



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

Ref No: SLBC/TRP/Minutes/146/2023

Date: 28-02-2024

**Minutes of the 146<sup>th</sup> Meeting of SLBC, Tripura held on 21-02-2024 at Agartala**

The 146<sup>th</sup> meeting of SLBC Tripura was held at New Secretariat, Agartala on 21<sup>st</sup> February 2024 to review the performance of Banks for and up to the quarter ended December 2023 of FY 2023-24. Dignitaries in the meeting included:

Shri J K Sinha, IAS, Chief Secretary, Government of Tripura,  
Ms. Kirti, Joint Director, Department of Financial Services, Ministry of Finance, Govt of India (through VC),  
Shri Kausik Chattopadhyay, General Manager, Head Office, Punjab National Bank,  
Shri Loken Das, General Manager, NABARD Tripura Regional Office,  
Shri Sudip Bhattacharyya, Deputy General Manager, Reserve Bank of India, Agartala,  
Shri Rajesh Kumar Pramanic, Deputy General Manager & Dy.ZM 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 Kausik Chattopadhyay, General Manager, Punjab National Bank, following which the regular meeting commenced with the Action Taken Report for the Action Points from the 145<sup>th</sup> SLBC meeting and discussion on agenda items, presented by Shri Uttam Kr. Mukherjee, Chief Manager, SLBC Tripura.

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

**Achievement under ACP**

- All the banks put together disbursed Rs. 7955.08 crore i.e. 66% of the Annual Target for Rs. 12000.00 crore under ACP 2023-24 as on December 2023. Achievement under Agriculture sector is 51%. Achievements in MSME and OPS are 69% and 103% of the ACP Targets respectively as on 31.12.2023.
- However, it is pertinent to mention that data from 15 banks for the period under review could not be incorporated due to non-submission of data from respective Banks.
- All Banks to strive for achieving 100% achievement against ACP targets of FY 2023-24 by March 2024.

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

**CD Ratio**

- CD ratio of the banks decreased to 53% as on December 2023 as compared to 56% as on September 2023.
- Drop in CD ratio was primarily due to reduced advance of Rs.1146.45 crores as reported by State Bank of India, compared to the previous quarter. SBI to submit reason for reduction of advances with sector-wise break-up.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.

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

**Agriculture & PMFBY**

- 21069 KCC loans were sanctioned by Banks amounting to Rs. 183.17 crores as on December 2023 of FY 2023-24, thereby achieving 32% of the Annual Target of 66356 nos.
- 5 Major banks operating in the state viz SBI, PNB, TGB, TSCB and UCO Bank had shared list of uncovered PM Kisan beneficiaries to Agriculture Department, Govt of Tripura.



- Agriculture Department, Govt of Tripura has extended their support in mobilization of PM Kisan beneficiaries to nearest bank branches through their field level officials or by sponsoring applications.
- 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. Banks will strive to upgrade all KCC NPA account holders wherever possible and line department, LDMs, DDMs were requested to extend their full support.
- As per reports submitted by Banks, a total of 1.14 lakh PM KISAN farmers were under coverage of KCC as on 30.04.2022.
- As per PMFBY portal mapped report under Ghar Ghar KCC Abhiyaan as on 31.12.2023, there is huge discrepancy in enrolment figures of TGB and TSCB, showing a gap of more than 58000, while for rest of the Banks the progress remains consistent.
- TGB and TSCB are requested to co-ordinate with NABARD for rectification of data in PMFBY portal at the earliest to ensure proper updation of the same.
- **Pradhan Mantri Fasal Bima Yojana:** 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.
- 8127 loanee farmers have been brought under the coverage of PMFBY during Rabi 2023 season. A total of 104288 enrolments have been completed as Non-Loanee under Rabi 2023 Season.
- Banks to strive for increasing the loanee farmer coverage in subsequent crop seasons.

