



पंजाब नैशनल बैंक
punjab national bank

राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripu
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Date: 11.12.2024

Proceedings of the 149th SLBC Tripura meeting held on 09.12.2024 at Agartala

The 149th meeting of SLBC Tripura was held on 09.12.2024 at New Secretariat, Agartala to review the progress in various banking parameter in the state during the first two quarters of the FY 2024-25. The meeting was held in the Chairmanship of Shri J K Sinha, Chief Secretary, Govt of Tripura with gracious presence of Shri Apurba Roy, IAS, Secretary, Department of Finance & Agriculture, Govt of Tripura; Shri Kiran Gitte, IAS, Secretary, Department of Industries, Govt of Tripura; Smt Deepa D. Nair, IFS, Secretary, ARDD, Fisheries & SC Welfare, Govt of Tripura; Shri Sandeep R. Rathod, IAS, Secretary, Rural Development, Govt of Tripura; Shri Raval Hamendra Kumar, IAS, Special Secretary, Department of Education, Govt of Tripura; Shri Anil S. Kotmire, GM(OIC), NABARD, TRO Agartala; Shri Kausik Chattopadhyay, GM, Punjab National Bank, Head Office, New Delhi; Shri Sudip Bhattacharjee, DGM, RBI RO Agartala; Shri Rituraj Krishna, DGM & Convenor, SLBC Tripura; Senior Officers of State Government & Controlling Heads of Various Banks operating in the State of Tripura.

Detail list of participants is annexed.

At the outset, Shri Kausik Chattopadhyay, General Manager, PNB HO welcomed all the dignitaries and highlighted the achievement of banking system in the State and appreciated the role of banks in over-all performance of banks as on 30.09.2024. The key highlight of his welcome speech are –

- ❖ The banks in the state of Tripura have achieved 48% of ACP 2024-25 for the period April 2024 – Sep 2024. The achievement under Agriculture, MSME segment and Other Priority Sector was 40%, 53% and 52% respectively during this period.
(Action: for information to all members)
- ❖ Total Deposit of Scheduled Commercial Banks, RRBs & Co-Op Banks in Tripura has increased to Rs. 41236.14 crores as at Sept 2024 from Rs. 37432.93 crores as at Sept 2023, thus achieving Y-O-Y growth of 10%.
(Action: for Information to all members)
- ❖ Total Advance during the review period has increased to Rs.21782.04 crores as at Sep'24 from Rs. 20897.83 crores as at sep'23 registering a Y-o-Y growth of 4%
(Action: all member banks to reduce disparity between Deposit & Credit growth)



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- ❖ The overall disbursement in Agriculture sector up to Sep 2024 quarter in the current fiscal year is Rs. 1397.74 Crores which is roughly the same in the corresponding period of last financial year however Q-O-Q basis it grown 115% over the disbursement of Rs. 648.48 crores made during the first quarter of the current financial year 2024-25. To boost the credit flow in Agriculture sector agritech startups required to accelerated through Agri Udaan Program of Ministry of Agriculture & Farmer Welfare (MoAFW), GOI.
(Action: All Banks/NABARD/Agriculture deptt)
- ❖ The disbursement in MSME sector during the period April to Sept of the financial year 2024-25 stood at Rs.2235.28 Crores with a Y-O-Y increase of 28% over the disbursement of Rs.1746.99 crores made during the corresponding period in last financial year 2023-24.
(Action : for information & for keeping up the pace, all members)
- ❖ Overall CD Ratio of the state is at 53% as on 30.09.2024. CD Ratio of 98% is the highest in Dhalai District, as against 43%, the lowest in West Tripura District, having 59% of the total business of the State.
(Action: All Banks to increase CD ratio in West Tripura district)
- ❖ The disbursement under Mudra scheme up to the Sep quarter of FY 2024-25 stands at Rs. 909.36 Crores.
(Action: for information for information & for keeping up the pace, all members)
- ❖ 26394 KCC accounts (28% of the annual target of 52277 nos.) amounting to Rs. 202.57 Crores have been disbursed in FY 2024-25 as on Sept 2024.
(Action: for information for information & for keeping up the pace, all members)
- ❖ As against the TRLM (Tripura Rural Livelihood Mission) target of Rs.400 crores in 22600 accounts for FY 2024-25, the Banks have collectively achieved sanction of 8135 accounts (achievement of 36%) with corresponding disbursement amount of Rs.205.66 crores (achievement of 51.42%) as on 30.09.2024.
(Action: for information for information & for keeping up the pace, all members)
- ❖ In case of TULM (Tripura Urban Livelihood Mission) banks have surpassed the half yearly target of disbursement in 125 accounts in SEP (Individual) category & 602 accounts in SEP (SHG) category by disbursement in 134 accounts in SEP (Individual) category & 665 accounts in SEP (SHG) category.
(Action: for information for information & for keeping up the pace, all members)
- ❖ Under PMEGP, 1134 cases were sponsored to the bank branches against the target of 937 cases, out of which 285 cases were sanctioned amounting to Rs.21.41 crores as on 30.09.2024 for FY 2024-25. Banks will have to ensure

