



Convener of State Level Bankers' Committee, Tripura

Ref No: SLBC/TRP/Minutes/144/2023

Date: 19.09.2023

Minutes of the 144th Meeting of SLBC, Tripura held on 13-09-2023 at Agartala.

The 144th meeting of SLBC Tripura was held at New Secretariat, Agartala on 13th September 2023 to review the performance of Banks for and up to the quarter ended June 2023 of FY 2023-24. Dignitaries in the meeting included:

Shri J K Sinha, IAS, Chief Secretary, Govt. of Tripura,
Dr. P K Goyal, Director, Department of Financial Services, Ministry of Finance, Government of India,
Shri Kuldeep Singh Rana, General Manager, Head Office, Punjab National Bank,
Shri Chittaranjan Prusty, GM & Zonal Manager Guwahati, Punjab National Bank,
Shri Bikash Das, Deputy General Manager & Convener SLBC Tripura, Punjab National Bank,

A list of the other participants is annexed.

The keynote address was delivered by Shri Kuldeep Singh Rana, General Manager, Punjab National Bank, following which the regular meeting commenced with the Action Taken Report for the Action Points from the 143rd SLBC meeting and discussion on agenda items, presented by Shri Bikash Das, Convener SLBC Tripura.

The gist of the deliberations and the emerging Action Points are as follows.

Special Agenda on Financial Inclusion & Awareness

- Progress under National Strategy for Financial Inclusion (NSFI) was reviewed. Low performing Banks were advised to provide more focus on targeted parameters.
- Sponsor Banks of 14 Financial Literacy Centres operating in Tripura were advised to initiate the process of recruitment of Financial Literacy Counsellors on priority basis for undertaking financial awareness activities.
- Progress under DFS Jansuraskha Campaign for the Period April – July 2023 was discussed. It was observed that Banks had organized camps in all 1178 GPs / VCs in Tripura, however, turnout of people in the camps were quite low, thus, generating less no. of fresh applications for PMJJBY & PMSBY. DFS, Gol has intimated that a new campaign will be launched shortly where database from e-SHRAM portal for unorganized workers will be considered for enrolment under Social Security Schemes.
- Credit linkage status of RSETI-trained candidates was an area of concern. Banks were advised to give preference to RSETI-trained candidates while financing loans under government schemes.
- The house was informed that, as on July 2023, eligible savings accounts and current accounts in West Tripura district have been fully covered with at least one of the digital modes of payment, viz., Debit Cards / Internet Banking / Mobile Banking / UPI / USSD / AEPS / POS / QR, etc. Banks have now been directed by Reserve Bank of India to focus on achieving full digitalization for remaining seven districts of Tripura by September 2023.



(Action Point 1: All Banks, SLBC)

Achievement under ACP

- All the banks put together disbursed Rs. 2135.49 crore i.e. 18% of the Annual Target for Rs. 12000.00 crore under ACP 2023-24 as on June 2023. Achievement under Agriculture sector is 12%. Achievements in MSME and OPS are 23% and 25% of the ACP Targets respectively as on 30.06.2023.
- All Banks to strive for achieving 100% achievement against ACP targets of FY 2023-24 by March 2024.

(Action Point 2: All Banks, SLBC)

CD Ratio

- CD ratio of the banks increased to 56% as on June 2023 as compared to 54% as on March 2023.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.

