

**Proceedings of the 126<sup>th</sup> Meeting of State Level Bankers' Committee for Tripura held on 13<sup>th</sup> Sept.,2018 at Pragnya Bhawan, Agartala.**

The 126<sup>th</sup> SLBC meeting of Tripura State was held at the Conference Hall No.4, Pragna Bhawan, P.N. Complex, Agartala on 13<sup>th</sup> September,2018 to review the performance of Banks up to the quarter ending June 2018-19, vis-à-vis drawing up action points for implementation of the ongoing schemes including the flagship programs launched by the Govt of India.

The meeting was Co-Chaired by Shri Biplab Kumar Deb, Hon'ble Chief Minister, Government of Tripura with presence of Shri Sanjeev Ranjan , Chief Secretary, Government. of Tripura and Shri Pawan Bajaj, MD and C.E.O.,United Bank of India and Co- Chairman, SLBC, Tripura . Amongst other dignitaries Dr U Venkateshawrlu Addl. Chief Secretary, Agriculture & ARDD, Shri L.K.Gupta, Addl. Chief Secretary Finance and RD, Dr G.S.G Ayyangar, Addl. Chief Secretary, Industry & Commerce, Shri Sushil Kumar, Addl. Chief Secretary, Higher Education, Shri Manoj Kumar, Principal Secretary Urban Development Department, Shri Kumar Alok, Principal Secretary to the Hon'ble Chief Minister, Shri Manas Dhar, General Manager, United Bank Of India and Convener, SLBC(Tripura), Shri Tamal Biswas, General Manager, RBI, Shri Sushil Kumar, General Manager, NABARD were also present. Other senior Executives of the State Government, RBI, NABARD, SIDBI, National Housing Bank, member banks, Insurance companies, all the LDMs and RSETI Director also participated in the meeting. A list of participants of the meeting is enclosed.

At the outset, Shri Manash Dhar, Convener SLBC, Tripura extended a hearty welcome to Shri Biplab Kumar Deb, Hon'ble Chief Minister along with other participants. Thereafter, Shri Dhar requested Shri Pawan Bajaj, Managing Director & Co-Chairman, SLBC, Tripura to deliver his welcome address.

Shri Pawan Bajaj, MD & CEO, in his address expressed his sincere thanks and greetings to the Hon'ble Chief Minister Shri Biplab Kumar Deb for his kind presence in the august gathering, having observed that this solitary instance of his presence, despite busy schedule, demonstrates the eagerness for a dynamic and vibrant Tripura, for which the movement is already on its way. He further wished a hearty welcome to Shri Sanjeev Ranjan, Chief Secretary , Addl. Chief Secretaries of the key Departments , Principal Secretaries and other executives from the Govt. of Tripura, RBI, NABARD, SIDBI, National Housing Bank and Banks.

Shri Bajaj in his address outlined the performance of the Banks in Gram Swaraj Abhiyan I and II and share his views and briefed the house about the performance of the banks and development made during the June 2018 quarter.



He mentioned about the year on year growth registered in CD Ratio by 6% to the level of 49% from 43% in June, 2017. During his deliberation he also highlighted the role of bankers over the growth of the Economy of the State and the high expectation in the changing scenario which demands for a sustainable economic growth and all round development of the State. He requested the bankers to put more emphasis for further growth in CD Ratio to the targeted level of 60% by extending more credit to eligible sectors

Agriculture being the primary area of economy of the State it requires more attention from all concerned including Banks and requested all participants for ensuring collective effort to cover all eligible farmer under KCC in the State. He also advocated lending through JLG model, which is proving to be a successful mode of credit delivery in other parts of the country.

He highlighted the Banks performance under MUDRA Scheme covering 1.90 lakh beneficiaries during the period up to June,2018 and expected that the trend will continue and Banks will surpass the last year's performance.

Shri Bajaj highlighted NPA position of the Banks in the State and requested co-operation from the State Govt. to gear-up the process of recovery in general and NPA recovery in particular for Personal Loan and other Govt. sponsored scheme.