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that all proposals for the fiscal year 2024-25 are disposed in time in the present financial year with completion of the EDP training and lodging of claim for Margin Money. A proactive approach will improve the MSME portfolio as well. It is also one of the deliverables by Banks under the ongoing Strengthening of Ecosystem for MSME.

(Action: All member banks/KVIC/DIC)

- ❖ Percentage of gross NPA as against gross advance increased from 4.52% as on Sept 2023 to 5.73% as on June 2024. Amount in absolute terms increased from Rs. 946.00 crores as on Sept 2023 to Rs. 1249.75 crores as on Sept 2024. He highlighted the issue of high percentage of NPA in Govt sponsored schemes which is 26% in KCC, 18% in PMMY, 29% in PMEGP and 27% in Swavalamban. He requested State Govt's helping hand in recovering public money which is entrapped in these loans.

(Action: All Banks/Line Department)

- ❖ Presently, out of a combined total of 9644 proposals pertaining to 1st, 2nd and 3rd dose, under PM SVANidhi, Banks have cumulatively sanctioned 7808 cases, with a healthy 81% sanction percentage. Of the sanctioned cases, 7808 no. of loans, i.e., 97% of cases have been disbursed, for an aggregate amount of Rs.10.99 crores. Bankers are requested to ensure disbursement in remaining cases at the earliest.

(Action: All Banks/TULM/ULBs)

- ❖ As on Sept 2024, total enrolments under Social Security Schemes are: PMSBY – 12.86 lakhs, PMJJBY – 4.81 lakhs, APY – 2.46 lakhs. He further informed the house that 03 month Jansuraksha Campaign has been launched by Department of Financial Services, Govt of India from 15.10.2024 to 15.01.2024 with the mandate to hold Gram Panchayat/ Village Council level camps to saturate eligible population under the Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY). Accordingly, he sought necessary support from member banks, State Govt to make it a grand success.

(Action : All Banks/Line department)

Subsequently, Shri J. K. Sinha, IAS Chief Secretary, Govt of Tripura & Chairman of the house, highlighted two major events organized by RBI RO Agartala and shared his vision/roadmap for future. The key takeaways from his address are –

- ❖ RBI has organized a workshop on Treasury functioning so that optimum benefit of system could be driven. He emphasized that State Bank of India which is basically concerned with Treasury function and other banks which may not be directly linked to treasury function must work ethically and protect state's interest.

(Action: SBI/Banks/Treasury department)





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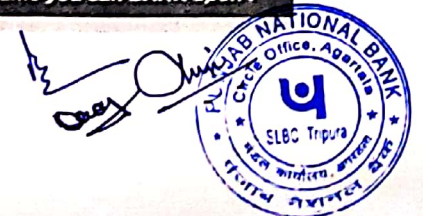
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- ❖ RBI has also organized a workshop on LBS fora where DMs/ADMs of districts also participated along with other stake holders like LDM, DDM, SLBC & NABARD.
(Action: for information to all members)
- ❖ He reiterated the guideline of Lead Bank Scheme (LBS) that BLBC is the basic building block of LBS fora whether it is to access the potential of credit absorption in the system, potential areas of this credit flow, monitoring of credit flow in the targeted areas, banking facilities in the block, areas of concern etc and hence holding of BLBC in every quarter holds the key of success of BLBC. He advised convener of BLBCs to hold meeting every quarter.
(Action: LDM/Banks/Line departments)
- ❖ He shared his concern regarding non participation of all stake holders in the BLBC meeting which defeats the very purpose of holding the meeting and advised all stake holders viz all banks, line departments specially departments like Agriculture, Animal Husbandry, Fisheries and departments where there is credit link schemes/programs.
(Action: LDM/Banks/Line departments)
- ❖ He also expressed similar concern regarding holding and participation in DCC meetings in the District.
(Action: LDM/Banks/Line departments)
- ❖ He urged stake holders to work in tandem with State's focus and improve the CD ratio of the state from 53% to 73%.
(Action: All Banks/Line Departments)
- ❖ He also highlighted the issue of low acceptability of DPR by banks for the purpose of extending credit hence requested to prepare model DPR by NABARD.
(Action: NABARD/SIDBI may prepare DPR for MSME proposal)

