



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/ 1265 / 2017-18

Ref: LBD/SLBC/Tripura/1265 / 2017-18

दिनांक : 06.09.2017

Date: 06.09.2017

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

विषय: त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 122 वीं
बैठक की कार्यवाही।

Subject: Proceedings of the 122nd Meeting
of SLBC for Tripura.

हम इसके साथ दिनांक 31.08.2017 को "प्रज्ञा भवन",
हॉल न. 4, अगरतला में सम्पन्न त्रिपुरा राज्य स्तरीय
बैंकर्स समिति की 122 वीं बैठक की कार्यवाही भेज रहे
हैं।

We are sending herewith the proceedings of
the 122nd Meeting of State Level Bankers'
Committee for Tripura held at "Pragna
Bhawan" Hall No.- 4, Agartala on
31.08.2017.

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

मानस शर्मा

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 122nd State Level Bankers' Committee Meeting for the State of Tripura held on 31.08.2017

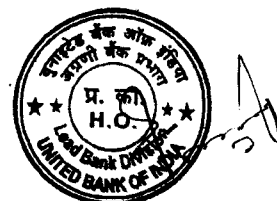
The 122nd SLBC meeting of Tripura State was held at the Conference Hall No.4, Pragna Bhawan, P.N. Complex, Agartala on 31st August, 2017 to review the performance of Banks for the 1st quarter ending on 30.06.2017 for financial year 2017-18.

The meeting was Chaired by Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura in presence of Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura and Shri P. K. Bajaj, Managing Director & Chief Executive Officer of United Bank of India and Chairman, SLBC, Tripura. Amongst other dignitaries, Shri M. Nagaraju, Principal Secretary, Finance, Industries & Commerce and Rural Development, Govt. of Tripura, Shri Manoj Kumar, Principal Secretary, Urban Development, Govt. of Tripura, Shri M. L. Dey, Secretary, Department of Agriculture, Govt. of Tripura, Shri Sunil Kumar, General Manager, NABARD, Shri M. D. Debnath, AGM, RBI and Shri Manas Dhar, General Manager, United Bank of India & Convener, SLBC (Tripura) were also present. Other Senior Executives of the State Government, RBI, NABARD, Banks, LDMs and RSETI Directors also participated in the meeting. A list of participants of the meeting is enclosed.

In his opening remarks, Sri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura extended warm welcome to Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura and other dignitaries present in the 122nd meeting of SLBC, Tripura. He then requested Shri P. K. Bajaj, Managing Director & CEO of United Bank of India and Chairman, SLBC, Tripura to deliver his welcome address to the House.

Shri P. K. Bajaj, MD & CEO of United Bank of India mentioned that focus of the 122nd SLBC meeting was to review the progress made with regard to major decisions of the last SLBC meeting held on 21.06.2017 and performance of the banks for the 1st quarter of the financial year 2017-18.

Shri Bajaj stated that CD Ratio of the State stood at 44% at the end of June 2017, which was up from CD Ratio of 43% as on 31st March 2017 thus registering an improvement after recording a fall of 3% as on December 2016(42%) as compared to March 2016 (45%) owing to receipt of large amount of deposit by the banks during demonetization period.



All the banks put together could disburse Rs 1192.80 crore i.e. 27% of the Annual Target of Rs 4386 crore under ACP during 1st quarter of FY 2017-18 as against Rs.958.36 achieved during corresponding period last year (2016-17).

As on 30th June 2017, all banks have issued 13665 KCCs covering Rs 57.22 crore, thus achieving 27% of the annual target (50,000 Nos.) by the first quarter of the FY 2017-18. He informed that the banks would definitely achieve the target with the collective thrust at the year end.

Priority Sector Advance for the State covering all Banks as on June 2017 stood at Rs.7916.66 crore, which depicted 98% of the ANBC as compared to Rs.6552.89 crore as on June 2016. The annual growth rate of Priority Sector Advance on Y-O-Y basis observed at 21%, which is commendable.

Shri Bajaj emphasized on lending to SHGs with fixation of minimum quantum of loan as decided by SLBC to be extended to an individual SHG.

He expressed his satisfaction in respect of low percentage of zero-balance accounts (4.60%) in the State out of 8.13 lac PMJDY accounts opened up to 09.08.2017. He emphasized on financial discipline in respect of converting zero balance accounts into operative accounts.

