

UNITED BANK OF INDIA  
LEAD BANK DIVISION  
HEAD OFFICE

**Proceedings/Minutes of the 107<sup>th</sup> SLBC Meeting for the State of Tripura held on 25<sup>th</sup> November, 2013.**

The 107<sup>th</sup> SLBC meeting of Tripura State was held at the Conference Hall no.4, Pragna Bhawan, P.N. Complex, Agartala on November 25, 2013 for reviewing the performance of Banks during the period from July 2013 to September 2013. The meeting was co-chaired by Sri Deepak Narang, Executive Director, United Bank of India and Sri S.K.Panda, Chief Secretary, Govt. of Tripura. Shri N.C.Sinha, Principal Secretary, Rural Development, Govt. of Tripura, Sri V.K.Bahuguna, Principal Secretary, Agriculture, GoT, Sri A.K.Jindal, Secretary, Finance, GoT, Shri A.K.Dogra, Dy. Secretary, DFS-Nodal Officer for SLBC Tripura, Shri N. Ramesh, General Manager, NABARD, Sri Manas Dhar, General Manager, UBI and Convener, SLBC (Tripura), Shri N.Darlong, Director, Institutional Finance, Sri K. Chakraborty, DGM, RBI, Agartala 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 Deepak Narang, Executive Director, UBI to deliver his key note address.

**Sri Deepak Narang, Executive Director, UBI** extended hearty welcome to all participants. Sri Narang 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 39% from 34% as on March 2013 and 33% as on September 2012, thus registering y-o-y growth of 6%. He was optimistic 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 34% from Rs.4067 crore as on Sept 2012 to Rs.5450 crore as on Sept 2013, which has outpaced the y-o-y growth of Deposit which stood at 13% from Rs.12411 crore as on Sept 2012 to Rs.14008 crore as on Sept 2013.
3. 53% y-o-y growth in Agricultural Advance also has been achieved as it increased

from Rs.828 crore as on Sept 2012 to Rs.1267 crore as on Sept 2013. Similarly, y-o-y growth in Priority sector stands at 38% from Rs. 2912 crore as on Sept 2012 to Rs.4034 crore as on Sept 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 Sept 2013 was Rs.1444 crore which was 62% of the annual target as against same 43 % achieved last year.
- 5 During the current fiscal it has been decided to bring 1 lac fresh cultivators under the fold of KCC. Upto Sept 2013, 38977 no. of KCCs have been issued with a financial outlay of Rs.98.82 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 after giving further boost during ensuing Rabi season.
- 6 Under DBT, upto 30.09.2013, accounts have been opened for all the 43562 beneficiaries made available to the LDMs of 4 districts, thus 100% achievement obtained in respect of account opening. Out of 43562 nos. of beneficiaries, in 4 districts Aadhaar Number received and seeded in 26206 accounts.
- 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, 8 brick & mortar branches and 31 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. UBI is in the advanced stage of opening 16 branches in Tripura shortly.
- 9 It is a matter of concern that the gross NPA has increased from 4.60% as on March 2012 to 6% as on Sept 2013. Amount in absolute terms has increased from Rs.177.78 crore as on March 2012 to Rs.327.88 crore at the end of Sept 2013. The outstanding amount under Shadow Register was at Rs.242.93 crore which if added with the outstanding NPA, the amount of NPA would be Rs.570.81 crore which was 10% of gross advance and very alarming.
- 10 Sri Narang also urged the Bankers to adopt more technology based solutions, mobile ATM etc to make the financial inclusion more effective and cost effective.

**Shri S.K.Panda, Chief Secretary, Govt. of Tripura** in his address welcomed all the participants in the meeting. He specially welcomed Sri A.K.Dogra, Dy. Secretary, DFS, Ministry of Finance, Gol and Nodal Officer for SLBC Tripura saying that his experience will enrich the discussion further. He highlighted that requirement of institutional finance is most important to make Financial inclusion meaningful. State Government is very keen

in helping the Banks more in opening the bank branches. In Tripura there are 1038 Gram Panchayats and 95 ADC villages, and at least one ATM should be provided in each Gram Panchayats and ADC villages. State Government is ready to provide infrastructure, in the form of accommodation in Panchayat Office premises or in Rajiv Gandhi Seva Kendra and Community Service Centre etc for opening brick & mortar branches of the Banks to spearhead a meaningful financial inclusion.

He stressed on the need of opening bank branches as the failure of traditional banking structure will lead the NBFC to misguide the people with unrealistic promises.

Sri Panda also pointed out that the progress in achieving ACP target under Agricultural Advance by Tripura Gramin Bank remains to be only 9% which is alarming and not acceptable. The performance of Tripura Gramin Bank should be monitored very closely by the sponsor Bank. He also stressed on the need of extending more credit to Agricultural sector, diversifying in fisheries, horticulture and exotic vegetable cultivation to achieve the targeted CD ratio on March 2014.