He further stressed on the expediency of moving towards digital banking but with safety and advocated Financial Literacy among the customers with the support of RBI. During the course of his deliberation, he referred the issue of opening of branches and ATMs in selected areas and requested the Banks to undertake requisite activity.

Thereafter he recalled his association with Tripura being the Chairman of SLBC to remain as integral part in the development of the State and expressed his satisfaction over the progress so far achieved and expected its further continuation in the days to come. As it being his last SLBC meeting following his superannuation on 30<sup>th</sup> September, he wished a prosperous Tripura in the near future

Thereafter, Shri Bajaj requested Shri Biplab Kumar Deb Hon'ble Chief Minister Government of Tripura to deliver his key note address and guide SLBC for growth and development of the State.



Sri Biplab Kumar Deb, Hon'ble Chief Minister, having conveyed his thanks to Sri Bajaj, CEO & MD, United Bank of India, Shri Sanjeev Ranjan, Chief Secretary of Govt. of Tripura, Sri Manas Dhar, GM United bank of India & Convener of SLBC, Sri Tamal Biswas, GM RBI, Sri Sunil Kumar, GM NABARD and the other participants from different banks and other counterparts from Govt. Departments in the House, proceeded with review of the performance of the Banks in a detail and exhaustive manner. The points of discussion are appended below

**PMMY** - Hon'ble Chief Minister stated that the level of achievement under PMMY is not commensurate with growth potential and the expectation of the people of Tripura are not fulfilled. This flagship scheme is also experiencing set back where even small ticket loans are not being fairly entertained by the Bank branches, particularly Tripura Gramin Bank. He urged upon the Banks to address this issue promptly for bringing in attitudinal changes in the mindset of branch level functionaries in dealing with PMMY applicant. Specific instances of the negative attitude by some branches were also reported. Sri Manas Dhar also added that the loans for Allied Activities under Agriculture upto Rs. 10 00 lacs are treated as MUDRA loans and Banks should go for extensive lending to this segment under MUDRA scheme.

(Action Point: All member banks to achieve the MUDRA target without fail )

**Stand Up India/ Start Up India:** - Unsatisfactory performance (only 14 loans in the quarter) in the sector drew adverse comments from Hon'ble Chief Minister who advised SLBC, Tripura to take care of bank-wise performance and monitor effectively

DIC & MSME Deptt is to work in tandem with the banks and the focused sector in future will be tourism related units in hotels/restaurants/Car rental, etc.

Sri Manas Dhar also pointed that support may be provided by DIC/MSME Deptt, Govt of Tripura for online application through Udyami Mitra Portal for the banks to pick up the eligible proposals. It will also enable the controlling bank offices to monitor the disposal status in the branches.

(Action Point: All Banks to achieve the target of 2 SUI loans per year per branch)

**Deduction of amount from the account of beneficiaries of Prime Minister's Swachh Bharat Abhiyan:** - The issue came up during the discussions. It was replied by banks that the system automatically deducted the arrears against outstanding liabilities due for payment through standing instruction mode. It was however clarified that under no



circumstances Banks should deduct EMIs out of the proceeds received by beneficiaries under any Govt welfare schemes and the bankers must desist from such practices

(Action point: All member banks must act accordingly, particularly in Dhalai & Gomti Dist)

**CM's B.Ed Anuprerna Yojana** :- The scheme is designed to cater to the need of aspiring B.Ed candidates, has been launched and portal is ready for receipt of application. This unique scheme where Govt of Tripura will bear the entire burden of interest subvention for 2 years will target around 15000 beneficiaries who will be absorbed as teachers under Education Department of Govt of Tripura. As such, Bankers will have the opportunity of increasing the Education Loan portfolio with minimum risk in view of the huge employability potential. Sri Manas Dhar, Convener of SLBC added in this regard that banks should not insist on collaterals as education loan upto Rs.4.00 lacs is collateral free and either of the parents will be a co-borrower for the loan as applicable

(Action point : Banks must clear the proposals expeditiously, preferably by 15-10-2018)

**KCC and Agri loans**:-The State's economy being primarily agrarian and a major contributor to the States GDP, Agriculture & Allied activities should receive primary focus. With a view to doubling the income of Farmers by 2022 in the State certain measures were undertaken by the State Govt. such as raising the Support price to the farmers @ Rs.17.50 per Kg. of paddy besides coverage of additional area of 73000 ha. land under assured irrigation and increasing the Land Use efficiency, growth in balanced use of NPK through Soil Health Cards & generation of more income through Livestock and Fisheries activities etc. Hon'ble Chief Minister mentioned that time has come for the bankers to proactively lend to fishery sector which has an enormous potential with the State being one of the highest fish consuming States and where a huge amount is going out of the state on account of outside supply. Similarly with high cost of quality milk and short supply thereof, dairy farming must also be looked upon as a thrust area for the banks.

