



युनाइटेड बैंक ऑफ़ इंडिया
अग्रणी बैंक प्रभाग
प्रधान कार्यालय
11, हेमंत बसु सरणी
कोलकाता – 700 001

United Bank of India
Lead Bank Division
Head Office
11, Hemanta Basu Sarani
Kolkata-700 001

संयोजक: त्रिपुरा राज्य स्तरीय बैंकर्स समिति

Convener: State Level Bankers' Committee
for Tripura

सन्दर्भ: एलबीडी/एसएलबीसी/त्रिपुरा/ 764 / 2017-18

Ref: LBD/SLBC/Tripura/ 764 / 2017-18

दिनांक : 03.07.2017

Date: 03.07.2017

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

विषय: त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 121 वीं बैठक की कार्यवाही।

Subject: Proceedings of the 121st Meeting of
SLBC for Tripura.

हम इसके साथ दिनांक 21.06.2017 को "प्रज्ञा भवन, हॉल न. 4, अगरतला में सम्पन्न त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 121 वीं बैठक की कार्यवाही भेज रहे हैं।

We are sending herewith the proceedings of the 121st Meeting of State Level Bankers' Committee for Tripura held at "Pragna Bhawan, Hall No.- 4, Agartala" on 21.06.2017.

सभी सम्बंधितों से अनुरोध है कि आप उक्त बैठक में लिए गए निर्णयों का यथाशीघ्र कार्यान्वयन करें।

All concerned are requested to implement the decisions arrived at in the meeting at the earliest.

भवदीय

Yours faithfully

प्रियदर्शन

महाप्रबंधक

General Manager

प्राइसेक, कृषि- ऋण, अग्रणी बैंक प्रभाग एवं संयोजक : त्रिपुरा राज्य स्तरीय बैंकर्स समिति

Prisec, Agri-Credit, Lead Bank Division &
Convener- SLBC for Tripura

**United Bank of India
Lead Bank Division
Head office**

**Convener
State Level Bankers' Committee for Tripura**

Minutes of the 121st State Level Bankers' Committee Meeting for the State of Tripura held on 21.06.2017

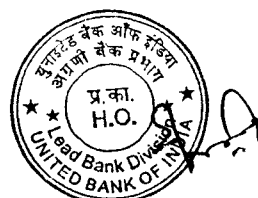
The 121st SLBC meeting of Tripura State was held at the Conference Hall No.4, Pragna Bhawan, P.N. Complex, Agartala on 21st June 2017 where annual performance of banks in the state of Tripura for the financial year 2016-17 was reviewed. The meeting was Co-Chaired by Shri Ashok Kumar Pradhan, Executive Director, United Bank of India along with Shri M. Nagaraju, Principal Secretary, Finance, Industries & Commerce, Govt. of Tripura. Amongst other dignitaries, Dr. G.S.G. Ayyangar, Principal Secretary, Agriculture and Rural Development, Govt of Tripura, Sri Tamal Biswas, General Manager, RBI, Agartala, Sri Sunil Kumar, General Manager, NABARD, and Shri Manas Dhar, General Manager, United Bank of India & Convener, SLBC (Tripura) were also present. Senior Executives of the State Government, RBI, NABARD and Banks also participated in the meeting. A list of participants of the meeting is enclosed.

Initiating the discussion, Sri Manas Dhar, General Manager, United Bank of India & Convener SLBC, Tripura welcomed all the participants to the 121st meeting of SLBC, Tripura. Then, he requested Shri A.K. Pradhan, ED, United Bank of India to deliver his keynote address to the House.

Shri A.K. Pradhan, ED, United Bank of India & Co-Chairman, SLBC, Tripura, at the beginning greeted Dr. G.S.G. Ayyangar, Principal Secretary, Agriculture and Rural Development, Shri M. Nagaraju, Principal Secretary, Finance, Industries & Commerce at the SLBC meeting. Shri Pradhan also extended hearty welcome to Shri Tamal Biswas, General Manager, RBI, Agartala, Shri Sunil Kumar, General Manager (NABARD), and other executives from the Govt. of Tripura, RBI, NABARD & Banks.

At the outset he mentioned about the significant achievements of the Banks in different parameters and also about the progress made in implementing the major decisions of the last SLBC meeting held on 27.02.2017.

