

UNITED BANK OF INDIA  
LEAD BANK DIVISION  
HEAD OFFICE

**Proceedings/Minutes of the 106<sup>th</sup> SLBC Meeting for the State of Tripura held on  
20<sup>th</sup> September, 2013.**

The 106 th SLBC meeting of Tripura State was held at the Conference Hall no.4, Pragna Bhawan, P.N. Complex, Agartala on September 20, 2013 for reviewing the performance of Banks during the period from April 2013 to June 2013. The meeting was co-chaired by Sri Sanjay Arya, Executive Director, United Bank of India and Sri K.V. Satyanarayan, Additional Chief Secretary, Govt. of Tripura. Sri P.K.Jena, Regional Director, Reserve Bank of India, Sri V.K. Bohuguna, Principal Secretary, Agricultural Deptt, Govt. of Tripura, Sri Manas Dhar, General Manager & Convener of SLBC, Tripura, Sri A.K.Pandey, General Manager, RBI, Agartala, Sri N. Ramesh, General Manager, NABARD, Sri L.N. Rokhum, Director, Institutional Finance, Govt. of Tripura, attended the meeting. Besides, senior level representatives of Banks and other Govt. Departments also attended the meeting. A list of participants is enclosed.

At the outset **Sri Manas Dhar, General Manager of United Bank of India & Convener** SLBC of Tripura welcomed the participants to the meeting and requested Sri Sanjay Arya, Executive Director, UBI to deliver his key note address.

**Sri Sanjay Arya, Executive Director, UBI** extended hearty welcome to all participants. Sri Arya highlighted the following issues in his key note address.

1. It is encouraging to note that the CD ratio of the State has increased to 35% from 34% as on March 2013 and 32% as on June 2012, thus registering y-o-y growth of 3%. He reminded all the Bankers that a long way has to be covered to achieve the CD ratio at 40% as on March 2014 as desired by the Hon'ble Chief Minister of Tripura in his meeting with the top executives of Banks held on 11.06.2013 at Agartala. The flow of credit to Agriculture and other Priority sector should be increased aggressively so that overall CD ratio reaches the desired level.
2. The y-o-y growth of Advance in the State stood at 23% from Rs.3893.34 crore as on June 2012 to Rs.4786.61 crore as on June 2013, which has outpaced the y-o-y growth of Deposit which stood at 13% from Rs.12148.32 crore as on June 2012 to Rs.13754.55 crore as on June 2013.

- 3 28% y-o-y growth in Agricultural Advance also has been achieved as it increased from Rs.791.41 crore as on June 2012 to Rs.1015.57 crore as on June 2013. Similarly, y-o-y growth in Priority sector stood at 23% from Rs. 2793.65 crore as on June 2012 to Rs.3446.20 crore as on June 2013.
- 4 Under Annual Credit Plan (ACP) 2013-14 as against the annual target of Rs.2319.75 crore, the achievement of all Banks upto June 2013 was Rs.359.98 crore which was 16% of the annual target as against same 16 % achieved last year.
- 5 During the current fiscal it has been decided to bring 1 lac fresh cultivators under the fold of KCC. Upto June 2013, 12341 no. of KCCs have been issued with a financial outlay of Rs.36.75 crore. While UBI, SBI, TGB & TSCB have assumed the leadership in extending the KCC loans to farmers, other banks have to participate in the process to gain momentum and the target has to be achieved.
- 6 Under DBT, list of 52197 beneficiaries have been received by LDMs, of which Savings Account has been opened for 45031 accounts as on 30.08.2013 and Banks have delivered 13690 Debit Cards amongst these account holders. All Banks should take extra efforts to complete the account opening of remaining beneficiaries.
- 7 Out of 80 new locations identified by the State Government and allotted amongst the Banks by SLBC, Tripura for opening of Brick & Mortar Branches or Ultra Small Branch, 7 brick & mortar branches and 29 USBs have been opened so far by the Banks.
- 8 As regard installation of 170 ATMs so far SBI has opened 7 ATMs and UBI has opened 21 ATMs in the State. Total number of UBI ATMs stood at 56 against its 52 branches in the State.
- 9 It is a matter of concern that the gross NPA has increased from 4.60% as on March 2012 to 5.19% as on June 2013. Amount in absolute terms has increased from Rs.177.78 crore as on March 2012 to Rs.248.64 crore at the end of June 2013. The outstanding amount under Shadow Register was at Rs.243.45 crore which if added with the outstanding NPA, the amount of NPA would be Rs.492.09 crore which was 10% of gross advance and very alarming.