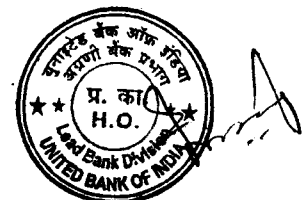
He informed about the most vibrant issue for the bankers at the moment i.e. Aadhaar Seeding & Aadhaar Authentication to all operative savings & current accounts within 31.12.2017. He requested the bankers to take up this challenge on a war footing.

Sri Bajaj referred to the NPA position of the State including written off amount which stood at Rs.614.96 crore at the end of June 2017 which indicates immense scope for recycling of fund in the State itself with simultaneous recovery from the defaulted accounts.

Shri P. K. Bajaj, MD & CEO of United Bank of India opined that the collective effort of all concerned would facilitate speedy implementation of Government's policy on various spheres of economic activities within the shortest possible time to economically lift the State.

Thereafter, Shri P. K. Bajaj, MD & CEO of United Bank of India requested Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura to deliver his keynote address.

Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura expressed happiness to be able to attend and address such an important meeting where different banking activities including employment generation schemes of both Central & State Governments are being discussed. He discussed at length the issue of CD Ratio in the



State. He stated that there were more requirements to deploy the fund to develop more entrepreneurs in the State.

He requested the bankers to discuss the problems / difficulties faced by the people of the State and to take suitable corrective measures by the concerned banks for further improvement of customer services in the State. He also requested the banks for regular holding of customer meet on a fixed date of each month.

He expressed that the State Government is also equally concerned on the issue of non-payment of loan dues as this will hinder the process of recycling of fund. He suggested for holding of joint recovery camps with the help of Panchayets (PRI) in rural areas.

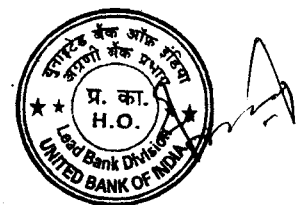
He pointed that there are some underbanked centres in the State. Branches should be opened in proper locations of these identified centres with positive attitude of the banks as well as considering need of the customers.

Shri Saha, Hon'ble Finance Minister, Government of Tripura stated that State Government is duty bound to work shoulder to shoulder with the bankers. He also assured every possible help to the banks in their business function including recovery of loans.

While delivering his address to the House, Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura welcomed all the participants on behalf of the State Government. He emphasized on the following issues:

- To increase CD Ratio of the State to the expected level at the year end.
- Completion of opening of bank branches in 19 identified unbanked villages. Letter from SLBC to be issued to the respective Bank Head Quarter.
- Initiatives of the State Government for online transactions / cashless transaction through PFMS.
- Improvement of payment gateways of some banks (namely, TGB, TSCB, etc.).
- Focus on skilling & entrepreneurship development programmes for providing at least 2 Stand Up India loans per bank branch.
- For financing to allotted Patta holders in forest / hill areas.
- Banks to consider the matter for taking official accommodation and quarters for officers / staffs in the proposed Kunjaban Complex (being developed by the State Government), prime location in Agartala.
- Holding of SLBC / DCC / DLRC meetings as per calendar.
- Ensuring attendance of representatives of all Member Banks capable of taking decision.
- Issuance of letter to the absentee Member Banks to HO.

Shri M. Nagaraju, Principal Secretary, Finance, Industries & Commerce and Rural Development, Govt. of Tripura urged upon the bankers for Branch Opening in the 19 designated villages having population more than 5000 within 31.03.2018. He proposed for reallocation of the villages among the other member banks which do not have any issue regarding branch opening. He pointed out the poor performance under Stand Up India



scheme and other employment generation schemes and requested all Banks to improve their performance considerably during current financial year (2017-18).

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

Agenda 1: Confirmation of proceedings of 121st SLBC meeting for Tripura held on 21.06.2017:

Confirmed by the House.

Agenda 2 : Pradhan Mantri MUDRA Yojana

All Banks/Lending Institutions made disbursement of Rs. 115.35 Crore with 24872 numbers of accounts as on 30.06.2017 for FY 2017-18, against the annual target of Rs. 481 crore i.e. 23% of the target. House noted the performance under PMMY in the State.

Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura requested the commercial banks to focus on Kishore and Tarun category loan under PMMY. Shri Manas Dhar, Convener, SLBC-Tripura informed the House regarding regular review of the PMMY loans by the DFS, Gol with Top Executives of the banks. He asked the bankers to come forward under PMMY during FY 2017-18 so as to push the CD Ratio of the State. He also requested for wide publicity of Mudra loans in the State.

House also discussed about inclusion of Tripura Gramin Bank (TGB) under the purview of CGTMSE and MUDRA guarantee. 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.

Stand-Up India Scheme:

Loans under the scheme have been extended to 5 SC/ST/Women beneficiaries amounting to Rs. 1.19 crore during 1st quarter of 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. Skill Development Department of the State Government would also help in selection of viable projects under SUI.

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. House discussed the issues of PCA / MoU signed by some banks. Then, it was decided for



reallocation of the villages among the other member banks which do not have any issue regarding branch opening.

Agenda 4: Financial Inclusion

The House reviewed the progress of PMJDY in the State under which 813445 A/Cs have been opened up to 09.08.2017. Aadhaar Seeding in the PMJDY accounts of the State stood at 88.40%. Zero-balance accounts contributed 4.60% of the total PMJDY accounts opened up to 09.08.2017. All banks in the State issued RuPay cards to 88.73% PMJDY customers. 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.

House discussed the most vibrant issue for the bankers at the moment i.e. Aadhaar Seeding & Aadhaar Authentication to all operative savings & current accounts within 31.12.2017 otherwise all accounts would become inoperative as on 01.01.2018. General Manager & Convener-SLBC, Tripura informed the House regarding holding a workshop on Aadhaar Seeding & Aadhaar Authentication after SLBC Meeting where representatives from UIDAI would discuss the entire issue with the bankers, LDMs & RSETI Directors. He requested the bankers to take up this challenge on a war footing so as to complete Aadhaar Authentication to all operative savings & current accounts well before the targeted date.

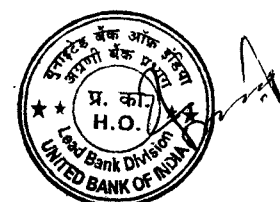
The banks operating in the State have enrolled 3.09 lac customers under PMSBY, 1.08 lac customers for PMJJBY and 11506 customers under APY as on 30.06.2017. House noted the performance under Social Security Schemes with a request to the bankers for coverage of each family under PMJJBY/ PMSBY schemes. 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 25 training programs with the participation of 519 candidates during 1st quarter of FY 2017-18. General Manager & Convener, SLBC-Tripura informed the House in respect of biometric attendance of the participants in RSETI, which would be required for reimbursement of expenses from MoRD, Gol.

The 14 Financial Literacy Centers in the State conducted 107 Camps during the quarter ended June 2017 while the 251 rural branches in the State conducted 694 camps during the same period.

Agenda 5: CD Ratio

CD Ratio of the State stood at 44% as on 30th June 2017 after recording 1% increase over the March 2017 figure. Banks were requested to focus on big ticket advances with the active support of the State Government. Shri Manas Dhar, Convener, SLBC-Tripura



requested the banks in correct report of data pertaining to loan sanctioned outside the State but utilized in different projects in Tripura for computation of State CD Ratio.

House noted the same and all concerned were requested to strive towards increasing CD Ratio to 53% at the end of FY 2017-18.

Seven out of eight districts have reported positive growth in CD ratio as on 30th June 2017 over March 2017. CD Ratio of West Tripura district stood at 33% as on 30th June 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 2017-18

House reviewed the overall achievement under ACP during April to June 2017 of the financial year 2017-18. Banks operating in the State achieved 27% (Rs.1192.79 crore) of the credit disbursement target under ACP 2017-18. The disbursement during 1st quarter of FY 2017-18 surpassed the corresponding figure of last year (2016-17) by 24%. Achievement under Priority Sector also stood at 25% at the end of 1st quarter of FY 2017-18. Achievement under Agriculture sector stood at 29%. While achievement under MSME & Other Priority Sector reached to 28% & 17% respectively.

Shri M. L. De, Secretary, Department of Agriculture stated that performance of some banks is meagre though banks jointly achieved 29% of target set for Agriculture during 1st quarter of FY 2017-18. He requested the banks to expedite sanction of KCCs to the farmers sponsored by the Agriculture Department.