Shri Pradhan, Executive Director, United Bank of India informed the House that at the end of FY 2016-17, CD ratio of the State stood at 43%, an increase of 1% from the earlier position of 42% as on 31st December 2016. He hoped that increased lending under MUDRA and Stand-Up-India and also achieving targets of Agriculture & MSME under Annual Credit Plan for the financial year 2017-18 would help record further improvement of CD ratio in the coming quarters.



Combined disbursement of all Banks under PMMY stood at Rs.494.47 crore i.e. 123% of the State Target of Rs.402 crore for FY 2016-17. He advised RSETI Directors and their sponsor banks to remain in constant touch with the skilling centres for conducting financial literacy and credit counseling sessions for the new entrepreneurs so that they become self reliant and self employed with the help of MUDRA loans.

He mentioned that 87 SC/ST/Women beneficiaries have received loans totaling Rs.13.99 crore under the "Stand Up India Scheme". He also said that this performance of the banks in the State is far below the expectation. He mentioned that this agenda should be discussed in all DCC meetings and some special initiatives need to be taken for achieving a respectable position in this segment during 2017-18.

He stated that percentage of Aadhaar Seeding in Savings accounts is 89.47% in Tripura, which is really impressive. He mentioned that the state government has decided that all subsidies / payments released would be routed through Aadhaar seeded accounts to the maximum possible extent. Since Tripura State is having the highest penetration of Aadhaar in the country, all Banks were requested to seed Aadhaar numbers in the remaining eligible accounts to ensure 100% Aadhaar seeding and smooth DBT Transaction. He referred to the ruling of Supreme Court about linking Aadhar with every Bank A/c. He said that it has now become mandatory on the part of the Banks to ensure full compliance of the directive. He said as on 17.5.2017 the percentage of Zero Balance accounts was only 4.70% of total PMJDY accounts opened in the State. Bankers were requested to convert all zero balance accounts into normal operative accounts by observing the financial disciplines. All the Banks taken together have issued RuPay ATM Cards to 88.68% PMJDY customers against national average of 77.68%. He suggested that RuPay ATM cards should be issued against every account opened because RuPay card operation is likely to encourage digital transaction. As a long term measure he suggested organising financial awareness programmes at regular intervals to inculcate the habit of digital transactions in all the customers and specially the young customers.

He said that banks had surpassed the ACP 2016-17 target, which definitely augurs well for the State. He said Banks should continue with similar efforts in coming years also with a view to propelling the CD ratio of the State beyond much coveted 50%.

He said that the banks in the state of Tripura have issued 48614 KCCs (97% of target of 50,000) during FY 2016-17. He emphasized on the renewal of Dormant KCCs, which he felt could be made possible only with the joint efforts of the State Govt. & Banks. He stated that Dormant KCCs should be made active so as to get the benefit of PMFBY. He cited the example of West Bengal, where Agriculture Department of the State Govt. is extending all possible assistance to the Banks for renewal of dormant KCCs. He requested for kind cooperation of the Tripura Government in this regard. He said recycling of funds in Agriculture segment is of paramount importance. He also requested the Bankers to prepare District-wise & Branch-wise dormant KCC list for onward submission to the Agriculture Department of the State Government within 30th June 2017 to kick start the campaign.



Sri Pradhan referred to the NPA position of the State including written off amount, which stood at Rs.613.52 Cr i.e. 6.40% of total advances as at the end of FY 2016-17. He emphasized on initiation of timely recovery, and advised the banks to work proactively to bring the NPA level down below 5% by June 2017 with the assistance and guidance of the State Government.

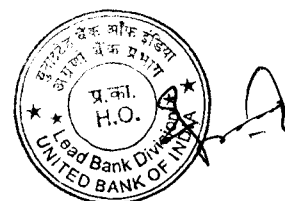
He stressed on the importance of Securitization of assets under SARFAESI Act and also urged on the State Government to ensure that there is no undue delay in extending help towards the Bankers for recovery of loans.

Shri Pradhan hoped that the collective effort of all concerned would facilitate speedy implementation of the Government's policy on various spheres of economic activities within the shortest possible time resulting in all-round economic development of the State.