(Action Point 3: All Banks)

Agriculture & PMFBY

- 6703 KCC loans were sanctioned by Banks amounting to Rs. 45.84 crores as on June 2023 of FY 2023-24, thereby achieving 10% of the Annual Target of 66356 nos.
- Agriculture Department to explore promotion of Agriculture Infrastructure Fund (AIF) in co-ordination with Banks.
- NPA List of KCC defaulters have been provided to Agriculture Department as requested for follow up at their end in order to assist Bankers in recovery proceedings.
- **Pradhan Mantri Fasal Bima Yojana:** PMFBY notification was circulated on 20.04.2023, for which HDFC Ergo General Insurance Co. Ltd., is the implementing agency, with subsidized premium rates as per Mukhya Mantri Fasal Bima Yojana for farmers in order to encourage maximum enrolment of eligible farmers under the scheme.
- 14599 loanee farmers have been brought under the coverage of PMFBY during Kharif 2023 season. A total of 254185 enrolments have been completed as Non-Loanee under Kharif 2023 Season.
- Banks to strive for increasing the loanee farmer coverage in subsequent crop seasons.

(Action Point 4: Banks/State Govt/SLBC/ Line Departments)

Self Help Groups

- As against the TRLM target of Rs.400 crores in 22600 accounts for FY 2023-24, the Banks have collectively achieved sanction of 5077 accounts (achievement of 22.50%) with corresponding sanction amount of Rs.102 crores (achievement of 25.50%) as on 30.06.2023.
- CEO TRLM requested State Bank of India to improve its performance under the scheme.
- The House was intimated that there have been many instances where branches of Public Sector Banks, TGB and TSCB were handholding SHGs and maintaining their savings accounts but credit linkage was being taken up by HDFC Bank. The House was of the view that TRLM may ensure that SHGs should avail credit linkage from only those Banks that are handholding them and maintaining savings accounts, provided that concerned Banks ensure timely disbursement of credit.
- As on June 2023 of FY 2023-24, 125 cases have been sanctioned under TULM SEP (Individual) and 757 cases sanctioned under TULM SHG. Bankers were requested to reduce the pendency in sponsored applications by according sanction in eligible cases at the earliest.

(Action Point 5: All Banks / TRLM / TULM)



Opening of new BC Points in 140 identified GPs / VCs

- Punjab National Bank: BC Agents have been deployed in 15 locations, while candidates have been identified in 23 locations and awaiting PVR. For the remaining 28 locations, concerned CBCs have expressed their inability to provide BC agents. As such, these locations have been reallocated to other CBCs for deployment of BC Agents at the earliest.
- Tripura Gramin Bank: BC agents have been deployed in 9 locations. TGB has been requested to provide status update regarding remaining 39 locations at the earliest.
- Tripura State Co-Operative Bank: BC Agents have been finalized for all 13 allocated locations and will be operationalized by September 2023, upon procurement of micro ATMs.
- State Bank of India: BC Agents have been deployed in all 9 allocated locations.
- UCO Bank: Candidates have been identified in 2 out of 4 locations, while process of identification is ongoing for remaining 2 locations.

(Action Point 6: SLBC, all concerned Banks)

Government Sponsored Loan Schemes

- Out of 1416 PMEGP proposals sponsored against the target of 1712 cases, 287 proposals have been accorded sanction by branches for FY 2023-24 as on 30.06.2023 amounting to Rs. 1863.39 lakhs.
- Banks to put in place a control system to reduce rejection of sponsored cases, wherein, rejection of proposals to be decided by the next higher authority of branch incumbents, citing valid and specific reasons.
- In case of Swavalamban for FY 2023-24, 3686 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 175 cases were sanctioned amounting to Rs. 621.01 lakhs as on 30.06.2023.
- Department of Industries & Commerce, Government of Tripura was requested to look into the issue of releasing Swavalamban subsidy in pending cases.

(Action Point 7: All Banks, DIC, KVIC)

Education Loans

- Banks have accorded sanction in 164 cases with aggregate sanction amount of Rs. 589.24 lakh as on 30.06.2023 of FY 2023-24.

(Action Point 8: All Banks, Education Dept)

Housing Loans & PMAY

- Till June 2023 of FY 2023-24, 1235 housing loans have been sanctioned with aggregate sanction amount of Rs.126.85 crores.
- PMAY (Urban) scheme as approved by SLBC was circulated to all member Banks along with an advisory to get the same approved from their respective Bank boards. PNB has approved the loan scheme with certain modifications and issued necessary circular regarding the same. PNB has shared the approved scheme guidelines with Urban Development Department (UDD) for providing necessary approval / suggestions before implementation by PNB. UDD have suggested certain modifications which will be taken up for resolution on priority basis.

