



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/1282-1381/ 2016-17

Ref: LBD/SLBC/Tripura/1282-1381 / 2016-17

दिनांक : 10.03.2017

Date: 10.03.2017

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

**विषय: त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 120वीं
बैठक की कार्यवाही ।**

**Subject: Proceedings of the 120th Meeting of
SLBC for Tripura.**

हम इसके साथ दिनांक 27.02.2017 को "प्रज्ञा भवन,
हॉल न. 4, अगरतला में सम्पन्न त्रिपुरा राज्य स्तरीय
बैंकर्स समिति की 120 वी बैठक की कार्यवाही भेज रहे
हैं।

We send herewith the proceedings of the 120th
Meeting of State Level Bankers' Committee for
Tripura held at "Pragna Bhawan, Hall No.- 4,
Agartala" on 27.02.2017.

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

मानव्य ७२

महाप्रबंधक

General Manager

(वि.समावेशन और प्राइसेक) एवं

(FI & Prisec) and

संयोजक : त्रिपुरा राज्य स्तरीय बैंकर्स समिति

Convener- SLBC, Tripura

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

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

Minutes of the 120th State Level Bankers' Committee Meeting for the State of Tripura held on 27.02.2017

The 120th SLBC meeting of Tripura State was held at the Conference Hall No.4, Pragna Bhawan, P.N. Complex, Agartala on 27th February 2017 where performance of banks for the period April – December 2016 for financial year 2016-17 was reviewed. The meeting was Co-Chaired by Shri Pawan Bajaj, Managing Director & CEO, United Bank of India and Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura. Amongst other dignitaries, Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura, Sri Sunil Kumar, General Manager, NABARD, Sri S.N. Chattopadhyay, 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 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 of Tripura welcomed Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura, who attended SLBC meeting of the State for the first time after joining as Chief Secretary of the State. He also welcomed all other participants to the 120th meeting of SLBC, Tripura. Then, he requested Shri Pawan Bajaj, Managing Director & CEO, United Bank of India, to deliver his keynote address to the House.

Shri Pawan Bajaj, Managing Director & CEO, United Bank of India, prior to delivering his keynote address greeted Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura with flower bouquet for his maiden presence in Tripura - SLBC meeting. Shri P. Bajaj also extended hearty welcome to Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura and other executives from the Govt. of Tripura, RBI, NABARD & Banks.

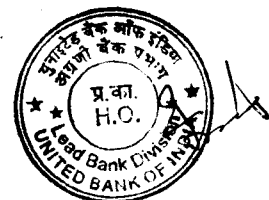
Shri Pawan Bajaj, MD & CEO of United Bank of India stated that Govt. of India has been taking proactive steps for encouraging and popularizing digital payments and cashless transactions. He congratulated Govt. of Tripura, bankers and other participants for successfully conducting DigiDhan Mela on 21.02.2017 in Agartala, Tripura in the gracious presence of Shri Rajiv Pratap Rudy, Hon'ble Union Minister of State Skill Development and Entrepreneurship, Government of India and Shri Babul Supriyo, Hon'ble Minister of State for Heavy Industries and Public Enterprises, Govt. of India. He also requested all banks to take necessary steps in achieving a cashless economy and for this, banks are required to increase the number of digital payment points including financial awareness



among the customers. He explained that the digital payments can be made through POS machines, Micro ATMs, UPI, QR code or USSD, etc.

Thereafter, Shri Bajaj mentioned about significant achievements of the Banks in different parameters apart from informing about the progress made with regard to major decisions of the last SLBC meeting held on 12.12.2016.

- At the end of December 2016, CD ratio of the State has decreased by 3% as compared to March' 2016 as the Banks received huge amount of Specified Bank Notes (Rs. 500/ Rs. 1000) both in Deposit and Advance Accounts owing to demonetization during November-December 2016. Banks have already initiated steps for increasing credit portfolio both in Agriculture and Retail segments including MSE.
- All the banks put together could disburse Rs 2885.96 crore i.e. 87% of the Annual Target of Rs 3334.24 crore under ACP during April-December 2016 of FY 2016-17 as against 74% (Rs.2164.37 crore) achieved during corresponding period last year (2015-16) thus registering a growth of 33% in disbursement on Y-O-Y basis.
- As on 31st December 2016, all banks have issued 39625 KCCs covering Rs 187.70 crore, thus achieving 79% of the annual target (50,000 Nos.) during first three quarters of the FY 2016-17. 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 December 2016 stood at Rs.7452 crore, which depicted 95% of the ANBC as compared to Rs.5619 crore as on December 2015. The annual growth rate of Priority Sector Advance on Y-O-Y basis observed at 32.6%, which is commendable.
- He expressed his satisfaction in respect of low percentage of zero-balance accounts(11.37%) in the State out of 8.44 lac PMJDY accounts opened up to 25.01.2017 as compared to the national average (24.40%). He emphasized on financial discipline in respect of converting zero balance accounts into operative accounts.
- He informed that Aadhaar Seeding in the PMJDY accounts of the State stood at 74.95% as against 59.35% across the country as on 25.01.2017. He requested all Bankers to put more efforts in this aspect for 100% Aadhaar seeding for eligible accounts as Aadhaar penetration in the State is almost 100%.
- He expressed his concern on activation of RuPay cards issued in PMJDY accounts. He requested all the bankers to ensure delivery of RuPay cards to all PMJDY accounts and their activation at the earliest so that the account holders could get the benefit of Rs. 1.00 lac inbuilt accident insurance.
- He stated that combined disbursement of all the Banks in the State under PMMY was on the lower side as only 66% of the annual target (Rs. 402 crore) during first three quarters and expressed hope that the Banks would perform better during remaining period of current fiscal for achieving the target. RSETI Directors and their sponsor banks should be in touch with the skilling centres for conducting financial literacy sessions for the entrepreneurs so that they become self employed with MUDRA loans.