Thereafter, Shri A. K. Pradhan, Executive Director United Bank of India requested Dr. G.S.G. Ayyangar, Principal Secretary, Agriculture and Rural Development, Government of Tripura to address the House.

Dr. G.S.G. Ayyangar, Principal Secretary, Agriculture and Rural Development, Government of Tripura appreciated the efforts of all concerned in the successful achievement of targets under the Annual Credit Plan. He stated that number of Agricultural Term Loan have increased considerably, but the average quantum of loan decreased. He suggested increasing the average ticket size of Agriculture & other loans as under-financing often leads to the loans turning into NPAs. He urged upon the Bankers to increase financing to Agriculture Marketing, Cold Storages, Rice Mills, pulses and edible oil seed mills. He also suggested organizing a camp in Tripura Agriculture College, in which Bankers and other implementing line agencies related to Agricultural financing would be invited to address the students in final year to make them aware about scope for agriculture project lending. He requested all concerned that implementation of PMFBY should be of top most priorities and the scheme should be executed for all loanee and non-loanee farmers in the State.

Dr. Ayyangar appreciated the UBI RSETI Udaipur and TGB RSETI Sepahijala for their excellent performance and congratulated them as they have been awarded on RSETI Diwas in New Delhi by the MORD, Govt. of India. In reply to the request of United Bank of India for re-allotment of existing premises of RSETIs instead of allotted land, he stated that concerned Banks should construct building for their RSETIs at the allotted lands only. He assured that RD Department of State Government would help the Banks in preparation of plan, layout and even construction for these buildings, if they are assigned at a reasonable cost. He also assured removal of encroachment by unauthorized persons in land allotted to TGB Bishramganj RSETI. He also suggested that Directors of respective RSETIs should be present in the SLBC meeting onwards to present the performance of their institutes themselves.



Dr. G.S.G. Ayyangar urged all the Bankers to select beneficiaries under different schemes before the 30th of November 2017 due to application of Model Code of Conduct related to election.

Shri M. Nagaraju, Principal Secretary, Finance, Govt. of Tripura lauded the efforts of the Bankers in implementation of various schemes during the year 2016-17. But he pointed out the poor performance under Stand Up India scheme under which the Banks provided loan to only 87 beneficiaries by the 500 plus branches. He requested all Banks need to improve their performance considerably during FY 2017-18.

Then Shri Manas Dhar, GM-UBI made a presentation and took up the Agenda items for detailed deliberations.

Agenda 1 : Confirmation of proceedings of 120th SLBC meeting for Tripura held on 27.02.2017:

Confirmed by the House.

Stand-Up India Scheme:

Loans under the scheme have been extended to 87 SC/ST/Women beneficiaries amounting to Rs. 13.99 crore during FY 2017-18. House noted the same.

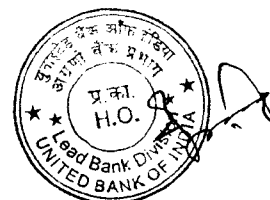
Banks have been requested to identify viable projects for Stand-Up India scheme with priorities and disburse loans so as to ensure achieving branch wise target stipulated for FY 2017-18, thereby increasing CD Ratio of the State. Uploading of proposals in the "Portal" was also emphasized. It was suggested that performance under Stand Up India should be discussed in all DCC meetings of all the 8 districts of the State. Besides, Skill Development Department of the State Government would help in selection of viable projects under SUI.

Agenda 2 : Pradhan Mantri MUDRA Yojana

All Banks/Lending Institutions made disbursement of Rs. 494.47 Crore with 95653 numbers of accounts for FY 2016-17 as on 31.03.2017, against the annual target of Rs. 401.84 Crore i.e. 123% of the target. House noted the performance under PMMY in the State.

Convener, SLBC-Tripura requested bankers to continue the good performance under PMMY during FY 2017-18.

House also discussed about inclusion of Tripura Gramin Bank (TGB) under the purview of CGTMSE and MUDRA guarantee as per action point of 120th SLBC meeting. GM NABARD informed that TGB had to sign a MOU with CGTMSE but the NPA level of the concerned Bank should be less than 5% for execution of the same. It was decided that the State Government in consultation with TGB would take up the matter with the appropriate authority.