During the discussion it was pointed out by NABARD about the importance of covering the KCC loanees under PM Fasal Bima Yojana as only 25% of the KCC loanees are covered under the scheme. It was also informed that with a very high level of Marginal & Small Farmers in excess of 90%, extension of credit through Joint Liability Group should be encouraged by banks as an alternative viable mode of finance.

Regarding the issue on finance outside Service Area, Sri Manas Dhar clarified that Banks can go for finance under Agri sector for non-schematic loans. However, the unit should be located within a manageable distance from the branch for effective monitoring purpose.

(Action point : Banks must act and achieve the target with thrust on the stated segments)



**RUBBER Plantation** : Average production of Rubber in the State is nearly 65000 M.T. A good number of Smoke Houses required to be built for processing of the raw rubber sheet for fetching better price. Bankers need to deploy fund in consultation with the concerned Department for construction of Smoke Houses and other ancillary units.

(Action point : Banks must clear the proposals expeditiously ,preferably by 15-10-2018)

**Fishery** : With deficit of 24000 MT per annum in the State which has also a very high per capita consumption ,Hon'ble Chief Manager wondered about the lack of institutional support in this potential area and exhorted the banks to draw up a strategy for developing the pisciculture .

(Action point : Banks must formulate district wise plans in discussion with Fishery Deptt and proceed with sanction of loans as per seasonal requirement)

**Agri Business** : With abundance of Horticulture and Agriculture products , the banks should encourage the entrepreneurs to set up agro processing centres. Ample production of rice, mustard, rubber, pineapple should be channelized through processing centres

**PMEGP**: It is informed that the achievement under PMEGP stood at 33% of target. Ticket size of PMEGP loans is remaining static at around Rs.4.00 lacs despite increase in category level limits. In fact the Subsidy allocated for the State in 2018-19 has decreased due to non-utilization of the allocated amount in previous year. Resolved that all the pending PMEGP proposals is to be disposed off within time bound manner. Making Guarantee coverage under CGTSME available for RRB is to be reviewed at apex level

It was also informed by KVIC that a new scheme under PMEGP has been launched through which finance upto Rs.1.00 crore can be given to successful PMEGP loanees

(Action point. Banks must desist from underfinance and disposed of at an early date. Pending proposals are to be cleared by October, 2018. For rejection cases, valid reason is to be furnished)

**PMAY** Interest subvention is available to the tune of 6% and the number of eligible cases which is very much on lower side ,needs to be increased to a higher scale. Subsidy pending with NHB for more than 1.5 years to be addressed immediately. Necessary clarification was provided by National Housing Board on the Credit Linked Subsidy Scheme under PMAY and the training provided by NHB to the Bankers recently



(Action point : Banks need to scrutinize their housing loan portfolio and in case of any left out cases, claim for interest subsidy must be forwarded through respective offices within the timeframe.)

**NRLM & NULM** : It was informed that while 429 sanctions have been accorded, as many as 416 proposals are not yet disposed by the banks under NRLM and lying pending for some time. This is despite having a MOU with the 4 major banks. Similarly more than 1200 NRLM proposals are stated to be lying with the banks. It was viewed with concern, despite being proved successful in all the States, the banks are not coming forward to assist these viable SHGs, comprising mainly women beneficiaries.

