



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/ 2421 / 2017-18

Ref: LBD/SLBC/Tripura/ 2421 / 2017-18

दिनांक : 21.03.2018

Date: 21.03.2018

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

विषय: त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 124 वीं
बैठक की कार्यवाही।

Subject: Proceedings of the 124th
Meeting of SLBC for Tripura.

हम इसके साथ दिनांक 17.03.2018 को "प्रज्ञा भवन",
हॉल न. 4, अगरतला में सम्पन्न त्रिपुरा राज्य स्तरीय
बैंकर्स समिति की 124 वीं बैठक की कार्यवाही भेज रहे
हैं।

We are sending herewith the proceedings of
the 124th Meeting of State Level Bankers'
Committee for Tripura held at "Pragna
Bhawan" Hall No.- 4, Agartala on
17.03.2018.

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,

मानस ७२

महाप्रबंधक

General Manager

प्राइसेक, कृषि- ऋण, एमएसएमई एवं

Prisec, Agri-Credit, MSME &

संयोजक : त्रिपुरा राज्य स्तरीय बैंकर्स समिति

Convener- SLBC for Tripura

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

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

Minutes of the 124th State Level Bankers' Committee Meeting for the State of Tripura held on 17.03.2018.

The 124th SLBC meeting of Tripura State was held at the Conference Hall No.4, Pragna Bhawan, P.N. Complex, Agartala on 17th March 2018 to review the performance of Banks for the 3rd quarter ending on 31.12.2017 for financial year 2017-18.

The meeting was Chaired by Shri Biplab Kumar Deb, Hon'ble Chief Minister, Government of Tripura in presence of Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura and Shri Pawan Bajaj, Managing Director & Chief Executive Officer of United Bank of India and Co-Chairman, SLBC, Tripura. Amongst other dignitaries, Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura, Shri Manoj Kumar, Principal Secretary, Urban Development, Govt. of Tripura, Shri Manas Dhar, General Manager, United Bank of India & Convener, SLBC (Tripura), Shri Tamal Biswas, General Manager, RBI, and Shri Sunil Kumar, General Manager, NABARD were also present. Other Senior Executives of the State Government, RBI, NABARD, SIDBI, Banks, Insurance Companies, LDMs and RSETI Directors also participated in the meeting. A list of participants of the meeting is enclosed.

At the outset, Sri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura extended a special welcome to Shri Biplab Kumar Deb, Hon'ble Chief Minister, Govt. of Tripura for his inaugural presence in the SLBC meeting along with other participants. Thereafter, Shri Dhar requested Shri Pawan Bajaj, Managing Director & Chief Executive Officer of United Bank of India and Co-Chairman, SLBC, Tripura to deliver his welcome address.

Shri Pawan Bajaj, MD & CEO of UBI greeted Shri Biplab Kumar Deb, Hon'ble Chief Minister, Government of Tripura for his maiden presence in the 124th SLBC meeting of Tripura after taking charge of the State few days back. Shri Bajaj also



extended hearty welcome to Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura, Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura, Shri Manoj Kumar, Principal Secretary, Urban Development, Govt. of Tripura and other executives from the Govt. of Tripura, RBI, NABARD, SIDBI & Banks.

Shri Bajaj in his inaugural address stated that CD Ratio of the State increased by 3% over March 2017 and stood at 46% at the end of December 2017. He requested the banks to continue their concerted efforts to push the CD ratio towards the targeted level of 53% by extending more credit in eligible sectors. He also requested State Government to create conducive atmosphere and more avenues for lending to drive ahead the agenda of CD ratio of the State. Shri Bajaj appreciated the banks for achieving 79% of the Annual Target of Rs 4386 crore under ACP during April-December 2017 of FY 2017-18 and exuded confidence that the ACP target would definitely be achieved by March end.

Talking about KCC, Shri Bajaj informed that all banks had achieved 81% of the annual target of 50,000 KCC during the period April to December 2017 in the current fiscal. He requested all participants for ensuring collective effort to cover all eligible farmers in the State.