**Shri K.V.Satyanarayan, Addl. Chief Secretary, Govt. of Tripura** in his address welcomed all the participants in the meeting. He referred to the recent meeting on 11.06.2013 held by Hon'ble Chief Minister of Tripura with the Chairperson & Managing Director of United Bank of India and other major Banks, and urged the Bankers to implement the Action points emerged from that meeting in true spirit. He also referred that it was decided in that meeting that UBI would open 10 branches and TGB would





open 20 branches within three months. Also UBI would open 30 ATMs very shortly. The CD ratio would be increased to 40% as on March 2014.

Sri Satyanarayan in his opening remarks, interalia, included the following points.

- 1 Banks should open the Branches or install the ATMs at the identified locations only. Three months have just expired since the meeting of Hon'ble Chief Minister, GoT and though branches have been opened or ATM has been installed, there was little progress in establishing the branches and ATMs in the identified locations. The status would be reviewed by the State Government very soon.
- 2 Bankers should be active in the right season, with good monsoon and very good prices of agricultural product, banks should keep close association with the farmers before the harvest season and go for intensive recovery drive.
- 3 Banks should put more credit to the farm sector. Almost 1,45,000 fish farmers are there in the State, but there was no improvement in granting of fishery loans under KCC.

Thereafter, with the permission of the Chair, Sri Manas Dhar, General Manager, UBI initiated Agenda wise discussion through Power Point presentation, the summary of which is produced below:

**Agenda 1: Confirmation of proceedings of the 105<sup>th</sup> SLBC meeting for Tripura held on 04.07.2013.** : Confirmed by the House.

**Agenda 2: Compliance of Action Points on major decisions of previous SLBC meeting.**

**i. Banks to make efforts to achieve CD ratio of 40% for the State by 2014.-**

During the first quarter, thrust was given to improve credit delivery in Agriculture and Allied activities, Animal Husbandry, Horticulture etc. CD ratio of the State stood at 35% as on June 2013, which was at 32% as on June 2012, thus registering y-o-y growth of 3%.

**ii. All eligible farmers should be covered under KCC. Per KCC credit limit should be increased.**

Upto June, 2013 against the target of 1 lac fresh KCC, 12341 no. of KCC (12.34%) have been issued with a financial outlay of Rs.36.76 crore with an average of 29978/- per KCC. Major chunk of the loans were granted by UBI, SBI, TGB & TSCB and other Banks would have to vigorously participate in the process to achieve the target.

**Comment of :**

**Shri K.V.Satyannarayan, Addl. Chief Secretary, Govt. of Tripura:**

Out of 3.45 lac farmers in the State, 3.15 lac KCCs have been outstanding with a balance of Rs.550.88 crore, as reported in the Agenda Book. But these KCCs include dormant KCCs also. Therefore, it was required to know that how many farmers KCC accounts were dormant. He also suggested that Agriculture Deptt. of State Government would carry out a door to door survey in the villages and prepare a list of non-KCC holders' village wise by 31<sup>st</sup> October, 2013. This list will be made available to the Bankers immediately, and Govt. expects that on receipt of this list of farmers still to be covered by KCC, the Banks should issue KCC under revised Scheme to these farmers forthwith, without relating to the target allotted to them. The proposal was accepted by all concerned.