Agenda 3 : Opening of Bank Branches in Unbanked Villages having population of more than 5000 .

Out of the 19 Villages having population more than 5000 allotted to different Banks for opening of Brick and Mortar Branches, no Branch has been opened till date. The details of status as reported by the concerned Banks were discussed. Some Banks stated that permission to them in this regard is pending with RBI. All Banks were once again requested to take up the matter with the appropriate authority and also to expedite the process of opening of branches.

Agenda 4 : Financial Inclusion Plan

The House reviewed the progress of Pradhan Mantri Jan Dhan Yojana under which 715401 A/Cs have been opened in the State as on 17.05.2017. Aadhaar Seeding in the PMJDY accounts of the State stood at 88.68%. Zero-balance accounts contributed 4.70% of the total PMJDY accounts opened up to 17.05.2017. All banks in the State issued RuPay cards to 88.68% PMJDY customers against national average of 77.68%. It was observed that RuPay Card delivery and activation still have a lot of scope for improvement and Banks need to act more proactively in these areas so that beneficiaries get the benefit of Rs.1.00 lac inbuilt accident insurance cover.

The banks operating in the State have enrolled 3.88 lac customers under PMSBY, 1.43 lac customers for PMJJB and 11169 customers under APY as on 31.03.2017. House noted the performance under Social Security Schemes with a request to the bankers for coverage of each family under PMJJB/ PMSBY schemes. Member banks were requested for timely submission of complete claim applications to Insurance Companies and also to take help of the SLBC Desk, if required, to reduce rejection of claim by the Insurance Companies.

The House also noted the performance of the 5 RSETIs which conducted 136 training programs with the participation of 3512 candidates during FY 2016-17.

The 14 Financial Literacy Centers in the State conducted 108 Camps during the quarter ended March 2017 while the 269 rural branches in the State conducted 696 camps during the same period.

Agenda 5: CD Ratio of the Districts

CD Ratio of the State stood at 43% as on 31st March'2017 after recording 1% increase over the December' 2016 figure. House noted the same and all concerned were requested to strive towards increasing CD Ratio to 53% at the end of FY 2017-18 as envisaged in the 120th SLBC Meeting of Tripura.

All 8 districts have reported positive growth in CD ratio as on 31st March'2017 over Dec'2016. CD Ratio of West Tripura district stood at 32% as on 31st March'2017. Special efforts should be taken by all banks to improve the CD ratio of this district for equitable allocation of credit in terms of deposits mobilized in the district.



Agenda 6: Implementation of Annual Credit Plan 2016-17

House reviewed the overall achievement under ACP for financial year 2016-17. Banks operating in the State achieved 125% (Rs.4180.11cr.) of the credit disbursement target under ACP 2016-17. The disbursement during FY 2016-17 surpassed the corresponding figure of last year (2015-16) by 15%. Achievement under Priority Sector also stood at 126% at the end of FY 2016-17. Achievement under Agriculture sector stood at 124%, while achievement under MSME & Other Priority Sector (OPS) reached 141% & 104% respectively for FY 2016-17.

Agenda 7: Kisan Credit Card (2016-17)

All banks in the State issued 48,614 KCCs amounting to Rs. 239.79 crore, thus achieving 97% of the annual target (50,000 Nos.) at the end of the FY 2016-17.

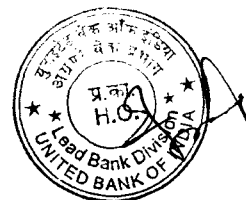
Shri Manas Dhar, Convener, SLBC (Tripura) requested the bankers for renewal of Dormant KCCs, which he felt could only be possible with the joint efforts of State Govt. & Banks. He referred to the instances of West Bengal, where Agriculture Department of the State Govt. is extending all possible assistance to the Banks for renewal of dormant KCCs by engaging the concerned officials at the grass root levels, i.e. Panchayet, Block, Sub-Division & District. He requested for kind cooperation of the State Govt. in this regard, which might allow the State to realize its full potential available apart from laying the platform for recycling of funds in Agriculture segment. He also requested the Bankers to prepare District wise & Branch wise dormant KCC list for onwards submission to the Agriculture Department of the State Government within 30th June 2017 to kick start the campaign.