Shri Apurba Roy, Secretary, IAS, Deptt of Finance & Agriculture, Govt of Tripura in his speech emphasizes upon –

- ❖ Holding of camps for NPA recovery and a calendar to be prepared and shared with department.
(Action: SLBC/LDM/Line Departments)
- ❖ Adoption of best practices of Dhalai District having CD ratio of 98% to achieve CD ratio of 73%.
(Action: ALL Banks/LDMs/SLBC)





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Shri Kiran Gitte, IAS, Secretary, Deptt of Industries, Govt of Tripura in his address raised following issues-

- ❖ Onboarding of all Banks on NeSL (National E-Governance Services Ltd) platform so that eBG (electronic Bank Guarantee) could be issued to eligible contractors/customers.
(Action: All Banks)
- ❖ Performance needs to be improved in flagship schemes of Govt PMEGP, SWALAMBAN, PMFME and specially in PM Vishwakarma.
(Action: All Banks)
- ❖ Zero sanction of PM Vishwakarma in Axis Bank, Bandhan Bank, HDFC Bank, South Indian Bank, Federal Bank & Punjab & Sind Bank
(Action: Concerned Banks)

Ms. Deepa D. Nair, IFS, Secretary, Deptt of ARDD, Fisheries & SC Welfare, Govt of Tripura flagged following issues-

- ❖ Dismal performance banks in sanctioning of KCC in ARDD & Fisheries.
(Action: All Banks)
- ❖ Inclusion of National Livestock Mission (NLM), Pradhan Mantri Matsya Sampada Yojana (PMMSY), Mukhyamantri Pranisampad Yojana in SLBC agenda for better monitoring of the scheme.
(Action: SLBC/LDM/All Banks)

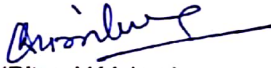
Shri Sandeep Rathod, IAS, Secretary, Deptt of Rural Development in his address raised the issue of funding in building construction of RSETI by RD deptt managed by PNB & TGB to which PNB replied that they have already disbursed the 75% of fund and rest will be disbursed on completion.

On which TGB informed the house that they have requested MoRD, Govt of India for early release of RSETI Building Construction grant/fund.

(Action: for information to all members)

The House approved all the decision of SLBC sub committee on Agriculture, MSME & FI which was held on 15.11.2024 & Digital Ecosystem which was held on 19.11.2024.

The meeting ended with vote of thanks to the chair.


(Rituraj Krishna)
DGM &
Convenor, SLBC Tripura





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LIST OF THE PARTICIPANTS AT SPECIAL SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 02.09.2024

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
CHAired BY		
1	Shri J K Sinha, IAS	Chief Secretary, Govt. of Tripura
GOVT. OFFICIALS		
1	Shri Apurba Roy, IAS	Secretary, Agriculture & Finance, GoT
2	Shri Kiran Gitte, IAS	Secretary, Industries, GoT
3	Smt Deepa D. Nair, IFS	Secretary, ARDD, Fisheries & SC Welfare, GoT
4	Dr. Sandeep R. Rathod, IAS	Secretary, Rural Development, GoT
5	Shri Raval H. Kumar, IAS	Special Secretary, Education, GoT
6	Ms. Rakhi Biswas, IAS	Addl. Secretary & Director, Institutional Finance, GoT
7	Shri Ajit Sukladas	CEO TRLM & MD TULM, GoT
8	Dr. Rashmi Das	Jt. Director, Urban Development, GoT
9	Dr. P.B. Jamatia	Director, Horticulture, GoT
10	Shri Tapas Kr. Basak	D.O., Institutional Finance, GoT
11	Dr. Debasish Bhowmik	Asst. Director, Agriculture, GoT
12	Shri Alok Chakraborty	KVIC
13	Shri Salem Ahmed	Deptt of Industries, GoT
14	Shri Swapan Mitra	GM, ISC
15	Shri Abhijit Debbarma	TRLM
16	Shri Debasish Roy	KVIC
17	Shri Tapan Das	Tourism
RBI/NABARD/SIDBI/CERSAI/NEDFi		
1	Shri Anil S. Kotmire	GM, NABARD TRO Agartala
2	Shri Diganta Kumar Das	DGM, NABARD TRO Agartala
3	Shri Sudip Bhattacharjee	DGM, Reserve Bank of India, RO Agartala
5	Shri Debarshi Biswas	AGM, SIDBI
6	Shri Prasanjeet Sinha	Sr. Associate, Venture Capital Fund SIDBI
7	Ms. Supriya Das	Manager, NEDFi
8	Shri Bikram Paul	Manager, NEDFi