**iii. Accounts should be opened by all Banks in Camp Mode for the remaining beneficiaries of DBT.**

- Already discussed. Out of beneficiary list received in 4 districts, covering 52197 nos. of beneficiaries, accounts have been opened for 45031 beneficiaries. Extra efforts should be taken by all Banks to complete account opening of the left out beneficiaries.

**Comment of Addl. Chief Secretary, GoT.**

By the next year, every major person should be covered by opening of Bank account, since the list of beneficiaries would be increasing day by day. There were three lac pension holders in 8 districts. The remaining list of beneficiaries under DBT would be provided to the LDMs by October, 2013. He also pointed out that seeding of Aadhaar number was also not encouraging in the DBT districts.

**Iv. Seeding of Aadhaar number should continue side by side and all Banks should issue Debit Cards to the DBT beneficiaries.**

Necessary instructions have been issued by all Banks for seeding Aadhaar number in the SB Account of DBT beneficiary and for issuance of Debit Cards simultaneously. As of June 2013, Aadhaar number seeded in 13993 accounts and Debit Cards issued in 13690 out of 45031 SB accounts opened by all Banks.

**V. TGB & TSCB should open the branches in remaining 6 identified centres allocated earlier.**

Both the Banks informed the House the present status of branch opening in those identified locations. The problems of accommodation would be sorted out with the help of State Govt. if required. Director of Institutional Finance, GoT would take the initiative to



help out the Banks finding suitable premises for opening of branches at the identified locations.

**Vi Banks are to expedite opening of Brick & Mortar Branches/USB to 80 identified locations according to allotment made by SLBC.**

Out of 80 locations 7 nos. of Brick & mortar branches and 29 nos. of USBs have been opened so far out of which SBI has opened 24 and UBI has opened 5 nos. All stake holders have been requested to open the branches/USBs without any delay.

**Comments by Sri Sanjay Arya, Executive Director, UBI.**

UBI has finalized a plan for opening 16 more branches in Tripura during this financial year only, thereby the branch network of UBI in Tripura would reach 68. As decided in the meeting of Hon'ble Chief Minister, Govt. of Tripura on 11.06.2013, Sri Arya, Executive Director has written to his counterparts in 15 Banks who have very little presence in Tripura for opening Branches, to be a partner in the development process in Tripura. Out of them already three Banks, viz, Bank of Baroda, Indian Overseas Bank, Bank of India have responded positively, declaring that they were exploring the possibilities of branch opening in Tripura very soon.

**vii. Opening of 170 ATMs in identified locations.**

-Discussed earlier. However, Sri Satyanarayan, Addl. Chief Secretary pointed out that Banks should give priority in opening ATMs at the selected locations first. Over and above to these locations, installation of ATM in any other centre was welcome.

**Viii Banks are to clear dues in respect of security cover provided by the State Govt. to protect the Currency Chests. However, Govt. has agreed to provide free security to only Kamalpur & Kanchanpur Currency Chests.**

-All Banks have been reiterated to take care of the decision. However, Govt. has announced that free coverage of security for Kamalpur & Kanchanpur currency chests has already been cleared.

**ix. UBI, TGB & SBI should open clearing Houses in their allocated centers.**

-Out of 5 nos. of Clearing Houses to be opened 3 nos. of Clearing Houses have already been opened by United Bank of India. Banks should open rest of the 2 clearing houses expeditiously.

**Agenda 3 : Financial Inclusion Plan**

-Out of 619 villages with population less than 2000, 616 villages have been covered by providing Banking Outlets, out of which 32 are covered by brick & Mortar branches and 584 are covered by Business Correspondents. House noted the achievement.

#### **Agenda 4 : Implementation of Annual Credit Plan.**

House reviewed the overall achievement under ACP 2013-14 in the first quarter. Overall achievement under ACP is 16% of the target and achievement under Agriculture sector is 8%. 11% of the target under Priority Sector has been achieved, while achievement in non-priority sector is 40%.

It was informed by all Banks, as a natural trend in the State the first quarter growth appears to be sluggish but the momentum would be gained in the second quarter, since by August 2013; a sizeable amount of achievement in ACP has already been registered.