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

**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 17304 accounts (achievement of 76.57%) with corresponding sanction amount of Rs.367.53 crores (achievement of 91.88%) as on 31.12.2023.
- CEO TRLM requested Banks having significant pending cases available with them to clear the same by March 2024, with a view to improve the performance under the scheme.
- As on December 2023 of FY 2023-24, 226 cases have been sanctioned under TULM SEP (Individual) and 1595 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 4: All Banks / TRLM / TULM)**

**Opening of new BC Points in 140 identified GPs / VCs**

- Punjab National Bank: BC Agents have been deployed in 23 locations, while candidates have been identified in 21 locations and awaiting PVR. Candidates are to be identified in 22 remaining locations by CBCs.
- Tripura Gramin Bank: BC agents have been deployed in 17 locations. Out of remaining 31 locations, BC agents have been identified for 20 locations and shall be made operational soon. The Bank is actively working to identify BC candidates for 11 remaining locations at the earliest.
- Tripura State Co-Operative Bank: BC Agents have been operationalized in all 13 allocated locations.
- 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.

## **Government Sponsored Loan Schemes**

- Out of 2164 PMEGP proposals sponsored against the target of 1712 cases, 709 proposals have been accorded sanction by branches for FY 2023-24 as on 31.12.2023 amounting to Rs. 4757.18 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.
- Out of total 29 cases under PMEGP 2<sup>nd</sup> loan sponsored in this fiscal year, 10 cases have been sanctioned while 16 are still pending with Banks. Banks to ensure according priority to cases sponsored under PMEGP 2<sup>nd</sup> loan for scaling up of existing MSME units.
- In case of Swavalamban for FY 2023-24, 6546 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 1125 cases were sanctioned amounting to Rs. 3713.01 lakhs as on 31.12.2023.
- Banks having nil sanction / very few sanctions, especially Private Sector Banks, were requested to contribute more under PMEGP and Swavalamban schemes, by according sanctions in eligible cases.
- Department of Industries & Commerce, Government of Tripura assured that a major portion of the total pending Swavalamban subsidy amount of Rs. 36 crores, shall be provided to Banks by June 2024.
- Banks have been requested by Secretary Industries Department, Govt of Tripura to accord more focus on sanctioning loans under PMFME scheme, as well as revisit rejected cases for improving performance under the scheme.
- Banks have been requested to ensure timely sanction of cases under PMSVANIDHI 2<sup>nd</sup> Dose, where high pendency is an area of concern.

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

## **Education Loans**

- Banks have accorded sanction in 513 cases with aggregate sanction amount of Rs. 2164.66 lakh as on 31.12.2023 of FY 2023-24.

**(Action Point 7: All Banks)**

## **Housing Loans & PMAY**

- Till December 2023 of FY 2023-24, 4023 housing loans have been sanctioned with aggregate sanction amount of Rs.416.57 crores.
- PMAY (Urban) scheme approved by SLBC was circulated to all member Banks to get the same approved from their respective Bank boards.
- PNB had approved the loan scheme with certain modifications and shared the approved scheme guidelines with Urban Development Department, Govt of Tripura (UDD) for providing necessary approval / suggestions before implementation by PNB.
- Director, UDD had suggested certain modifications which were taken up for active consideration and subsequent approval of SLBC forum.
- As advised by Hon'ble Chief Secretary, Govt of Tripura, it was decided to approve all modifications requested by Urban Development Department, Govt of Tripura, as is, for necessary incorporation in PMAY Urban Loan scheme guidelines of Punjab National Bank and subsequently by other member Banks of SLBC Tripura accordingly.

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



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

- Loans under Stand up India had been extended to 162 SC/ST/Women beneficiaries amounting to Rs. 28.01 Crores during FY 2023-24 up to December 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. 1954.51 crores with 258621 numbers of accounts for the period April 2023 – December 2023, under Pradhan Mantri Mudra Yojana.