Shri Bajaj emphasized on credit linkage of SHGs in order to change the economic scenario of the State as it has the potential to uplift the downtrodden section of the society, especially women. He requested Banks & TRLM to take proactive steps for lending to SHGs in a big way.

He expressed his satisfaction on account of outstanding performance of Banks under PMJDY, mentioning that average balance of Rs.6505/ maintained in PMJDY Accounts is substantially more than national average of Rs.2422/ per PMJDY account. He also informed the house about coverage of 328804 cases under PMSBY and 116575 cases under as on 31.12.2017.

Talking on Micro credit, Shri Bajaj praised the bankers for their good performance in disbursement of MUDRA loans for achieving 112% of the revised Annual Target for Rs. 722 crore during April-December 2017 of FY 2017-18. He requested the Bankers to cover more beneficiaries under Mudra in the remaining period.



Sri Bajaj referred to the NPA position of the State including written off amount which stood at Rs.680.68 crore at the end of December 2017 thus indicating immense scope for recycling of fund in the State itself with simultaneous recovery from the defaulted accounts. He stated that overall recovery percentage of Priority Sector Advances stood at 61% as on 31.12.2017 and highlighted poor recovery position of Government Sponsored Schemes. He requested for kind intervention of the new State Government in assisting the banks for improving the recovery scenario so that bankers could feel comfortable in lending in the State.

Shri Pawan Bajaj had stressed on the issue of collective effort of all concerned to facilitate speedy implementation of Government's policy on various spheres of economic activities within the shortest possible time to economically lift the State to a greater height.

Thereafter, Shri Bajaj, requested Shri Biplab Kumar Deb, Hon'ble Chief Minister, Government of Tripura to deliver his keynote address and guide SLBC for growth & development of the State.

At the outset, Shri Biplab Kumar Deb, Hon'ble Chief Minister, Government of Tripura expressed his immense pleasure to be able to attend the SLBC meeting and extended warm welcome to Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura and Shri Pawan Bajaj, MD & CEO of United Bank of India and Co-Chairman, SLBC, Tripura and other Senior Executives of the State Government, RBI, NABARD, SIDBI, Banks, Insurance Companies. Shri Deb also thanked Convener, SLBC, Tripura for offering the opportunity to utilize this forum for steering the growth & development of the State.

Hon'ble Chief Minister, Government of Tripura, initiating the deliberation, cited achievement under CD Ratio in the State, which stood at 46% as on 31.12.2017 against the target of 53% as on March 2018. He stated that economic growth of a State is largely dependent on the finances made by banks to eligible and available segments. He also stated that Banks are service sectors and services of the banks are required to improve further in Tripura through interaction / awareness with the customers / entrepreneurs so that unemployed youths are moved towards self-employment by taking financial assistance from Banks operating in the state. He remarked that this would help the banks as well as the State in increasing CD Ratio



and resultant economy of the State would be strengthened by the investment made by the banks towards setting up of units for self employment.

While discussing Annual Credit Plan & KCC, Hon'ble Chief Minister referred to the agrarian economy of the State. He requested the bankers for issuance of KCCs to all eligible farmers and also cover them with Pradhan Mantri Fasal Bima Yojana to protect them against natural calamities.

Hon'ble Chief Minister mentioned about good number of Brick-Fields and Tea-Gardens available in the State and directed the Bankers to effectively cover all eligible workers engaged in the Tea Gardens and Brick Fields with Pradhan Mantri Suraksha Bima Yojana to safeguard them.

Hon'ble Chief Minister expressed his happiness for disbursement of Rs. 808 crore to 216544 small entrepreneurs of the State during April-December 2017 under Pradhan Mantri Mudra Yojana. Considering that the unemployed youth in the state must be given an opportunity to become entrepreneurs, as presently job opportunities are limited and correction of the situation in the state will consume some time, Hon'ble Chief Minister requested for holding MUDRA Promotion Campaign across the State in a mission mode covering each Block within June 2018. Hon'ble Chief Minister also advised to erect banners / standees displaying salient features of MUDRA Loans in Bengali in each branch premises for creating awareness among people. Hon'ble Chief Minister categorically mentioned to consider Mudra loan applications only on merit and not due to political intervention. In order to motivate the bankers, he stated that State Government in a process of "Reward Management" State Government would send 2 best performing Managers in the state under Pradhan Mantri Mudra Yojana to South Asian countries.