#### **Agenda 5 : Performance of Banks in Key areas in Tripura in the first quarter.**

The House reviewed the performance of the Banks in the June 2013 quarter. The overall advance in the State has witnessed y-o-y growth of 23% from Rs.3893.34 crore as on June 2012 to Rs.4786.61 crore as on June 2013. Similarly, y-o-y growth of 17% has been registered in Deposits which stands at Rs.13,754.55 crore as on June 2013, from Rs.12148.32 crore as on June 2012.

The House also noted the y-o-y growth of 17% in lending to Weaker Section, 16% growth in lending to SC borrowers, 17% growth in lending to ST borrowers, 17% growth in lending to Women Entrepreneurs, while 27% y-o-y growth was registered in lending to Minority Community.

#### **Agenda 6 : Recovery of Loans.**

The House reviewed sector-wise and also Government Sponsored Scheme wise recovery of loans. Overall recovery percentage in respect of three broad sectors, viz Agriculture, MSME and other Prisec as on June 2013 stands at 39%, against the same at 38% as on June 2012. There was no sign of any improvement in recovery under Schematic lending. Recovery in SJSRY is 11%, SGSY is 13%, PMRY is 4%, PMEGP is 40%

Shri Sanjay Arya, Executive Director, UBI requested all Banks to be very active and systematic in approach for recovery of loans and sought support from the State machineries to improve the position. He urged upon the need of holding joint recovery camps more frequently. Certificate cases under PDR as on 30.06.2013 is pending 2797 cases, while during June 2013 quarter recovery made through PDR was in 19 cases only. State Government has been requested to activate the certificate officers for speedy disposal.

#### **Agenda 7 : NPA Position of Banks in Tripura.**

Percentage of gross NPA increased from 4.60% as on March 2012 to 5.48% as on March 2013. As on June 2013, percentage of NPA was 5.19 % of gross advance. The outstanding amount under technically written off accounts was around Rs.243.45 crore,



which if added with the outstanding NPA, the amount of NPA would be Rs.492.09 crores which is 10% of the gross advance and has become a matter of deep concern for the Bankers.

#### **Agenda 8 : CD ratio of the Banks in Tripura.**

At the end of June 2013 the CD ratio of the State improved to 34% compared to 32% at the end of June 2012. The target for March 2014 is 40%.

Form analysis, it revealed that 61% was the highest CD ratio in South Tripura district, while 26% was the lowest CD ratio in West Tripura District. Other than West Tripura district all the remaining 7 districts were having CD ratio at above 40%. Since the Govt. deposits have been mostly parked in the Banks in West Tripura district, the CD ratio of the district has been adversely affected, since growth in advance could not keep pace with the influx of Govt. deposit in bulk. Without Govt. deposit, the CD ratio of the State as on June 2013 was 39%.

All Banks in West Tripura district in particular, to go for aggressive lending in different sector, industry & agriculture for rapid growth in CD ratio for achieving the State wise CD ratio of 40% in March 2014.

#### **Agenda 9 : Flow of credit to Agricultural sector.**

Outstanding Advance to Agriculture of all Banks as on June 2013 was Rs.1015.57 crore which was 22% of the ANBC (National target is 18%). Status of KCC has already been discussed. Against a target of Rs.852.39 crore under ACP for 2013-14, disbursement in Agriculture sector as on June 2013 was Rs.69.19 crore which stood at 8% of the target. All Banks should take extra efforts for achievement of targets in Agriculture in the next quarters.

#### **Comments of the Principal Secretary, Agriculture, GoT, Sri D.K.Bahuguna.**

For development of Agricultural sector, the most important factor has been identified as timely credit flow to Agriculture and more and more visits by the bank and Govt. officials to the field.

#### **Agenda 10 : Performance under Employment Generation Schemes.**

House noted the performance of the Banks and noted the progress on SGSY, Swavalamban, PMEGP, SJSRY Schemes.