Sri Manas Dhar informed that no formal MOU is required for finance to SHGs under NRLM and all eligible SHGs should be credit linked

(Action point : The banks must undertake the grading exercise for the pending cases and arrange for credit in graded manner within a month)

**PMSBY** This ambitious scheme launched by Hon'ble Prime Minister is yet to be saturated in the State where yearly deduction per account is as low as only 12/- Hon,ble Chief Minister has expressed displeasure that despite his earlier plea the banks have not arranged for coverage of the target group. He advised the banks to gear up and arrange for PMSBY coverage of all the accounts opened under PMJDY scheme in the State

Sri Manas Dhar also echoed concern in this regard and requested the banks to achieve 70% saturation by October.

( Action point : All banks to speed up the process of enrollment and involve the BCs )

#### **Data Management & Timely holding of meeting**

During the meeting the need for timely holding of DCC & DLRC meeting by the LDMs was also discussed. It was also mentioned by RBI that in terms of revamped Lead Bank Scheme, the banks will be required to report the MIS data on Block basis. It was also discussed that the holding of the SLBC should be advanced so that review of the quarterly performance can be done with initiation of the corrective measures at an early date. Sri Dhar informed the house that SLBC would try to arrange for the meeting after the prescribed norm of 45 days from the end of the quarter and requested the member banks to submit the quarterly data within the next month of the preceeding quarter accordingly



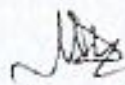
Shri Sanjeev Ranjan, IAS Chief Secretary, in his deliberations, also highlighted the need for streamlining data updation without manual intervention in the SLBC portal, including holding of BLBC in due time in conformity with RBI's Lead Bank Scheme

(Action point : LDMs & members banks to take note & comply)

Shri Manas Dhar, Convener SLBC, thanked the Hon'ble Chief Minister for his vision for the development of the State and proposed that a competition amongst the Bankers taking into account the performance in major parameters would be held and the best performers would be recognized which have been accepted by the House He advised SLBC Desk Tripura and Chief Regional Manager, United Bank of India to devise the modality for the same in accordingly.

(Action point : SLBC, Tripura to arrange for the same covering the performance of the banks in Rural, Semi Urban & Urban categories during the December, 2018 quarter. The performers will be awarded during the March, 2018 quarter SLBC meeting)

Summing up the discussion, Shri Mahendra Dohare, DGM & CRM, United Bank of India, Tripura Region profusely thanked Shri Biplab Kumar Deb, Hon'ble Chief Minister, Govt of Tripura for his august presence and expressed sincere gratitude to Shri Deb for his keen participation and providing guidance to the SLBC to propel the State towards all round growth. He heartily thanked Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura and Shri Pawan Bajaj, CEO & MD, United Bank of India and Co-Chairman, SLBC, Dr U Venkataswaralu, Addl. Chief Secretary, Agri & ARDD, Govt. of Tripura, Shri L K. Gupta, Addl. Chief Secretary, Finance & RD, Govt. of Tripura, Dr. G.S.G. Ayyanger, Addl. Chief Secretary, Industries & Commerce, Shri Sushil Kumar, Addl. Chief Secretary, Higher Education, Govt. of Tripura, Shri Manoj Kumar, Principal Secretary, Urban Dev. Deptt. Govt. of Tripura, Shri Kumar Alok, Principal Secretary to the Hon'ble Chief Minister, Tripura, & other dignitaries from Govt. of Tripura, RBI, NABARD, SIDBI, NHB Banks and other agencies for their kind presence and active participation in 126<sup>th</sup> Meeting of SLBC. The meeting ended with a vote of thanks to the chair.

  
29/09/2018  
Manas Dhar  
Regional Manager (Prisec)  
Convener SLBC, Tripura



**LIST OF THE PARTICIPANTS AT THE 126<sup>th</sup> MEETING OF THE SLBC  
FOR THE STATE OF TRIPURA  
HELD AT PRAGNA BHAWAN, HALL NO.4, AGARTALA ON 13.09.2018 AT 11:30 A.M.**

