

Convener of State Level Bankers' Committee, Tripura

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Minutes of the 137th Meeting of SLBC, Tripura held on 21-12-2021 at Agartala.

The 137th SLBC meeting of Tripura State was held at Pragna Bhavan, Agartala on 21st December 2021 to review the performance of Banks for and up to the quarter ended September 2021 of FY 2021-22. Dignitaries in the meeting included:

Shri Kumar Alok, Chief Secretary, Govt. of Tripura,
Shri Swarup Saha, Executive Director, Punjab National Bank,
Shri Sakshi Gopal Saha, General Manager & Convener SLBC Tripura, Punjab National Bank
Shri Partha Choudhuri, GM & O-I-C, Reserve Bank of India,
Shri S S Singh, General Manager & Zonal Manager, Guwahati Zone, Punjab National Bank,
Shri Anand Kumar, Deputy General Manager & Circle Head, Agartala Circle, Punjab National Bank.

A list of the other participants is annexed.

After the welcome and keynote address by Shri Swarup Saha, ED, Punjab National Bank, the meeting commenced with the Action Taken Report for the Action Points from the 136th SLBC meeting and discussion on agenda items, presented by Shri Anand Kumar, DGM & Circle Head, Punjab National Bank, Agartala Circle. The gist of the deliberations and the emerging Action Points are as follows.

Achievement under ACP:

- All the banks put together disbursed Rs. 3159.23 crore i.e. 38% of the Annual Target for Rs 8304.22 crores under ACP 2021-22 as on September 2021. Achievement under Agriculture sector is 30%. Achievements in MSME and OPS are 22% and 92% of the ACP Targets respectively as on 30.09.2021.
- Due to lock down conditions in the State during the initial months of the first quarter, progress in ACP achievement has been subdued.
- Banks to make all-out effort for achieving annual targets of FY 2021-22.

(Action Point 1: All Banks, Line Departments)

CD Ratio:

- CD ratio of the banks in the State stands at to 54% as on 30.09.2021 against 53% as on 30.09.2020.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.

(Action Point 2: All Banks)

Agriculture & PMFBY:

- 27499 no of KCC loans were sanctioned by Banks amounting to Rs. 141.73 crores upto the 2nd quarter of FY 2021-22, thereby achieving 25% of the Annual Target of 108220.
- Banks to strive for credit linkage of all eligible PM KISAN farmers and bargadars in the State.

- Patta Holders list to be compiled by Agriculture Department and has to be provided to Banks for assessing loan requirement of these farmers.
- GP wise camps are being organized jointly by Banks and Line Departments at all villages in Tripura, on 3rd Saturday of every month, throughout the fiscal year for bringing left out farmers under the ambit of institutional credit. As on date, 1081 such camps have been organised throughout the Tripura state.
- **Pradhan Mantri Fasal Bima Yojana:** 15805 no loanee farmers have been brought under the coverage of PMFBY during Kharif 2021 season. Additionally, 240241 no non-loanee farmers have also been covered under PMFBY during Khari 2021 season.

(Action Point 3: Banks/State Govt./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 4672 accounts (achievement of 31%) with corresponding sanction amount of Rs.71.07 crores (achievement of 36%) up to September 2021.
- Long pendency of TRLM SHG Savings account opening and loan sanction at branches is an area of concern. Banks have to analyze reasons for the same and work towards adopting a definite timeframe of opening SHG Savings account within 3 days of receipt and sanctioning of loans within 7 days of being sponsored to branches.
- Tripura State Co-Operative Bank to explore ways for according loaning powers to all their branches which will help in reducing pendency of SHG applications at branch level.
- As on date, 113 cases have been sanctioned under NULM SEP (Individual). Banks have to expedite processing of pending applications and according sanction in eligible cases at the earliest.

(Action Point 4: All Banks / TRLM / Urban Development Department)

Opening of Banking Outlets in unbanked centres:

- **On the issue of opening of Banking Outlets in five (5) centers which was pending for long:**

ICICI Bank had informed that opening a branch at Nabincherra was not feasible and as such an alternate location, i.e., Raishyabari was allocated. ICICI Bank have reported that feasibility study for opening of Bank branch at Raishyabari is under process.

- **Opening of new branches:**

Opening of Bank branch at Kathalia is under process by Punjab National Bank.

- **Opening of new BC Points:**

It was decided that every GP / VC should have at least one Branch or BC Agent to serve the local population. SLBC desk to assess the same by including the BC network of India Post Payment Bank, which will be further reviewed in the next SLBC meeting.