At this point, Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura remarked that his Department would direct all the District Magistrates to finalize Block level Mudra Promotion Campaign in the ensuing DCC / DLRC meeting so as to arrange within June 2018. Accordingly LDMs have been advised to approach District Magistrates for holding Special DCC meeting urgently.



Talking about Stand Up India Scheme (SUI), Hon'ble Chief Minister stated that only 72 cases had been sanctioned in the State despite having more than 500 branches. He suggested for preparation of good projects in the field of Tea / Pineapple / Rubber and to identify suitable applicants under the scheme so as to improve the performance.

Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura stated target of 2 SUI loans per branch per year should remain an easy target for the branches. He referred to the availability of readymade pool of skilled entrepreneurs in the State. He also stated that SUI is a very good area for self-employment and suggested for awareness programme of the scheme across the State in similar lines with PMMY.

Shri Manas Dhar, Convener, SLBC-Tripura informed that DIC could provide good entrepreneurs for SUI loans. He also referred to the "Udyami Mitra" Portal for direct online submission of loan application under SUI as well as Mudra to avoid paperwork and unnecessary physical visit to the branches on the part of would be entrepreneur as they can mention his / her preferred branches of a Bank to avail the loan facility under these two schemes.

Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura informed that projects eligible to be considered under Stand Up India can be customized since good number of entrepreneurs have already been trained by DIC and other skilling centers. He referred to few situations where bankers were found to be reluctant in sanctioning loans under SUI or other schemes. He also suggested for possible identification of entrepreneurs by the bank branch itself and to refer them to DIC for training. He stated that concerned District Magistrates would finalize Block level Mudra / Stand Up India Promotion Awareness programme in the ensuing special DCC meeting.

Hon'ble Chief Minister, Government of Tripura mentioned about setting up of Single Window System concerning industrial activities in the State involving various clearances to avoid time consuming bottlenecks for attracting fresh business / investment in the State and State Government would also provide land and other infrastructure support including some monetary concessions for such investment in the state. For this, the Bankers would have a new lending opportunity.



Deliberating on Social Security Schemes, especially Pradhan Mantri Suraksha Bima Yojana (PMSBY) & Pradhan Mantri Jivan Jyoti Bima Yojana (PMJJBY), Hon'ble Chief Minister urged for giving wide publicity about these 2 schemes in local language. Hon'ble Chief Minister suggested for displaying features of these schemes along with Mudra Loan features inside every branch premises in the state to generate awareness. He also stressed for including promotion of these two schemes while undertaking Mudra campaign in each Block. He requested the bankers to come forward for coverage of all eligible people in the state under PMSBY having annual premium of Rs.12 only, in a campaign mode.

Shri Bajaj, MD & CEO of United Bank of India assured for giving wide publicity of Social Security Schemes and along with Mudra Loan by the Banks to ensure maximum coverage. Convener, SLBC-Tripura briefed the house about the Auto-Debit facility as available for PMSBY and PMJJBY for the beneficiaries.

Speaking on employment generation schemes, Hon'ble Chief Minister expressed concern on poor performance of banks against annual targets. He stated that there is more problem in disbursement in loans. He requested bankers for field visit to ensure creation of assets out of loan money. He directed the concerned Department to take steps for resolving the issues like licensing / route permit of auto Rickshaw, other related issues for smooth implementation of employment generation schemes.