(Action Point 9: Rural Development Dept, Urban Development Dept, SLBC, All Banks)



PMMY and Stand-Up India loans

- Loans under Stand up India had been extended to 30 SC/ST/Women beneficiaries amounting to Rs. 4.27 Crores during FY 2023-24 up to June 2023. Banks to ensure sanction of 2 cases under the scheme per branch in every financial year.
- All Banks/Financial Institutions have made an achievement of Rs. 277.43 crores with 42042 numbers of accounts for the period April 2023 – June 2023, under Pradhan Mantri Mudra Yojana.

(Action Point 10: All Banks)

NPA and Recovery

- Percentage of gross NPA as against gross advance increased from 6.16% as on June 2022 to 6.55% as on June 2023.
- Amount in absolute terms increased to Rs. 1448.36 crores as on June 2023 from Rs. 1176.98 crores as on June 2022. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 182.30 crores which if added with the outstanding NPA, the total amount would be Rs. 1630.66 crores which seems to be high.
- The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 120.70 crores in June 2022 to Rs. 138.67 crores in June 2023. As on June 2023, percentage of NPA under KCC is 21%, under PMMY is 6%, under PMEGP is 27% and Swavalamban is 25%.
- Line Departments of State Government were requested to provide necessary support to Bankers for recovery of loans pertaining to Government Sponsored Schemes. Banks to organize recovery camps in co-ordination with line departments in this regard.

(Action Point 11: All Banks & State Government)

Rural Self Employment Training Institutes (RSETIs)

- It was decided in the 138th SLBC meeting, that there was a need to have a dedicated RSETI at each district. State Bank of India is to open RSETI at North Tripura district, Tripura Gramin Bank at Khowai district and Punjab National Bank at South Tripura district for opening RSETI.
- DM South Tripura has advised opening of RSETI South Tripura at Hrishyamukh Tipra Bazaar Training Center. Approval from MoRD is awaited.
- Tripura Gramin Bank has written to DM Khowai for allocating suitable premises for RSETI.
- State Bank of India has written to DM North Tripura for allocating suitable premises for RSETI.

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

ATMs in Block Development Offices

- As per decision of 138th SLBC meeting, Bank wise targets were allocated for opening ATMs in all Block Development Offices in Tripura. 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).
- It was decided in the earlier meeting that SLBC desk is to review the availability of existing ATMs in the vicinity of Block Development Offices. If ATM availability was ascertained nearby to BDO offices, those locations may be considered to have been covered.
- Subsequently, it has been observed that ATMs are available within a vicinity of 1 KM from 34 rural development block offices, while ATMs are available within a distance of 1 – 2 KM in 9 RD block offices. No ATMs are available within the vicinity of 15 RD Block Offices. In the SLBC Subcommittee meeting held on 25.08.2023, Banks were requested to explore setting up of ATMs in feasible locations within the jurisdiction of the respective RD Block / District.
- Further to the above, RBI has suggested Banks may also explore opening of more ATMs in semi-urban and rural locations, especially in Dhalai and Khowai districts, preferably in prominent locations like district hospitals, market areas, etc.

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



[Handwritten signature]

PMSVANidhi Yojana

- Banks are to ensure digital onboarding of all PMSVANidhi beneficiaries, by handholding through “Penny Drop Transactions”.
- Pendency of PMSVANidhi cases to be reduced by concerned Banks. Bandhan Bank, HDFC Bank and Axis Bank have been asked to focus on this aspect.
- Urban Development Department to sensitize unwilling beneficiaries for availing loans in co-ordination with concerned Banks.
- Urban Development Department has been requested to sponsor more applications in order to help Banks achieve the targets set by the Department.