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

Government Sponsored Loan Schemes:

- Out of 1641 PMEGP proposals sponsored against the target of 2000 cases, 150 proposals have been accorded sanction by branches for FY 2021-22 as on 30.09.2021 amounting to Rs. 975.86 lakhs.
- In case of Swavalamban for FY 2021-22, 5904 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 206 cases were sanctioned amounting to Rs. 646.09 lakhs as on 30.09.2021.
- Banks to ensure end use of funds as per respective Banks' policy while sanctioning loans under PMEGP / Swavalamban.
- Service area approach is to be meticulously followed by Banks while selecting Swavalamban / PMEGP beneficiaries.
- Banks can sanction over and above allocated targets under PMEGP / Swavalamban, where quality proposals are available.

- ULB levels credit camp to be organized every third Saturday for mobilizing proposals under PM SVANidhi and NULM beneficiaries and expediting sanction in all eligible cases.

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

Education Loans:

- Banks have accorded sanction in 176 cases with aggregate sanction amount of Rs. 613.70 lakhs as on 30.09.2021 of FY 2021-22.

(Action Point 7: All Banks, Education Dept)

Housing Loans & PMAY:

- Till September 2021 of FY 2021-22, 2290 housing loans have been sanctioned with aggregate sanction amount of Rs.179.98 crores.
- PMAY(Grameen) loan scheme has been adopted by Punjab National Bank, Tripura Gramin Bank and Tripura State Co-Operative Bank. 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. A similar scheme for PMAY (Urban) beneficiaries is to be formulated by SLBC desk for adoption by member Banks of SLBC Tripura.
- State Government will 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 is 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., All Banks)

PMMY and Stand-Up India loans:

- Loans under Stand up India has been extended to 96 SC/ST/Women beneficiaries amounting to Rs. 11.52 Crores during FY 2021-22 up to September 2021.
- All Banks/Financial Institutions have made an achievement of Rs. 460.97 crores with 74416 number of accounts for the period April 2021 – September 2021, against the annual target of Rs.2535.39 crores i.e. 18 % of the target under Pradhan Mantri Mudra Yojana.

(Action Point 9: All Banks)

NPA and Recovery:

- Percentage of gross NPA as against gross advance increased from 4.40% as on September 2020 to 6.99% as on September 2021.
- Amount in absolute terms increased to Rs. 1221.53 crores as on 30th September 2021 from Rs. 722.27 crore as on 30th September 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. 1390.38 crores which seems to be in higher side.
- The total outstanding NPA amount in Govt. sponsored schemes has decreased from Rs. 111.66 crores in September 2020 to Rs.103.13 crores in September 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:

- 223 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 cases have been sanctioned so far. State Government has to explore sponsoring of proposals for electric vehicles through PMEGP / Swavalamban, so

that beneficiaries may avail capital subsidy in sanctioned cases. Such vehicles purchased out of bank finance may be hired by State Government for providing a regular revenue stream to the beneficiaries.

(Action Point 11: All Banks, DIC, Tourism Dept)

RSETIs:

- RSETI sponsoring Banks has to expedite construction of permanent RSETI buildings.

(Action Point 12: SBI, PNB, TGB, Canara Bank)

Timely submission of reports:

- Late submission of quarterly reports by Banks was identified as a key reason for delay in organizing SLBC meetings.
- It has been decided that all Banks are to submit their respective SLBC quarterly reports to SLBC desk within 15th January 2021, as specified by Reserve Bank of India, failing which SLBC desk will go ahead in compilation of Agenda Notes for December 2021 quarterly meeting with available data of September 2021 quarter for defaulting banks.

(Action Point 13: All Banks, SLBC)

Other Issues:

- Banks are to focus on achieving saturation of all PMJDY beneficiaries under Jan Suraksha Schemes, viz., PMSBY, PMJJBY and APY.
- Keeping in view the needs of the rural population, the State Government has advised Banks to open ATMs in all BDO offices. State Government will provide space to Banks for opening ATMs. SLBC desk will allocate targets to member Banks accordingly.
- Banks have to ensure availability of passbook printers at BC locations to reduce footfall at branches.
- BSNL has to provide Optical Fiber Connection at Vangmun, Machli and Lalsingmura for improving branch network connectivity.
- Reserve Bank of India has stressed on the importance of the handloom and handicrafts sector and requested Banks to focus on providing credit to weavers. Banks have been requested to provide impetus to the Weaver Mudra Scheme which provides for concessional credit to weavers.
- Limiting liability of customers in unauthorized / fraudulent electronic banking transactions – Banks have to adhere to specified RBI guidelines for time bound settlement of claims.

(Action Point 14: All Banks, SLBC, BSNL)


Shri Sakshi Gopal Saha, General Manager & Convener SLBC Tripura, Punjab National Bank, extended his thanks to all eminent dignitaries for their august presence in the SLBC meeting and for providing guidance to the SLBC to propel the State towards all round growth. The meeting ended with vote of thanks to the Chair.