Shri Manas Dhar, Convener, SLBC (Tripura) suggested for certification of land particulars by officials of the State Government at the Block Level which could help in quick disposal of loan proposals sponsored by the Agriculture Department. The suggestion has been accepted and Agriculture Department of the State Government will issue suitable instruction to Block Level Officials/District Level Officials/Sub-Division Level Official in this regard.

Agenda 7: Kisan Credit Card (2017-18)

All banks in the State had issued 13,665 KCCs covering Rs 57.22 crore, thus achieving 27% of the annual target (50,000 Nos.) by the end of the 1st quarter ending 30.06.2017.

All the banks in the State covered only 944 farmers (financed by banks) under Pradhan Mantri Fasal Bima Yojana (PMFBY) during Kharif season with Royal Sundaram General Insurance Co. Ltd. as insurance partner in the State.

House noted the performance of KCCs & PMFBY in the State.

Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura requested the bankers to put special efforts for issuance of KCCs to all farmers including all fish-farmers



within 31.03.2018 with coverage of all eligible farmers through PMFBY to save the farmers from crop loss against natural calamities.

Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura stated that there is huge potentiality in fish-farming in the State. Performance of fishery should be reviewed through Sub-Committee – Agriculture under SLBC.

Deputy Director, Fishery requested the banks to sanction fishery loans through KCC. He also informed that in unique manner, State Government is providing 4% interest subsidy on loans to fish farmers.

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 like West Bengal. He informed that farmers may get relief measures (like rescheduling, restructuring, etc.) for crop losses from natural calamities as per extant guidelines of RBI. He requested the bankers to push up coverage of farmers during Rabi season with the help of State Government. He also requested State Government for wide publicity in respect of PMFBY in the rural areas.

House also noted the formation of 54 Farmers' Clubs in the State as on 30th June 2017.

Agenda 8: Self Help Groups (SHG)

The House reviewed the performance of the Banks under NRLM/NERLP and WSHG during 1st quarter of FY 2017-18. No proposals have so far been sponsored under NULM during 2017-18.

Shri M. Nagaraju, Principal Secretary, Finance, Industries & Commerce and Rural Development, Govt. of Tripura requested the bankers to dispose all pending SHG proposal (including account opening) with them at the earliest.

Shri Arup Ratan Sharma, CEO-TRLM urged upon the Bankers to increase the average assistance to SHGs based on the activity undertaken, Convener SLBC suggested with first dosage to be fixed at Rs. 1.25 Lac and 2nd dosage at Rs. 1.50 Lac. CEO, TRLM expressed concern over poor implementation of Community Based Recovery Mechanism (CBRM) in the rural branches. He requested all stakeholders to take advantage of the program to hasten the recovery process by convening one meeting per rural branch per month which has been adopted by the House.

Shri Manas Dhar, Convener, SLBC (Tripura) informed that MoRD, GoI is regularly monitoring the performance of banks in respect of financing to SHGs. He also informed about signing of MoU by the banks with Tripura SRLM for participating in a big way for funding SHGs. He requested the banks to advise their rural branches to hold monthly meeting of CBRM without fail.



Agenda 9: Recovery Performance of Banks

The House reviewed sector-wise and Government Sponsored Scheme-wise recovery of loan position as on 30.06.2017. Overall recovery percentage in respect of three broad sectors, viz. Agriculture, MSME and Other Priority Sector (OPS) stood at 58% as on June 2017 as against 63% as on March 2017. There was no significant improvement in recovery under schematic lending. Recovery in SJSRY was 2%, SGSY was 9%, PMRY was 3%, PMEGP was 35%, Swavalamban was 30% while recovery in REGP (MMS) was 45% as on 30.06.2017. 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.

Gross NPA stood at Rs. 547.08 crore as on June 2017 which was Rs. 540.46 crore as on March' 2017. The outstanding amount under Written off A/Cs (Shadow Register) was around Rs. 67.88 crore which if added with the outstanding NPA, it would rise to Rs.614.96 crore as on 30.06.2017, which is not only a very high figure but also indicates immense scope for recycling of fund in the State itself.

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 30th June 2017

House reviewed the performance of the Banks as on 30th June 2017. The overall Advance in the State witnessed y-o-y growth of 19% from Rs.8114.73 crore as on June 2016 to Rs.9676.71 crore as on June 2017. Similarly, y-o-y growth of 21% was registered in Deposits which stood at Rs. 21961.94 crore as on June 2017 against Rs. 18183.51 crore as on June 2016.