Shri Dhar also requested the bankers to take proactive steps to cover all eligible loanee and non-loanee farmers under PMFBY during Kharif 2017 for notified crops in notified areas and to ensure issuance of Acknowledgement Receipts and Folio cards to all farmers to be covered under PMFBY in the ensuing Kharif season. Agriculture Department and all concerned officials of the Line Departments were also requested to organize programs for mass awareness to the farmers like previous years.

House also noted the formation of 54 Farmers' Clubs in the State during FY 2016-17.

Agenda 8: Self Help Groups (SHG)

The House reviewed the performance of the Banks under NRLM/NERLP and WSHG for FY 2016-17. The Banks sanctioned 44 cases of SEP (IND) amounting to Rs. 42.15 Lakhs under NULM.



Agenda 9: Recovery Performance of Banks

The House reviewed sector-wise and Government Sponsored Scheme-wise recovery of loan position as on 31.03.2017. Overall recovery percentage in respect of three broad sectors, viz. Agriculture, MSME and Other Priority Sector (OPS) stood at 63% as on March 2017 as against 62% as on March 2016. There was no significant improvement in recovery under schematic lending. Recovery in SJSRY was 2%, SGSY was 20%, PMRY was 8%, PMEGP was 50%, while recovery in REGP (MMS) was 46% as on 31.03.2017. Line Departments of the State Government were requested to extend their support for improving recovery of schematic loans.

Agenda 10 : NPA position of Banks in Tripura.

Percentage of gross NPA stood at 5.64% as on March'2017 which was 5.82% as on March' 2016. The outstanding amount under Written off A/Cs (Shadow Register) was around Rs. 73.06 crore which if added with the outstanding NPA, would rise to Rs.613.52 crore which will be 6.40% of the gross advance as on 31.03.2017.

The House discussed the strategies for improvement of recovery of loan dues in the State and requested help of the Line Departments for joint recovery drives.

Agenda 11: Performance of Banks in key areas in Tripura as on 31st March'2017

House reviewed the performance of the Banks as on 31st March'2017. The overall Advance in the State witnessed y-o-y growth of 14% from Rs.8415.05 crore as on March' 2016 to Rs.9586.33 crore as on March'2017. Similarly, y-o-y growth of 19% was registered in Deposits which stood at Rs. 22341.99 crore as on March 2017 against Rs. 18724.08 crore as on March 2016.

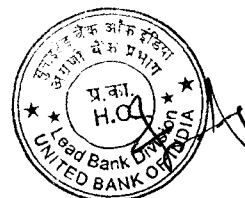
The House noted the y-o-y growth of 28% in lending under Priority Sectors (outstanding), 27% in lending to Weaker Section, 19% growth in lending to SC/ST borrowers and 79% growth in lending to Minority community as on 31.12.2016. MSME sector registered 89% y-o-y growth while Agriculture Sector achieved a y-o-y growth of 47% as on 31.03.2017.

Agenda 12: Performance under Govt. sponsored schemes

All banks sanctioned 1539 cases amounting to Rs.76.22 cr. under PMEGP against the yearly target of 1846 cases as on March 2017 for FY 2016-17.

All banks sanctioned 2546 cases amounting to Rs.64.55 cr. in SWAVALAMBAN as on March 2017 against the yearly target of 4000 cases for FY 2016-17.

House noted the performance of the Banks and also noted the progress of KCC-Fishery, Mini Dairy, DRI, etc. for the financial year 2016-17 ending on 31.03.2017.



Agenda 13: Financing Education Loan, Housing Loans and Specialized schemes in Tripura.

House noted the performance of the Banks in respect of disbursement made under Education loans to 285 students involving Rs 6.41 crore during FY 2016-17. The outstanding balance in Education Loans as on 31.03.2017 stood at Rs.114.45 crore in 3905 accounts.

Under Housing Loans, outstanding balance stood at Rs.1343.06 crore in 31462 accounts as on 31st March' 2017. House noted the progress.

Agenda 14: MSME financing under ACP.

House reviewed the overall achievement of MSME during FY 2016-17. All Banks have disbursed Rs 923.41 crore, registering an achievement of 95% against ACP target of Rs.967.06 crore during 1st three quarters of FY 2016-17.