General Manager & Convener, SLBC, Tripura
Punjab National Bank

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LIST OF THE PARTICIPANTS AT THE 137TH MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT PRAGNA BHAWAN, CONFERENCE HALL NO.4, AGARTALA ON 21.12.2021

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 Apurba Roy	Secretary, Agriculture, GoT
4	Smt Deepa D Nair	Secretary, ARDD & Fisheries, GoT
5	Shri Tapas Roy	Secretary, OBC & Minorites Welfare, 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 S Mog	Director, Institutional Finance, GoT
11	Shri Saradindu Das	Director, Agriculture, GoT
12	Shri S C Das	Addl Director, Industries, GoT
13	Smt S Debnath	Addl Director, Industries, GoT
14	Shri Biplab Das	Addl Director, SC Welfare Dept, GoT
15	Shri Tapas Kr. Basak	Development Officer, Institutional Finance, GoT
16	Shri Sagnik Roy	SMM-FI, TRLM
17	Shri B Jangte	Sr. Officer, Tripura Tourism, GoT
18	Shri Vikram Khandekar	Director, KVIC
19	Shri Amalesh Ghosh	SLTC, PMAY(Urban)
20	Shri Ashim Kr. Das	SNA, PMSVANIDHI
21	Shri Pratim Deb	SMM(FIME), TULM
22	Shri Sudhir Ghosh	LD Clerk, Institutional Finance, GoT
23	Shri Biswajit Das	Fishery Officer, Fishery Dept, GoT
III	RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES/ BSNL	Designation/Office/Institution
1	Shri Partha Choudhuri	General Manager, RBI
2	Shri M K Gupta	GM, BSNL
3	Shri Sandipan Chatterjee	AGM, RBI
4	Shri Kishore Rabha	Manager, NABARD
5	Shri Rakesh Kumar Yadav	Manager, SIDBI
6	Shri Prithviraj Das	CSA, SIDBI



IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Sakshi Gopal Saha	General Manager, Punjab National Bank & Convener, SLBC Tripura
2	Shri Shio Sankar Singh	GM & Zonal Manager Guwahati, Punjab National Bank
3	Shri Anand Kumar	Deputy General Manager & Circle Head, Punjab National Bank, Agartala Circle
4	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
5	Shri Bhajan Ch. Roy	MD, Tripura State Co-operative Bank
6	Shri Dipak Chandra Das	RM, SBI RBO Agartala South
7	Shri Binoy Bhushan Das	RM, SBI RBO Agartala North
8	Shri Subrata Roy	AGM, Punjab National Bank
9	Shri Raju Das	Zonal Manager, UCO Bank
10	Shri Khurshid Rabbani	Chief Manager, Indian Overseas Bank
11	Shri Sanjib Dey	Chief Manager, Canara Bank
12	Shri Rajesh Singh	Chief Manager, Bank of India
13	Shri Prabhat Kumar	Chief Manager, Punjab National Bank
14	Shri Anupam Tripura	Senior Manager, Central Bank of India
15	Shri Suvrajyoti Das	Senior Manager, Punjab & Sind Bank
16	Shri Ritesh Kumar	Senior Manager, Bank of Maharashtra
17	Shri Tapan Bhattacharya	Senior Manager, Union Bank of India
18	Shri Arnab Dasgupta	Chief Manager, Kotak Mahindra Bank
19	Shri Debasish Bhowmik	Cluster Head, Bandhan Bank
20	Shri Rajib Bordoloi	Cluster Head, Bandhan Bank
21	Shri Bikash Laskar	Senior Manager, Axis Bank
22	Shri Sibananda Bahadur	Senior Manager, ICICI Bank
23	Shri Siddhartha Choudhury	Senior Manager, Axis Bank
24	Shri Ratan Das	Cluster Head, HDFC Bank
25	Shri Sanjib Singh	Branch Head, HDFC Bank
26	Shri Saurav Khan	Manager, IDBI Bank
27	Shri Genius Ahanthem	Manager, UCO Bank
28	Shri Partha Ghosh	Regional Sales Manager, Ujjivan SFB
29	Shri Asish Kr Roy	SM, India Post Payments Bank
30	Smt Ashmini Roy	AM, Union Bank of India
31	Shri Avijit Chakraborty	Director, RSETI Udaipur
32	Shri Manoj Bhowmik	LDM, West Tripura & Sepahijala
33	Smt Amita Majumder	LDM Gomati & South Tripura
34	Shri Swapan Lal Saha	Protocol Officer, Punjab National Bank
35	Smt Moutushi Paul	Faculty, RSETI Ambassa
36	Shri Shibanan Karmakar	Faculty, RSETI Bishramganj
37	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank

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