Sl. No	Name of the dignitaries	Designation/Office/Institution
		<b>CHAired BY</b>
1	Shri Biplab Kumar Deb	Hon'ble Chief Minister, Govt. of Tripura
2	Shri Sanjeev Ranjan	Chief Secretary, Govt. of Tripura
3	Shri Pawan Kumar Bajaj	Managing Director & CEO, United Bank of India and Co-Chairman, SLBC-Tripura
<b>II</b>	<b>GOVT. OFFICIALS</b>	
4	Dr. G.S.G. Ayyangar	Addl. Chief Secretary, Industries & Commerce, GoT
5	Shri Sushil Kumar	Addl. Chief Secretary, Education, GoT
6	Shri L.K. Gupta	Addl. Chief Secretary, Finance & RD, GoT
7	Dr. U. Venkateswarlu	Addl. Chief Secretary, Agriculture & ARDD, GoT
8	Shri Kumar Alok	Principal Secretary to the Chief Minister
9	Shri Manoj Kumar	Principal Secretary, Power, Urban Development, GoT
10	Shri Barun Kumar Sahu	Principal Secretary, Co-op Dept, GoT
11	Shri Rameshwar Das	Secretary, Fishery, GoT
12	Shri M.L. Dey	Secretary, OBC, SC, Minority Welfare, GoT
13	Shri Arup Ratan Sarma	Special Secretary, Rural Development, GoT
14	Shri Amit Barman Ray	Directorate of Institutional Finance, GoT
15	Dr. Milind Ramteke	Director, UDD, GoT
16	Dr. Sandeep Rathod	Director, Industries, GoT
17	Dr. Asit Chakrabarti	Director, ARDD, GoT
18	Dr. D. P. Sarkar	Director, Agriculture, GoT
19	Shri G. R. Das	Director, Fisheries, GoT
20	Shri Sahadeb Das	Director, Audit, Finance Dept, GoT
21	Shri S.K. Sarkar	Joint Director, Industries & Commerce, GoT
22	Shri Debasis Chaudhuri	Asst. Director, Horticulture & Soil Conservation, GoT
23	Shri R. Karthik	Asst Director, MSME-DI, Agartala
24	Shri P. K. Bhuyan	Asst. Director, KVIC Agartala
25	Shri Tapas Kr. Basak	Development Officer, Institutional Finance
26	Dr. Basudeb Bhattacharya	Key Officer, CM Janata Darbar.
27	Shri Ashutosh Saha	I/C PMEGP, KVIB, Tripura
28	Shri K. C. Roy	KVIC, Agartala
29	Shri Kirit Debbarma	Statistician, Agriculture Department, GoT
30	Shri Manik Lal Malakar	Information Officer, Press Cell, GoT
31	Shri P.R. Chakraborty	OSD, ARDD Tripura, GoT
32	Shri Sudhir Ghosh	L.D.C., DIF
	<b>RBI/NABARD/SIDBI/NHB/HUDCO/</b>	<b>Designation/Office/Institution</b>