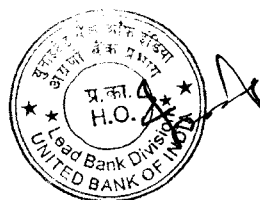
Shri Manas Dhar, Convener, SLBC (Tripura) informed the House in respect of the proposal of the State Government for construction of Multistoried Office Building at Front row beside AGMC & GB Hospital Road, next to Heritage Park to be implemented by NBCC. He requested the bankers to consider the matter for taking official accommodation and quarters for officers / staffs at the above prime location in Agartala.

Thereafter, the Convener SLBC of Tripura requested Shri Tamal Biswas, GM, RBI and Shri Sunil Kumar, General Manager-NABARD to address the House.

Shri Tamal Biswas, GM, RBI Agartala informed the House about the initiatives taken by them in connection with the member Banks of SLBC Tripura during the Financial Literacy Week held from 05.06.2017 to 09.06.2017. The State Level Inauguration Event was held in Rabindra Satabarshiki Bhawan, Agartala, Tripura on 05.06.2017. He informed the House about their efforts across the State to create awareness about Financial Literacy and Digital Financial Literacy through displaying posters in public toilets, note books, garden umbrellas, etc. Similarly, he requested all Banks to contribute equally in the efforts for improvement of CD ratio in the State during next quarter.

He stressed on the importance of Digital Financial Literacy in the wake of Demonetization and initiatives towards moving to a digital payment economy with the active involvement of Banks, NABARD and State Government. He also brought before the House the delay in receiving data from Banks by both SLBC desk and RBI Agartala. He urged all concerned to ensure submission of required data as per reporting formats within the stipulated time period which would help in timely conducting of SLBC and DCC meetings.

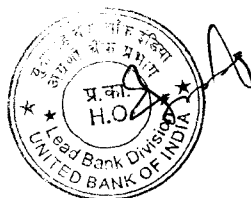
Shri Sunil Kumar, General Manager, NABARD during his deliberation informed the House about issuance of 95,000 RuPay KCC cards by TGB and 72,000 by TSCB in the State of Tripura. He made a presentation on the <https://eshakti.nabard.org/> website created by NABARD which was meant for MIS data regarding SHGs in the State. He stated that Bankers could visit this website to know more about a particular SHG which would help in better credit delivery to the SHGs and knowledge about the groups.



Shri Arup Ratan Sharma, CEO-TRLM informed the House that Rs. 1 Lakh assistance is given to SHGs under NERLP in a time frame of 15 months (Rs. 40,000 after 6 months, another Rs. 40,000 after 6 months and Rs. 20,000 after 3 months). He urged upon the Bankers to increase the average assistance to SHGs based on the activity undertaken with first dosage ideally being Rs. 1.25 Lakh and 2nd dosage being Rs. 1.50 Lakh. He expressed concern over poor implementation of Community Based Recovery Mechanism (CBRM) in the Branches. He requested all stakeholders to take advantage of the program to hasten the recovery process. He also stated about issues in implementation of SHG schemes by some of the SBI branches. Regional Managers of SBI noted the issues and assured resolution of the issues at the earliest.

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

- All Banks are to exert efforts jointly to raise the CD ratio of the State to 53% as on 31.03.2018. **(Action: All Banks & State Government).**
- The District Administration would continue to review the CD ratio of the districts in all DCC meetings and Action points should be decided for all districts to push up the CD ratio. Extra efforts should be initiated for West Tripura District to improve its CD ratio with high ticket loan accounts. **(Action: All Banks & LDMs).**
- 100% disbursement targets set against all sectors under ACP 2017-18 is to be achieved **(Action: All Banks).**
- All Banks are to exert efforts to issue KCCs to all eligible farmers within 31.03.2018 **(Action: All Banks and Agriculture Department).**
- Bankers to prepare District wise & Branch wise dormant KCC list for onwards submission to the Agriculture Department of the State Government within 30th June 2017 to kick start the campaign. **(Action: All Banks).**
- Each FLC and rural branch to conduct minimum one outdoor / indoor literacy camp once a month. **(Action: All FLC & Rural branches).**
- All Banks are to exert effort to achieve MUDRA Target for FY 2017-18 as on 31.03.2018 **(Action: All Banks).**
- All Banks are to exert effort to achieve Stand-Up India Targets for FY 2017-18 as well as uploading of proposals in the "Portal" **(Action: All Banks).**
- All Banks to complete Aadhaar Seeding and activation of RuPay Debit Cards with the active cooperation of the State Government and PRI bodies in Savings accounts. **(Action: All Banks).**