He stressed on the need of holding of KCC loan disbursement Camps by each rural branch to increase the Agricultural Advance.

Chief Secretary, Govt. of Tripura also stressed on the need for evolving a means for recovery to make it attractive to the borrowers. Recovery drive should be a team effort, through Lok Adalat, Joint Recovery Camps, publicity among the borrowers, Through Lok Adalat, SBI could recover very old dues in recent past.

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.-**

Special Sub Committee of DCC in West Tripura has drawn up monitorable action plan to increase the CD ratio of the district which has resulted in quarterly growth of the CD ratio of the District from 26% as on June 2013 to 32% as on 30.09.2013. The resultant effect culminated in the CD ratio of the State that has been increased to 39% as on Sept 2013, against 35% as on June 2013. YoY growth in CD ratio of the State has been registered at 6%, as the CD ratio increased from 33% as on Sept 2012 to 39% as on Sept 2013.

**ii. Banks are to expedite opening of brick & mortar branch/USB in 82 identified locations.**

Out of 82 identified locations, banks have so far opened 8 Nos. of brick & mortar branches and 30 nos. of USBs upto 30.09.2013. UBI is in the advanced stage of opening 16 branches in Tripura very shortly. Banks have been requested to expedite the opening of branches in the identified locations allotted to each Bank, without any further delay.

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

TGB has opened Chellagang Branch. Hmunpui Branch is to be opened by TGB shortly. TSCB assured to open the remaining 4 branches by March 2014.

**iv. Opening of 170 ATMs at the selected locations.**

So far SBI has opened 7 ATMs and UBI has opened 21 ATMs in the State. Total Number of UBI ATM stands at 56 against its 52 branches in the State. Six more ATMS of United Bank are in the pipeline.

**Commented by Chief Secretary, GoT**

Chief Secretary pointed out that Banks should give priority in opening ATMs at the selected locations first in the DBT districts.

**v. There was a gap of 7166 numbers of DBT beneficiaries whose Bank accounts have not been opened till date.**

Camp mode account opening campaigns are being adopted to cover all the DBT beneficiaries. On scrutiny it was revealed that certain number of ineligible beneficiaries are included in the list and after reconciliation, eligible beneficiary list comes to 43562 and accounts of all the beneficiaries have already been opened with 100% achievement in account opening.

**Commented by Chief Secretary.**

Chief Secretary pointed out that DBT has three aspects. Account Opening, Seeding of Aadhaar Number into the Account, and mapping the Aadhaar number with NPCI. Banks should open SB accounts in Camp mode in all Blocks to ensure seamless account opening and rural people should be given the liberty to open the account at his bank of choice. For linking Aadhaar number with Bank account, State Government will extend all facilities.

**vi. Seeding of Aadhaar number should continue side by side. Banks should take care to seed all the Aadhaar numbers meticulously received from Drop Box, Distt. Authority or from the beneficiary.**

All measures of publicity for Aadhaar number seeding has been adopted by the Banks. As on 08.11.2013, out of 43562 nos. of beneficiaries, in 4 districts Aadhaar Number received and seeded in 26206 accounts.

Chief Secretary informed that 100 machines to be used for enrollment of Aadhaar numbers are being given to District Magistrates who will hand over these to the Community Service Centres. Camps will be organized for 2 months in each Gram Panchayats for generation of Aadhaar Number.

General Manager, & Convener SLBC, United Bank advised all the LDMs to organize Camps in association with Govt. Administration for generation of Aadhaar numbers in all Gram Panchayats.

**vii. All eligible farmers should be covered under KCC. Per KCC credit should be increased as per new KCC scheme. Agriculture Department, GoT would prepare a list of farmers not covered by KCC by the end of Oct 2013. All Banks are to issue KCC to those uncovered farmers.**

Against a target of 1 lac fresh KCC to be issued, upto Sept 2013 fresh KCC have been issued to 37447 nos. of farmers amounting to Rs.93.65 crore. KCC renewed for 1530 nos. for Rs.3.17 crores. Banks are waiting to receive the list of uncovered farmers under KCC scheme from the Agriculture Department, Govt. of Tripura. It is expected that with Rabi Season ahead, the growth in KCC will get momentum and the target will be achieved by all Banks.

**viii. Recovery Camps should be organized by the Banks more frequently and administrative assistance should be taken for physical possession of charged assets of NPA borrowers.**

Recovery Camps are being organized by all Banks. Necessary FIR, PDR & SARFAESI initiatives are being taken for recovery of loans. Recovery as on Sept 2013 is as under : Agri & Agri Allied :35%, MSME-38%, Other Prised -63%. Overall Recovery : 43%.