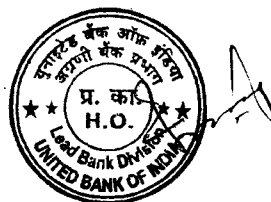
The House noted the y-o-y growth of 21% in lending under Priority Sectors (outstanding), 74% growth in lending to Minority community, 21% growth in lending to SC/ST borrowers and 6% in lending to Weaker Section as on 30.06.2017. Agriculture Sector achieved a y-o-y growth of 35% while MSME sector registered 15% y-o-y growth as on 30.06.2017.

Agenda 12: Performance under Govt. sponsored schemes

All banks sanctioned 1569 cases amounting to Rs.78.53 cr. under PMEGP against the yearly target of 1846 cases for FY 2016-17 and disbursed all the 1569 cases upto 30.06.2017.

All banks sanctioned only 6 cases amounting to Rs.0.21 cr. under PMEGP against the yearly target of 1500 cases for FY 2017-18 as on 30.06.2017.

All banks sanctioned 3057 cases amounting to Rs.77.17 cr. in SWAVALAMBAN as on June 2017 and disbursed 1895 cases up to 30.06.2017 against the yearly target of 4000 cases for FY 2016-17.



All banks sanctioned only 7 cases amounting to Rs.0.23 cr. under SWAVALAMBAN against the yearly target of 4000 cases for FY 2017-18 as on 30.06.2017.

Shri M. Nagaraju, Principal Secretary, Finance, Industries & Commerce and Rural Development, Govt. of Tripura expressed concern on the poor disbursement of SWAVALAMBAN cases for FY 2016-17 and also for sanctioning of proposals under PMEGP & SWAVALAMBAN cases for 2017-18. He referred to the review meeting with the bankers on 24.08.2017 on employment generation schemes (PMEGP, SWAVALAMBAN & SHGs). He requested the banks to complete the disbursement of all sanctioned SWAVALAMBAN cases for FY 2016-17 as per project cost within September 2017. He also requested the banks for disposal of sponsored proposals under PMEGP & SWAVALAMBAN for FY 2017-18 within 30th October 2017 in view of ensuing Assembly Election.

House noted the performance of the Banks and also noted the progress of KCC-Fishery, Mini Dairy, DRI, etc. as on 30.06.2017 for the financial year 2017-18.

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 50 students involving Rs 0.88 crore during 1st quarter of FY 2017-18. The outstanding balance in Education Loans as on 30.06.2017 stood at Rs.113.92 crore in 3904 accounts.

Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura informed the House in respect of formulating a new scheme by the State Government to extend loan to the aspiring students to study B. ED course in NCTE recognized institutions inside and outside of the State.

Under Housing Loans, outstanding balance stood at Rs.1260.34 crore in 31567 accounts as on 30th June 2017. House noted the progress.

Shri Manoj Kumar, Principal Secretary, Urban Development, Govt. of Tripura expressed satisfaction on the progress of PMAY in the State. He apprised the participants for providing 'pucca' houses to all by 2022 through PMAY. He emphasized on credit linked subsidy scheme (CLSS) under PMAY. He requested NABARD / SLBC to take care of PMAY while preparing Annual Credit Plan. He stated that PMAY is an opportunity to the banks for financing to individuals, resulting improvement in CD Ratio of the State.

Shri Manas Dhar, Convener, SLBC (Tripura) requested the State Government for wide publicity of the scheme-PMAY.



Agenda 14: MSME financing under ACP.

House reviewed the overall achievement of MSME during 1st quarter of FY 2017-18. All Banks have disbursed Rs 302.98 crore, registering an achievement of 28% against ACP target of Rs.1090.48 crore during 1st quarter of FY 2017-18.

Thereafter, the Convener SLBC of Tripura requested Shri Sunil Kumar, General Manager-NABARD to address the House.

Shri Sunil Kumar, General Manager, NABARD during his deliberation informed the House about digitization of SHG data which would help in better credit delivery to the SHGs and knowledge about the groups. He informed the House about finalization of unit cost for poultry, pig rearing, etc. for the State. He requested the banks for active participation in financing to SHGs and also fixation for minimum quantum of loan to SHGs. He informed the House regarding an assessment on PMFBY by Centre for Science & Environment. He suggested for wide publicity of PMFBY in rural areas so that all farmers (loanee & non-loanee) come forward for coverage under Fasal Bima.