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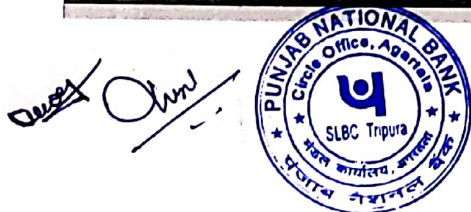
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IV	Convener Bank	
1	Shri Kausik Chattopadhyay	General Manager, Punjab National Bank
2	Shri Bikash Das	DGM & DZM Punjab National Bank, Zonal Office, Guwahati
3	Shri Rituraj Krishna	Circle Head, Punjab National Bank, Agartala Circle & Convener SLBC Tripura
4	Shri Uttam Kumar Mukherjee	Chief Manager SLBC, Punjab National Bank
5	Shri Deepraj Roy	Manager, SLBC Tripura, Punjab National Bank
V	PSB/Pvt Bank/RRB/Co-operative Bank	
1	Shri Satyendra Singh	Chairman, Tripura Gramin Bank
2	Shri Bhajan Ch. Ray	MD, Tripura State Co-Operative Bank
3	Shri Vaibhav Kale	DGM & DZM, Bank of Maharashtra, ZO Guwahati
4	Shri Tamal Kishore Debbarma	RM, SBI RBO Agartala North
5	Shri Deabsis Chandra Das	RM, SBI RBO Agartala South
6	Shri Ritankar Kundu	Zonal Head, UCO Bank, Agartala
7	Shri Susanta Das	Chief Manager, Bank of Baroda
8	Shri Uttam Kr. Roy	Chief Manager, Indian Overseas Bank
9	Shri Nilamani Nanda Rajam	Chief Manager, Union Bank Of India
10	Shri M. Sovas Meitei	Chief Manager, State Bank of India
11	Shri Rakesh Kr. Choudhury	Chief Manager, Bank of India
12	Shri Kumar Rohit Gaurav	Sr. Manager, Central Bank of India
13	Shri Abhishek Paul	Manager, Canara Bank
14	Shri Samarjit Debbarma	Manager, Union Bank of India
15	Shri Palash Bhaumik	DCO, State Bank of India
16	Shri Dipankar Biswas	Cluster Head, Bandhan Bank
17	Shri Gopal Das	CH, Ujjivan Small Finance Bank
18	Shri Birat Dutta Bhaumik	AVP-BM, IndusInd Bank
19	Shri Dipankar Choudhury	AVP, Axis Bank
20	Shri Saraj Ahmed	VP, Axis Bank
21	Shri Suman Saha	AVP-BM, HDFC Bank
22	Shri Basab Bhattacharjee	Area Head, HDFC Bank
23	Shri Tamal Dev	BM, Kotak Bank
25	Shri Joyjit Bhattacharjee	ABM, Central Bank of India
26	Shri Tapas Shil	Manager (Sales), IDFC First Bank





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IV	Through Video Conference	
1	Shri Manoj Bhowmik	LDM, West Tripura, PNB
2	Shri Prafulla Debbarma	LDM, Gomati, PNB
3	Shri Z. Tonsingh	LDM South Tripura, PNB
4	Shri Prasun Kanti Das	LDM North Tripura, PNB
5	Shri Rupesh Kumar	LDM Sepahijala, PNB
6	Shri Avijit Chakraborty	Director, RSETI Udaipur (Gomati)
7	Shri Amit Kumar Chakma	Director, RSETI Dhalai (Ambassa)
9	Shri John P. Debbarma	Director, RUDSETI Agartala (West Tripura)
10	Representative from NESFB	
V	Absentees	
1	IDBI Bank	
2	South Indian Bank	
3	Federal Bank	
4	India Post Payment Bank	



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