**(Action Point 9: All Banks)**

### **NPA and Recovery**

- Percentage of gross NPA as against gross advance decreased from 4.95% as on December 2022 to 4.81% as on December 2023.
- Amount in absolute terms decreased to Rs. 964.78 crores as on December 2023 from Rs. 982.50 crores as on December 2022. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 160.21 crores which if added with the outstanding NPA, the total amount would be Rs. 1124.99 crores which seems to be high.
- The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 125.09 crores in December 2022 to Rs. 131.78 crores in December 2023. As on December 2023, percentage of NPA under KCC is 20%, under PMMY is 11%, under PMEGP is 26% and Swavalamban is 26%.
- 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 10: All Banks & State Government)**

### **Rural Self Employment Training Institutes (RSETIs)**

- It was decided in the 138<sup>th</sup> 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.
- Concerned Banks were requested to co-ordinate with TRLM & Rural Development Department for acquiring necessary permissions from MoRD for setting up RSETIs in specified districts.

**(Action Point 11: SBI, PNB, TGB, State Govt of Tripura)**

### **ATMs in Block Development Offices**

- As per decision of 138<sup>th</sup> 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 Sub-committee 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 to ensure opening of more ATMs in Khowai district, which presently has 4 ATMs per lakh population, with a view to achieve parity with the national average of 20 ATMs per lakh population. In this regard, SLBC desk is to formulate an action plan by allocating targets for opening ATMs to member Banks within a specified timeline.



**Financial Inclusion:**

- As on December 2023, gross enrolments under PMSBY, PMJJBY and APY stands at 10.50 lakhs, 3.68 lakhs and 2.09 lakhs respectively.
- As suggested by Finance Secretary, Govt of Tripura, Tripura State Co-Operative Bank to improve enrolments under Atal Pension Yojana.
- Banks to focus on saturation of all eligible population under the three flagship social security schemes, viz., PMSBY, PMJJBY and APY.

**(Action Point 13: All Banks)**

**Other Issues:**

- Proposal for reduction in frequency of District Level Review Meetings (DLRC) as put forward by RBI was discussed in the forum. The House suggested that the efficacy and meaningfulness of DLRC meetings to be improved by collaborative efforts of all stakeholders.
- Proposal of Director, Institutional Finance, Govt of Tripura for inviting academicians in the next SLBC meeting, in order to address different issues related with the banking sector in Tripura, was approved by the house.
- Special Invitee, Shri Naveen Shah, Chairman-cum-Managing Director, National Divyangjan Finance & Development Corporation (NDFDC), highlighted that NDFDC functions as an apex institution for the benefit of Persons with Disabilities.
- Financial assistance is extended by the Corporation at concessional interest rate for starting /augmenting any activity contributing directly or indirectly in the income generation of Persons with Disabilities (PwDs), thus helping them in their overall process of empowerment.
- The assistance is extended through the State Channelizing Agencies(SCAs) nominated by the State Government(s)/selected Public Sector Banks (PSBs)/Regional Rural Banks(RRBs) and other organizations with which MoA has been signed by NDFDC for channelizing the funds.
- Shri Naveen Shah requested Banks to explore lending to PwDs, with support from NDFDC for overall social development in the State of Tripura.

**(Action Point 14: All Banks, RBI, 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 Rajesh Kumar Pramanic, Deputy General Manager & Dy.ZM Guwahati, Punjab National Bank.

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



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**LIST OF THE PARTICIPANTS AT THE 146<sup>TH</sup> MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 21.02.2024**