Shri M. D. Debnath, Asst. General Manager, RBI Agartala deliberated on the following issues:-

- He stressed on financial literacy in rural areas and schools by rural branches and FLCs and requested to ensure that each rural branch would continue to hold one literacy camp once in a month as per RBI guidelines.
- Timely submission of Data by banks to SLBC Desk so as to ensure holding SLBC/ DCC/ DLRC meeting as per calendar.

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).**
- 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 with focus on Kishore & Tarun category loans **(Action: All Banks)**.
- All Banks are to exert effort to achieve Stand-Up India Targets for FY 2017-18 **(Action: All Banks)**.
- All Banks to complete Aadhaar Seeding and Aadhaar Authentication of all operative savings & current accounts within 31.12.2017. **(Action: All Banks)**.
- Reallocation of unbanked villages having population above 5000 to the other member banks which do not have any issue regarding branch opening through Sub-committee under SLBC **(Action: SLBC & Banks)**.
- Fixation of minimum quantum of loan to an individual SHG, 1st Dose - Rs. 1.25 lac and 2nd Dose - Rs. 1.50 lac **(Action: All Banks)**
- To ensure implementation of CBRM mechanism by the rural branches and hold meeting on monthly basis **(Action: Rural bank branches)**.
- Submission of data as per format and within stipulated time period so as to ensure holding SLBC/DCC /DLRC meetings as per calendar **(Action: All Banks)**.

Vote of Thanks.

Summing up the discussion, Shri Mahendra Dohare, DGM & CRM, United Bank of India, Tripura Region profusely thanked Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura for attending the SLBC meeting and sparing his valuable time in deliberations to guide the SLBC on the right path. He heartily thanked Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura, Shri P. K. Bajaj, M D & CEO, United Bank of India, Shri M. Nagaraju, Principal Secretary, Finance, Industries & Commerce and Rural Development, Govt. of Tripura and all other dignitaries from Govt. of Tripura, RBI, NABARD, Banks and other Agencies for their kind presence and active participation.

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**LIST OF THE PARTICIPANTS AT THE 122nd MEETING OF THE SLBC
FOR THE STATE OF TRIPURA
HELD AT PRAGNA BHAWAN, HALL NO.4, AGARTALA ON 31.08.2017 AT 11:00 A.M.**

Sl. No.	Name of the dignitaries	Designation/Office/Institution
I		CHAired BY
1	Shri Bhanu Lal Saha	Finance Minister, Govt. of Tripura
2	Shri Sanjeev Ranjan	Chief Secretary, Govt. of Tripura
3	Shri P. K. Bajaj	Managing Director & CEO, United Bank of India and Chairman, SLBC-Tripura
II	GOVT. OFFICIALS	
4	Dr. M. Nagaraju	Principal Secretary, Finance, Industries & Commerce and RD, GoT
5	Shri Manoj Kumar	Principal Secretary, Urban Development Dept., GoT
6	Shri M.L. De	Secretary, Dept. of Agriculture, GoT
7	Shri Rameshwar Das	Secretary, Dept. of Fisheries, GoT
8	Shri Sahadeb Das	DIF, Govt. of Tripura
9	Shri Arup Ratan Sarma	Addl. Secretary & CEO TRLM
10	Shri V.G. Jenner	Director, Dept. of Industries & Commerce, GoT
11	Shri Manoranjan Sarkar	Director, ARDD
12	Shri Suman Rakshit	Under Secretary, Revenue Dept.
13	Shri A.H. Jamatia	Joint Director, Dept. of Tribal Welfare
14	Shri Nikhil Majumdar	Dy. Director, Dept. of Fisheries, GoT
15	Shri Prabir Kr. Majumder	Asst. Director, Dept. of Agriculture, GoT
16	Dr. Jasmin Debbarma	Asst. Director, ARDD
17	Shri K.C. Roy	Dy. Director, KVIC
18	Shri Ashutosh Saha	I/C PMEGP, KVIB, Tripura
19	Shri Prasenjit Das	D.O., DIF
20	Shri Santanu Ghosh	D.O., DIF
21	Shri P. Majumder	Post Master, Agartala Head Post Office
III	RBI/NABARD/SIDBI/NHB/ INSURANCE COMPANIES/ BSNL	Designation/Office/Institution
22	Shri Sunil Kumar	General Manager, NABARD-Agartala
23	Shri M.D. Debnath	AGM, RBI
24	Shri Major Ashwani Saini	Manager, RBI
25	Shri Rakesh Kumar Yadav	Asst. Manager, SIDBI
IV	COMMERCIAL BANKS	Designation/Office/Institution
26	Shri Manas Dhar	General Manager, UBI, HO & Convener, SLBC-Tripura
27	Shri M. Dohare	DGM & CRM, UBI, Tripura
28	Shri M.M. Goswami	Chairman, TGB
29	Shri Swapan Kumar Saha	MD, Tripura State Co-operative Bank Ltd.