#### **Agenda 11: Financing Fishery Schemes.**

Out of 698 sponsored Fishery proposals, 223 proposals sanctioned, 40 rejected, keeping 435 proposals as pending which was not acceptable. Major proposals were pending with TGB and TSCB and the poor performance in this sector has been pointed out for immediate corrective action by the Controlling offices of these Banks. Out of 223 sanctioned proposals, 175 have been disbursed with a financial outlay of Rs.1.12 crore.

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**Agenda : 12 Education Loan**

-Disbursement made during the year 2013-14 upto June 2013 was for 102 accounts involving an aggregate amount of Rs.1.34 crore. The outstanding balance in Education loan as on June 2013 is Rs.62.25 crore in 2723 accounts against a yearly target of Rs.69.85 crore as on March 2014.

**Agenda 13 : SME financing & bottleneck thereof.**

-Some of the problems faced by the entrepreneurs in the State have been discussed and the remedial measures also have been suggested, which was considered by the House.

**Agenda 14 : Timely submission of data by the member Banks.**

-In the context of RBI directives that the SLBC meetings are to be held within 45 days of the end of the quarter, all Banks were requested for timely submission of SLBC data. Sri **A.K.Pandey, General Manager, RBI, Agartala** requested all Banks for speedy submission of MSME data for holding the 1<sup>st</sup> Empowered Committee for MSME meeting, for which RBI is the convener.

**Agenda 15 : Other Important issues.**

-Regarding the payment of Govt. grants through electronic mode, already four districts in Tripura, viz, Tripura West, Tripura North, Khowai & Dhalai districts have been identified for DBT with effect from 1<sup>st</sup> July 2013. Although accounts have been opened in about 97% of the house hold, the Banks have to ensure that accounts are opened for each beneficiary under DBT.

**Agenda 16 : Government proposal for Branch expansion & ATM.**

-Already discussed. As per decision of the 104<sup>th</sup> SLBC meeting held on 06.03.2013, 80 centres were selected for opening brick & mortar branch or USB in Tripura. The centres were allocated amongst the Banks. As per decision of 105<sup>th</sup> SLBC meeting held on 04.07.2013 and subsequently in the SLBC Sub Committee meeting on 23.07.2013, two FI villages namely, Ailmara under Silachari Block and Ompinagar village under Ompi Block has been allocated to IDBI bank for opening brick & mortar branch or USB within this financial year. Thereby total number of locations has been increased to 82 from 80.

During discussion, General Manager, RBI, Sri A.K.Pandey has pointed out that a good number of entrepreneurs trained by the RSETIs were not getting hand holding supports/adequate and timely bank credit. A review should be done by the Banks under the leadership of NABARD.

Connectivity problem of Laljuri Branch of Syndicate Bank was also mentioned for Govt. intervention with the BSNL authorities.



**After threadbare discussion the following major Action Points emerged from the meeting.**

- Banks to make concerted efforts to raise the CD ratio of the State at the level of 40% at the end of March 2014. Special Sub Committee (SSC) of DCC in the West Tripura District has already been formed to monitor CD ratio. The Sub-Committee should draw up Monitorable Action Plan, review the position of all Banks in the West Tripura district more frequently, take corrective measures and ensure improvement in CD ratio in the district. **(Action: All Banks/SSC/DCC)**
- Banks are to expedite opening of brick & mortar branch/USB in 82 identified locations according to the allotment made by the SLBC and the process should be completed within the financial year. **(Action : All Banks)**
- TGB & TSCB should open the branches in remaining 6 identified centres allocated in 2009-10 and 2010-11 by December 2013 positively. The selected locations are: TGB - Chellagang, & Paschim Hmunpui, TSCB- Tuichindrai, Baganbazar, Bhatar Bazar & Tirthamukh. **(Action : TGB & TSCB)**
- As regard opening of 170 ATMs at the selected locations, Banks are to expedite opening of the ATM in the sites selected by the State. Banks to take care of all technical issues, cash loading and model of ATM installations. **(Action : All Banks)**
- There was a gap of 7166 numbers of DBT beneficiaries whose bank account have not been opened till date. All Banks should open the accounts in Camp mode expeditiously and the task should be completed by October 2013. **(Action : all Banks)**
- Seeding of Aadhaar number should continue side by side. Banks should take care to seed all the Aadhaar numbers meticulously received from Drop Box/District Authorities or from the beneficiaries. **(Action : All Banks)**
- All eligible farmers should be covered under KCC. Per KCC credit should be increased as per new KCC scheme and limit should be sanctioned for 5 years. Agriculture Deptt. Govt. of Tripura would prepare a list of farmers not covered by KCC and the list would be submitted to the Banks by the end of October 2013. All