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
<b>CHAired BY</b>		
1	Shri J K Sinha	Chief Secretary, Govt. of Tripura
2	Shri Kausik Chattopadhyay	General Manager, Punjab National Bank
<b>GOVT. OFFICIALS</b>		
		<b>Designation/Office/Institution</b>
1	Shri Puneet Agarwal	Principal Secretary, Revenue, GoT
2	Shri Kiran Gitte	Secretary, Industries & Commerce, GoT
3	Shri Apurba Roy	Secretary, Finance & Agriculture, GoT
4	Dr. Sandeep Rathod	Secretary, Rural Development, GoT
5	Shri S Prabhu	Additional Secretary, Tribal Welfare, GoT
6	Shri Prasada Rao Vadarappu	CEO TRLM, GoT
7	Dr. N K Chanchal	Director, ARDD, GoT
8	Dr. P.B. Jamatia	Director, Horticulture Department, GoT
9	Smt Emilia Reang	Joint Director, Small Savings, GoT
10	Shri Amitabha Chakma	Joint Director, Urban Development, GoT
11	Smt Swapna Debnath	Joint Director, Industries & Commerce, GoT
12	Shri M Majumder	Joint Director, Industries & Commerce, GoT
13	Shri Kashinath Das	JDA, Agriculture Department, GoT
14	Dr. Debasish Bhowmik	Asst. Director, Agriculture Department, GoT
15	Shri Alok Choudhury	BE, KVIC
16	Shri Tapas Kr. Basak	D.O., Institutional Finance, GoT
17	Shri Debasish Roy	N.O., PMEGP, KVIC
18	Shri Ashok Debbarma	DDF, Fisheries Department, GoT
<b>RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES / BSNL / OTHERS</b>		<b>Designation/Office/Institution</b>
1	Shri Naveen Shah	CMD, National Divyangjan Finance & Development Corporation, New Delhi
2	Dr. Vineet Rana	GM, National Divyangjan Finance & Development Corporation, New Delhi
3	Shri Loken Das	GM, NABARD Tripura
4	Shri Sudip Bhattacharyya	DGM, Reserve Bank of India
5	Shri Diganta Kumar Das	DGM, NABARD Tripura
6	Shri Argha Banerjee	Manager, Reserve Bank of India
7	Shri Bodhayan Ghosh	AM, NABARD Tripura
<b>COMMERCIAL BANKS</b>		<b>Designation/Office/Institution</b>
1	Shri Rajesh Kumar Pramanic	DGM & Dy. Zonal Manager Guwahati, Punjab National Bank
2	Shri Bikash Das	Deputy General Manager & Convener, SLBC Tripura, Punjab National Bank, Agartala Circle
3	Shri Satendra Singh	Office, Agartala

4	Smt Aparna Debbarma	AGM, Tripura State Co-operative Bank
5	Shri Debasish Chandra Das	RM, SBI RBO Agartala South
6	Shri Bikram Suna	Chief Manager, SBI RBO Agartala North
7	Shri Raju Das	Zonal Manager, UCO Bank
8	Shri Uttam Kumar Mukherjee	Chief Manager SLBC, Punjab National Bank
9	Shri Sanjib Dey	Chief Manager, Canara Bank
10	Shri Amit Anand	Chief Manager, Union Bank of India
11	Shri Uttam Kumar Roy	Chief Manager, Indian Overseas Bank
12	Shri Susanta Das	Chief Manager, Bank of Baroda
13	Shri Prem Samuel Dang	Chief Manager, State Bank of India
14	Shri Palash Bhaumik	DCO, State Bank of India
15	Shri Partha Ghosh	Regional Head, Ujjivan Small Finance Bank
16	Shri Suman Saha	Branch Head, HDFC Bank
17	Shri Ajoy Debnath	D.M., Kotak Mahindra Bank
18	Shri Dipankar Choudhury	AVP, Axis Bank
19	Shri Dipankar Biswas	Cluster Head, Bandhan Bank
20	Shri Ritesh Kumar	Senior Manager, Indian Bank
21	Shri Pritam Saha	DBM, ICICI Bank
22	Shri Kalyan Saha	GBG, ICICI Bank
23	Shri Manoj Bhowmik	Senior Manager, LDM West Tripura
24	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank
<b>Through Video Conference</b>		
1	Ms. Kirti	Joint Director, DFS, MoF, Government of India
2	Shri Avijit Chakraborty	Director, RSETI Udaipur
3	Smt Chandra Debnath	Director, RSETI Dhalai
4	Shri Ashim Kumar Das	Director, RSETI Kumarghat
5	Shri John Paul	Director, RUDSET Agartala
6	Shri Prasun Kanti Das	LDM, North Tripura District
7	Shri Madan Mohan Chakma	LDM, Unakoti District
8	Shri Debasish Barua	LDM, Sepahijala District

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