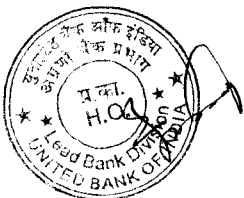


- Member Banks are to timely submit the complete claim applications to insurance Companies and also to take up the help of SLBC Desk to reduce rejection of claims. **(Action : All Banks)**.
- Banks to submit status report on opening of branches in unbanked villages having population above 5000 to SLBC desk. **(Action: Banks)**.
- Implementation of PMFBY should be of top most priorities and the scheme should be executed for all loanee and non-loanee farmers in the State. **(Action : All Banks)**
- All Banks to distribute Acknowledgement Receipts and Folio cards to all loanee and non-loanee farmers covered under PMFBY. **(Action : All Banks)**
- NABARD and Tripura State Government to take up the matter with the appropriate authority so that TGB comes under the ambit of CGTMSE and MUDRA Guarantee scheme **(Action : NABARD, TGB and Government of Tripura)**.
- To ensure implementation of CBRM mechanism by the rural branches and hold meeting on monthly basis **(Action: Rural bank branches)**.
- Formation of Farmers' Clubs as per allocation given to Banks. **(Action: All Banks & NABARD)**.
- To ensure submission of data as per format and within stipulated time period. **(Action : All Banks)**.

Vote of Thanks.

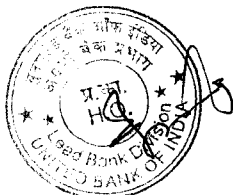
Shri Mahendra Dohare, DGM & CRM, United Bank of India, Tripura Region while offering vote of thanks, conveyed heartfelt appreciation to Dr. G.S.G. Ayyangar, Principal Secretary, Agriculture & Rural Development, Shri M. Nagaraju, Principal Secretary, Finance, Industries & Commerce, and all other dignitaries from Govt. of Tripura, RBI, NABARD, Banks and other agencies for attending the meeting and taking active part in the deliberations.

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**LIST OF THE PARTICIPANTS AT THE 121st MEETING OF THE SLBC
FOR THE STATE OF TRIPURA
HELD AT PRAGNA BHAWAN, HALL NO.4, AGARTALA ON 21.06.2017 AT 11:00 A.M.**

Sl. No.	Name of the dignitaries	Designation/Office/Institution
I	CHAired BY	
1	Shri Ashok Kumar Pradhan	Executive Director, United Bank of India
II	GOVT. OFFICIALS	
2	Dr.G.S.G. Ayyangar	Principal Secretary, Agriculture & RD, GoT
3	Shri M. Nagaraju	Principal Secretary, Finance and I & C, GoT
4	Shri Rameswar Das	Secretary, Fisheries, GoT
5	Shri Sahadeb Das	Director, SS, IF & GI, GoT
6	Shri Arupratan Sarma	CEO, TRLM, RD Department, GoT
7	Shri S.K. Sarkar	Jt. Director(I & C), GoT
8	Shri Ashutosh Saha	Nodal Asstt.(PMEGP) -TKVIB
9	Shri D.P. Sarkar	Director, Agriculture, GoT
10	Dr. K.K. Majumder	Director, ARDD, GoT
11	Shri Hirak Sarkar	FO, Directorate of Fisheries, GoT
12	Shri Prasenjit Das	DO, DIF, GoT
13	Shri Kirit Debbarma	Statistician, Agriculture, GoT
14	Shri Sukanta Pal	Senior Research Officer, TW Department, GoT
III	RBI/NABARD/SIDBI/NHB/ INSURANCE COMPANIES/ BSNL/ OTHERS	Designation/Office/Institution
15	Shri Sunil Kumar	General Manager, NABARD-Agartala
16	Shri Tamal Biswas	General Manager-RBI, Agartala
17	Shri S.N.Chattopadhyay	AGM,RBI, Agartala
18	Shri N.C. Debnath	Manager, SIDBI
19	Shri Biswajit Chakraborty	ASP, Agartala, Postal Department
20	Shri Rana Debbarman	Asstt. Manager- HUDCO Ltd.
21	Shri K.C. Roy	State Director, KVIC, Agartala
22	Shri Chitta Ranjan Dasgupta	A.O., TKVIB
23	Shri Hemendra Chakraborty	Administration Officer- NIC
IV	BANKS	Designation/Office/Institution
24	Shri Manas Dhar	General Manager, UBI & Convener, SLBC-Tripura
25	Shri M. Dohare	DGM & CRM, UBI, Tripura
26	Shri Upendra Sabar	Chairman, Tripura Gramin Bank
27	Shri Swapan Kr. Saha	MD, TSCB Ltd.
28	Shri S.R. Das	AGM, UBI-H.O.
29	Shri Deepak Choudhury	Regional Manager(North)- SBI, Tripura
30	Shri Shibatosh Chowdhury	Regional Manager(South)- SBI, Tripura