<b>INSURANCE COMPANIES/ BSNL</b>		
33	Shri Tamal Biswas	General Manager, RBI
34	Shri Sunil Kumar	General Manager, NABARD
35	Shri A.P. Srivastava	General Manager, SIDBI
36	Shri K. Venugopal	DGM, NABARD
37	Shri M.D. Debnath	AGM, RBI
38	Shri Gopi Nammi	Manager, SIDBI
39	Shri Bimal Rath	Regional Manager, NHB
40	Shri Subrata Nag	BM (P&GS), LIC
41	Shri Suman Das	A.O., New India Assurance Co. Ltd.
42	Shri Rana Debbarmar	AM (IT), HUDCO Ltd. Agartala
43	Shri Swapan Das	Consultant, NERLP Tripura
44	Shri M.M. Baruah	Consultant, NERLP RPMU Guwahati
<b>COMMERCIAL BANKS</b>		
		<b>Designation/Office/Institution</b>
45	Shri Manas Dhar	General Manager, United Bank of India, HO & Convener, SLBC-Tripura
46	Shri M. Dohare	DGM & CRM, United Bank of India, Tripura
47	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
48	Shri M.P. Hazra	GM, Tripura Gramin Bank
49	Shri Amit Bhattacharya	GM & MD, Tripura State Co-operative Bank Ltd.
50	Shri P.R. Deo	DGM, Canara Bank
51	Shri Shibatosh Chowdhury	RM, SBI RBO Agartala South
52	Shri A.K. Shahi	DGM, Allahabad Bank
53	Shri Subhodh Kr. Jha	ZM, UCO Bank
54	Shri Satish Agarwal	Regional Manager, Central Bank of India
55	Shri P. Dasgupta	AGM, United Bank of India Tripura Region
56	Shri Sunil Tyagi	AGM, Union Bank of India
57	Shri Alok Chaudhury	Chief Manager, SLBC & FI, United Bank of India
58	Shri Avinash Kumar	Chief Manager, Canara Bank
59	Shri Debajit Ghosh	Chief Manager, Bank of Baroda
60	Shri N.I. Ahmed	Chief Manager, Bank of India
61	Shri Sanjit Singh	Chief Manager, Allahabad Bank
62	Shri Sangram Behera	Chief Manager, Vijaya Bank
63	Shri Lalita Prasad	Chief Manager, Union Bank of India
64	Shri L.S.S. Nath Shahdeo	Chief Manager, Indian Overseas Bank
65	Shri Saikat Chatterjee	Regional Head & Vice President, Bandhan Bank Ltd.
66	Shri P. Natraj Krishnan	VP & Cluster Head, Axis Bank
67	Shri Aishik Raha	Dy. Vice President, Axis Bank
68	Shri Sudip Chakraborty	Cluster Head, Bandhan Bank Ltd.
69	Shri Partha Nath	SBM, ICICI Bank
70	Shri Anupam Sarkar	Sr. Manager, Indian Bank
71	Shri Avinash Kumar	Sr. Manager, Oriental Bank of Commerce
72	Shri Trilochan De	Sr. Manager, UCO Bank
73	Shri Chiranjib Pathak	Sr. Branch Manager, IDFC Bank
74	Shri Priyatanu Goswami	Branch Manager, Indusind Bank



75	Shri Mrinmoy Saha	Asst Manager, Yes Bank Ltd.
76	Shri Minhajuddin Mondal	Branch Manager, HDFC Bank
77	Shri Ashray Mishra	Branch Manager, HDFC Bank
78	Shri Rajat Debnath	DCO, State Bank of India
79	Shri Joydeep Roy	BM, ICICI Bank
80	Shri Epton Thomas	Asst Manager, South Indian Bank
81	Shri Rajesh Kairi	BM, Ujjivan Small Finance Bank Ltd.
82	Shri Rupam Das	Manager, Punjab National Bank
83	Shri Ajay Bhowmik	Manager, Andhra Bank
84	Shri Bedanga Dev Barman	Branch Manager, IDBI Bank
85	Shri Tapan Sutradhar	Officer, Punjab & Sind Bank
86	Shri Prantik Das	Manager, Bank of Maharashtra
87	Shri NeelabhraPratim Borah	Manager, Marketing, United Bank of India
88	Shri Biswajit Gupta	Manager, Corporation Bank
89	Shri Madhur Bhaskar	Manager, Federal Bank
90	Shri Krishnapada Bhowmik	GM, ACUB Ltd.
91	Shri Amal Debbarma	Assistant Development Officer, ACUB Ltd.
92	Shri Rabi Kaloi	Assistant Manager, TSCB Ltd.
93	Shri Soumya K. Chakraborty	AM, IDFC Bank
94	Shri Rajan Dasgupta	Officer, Bank of India
95	Shri Shradhanand Soren	Director, RUDSETI Agartala
96	Shri Sushanta Paul	Director, RSETI Udaipur
97	Shri Prasenjit Chakraborty	Director, RSETI Sepahijala
98	Shri Madan Mohan Chakma	Director, RSETI Dhalai
99	Shri Amitava Sengupta	LDM, Unakoti & North Tripura
100	Shri Gopendra Chandra Rakshit	LDM, South Tripura
101	Shri Chandan Kanti Das	LDM, Gomati
102	Shri Bidyut Choudhuri	LDM, Sepahijala
103	Shri Mohit Krishna Dev Barman	LDM, Khowai & Ambassa
104	Shri Arun Chakma	LDM, West Tripura
105	Shri Bhargav Bhattacharjee	Officer, SLBC & FI, United Bank of India

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