Shri M. Nagaraju, Principal Secretary, GoT informed that sanction and disbursement had been delayed due to recently held Election Process in the State. He requested the bankers to sanction & disburse all eligible cases under PMEGP within the 31.03.2018. He requested the banks with zero performance under PMEGP & SWAVALAMBAN to come forward for sanction & disbursement of eligible cases within 31.03.2018. He suggested for wide publicity of all flagship programmes of Prime Minister in the State to make the people aware of them.

Shri Manas Dhar, Convener, SLBC-Tripura assured about wide publicity through TV, Radio, Cable Channels, Banners / Standees, etc. in a big way to reach at the remotest corner of the State. Hon'ble Chief Minister while supporting the same also hinted about utilizing local Cable TV network having wide reach. It was decided that such publicity would be given to one local Cable TV network each broadcasting in Kokborok and Bengali language respectively.



Shri Manoj Kumar, Principal Secretary, Urban Development, Govt. of Tripura briefed the implementation of PMAY scheme in the State. He stated that interest subvention facility is not extended to all eligible people in the State. He requested the banks to cover all eligible cases with interest subvention scheme with annual income of Rs.18 lac.

Shri Sanjeev Ranjan, CS, GoT stated that recovery remained very good in housing loans and bankers should be proactive in financing housing loans under PMAY. Shri M. Nagaraju, Principal Secretary, GoT requested Principal Secretary, Urban Development to convene a meeting with SLBC, NHB and major participating banks in the State to improve the financing under PMAY.

Hon'ble Chief Minister briefly touched about Sukanya Samriddhi Yojana (SSY) which has been introduced by Government of India to promote the welfare of Girl Child. Under the scheme, a natural/ legal guardian can open the A/c on behalf of a girl child till she attains 10 years of age with a minimum Rs.1000 of initial deposit with multiple of one hundred rupees thereafter with annual ceiling of Rs.150000 in a financial year. The SSY A/c can be maintained for 21 years from the date of opening of the account and withdrawal is allowed after the Girl Child attains 18 years of age.

Hon'ble Chief Minister, stated that State Government would extend all possible support to banks and other stake holders for growth and development of the State. He also stated that State Government would work shoulder to shoulder with the bankers. He also assured every possible help to the banks in their business function including recovery of loans as well as ensuring safety and security for creating a comfortable working atmosphere for the banks in the State.

Hon'ble Chief Minister summarized his deliberation and emphasized on the following issues for steering the State towards growth and development:

1. Improvement of CD Ratio of the State by more financing by the banks to entrepreneurs for their self employment and to take it to 60% by March 2019.
2. Wide publicity for all flagship programmes through TV, Radio, Cable Channels, etc. with special emphasis on MUDRA Loans, PMSBY, PMJJBY & Sukanya Samriddhi Yojana (SSY) to bring financial awareness among the people.



3. Banners / Standees in local language depicting salient points of MUDRA, SUI, PMSBY, SSY, etc. inside / outside each branch premises.
4. To organize Mudra Awareness Campaign covering each Block within June 2018.
5. To set targets for opening of Bank Accounts of all brick field workers.
6. Coverage of all eligible people under PMSBY including Brick Field workers & Tea Garden workers.
7. Issuance of KCCs to all eligible farmers.
8. State Government to extend all possible help to the banks in their business function including recovery of loans apart from safety, security and comfortable working atmosphere for the banks in the State.
9. State Government to create platform in the state to ensure considerable investment in Tripura with the objective of increasing CD ratio.
10. To commence Single Window System concerning industrial activities in the State to attract the businessman to the State.

Since all the agenda items for discussion in the meeting had already been covered during deliberation of the Hon'ble Chief Minister in the house, no separate agenda wise discussion was initiated in course of the meeting. While such deliberation took place, the house noted the agenda placed for discussion.