31	Shri Sankar Kumar Das	Zonal Manager, UCO Bank
32	Shri Bhajan Ch. Roy	AGM-UBI RO
33	Shri Pintu Dasgupta	AGM-UBI
34	Shri A. Kumar	Sr. Manager-Oriental Bank of Commerce
35	Shri Dipankar Ambuly	GM, TGB
36	Shri Robin Chakma	Manager, Allahabad Bank
37	Shri Nantu Roy	Sr. Manager, Vijaya Bank
38	Shri L. Prasad	Chief Manager-Union Bank of India
39	Mohd. Ali	Chief Manager, Central Bank of India
40	Shri S. Shankar Shahdev	Chief Manager, Indian Overseas Bank
41	S.K. Rafizuddin	Branch Manager, Indian Bank
42	Shri A. Debbarma	Asstt. Development Officer-ACUB Ltd.
43	Shri Subrata Chakraborty	Manager, RBO,SBI
44	Shri Suwendu Bikash Jotder	Sr. Branch Manager, Syndicate Bank
45	Shri Sumit Mazumder	Manager-IDBI Bank
46	Shri Alok Chaudhury	Chief Manager, SLBC UBI
47	Shri Dhruva Sarkar	Senior Manager, Kotak Mahindra Bank
48	Shri Bipradas Paul	Operations Manager, HDFC Bank
49	Shri Vijay Kumar	Br. Manager-Dena Bank
50	Shri Sudip CHakraborty	Cluster Head, Bandhan Bank
51	Shri Dulal Ch. Pandit	Director, SBI RSETI
52	Shri Partha Pratim Ray	Chief Manager-Canara Bank
53	Shri Partha Sarathi Das	Manager, Punjab & Sindh Bank
54	Shri Arindam Ray	Manager, Punjab National Bank
55	Smt. Suhash Ch. Paul	Branch Manager-Corporation Bank
56	Abdur Rahman Choudhury	RUDSETI, Agartala
57	Shri T. Bhattacharya	Senior Manager, Union Bank of India
58	Shri Prantik Das	BM, Bank of Maharashtra
59	Shri Ratan Kr. Tiwari	BM, Andhra Bank
60	Shri Kankan Bhowmik	BM, ICICI Bank
61	Shri Debasish Ray Barman	Senior BM, IndusInd Bank
62	Shri Chiranjib Pathak	Sr. BM, IDFC Bank Ltd.
63	Shri Sandeep Goon	AM, South Indian Bank
64	Shri Somnath Ray	SO, Yes Bank
65	Shri Musa Karim Sardar	LDM, North & Unakoti-UBI
66	Shri M.K. Devvarman	LDM, Dhalai & Khowai, UBI
67	Shri Birendra Tripura	HOD(C & R), Tripura Gramin Bank
68	Shri Subrata Mandal	LDM, West & Sepahijala, UBI
69	Shri Neelabhra Borah	Marketing Manager-UBI
70	Shri Tamal Debbarman	Officer-SLBC & FI, Tripura

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