**IX. NABARD to carry out a study to find out the position of hand holding services provided to the successful trainees of RSETIs**

NABARD has undertaken a survey to find out the position of hand holding provided to the trainees of RSETIs. On receipt of the NABARD report the same will be provided to all Banks for taking necessary corrective actions.

**Commented by Principal Secretary Rural Development. GoT**

Stereotype training module, no hand holding etc are making the RSETI training non-effective. NABARD should prepare a syllabus, training module, considering the special need of the State and local entrepreneurs/youths to be adopted by the RSETIs. After training Banks should extend finance adequately.

**Agenda 3 : Financial Inclusion Plan**

-Out of 619 villages with population less than 2000, 619 villages have been covered by providing Banking Outlets, out of which 33 are covered by brick & Mortar branches and 586 are covered by Business Correspondents. House noted the achievement.

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

Discussed earlier. House reviewed the overall achievement under ACP 2013-14 as on September 2013. Overall achievement under ACP is 62% of the target and achievement under Agriculture sector is 41%. 56% of the target under Priority Sector has been achieved, while achievement in non-priority sector is 95%.

Against an annual plan outlay of Rs.2320 crore, achievement upto Sept 13 stood at Rs.1445 crore.

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

The House reviewed the performance of the Banks in the Sept 2013 quarter. The overall advance in the State has witnessed y-o-y growth of 34% from Rs.4067 crore as on Sept 2012 to Rs.5450 crore as on Sept 2013. Similarly, y-o-y growth of 13% has been registered in Deposits which stands at Rs.14008 crore as on Sept 2013, from Rs.12411 crore as on Sept 2012.

The House also noted the y-o-y growth of 20% in lending to Weaker Section, 21% growth in lending to SC borrowers, 20% growth in lending to ST borrowers, 22% growth in lending to Women Entrepreneurs, while 32% 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 Prised as on Sept 2013 stands at 43%, against the same at 42% as on Sept 2012. There was no sign of any improvement in recovery under Schematic lending. Recovery in SJSRY is 22%, SGSY is 12%, PMRY is 6%, PMEGP is 46%

Shri Deep Narang, 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.

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

Percentage of gross NPA increased from 4.60% as on March 2012 to 6.01% as on Sept 2013. Amount in absolute terms increased from Rs.251.92 crore as on March 2013 to Rs.327.88 crore at the end of Sept 2013. The outstanding amount under technically written off accounts was around Rs.242.93 crore, which if added with the outstanding NPA, the amount of NPA would be Rs.570.81 crores which is 10.47% of the gross advance and has become a matter of deep concern for the Bankers.

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

Already discussed. At the end of Sept 2013 the CD ratio of the State improved to 39% compared to 33% at the end of Sept 2012. As on March 2013, CD ratio was 34%. The target for March 2014 is 40%.

Form analysis, it revealed that 67% was the highest CD ratio in Gomati district, while 32% 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 Sept 2013 was 41%.

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

Outstanding Advance to Agriculture of all Banks as on Sept 2013 was Rs.1266.92 crore which was 28% 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 Sept 2013 was Rs.353.36 crore which stood at 41% of the target.

All Banks should take extra efforts for achievement of targets in Agriculture in the next quarters.

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

House noted the performance of the Banks and noted the progress on SGSY, Swavalamban, PMEGP, SJSRY Schemes. Against PMEGP, out of 3741 nos. of proposal sponsored, only 68 proposals have been sanctioned and 21 proposals have been disbursed, and such poor performance has been pointed out calling for immediate corrective actions by the Banks. Sanction and disbursement position of SJSRY is also found to be discouraging.

Principal Secretary, SWSE & Rural Development. GoT commented that due to lack of e-tracking of PMEGP proposals were sponsored late and Banks should take action for prompt sanction & disbursement of the loans immediately.

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

Out of 819 sponsored Fishery proposals, 256 proposals sanctioned, 54 rejected, keeping 509 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 256 sanctioned proposals, 197 have been disbursed with a financial outlay of Rs.1.08 crore.

**Commented by Principal Secretary, Agriculture**

Fishery Deptt. should contact the Banks and get the information regarding sanction and disbursement. A comprehensive list of 1,58,000 fish farmers in the State along with the details of their water area should be given to the Bank, so that fish farmers are covered effectively by the Banks through KCC under Fisher Loans.

**Agenda : 12 Education Loan**

-Disbursement made during the year 2013-14 upto Sept 2013 was for 166 accounts involving an aggregate amount of Rs.2.26 crore. The outstanding balance in Education loan as on Sept 2013 is Rs.69.90 crore in 2672 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 correct & accurate SLBC data.

**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. State Government has assured infrastructure support also and requested the Banks to come forward to open brick & mortar branches in the selected centres.