Summing up the discussion, Shri Mahendra Dohare, DGM & CRM, United Bank of India, Tripura Region profusely thanked Shri Biplab Kumar Deb, Hon'ble Chief Minister, Government of Tripura for his august presence in the SLBC meeting. He expressed sincere gratitude to Shri Deb for his keen participation and providing guidance to the SLBC to propel the state towards all-round growth. He heartily thanked Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura and Shri Pawan Bajaj, Managing Director & Chief Executive Officer of United Bank of India and Co-Chairman, SLBC, Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura, Shri Manoj Kumar, Principal Secretary, Urban Development, Govt. of Tripura and all other dignitaries from Govt. of Tripura, RBI, NABARD, SIDBI, Banks and other Agencies for their kind presence and active participation in 124th SLBC meeting. The meeting ended with vote of thanks to the Chair.

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**LIST OF THE PARTICIPANTS AT THE 124th MEETING OF THE SLBC
FOR THE STATE OF TRIPURA
HELD AT PRAGNA BHAWAN, HALL NO.4, AGARTALA ON 17.03.2018 AT 11:30 A.M.**

Sl. No.	Name of the dignitaries	Designation/Office/Institution
I		
CHAired BY		
1	Shri Biplab Kumar Deb	Hon'ble Chief Minister, Govt. of Tripura
2	Shri Sanjeev Ranjan	Chief Secretary, Govt. of Tripura
3	Shri Pawan Kumar Bajaj	Managing Director & CEO, United Bank of India and Co- Chairman, SLBC-Tripura
II		
GOVT. OFFICIALS		
4	Dr. M. Nagaraju	Principal Secretary, Finance and Industries & Commerce, GoT
5	Shri Manoj Kumar	Principal Secretary, Urban Development, GoT
6	Shri Rameshwar Das	Secretary, Fishery, GoT
7	Shri Arup Ratan Sarma	Addl. Secretary & CEO, TRLM
8	Shri Sahadeb Das	Directorate of Institutional Finance, GoT
9	Dr. Asit Chakrabarti	Director, ARDD, GoT
10	Shri Rajakishore Giri	Director, MSME-DI, GoT
11	Shri S.K. Sarkar	Joint Director, Industries & Commerce, GoT
12	Shri Dipak Kr. Das	Dy. Director, Directorate of Agriculture, GoT
13	Shri Ashutosh Saha	I/C PMEGP, KVIB, Tripura
	Shri Dhan Raj Lama	Nodal Officer (PMEGP), KVIC
14	Shri Kshitis Debbarma	FDO, Fisheries, GoT
15	Shri Pradip Majumdar	Postmaster, Agartala Head Post Office
16	Shri Santanu Ghosh	D.O., DIF
17	Shri Sudhir Ghosh	L.D.C., DIF
III		
RBI/NABARD/SIDBI/NHB/ INSURANCE COMPANIES/ BSNL		Designation/Office/Institution
18	Shri Tamal Biswas	General Manager, RBI
19	Shri Sunil Kumar	General Manager, NABARD
20	Shri Sanjeev Gupta	DGM, SIDBI
21	Shri K. Venugopal	DGM, NABARD
22	Shri Sandipan Chatterjee	Manager, RBI
23	Shri Gopi Nammi	Manager, SIDBI
24	Shri Rakesh Kumar Yadav	Asst. Manager, SIDBI
25	Shri Subrata Nag	BM (P&GS), LIC
26	Shri Sakti Debbarma	Sr. Divisional Manager, New India Assurance Co. Ltd.
27	Shri Hari Narayan Das	A.O., New India Assurance Co. Ltd.
28	Shri Sankar Podder	Marketing Officer, National Insurance Co. Ltd.
IV		
COMMERCIAL BANKS		Designation/Office/Institution