Banks should issue KCC to those uncovered farmers forthwith, irrespective of the target given to the Bank. **(Action: Agri Deptt. GoT & All Banks)**

- Recovery Camps should be organized by the Banks, inviting Govt. officials, more frequently and administrative assistance should be taken for physical possession of charged asset of NPA borrowers. **(Action : All Banks/Govt of Tripura)**
- NABARD to carry out a study to find out the position of hand holding services provided to the successful trainees of RSETIs. All Banks should extend credit to the trainees as per requirement. **(Action : All Banks & NABARD)**

### **Vote of Thanks**

Thereafter, Sri Tapan Patra, Asstt. General Manager, Tripura Region extended vote of Thanks to all the dignitaries present in the meeting. He also thanked all the participants for important contribution they have made in the deliberations. Obviously the main focus will be on implementation of DBT by opening Bank accounts for all beneficiaries, opening of bank branches in unbanked villages, installation of ATMs in DBT districts.

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**LIST OF THE PARTICIPANTS AT THE 106<sup>th</sup> MEETING OF THE SLBC FOR THE STATE  
OF TRIPURA  
HELD AT PRAGNA BHABAN, HALL NO.4, AGARTALA ON 20.09.2013 AT 11.30 A.M.**

Sl.No.	Name of the dignitaries	Designation/Office/Institution
<b>I</b>	<b>CHAIRMAN</b>	
1	Shri Sanjay Arya	Executive Director, UBI
2	Shri K.V.Satyanarayana	Addl. Chief Secretary, Govt. of Tripura
<b>II</b>	<b>STATE GOVT. OFFICIALS</b>	
3	Dr. D K Bahuguna	Principal Secretary, Agriculture.
4	Shri L.N.Rokhum	D I F,GOT
5	Shri. S. Riyan	Director, Fisheries, GOT
6	Dr.Abdul Haque	Director, Agriculture.
7	Shri. Sachi Kumar Sarkar	Joint Director, Ind. & Commerce, GOT
8	Shri A Sharma	CEO, TRLM & Director RD GOT
9	Shri Rajesh Kumar	Dy Director Incharge MSME DI Agartala
10	Shri Dharendra Kumar Bhattacharjee	Asst. Director, ARDD(Dairy), GOT
11	Shri K P Das	Supdt KVIC SO Agartala
12	Shri Tapas Kumar Basak	Development Officer, Inst. Fin., GOT
13	Shri P Bhattacharjee	TCP UDD GOT
14	Shri Hiranmoy Bhowmik	Dev. Officer, KVIC, GOT
15	Shri Badal Kr Ghosh	I/C, PMEGP,TKVIB
<b>III</b>	<b>RBI/NABARD</b>	<b>Designation/Office/Institution</b>
16	Shri P K Jena	Regional Director, RBI,Guwahati.
17	Shri A.K.Pandey	GM, OIC, RBI, Agartala
18	Shri Rajiv Johri	AGM, RBI, Agartala
19	Shri Kaushik Chakraborty	DGM, RBI, Agartala
20	Shri N. Ramesh	GM, OIC, NABARD
21	Shri Sunil Kr Nayan	DGM, NABARD
22	Shri Thaneswar Sharma	Assistant Manager
<b>IV</b>	<b>COMMERCIAL BANKS</b>	<b>Designation/Office/Institution</b>
23	Shri Manas Dhar	GM-Prisec,SLBC Convenor, UBI HO
24	Shri D K Lalla	DGM,State Bank of India
25	Shri S K Parida	DGM, Union Bank of India
26	Shri S K Suri	DGM & Zonal Head,Kolkata, Allahabad Bank
27	Shri Tapan Patra	AGM, UBI RO
28	Shri Pramod Pal	AGM & R.M. SBI, Tripura
29	Shri Ranjit Roy	AGM,UBI HO.
30	Shri Pintu Dasgupta	AGM, UBI
31	Shri Upendra Sabar	Chairman, TGB
32	Shri Partha Sengupta	AGM, UCO Bank
33	Shri Janardan Bose	Chief Manager, SLBC UBI RO
34	Shri Amit Bhattacharjee	GM, TSCB Ltd., Tripura
35	Shri S K Mahapatra	SRM IOB Guwahati