(Action Point 14: SLBC, All Banks, Urban Development Department)

Other Issues:

- Directorate of Social Welfare & Social Education, Government of Tripura raised the matter of providing necessary support and handholding to beneficiaries of social pension by banks, so that, payment of social pension can be executed in a smooth manner. SLBC Tripura has issued an advisory for Banks to co-operate with line departments in this regard.
- Deputy Director, Warehousing Development and Regulatory Authority (WDRA) requested Bankers to explore pledge financing for agriculture commodities through electronic-Negotiable Warehouse Receipts (e-NWRs) in Tripura.
- In the State of Tripura, there have been reports of unlicensed entities, viz., Harit Krishi Co-Operative Bank Ltd. & FBL Model Bank attempting to operate bank branches and offering loans and deposits to customers without any legal authority or oversight. This poses a serious threat to the financial stability and security of the region, as well as the reputation and trust of the legitimate banking sector. The House observed that State Authorities are to be alerted by Banks, Line Departments, and other institutional members of the forum, wherever such activities are observed in the interest of the public.
- Reserve Bank of India had written to the Directorate of State Council of Educational Research and Training (SCERT), Government of Tripura for integration of financial education in school curriculum for students of Classes VI-X, as envisaged in the National Strategy for Financial Education (NSFE) 2020-25 vision document. SCERT has been requested by Reserve Bank of India to implement the recommendations of the same in a time bound manner.
- Banks were requested to give focus to Atma Nirbhar Tripura Scheme for OBC and Minority applicants where facility of interest subvention is available. OBC Welfare & Minority Welfare Departments were requested to organize meetings in co-ordination with Bankers for improving performance under the scheme.
- Endeavour to be made for holding the next SLBC meeting in the month of October 2023. Member Banks to provide necessary data to SLBC Desk by 10th October 2023, so that the meeting can be organized in time.

(Action Point 15: All Banks, Line Departments)

Shri Bikash Das, Deputy 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, delivered by Shri Chittaranjan Prusty, GM & Zonal Manager Guwahati, Punjab National Bank.

Deputy General Manager & Convener, SLBC, Tripura
Punjab National Bank



LIST OF THE PARTICIPANTS AT THE 144TH MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 13.09.2023

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
	CHAired BY	
1	Shri J K Sinha	Chief Secretary, Govt. of Tripura
2	Shri Kuldeep Singh Rana	General Manager, Punjab National Bank
	GOVT. OFFICIALS	Designation/Office/Institution
1	Shri Puneet Agarwal	Principal Secretary, Revenue, GoT
2	Shri B S Mishra	Principal Secretary, ARDD & Fisheries, GoT
3	Shri K S Sethi	Principal Secretary, Industries & Commerce, GoT
4	Dr. P K Chakravarty	Secretary to Hon'ble Chief Minister of Tripura
5	Dr. P K Goyal	Director, DFS, Government of India
6	Shri Abhishek Singh	Secretary, Urban Development Department, GoT
7	Shri Apurba Roy	Secretary, Finance & Agriculture, GoT
8	Shri Tapas Roy	Secretary, OBC & Minorities Welfare, GoT
9	Shri L T Darlong	Secretary, Tribal Welfare, GoT
10	Dr. Sandeep Rathod	Secretary, Rural Development, GoT
11	Smt Vishwasree B	Director, Industries & Commerce, GoT
12	Shri Prasada Rao Vadarappu	CEO TRLM, GoT
13	Smt Rakhi Biswas	Director, Institutional Finance, GoT
14	Shri K Shashi Kumar	Director, ARDD, GoT
15	Md. Moslem Uddin Ahmed	Director, Fisheries, GoT
16	Shri Rajat Pant	Director, Urban Development, GoT
17	Shri Saradindu Das	Director, Agriculture Department, GoT
18	Dr. P.B. Jamatia	Director, Horticulture Department, GoT
19	Shri Ashish Modak	State Director, KVIC
20	Shri Alok Choudhury	KVIC
21	Dr. Debasish Bhowmik	Asst. Director, Agriculture Department, GoT
22	Shri Tapas Kr. Basak	H.O.D., Institutional Finance, GoT
	RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES / BSNL / OTHERS	Designation/Office/Institution
1	Shri Satwant Singh Sahota	GM, Reserve Bank of India
2	Shri Loken Das	GM, NABARD Tripura
3	Shri Bodhayan Ghosh	AM, NABARD Tripura
4	Shri Abhinav Vats	AM, Reserve Bank of India
5	Shri Bappa Kishore Roy	A.M., SIDBI