29	Shri Manas Dhar	General Manager, UBI, HO & Convener, SLBC-Tripura
30	Shri M. Dohare	DGM & CRM, UBI, Tripura
31	Shri M.M. Goswami	Chairman, TGB
32	Shri Swapan Kumar Saha	MD, Tripura State Co-operative Bank Ltd.
33	Shri P.R. Deo	DGM, Canara Bank
34	Shri Deepak Chowdhury	RM, SBI RBO Agartala North
35	Shri Shibatosh Chowdhury	RM, SBI RBO Agartala South
36	Shri Subhodh Kr. Jha	ZM, UCO Bank
37	Shri Bhajan Ch. Roy	AGM, UBI-Tripura
38	Shri S.R. Das	AGM-LBD & RRB, UBI HO
39	Shri Dipankar Ambuly	GM, TGB
40	Shri Alok Chaudhury	Chief Manager, SLBC & FI, UBI
41	Shri Subrata Chakrabarty	Chief Manager, SBI
42	Shri Partha Pratim Ray	Chief Manager, Canara Bank
43	Mr. Mohd Ali	Chief Manager, Central Bank of India
44	Shri Lalta Prasad	Chief Manager, Union Bank of India
45	Shri L.S.S. Nath Shahdeo	Chief Manager, Indian Overseas Bank
46	Shri Sanjit Singh	Chief Manager, Allahabad Bank
47	Shri Bhanu Goswami	Dy. Zonal Head, UCO Bank
48	Smt. Samhita Ray	Regional Manager, Govt. & SLBC, ICICI Bank
49	Shri Joy Gupta	Regional Manager, Retail Banking, ICICI Bank
50	Shri Sudip Chakraborty	Cluster Head, Bandhan Bank Ltd.
51	Sk. Rafizuddin	Sr. Manager, Indian Bank
52	Shri Suvendu Bikash Jotder	Sr. Manager, Syndicate Bank
53	Shri Nantu Roy	Sr. Manager, Vijaya Bank
54	Shri K.H. Zhimo	Sr. Manager, Dena Bank
55	Shri Avinash Kumar	Sr. Manager, Oriental Bank of Commerce
56	Shri Debasish Ray Barman	Sr. Manager, Indusind Bank
57	Shri Chiranjib Pathak	Sr. Branch Manager, IDFC Bank
58	Shri Mrinmoy Saha	Sr. Officer, Yes Bank Ltd.
59	Shri P. Dutta Choudhury	Gr.-III Officer, T.C.A.R.D. Bank Ltd.
60	Shri Mrityunjoy Roy	Branch Head, Bandhan Bank Ltd.
61	Shri Abhijit Deb	Branch Head, South Indian Bank
62	Shri Basab Bhattacharjee	Branch Manager, Bandhan bank Ltd.
63	Shri Arindam Ray	Manager, Punjab National Bank
64	Shri Ajay Bhowmik	Manager, Andhra Bank
65	Shri Sumit Mazumder	Manager, IDBI Bank
66	Shri Partha Sarathi Das	Manager, Punjab & Sind Bank
67	Shri Prantik Das	Manager, Bank of Maharashtra
68	Shri Neelabhra Pratim Borah	Manager, Marketing, United Bank of India
69	Shri Biswajit Gupta	Manager, Corporation Bank
70	Shri Nachiketa Saha	Manager, Federal Bank
71	Shri Krishnapada Bhowmik	GM, ACUB Ltd.
72	Shri Victor Chakraborty	Assistant Manager, Kotak Mahindra Bank Ltd.
73	Shri Amal Debbarma	Assistant Development Officer, ACUB Ltd.



74	Shri Rabi Kaloi	Assistant Manager, TSCB Ltd.
75	Shri Rahul Chanda	Assistant Manager, UBI TRO
76	Shri Ting Krong Hanse	Assistant Manager, UBI TRO
77	Shri Dibyendu Banik	ABM, IDFC Bank
78	Shri Babul Ch. Sarma	State Director, NACER, Bangalore
79	Shri Shradhanand Soren	Director, RUDSETI Agartala
80	Shri Narayan Ch. Debnath	Director, RSETI Udaipur
81	Shri Prasenjit Chakraborty	Director, RSETI Sepahijala
82	Shri Rajes Das	Director, RSETI Dhalai
83	Shri Amitava Sengupta	LDM, Unakoti & North Tripura
84	Shri Debabrata Barua	LDM, Gomati & South Tripura
85	Shri Arun Chakma	LDM, West Tripura & Sepahijala
86	Shri Subhajit Patra	Officer, SLBC & FI, United Bank of India

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