutional Finance, GoT
19	Shri Sagnik Roy	SMM-FI, TRLM
20	Dr. Debasish Bhowmik	Sr. Officer, Agriculture Department, GoT
21	Shri Vikram Khandekar	Director, KVIC
22	Shri Amalesh Ghosh	SLTC, PMAY(Urban)
23	Shri Ashim Kr. Das	SMM, TULM
24	Shri Pratim Deb	SMM(FIME), TULM
25	Shri Sudhir Ghosh	U.D. Clerk, Institutional Finance, GoT
III	RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES/ BSNL	Designation/Office/Institution
26	Shri Partha Choudhuri	General Manager, RBI
27	Shri Anil Purohit	Deputy General Manager, NABARD
28	Smt Priyanka Gupta	DGM, PFRDA
29	Shri Alok Sharma	National Housing Bank



30	Shri Subir Kumar Das	AGM, RBI
31	Shri Kishore Rabha	Manager, NABARD
32	Shri Rakesh Kumar Yadav	Manager, SIDBI
33	Shri Bodhayan Ghosh	Astt. Manager, NABARD
IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri S K Dixit	Chief 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 Rajendra Singh Rathore	Deputy Zonal Manager, Guwahati Zone, Punjab National Bank
5	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
6	Shri Janardan Bose	GM, Tripura State Co-operative Bank
7	Shri Binoy Bhushan Das	RM, SBI RBO Agartala North
8	Shri Subrata Roy	AGM, Punjab National Bank
9	Shri Subhabrata Datta	Chief Manager SLBC, Punjab National Bank
10	Shri Lakhyeshwar Bori	Chief Manager, SBI RBO Agartala South
11	Shri Khurshid Rabbani	Chief Manager, Indian Overseas Bank
12	Shri Sanjib Dey	Chief Manager, Canara Bank
13	Shri Rajesh Singh	Chief Manager, Bank of India
14	Shri Subhash Panjiyara	Chief Manager, Union Bank of India
15	Shri Sandeep Goon	Manager, South Indian Bank
16	Smt Sona Das	Chief Manager, Indian Bank ZO Guwahati
17	Shri Swapnadip Datta	PO, ICICI Bank
18	Shri Bikash Laskar	Senior Manager, Axis Bank
19	Shri Ratan Das	Cluster Head, HDFC Bank
20	Shri Ashis Sukla Baidya	Branch Head, HDFC Bank
21	Shri Genius Ahanthem	Manager, UCO Bank
22	Shri Partha Ghosh	Regional Sales Manager, Ujjivan SFB
23	Shri Asish Kr Roy	SM, India Post Payments Bank
24	Shri Nirod Chakravarty	Agriculture Skill Council of India
25	Shri Avijit Chakraborty	Director, RSETI Udaipur
26	Shri Manoj Bhowmik	LDM, West Tripura & Sepahijala
27	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank

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