Executive Director of SLBC Convener Bank 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.

**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 thrust should be given to Agriculture, KCC, SHGs and MSME proposals in all the districts to achieve the targeted level of CD ratio by March 2014. DCC should 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 to avoid any decrease in the State CD ratio. **(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 5 identified centres allocated in 2009-10 and 2010-11 by March 2014 positively. The selected locations are:  
TGB - 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. **(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. In consultation with the District Administrations, LDMs should organize Camps for generation of Aadhaar Numbers. **(Action : All Banks/LDMs)**
- All eligible farmers should be covered under KCC. Per KCC credit should be increased as per new KCC scheme. All Banks should hold KCC disbursement Camps in each block regularly and the progress of KCC disbursement should be monitored in each DCC meetings in all the Districts. **(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. List of defaulting borrowers should be furnished to Panchayats, Agriculture Office and SDO Office with a request to help for recovery. **(Action : All Banks/Govt of Tripura)**
- All Banks should take proactive steps for diversification of agricultural activities and explore the possibilities to extend advance against exotic vegetable cultivation, Horticultural Advance and agro based food processing units to boost the CD ratio. SLBC should write to all Banks, particularly TGB to increase lending activities and to achieve the ACP target and positive result should be shown in the next quarter.

**(Action : SLBC/All Banks/TGB)**

### **Vote of Thanks**

Thereafter, Sri Parikshit Subuddhi, DGM & Chief Regional 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. He specially thanked Sri A.K.Dogra, Dy. Secretary, DFS, Ministry of Finance and Nodal Officer for SLBC Tripura for his presence and valuable inputs to enrich the discussion. Obviously the main focus will be on increasing CD ratio, opening of bank branches in unbanked villages, installation of ATMs in DBT districts and desired growth in KCC, Agricultural Advance and Priority Sector Advances.

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UNITED BANK OF INDIA  
LEAD BANK DIVISION  
HEAD OFFICE

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CONVENER  
STATE LEVEL BANKERS' COMMITTEE FOR WEST BENGAL & TRIPURA.

From General Manager, Prisec & Recovery, Head Office	To Sri Parikshit Subuddhi, Dy. General Manager & Chief Regional Manager, United Bank of India Tripura Region Agartala.
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**Re: Your unauthorised absence from Video Conference held on 19.12.2013.**

The undersigned conducted a video conference this day (19.12.2013) at 10-30 AM, with some selected Regional Offices and Lead District Managers under their control, including Tripura Region for direct interaction with the field functionaries in regard to certain important issues related to implementation of DBT and DBTL in the Regions.

In course of the video conference, when discussion was initiated, without any permission from the undersigned you have left the conference ostensibly to attend a meeting outside the Regional Office. Thereby, the interaction remained inconclusive, and serious irregularities observed in the monitoring function of the Regional Office could not be discussed directly with you.

Your unauthorised absence in the middle of the Video Conference without any permission tantamount to insubordination, showing disrespects to the Higher Authority and entails your negligence to duty. Therefore, you are advised to explain above referred lapses on your part within three days from the receipt of this letter, failing which action will be initiated as per extant rules of the Bank.

General Manager,  
Prisec & Recovery.

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CONVENER  
STATE LEVEL BANKERS' COMMITTEE FOR WEST BENGAL & TRIPURA.

From General Manager, Prisec & Recovery, Head Office	To Sri Janardan Bose, Chief Manager, United Bank of India Tripura Region Agartala.
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General Manager,  
Prisec & Recovery.

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CONVENER  
STATE LEVEL BANKERS' COMMITTEE FOR WEST BENGAL & TRIPURA.

Ref : LBD/SLBC/ /2013

Dated 21.12.2013

From General Manager, Prisec & Recovery, Head Office	To Sri Parikshit Subuddhi, Dy. General Manager & Chief Regional Manager, United Bank of India Tripura Region Agartala.
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**Re: Your unauthorised absence from Video Conference held on 19.12.2013.**

**Ref : Your reply to the letter of explanation dated 19.12.2013.**

Your reply to the above mentioned letter of explanation dated 19.12.2013 has been perused carefully and observed to be unsatisfactory and hence unacceptable.

However, considering your past track record of unblemished services, we hereby caution you not to indulge in any kind of insubordination and instruct you to obey the instructions of the higher authority in true spirit. You are also advised to discharge your duties with utmost diligence and devotion in future.

General Manager,  
Prisec & Recovery

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CONVENER  
STATE LEVEL BANKERS' COMMITTEE FOR WEST BENGAL & TRIPURA.

Ref : LBD/SLBC/ /2013

Dated 21.12.2013

From General Manager, Prisec & Recovery, Head Office	To Sri Janardan Bose, Chief Manager, United Bank of India Tripura Region Agartala.
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General Manager,  
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