36	Shri Swapan Kr Das	Chief Manager, UBI RO
37	Shri S K Roy	Dy Zonal Manager, Central Bank of India
38	Shri Niranjan Saha	Chief Manager, Central Bank of India
39	Shri S. M. Acharya	Chief Manager, Union Bank
40	Shri P.K. Mukherjee	Chief Manager, BOI
41	Shri Deb Kumar Saha	Chief Manager IOB
42	Shri T. Radha Krishna	Chief Manager, Indian Bank
43	Shri Dilip Chakraborty	Chief Manager, Vijaya Bank
44	Shri Tarun K Mukhopadhyay	DGM & Zonal Head, , Federal Bank, Kolkata
45	Shri Niladri Bose	Manager, National Housing Bank
46	Shri Chiradip Biswas	Dy V P & Cluster Head, HDFC Bank
47	Shri Brajesh Kumar	BM Bank of Maharastra
48	Shri T K Saha	Senior Branch Manager, Syndicate Bank
49	Shri C Halder	BM, OBC
50	Shri N C Das	BM, Corporation Bank
51	Shri R C Debbarma	BM P&S Bank
52	Shri I K Dandpat	GM TGB
53	Shri S Debbarma	BM Allahabad Bank
54	Shri P Majumder	HOD Dev. TGB
55	Shri Kamalesh Roy	Sr. Manager, PNB
56	Shri R Kalai	TSCB
57	Shri Abhishek Kumar	Manager, Federal Bank
58	Shri A. Samaddar	SBM, Agartala, Vijaya Bank
59	Shri A. D. Srinivas	Regional Manager, CBI
60	Shri S.C. Debbarma	HOD(C & R), TGB H.O.
61	Shri P B Majumdar	HOD(Dev), TGB HO
62	Shri Manas Saha	ICICI Bank
63	Shri Abhijit Das	Chief Manager ICICI Bank
64	Shri Jayanta Roy	BH, IDBI Udaipur Branch
65	Shri Diptiman Chakravarty	BH, IDBI Agartala Branch
66	Shri Dibakar Bhattacharjee	BM HDFC Bank
67	Shri Arnab Basu	BM, South Indian Bank
68	Shri Sahadeb Sukladas	AM IDBI Bank
69	Shri Manas Mondal	BM Kotak Mahindra Bank
70	Shri N C Debbarma	Manager SIDBI
71	Shri A. Kar	AM Vijaya Bank
72	Shri J Chetri	SM Yes Bank
73	Shri Subhajit Banik	Officer, Yes Bank
74	Shri P R Ghosh	Manager SLBC
75	Shri Arunabha Ghosh	Dy. VC, Axis Bank
76	Shri L Darlong	LDM North & Unakoti
77	Shri A Chakma	LDM Dhalai & Khowai- UBI
78	Shri Kamal Kanti Sen	LDM South Tripura & Gomoti
79	Shri Subrata Roy	LDM West Tripura & Sepahijala UBI
80	Shri Prasenjit Paul	Manager, IT, UBI
81	Shri Ajoy Dasgupta	Officer,UBI SLBC