	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Chittaranjan Prusty,	GM & Zonal Manager Guwahati, Punjab National Bank
2	Shri Bikash Das	Deputy General Manager & Convener SLBC Tripura, Punjab National Bank, Agartala Circle
3	Shri Satyendra Singh	Chairman, Tripura Gramin Bank
4	Shri Bhajan Ch. Ray	MD, Tripura State Co-operative Bank
5	Shri Tamal Kishore Debbarma	RM, SBI RBO Agartala North
6	Shri P K Sahu	Chief Manager, SBI
7	Shri Saurabh Trivedi	Chief Manager, UCO Bank
8	Shri Uttam Kumar Mukherjee	Chief Manager SLBC, Punjab National Bank
9	Shri Rajesh Ranjan Jha	Chief Manager, LDM West Tripura
10	Shri Uttam Kumar Roy	Chief Manager, Indian Overseas Bank
11	Shri Sanjib Dey	Chief Manager, Canara Bank
12	Shri Angom Ramchandra Singh	Chief Manager, Bank of India
13	Shri Susanta Das	Chief Manager, Bank of Baroda
14	Shri Tapan Bhattacharya	Senior Manager, Union Bank of India
15	Shri Kumar Rohit Gaurav	Senior Manager, Central Bank of India
16	Shri Palash Bhaumik	DCO, State Bank of India
17	Shri Ritesh Kumar	Senior Manager, Indian Bank
18	Shri Ritesh Bose	Cluster Head, HDFC Bank
19	Md Saraj Ahmed	Cluster Head, Axis Bank
20	Shri Dipankar Biswas	Cluster Head, Bandhan Bank
21	Shri Bikash Laskar	Senior Manager, Axis Bank
22	Shri Sayenta Bhowmik	Regional Head Sales, ICICI Bank
23	Shri Soumil Sarkar	BM, ICICI Bank
24	Shri Samarjit Debbarma	Manager, Union Bank of India
25	Shri Joyjit Bhattacharjee	AM, Central Bank of India
26	Shri Amit Sarkar	CCM, Ujjivan Small Finance Bank
27	Shri Apurba Choudhury	manager, Ujjivan Small Finance Bank
28	Shri Suman Saha	Branch Head, HDFC Bank
29	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank
	Through Video Conference	
1	Dr. P K Goyal	Joint Secretary, DFS, Government of India
2	Shri Bikash Sinha	India Post Payments Bank
3	Shri Himadri Shekhar Das	Director, RSETI Bishramganj
4	Shri Manoj Bhowmik	LDM, Gomati District
5	Smt Chandra Debnath	Director, RSETI Dhalai
6	Shri Anup Singha	ZM, North East Small Finance Bank
7	Shri Avijit Chakraborty	Director, RSETI Udaipur
8	Shri Prafulla Debbarma	LDM, Sepahijala District
9	Representative	South Indian Bank
10	Shri Naveen Barolia	Deputy Director, WDRA
11	Shri Zenkhankhap Tonsingh	LDM, South Tripura District
12	Representative	IDBI Bank
13	Shri Ashim Kumar Das	Director, RSETI Kumarghat

*****XXXX*****