30	Shri Bhajan Ch. Roy	AGM, UBI-Tripura
31	Shri S.R. Das	AGM-LBD & RRB, UBI HO
32	Shri Deepak Chowdhury	Regional Manager, Agartala(North), SBI
33	Shri Shibatosh Chowdhury	Regional Manager, Agartala(South), SBI
34	Shri S. K. Das	Zonal Head-UCO Bank
35	Shri Dipankar Ambuly	GM, TGB
36	Shri Lalta Prasad	Chief Manager, Union Bank of India
37	Shri L.S.S. Nath Shahdeo	Chief Manager, Indian Overseas Bank
38	Mr. Mohd Ali	Chief Manager, Central Bank of India
39	Shri Sudip Chakraborty	Cluster Head, Bandhan Bank Ltd.
40	Shri R.N. Saha	Sr. Manager, Canara Bank
41	Shri Upal Saha	Sr. Manager, Punjab National Bank
42	Shri Avinash Kumar	Sr. Manager, Oriental Bank of Commerce
43	Shri Nantu Roy	Sr. Manager, Vijaya Bank
44	Sk Rafizuddin	Sr. Manager, Indian Bank
45	Shri Suvendu Bikash Jotder	Sr. Manager, Syndicate Bank
46	Shri Birendra Tripura	HOD (C&R), Tripura Gramin Bank
47	Shri Somnath Roy	Sr. Officer, Yes Bank
48	Shri K.P. Bhoumik	GM, Agartala Co-operative Urban Bank Ltd.
49	Shri Jitendra Bhagat	Dy. Manager, HDFC Bank
50	Shri Subrata Chakraborty	Manager, SBI R.O., Agartala (N)
51	Shri Manish Kr. Tiwari	Manager, IDBI Bank
52	Shri Dibyendu Banik	Asst. Manager, IDFC Bank
53	Shri Prantik Das	Manager, Bank of Maharashtra
54	Shri Devjyoti Paul	Asst. Manager, IDFC Bank
55	Shri Amit Deb	Asst. Manager, Kotak Mahindra Bank
56	Shri Nijwm Brahma	Asst. Manager, Union Bank of India
57	Shri Amal Debbarma	Asst. Dev. Officer, ACUB
58	Shri Abhijit Deb	Manager, South Indian Bank
59	Shri Suraj Sharma	P.O., Canara Bank
60	Shri Biswajit Gupta	Manager, Corporation Bank
61	Shri Partha Sarathi Das	Manager, Punjab & Sind Bank
62	Shri Robin Chakma	Manager, Allahabad Bank
63	Shri Rupam Dey	Asst. Manager, Federal Bank
64	Shri Rana Debbarman	Asst. Manager, HUDCO Ltd.
65	Shri Babul Ch. Sarma	State Director, NACER, Bangalore
66	Shri Narayan Ch. Debnath	Director, RSETI Udaipur
67	Shri Prasenjit Chakraborty	Director, RSETI Bishramganj
68	Shri Dulal Ch. Pandit	Faculty Member, RSETI Kumarghat
69	Shri Swapan Kr. Barman	Director, RSETI Dhalai
70	Shri Arun Chakma	LDM, West Tripura & Sepahijala and South Tripura
71	Shri Amitava Sengupta	LDM, Unakoti & North Tripura
72	Shri Mahit Krishna Devvarman	LDM, Dhalai & Khowai and Gomati
73	Shri Subhajit Patra	Officer, SLBC & FI, Tripura, United Bank of India

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