- Loans under the “Stand up India Scheme” have been disbursed to 76 SC/ST/Women beneficiaries totaling Rs.12.24 crore. Performance of the banks in the State is far below the expectation. All banks were requested to take up the matter seriously to achieve desired target set for FY 2016-17 (at least 2 cases per bank branch) within 31.03.2017.
- Sri Bajaj referred to the NPA position of the State including written off amount which stood at Rs.622.16 crore i.e. 6.77% of total advance at the end of December 2016. He emphasized on initiation of timely recovery. He requested the banks to bring it down below 5% level by 31st March 2017 through joining of hands of State Government.

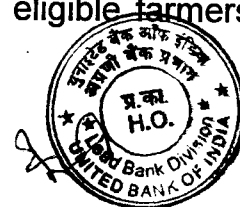
Shri P. Bajaj, MD & CEO of United Bank of India and Chairman, SLBC, Tripura opined that the collective effort of all concerned would facilitate speedy implementation of Government's policy on various spheres of economic activities within the shortest possible time resulting around economic development of the State.

Shri P. Bajaj, MD & CEO of United Bank of India and Chairman, SLBC, Tripura requested Shri Sanjeev Ranjan, Chief Secretary, Government of Tripura to deliver his address.

Shri Sanjeev Ranjan, Chief Secretary, Government of Tripura appreciated the efforts of all Stakeholders in the successful organization of DigiDhan Mela in the State on 21.02.2017. He urged upon the Bankers to extend the work of financial awareness in respect of digital transactions to the Branch Level. He suggested for observance of one designated week preferably in the Second half of the month of April 2017 at the Branch Level of all Banks in the State regarding financial awareness and literacy of Digital Payments and Cashless Transactions. He requested Bankers to complete the task of opening accounts for Tea Garden Workers, Migrant Labourers and People working in Brick Kilns within 31st March'2017 so that the process of providing wages and salaries to them can be routed through their accounts. LDMS and concerned Branches have to take up the responsibility to complete the task before the end of this financial year.

Shri Ranjan stated that the targets allocated by Govt. of India under Pradhan Mantri Awas Yojana(PMAY) are ambitious and all stakeholders need to put in their best efforts to achieve the targets of the State. Priority Sector lending should be given more thrust. Financial Inclusion program needs to focus mainly on 3 avenues- Pension, DBT and Digital Applications. Shri Ranjan also requested the Banks to give more thrust to Pradhan Mantri MUDRA Yojana(PMMY) which will not only help eligible entrepreneurs to finance their endeavours but also help the State in pushing up the CD ratio. He expressed that the performance of STAND-UP-INDIA scheme in the State is poor. He requested all Banks to give maximum push to the scheme and to sanction two proposals per Branch so that the State can achieve the target within the remaining days of the financial year 2016-17.

He expressed his satisfaction for achievement of 87% ACP target for FY 2016-17 at the end of the 3rd quarter. He requested the Bankers to achieve the KCC Target for the year and also requested the bankers for issuance of KCCs to all eligible farmers. He urged



upon the bankers for concerted efforts towards improvement of CD ratio in the State at the end of this fiscal. He proposed to set a slightly higher target of CD ratio, say 53% as at the end of the Financial Year 2017-18.

Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura urged upon the bankers for Branch Opening in the 19 designated villages having population more than 5000 within 31.03.2017 as per allocation of SLBC-Tripura. In respect of response of some of the banks regarding non-availability of suitable premises in the designated villages, Shri Nagaraju requested the concerned Banks to discuss the matter with the respective District Magistrate and Collectors in finding out suitable location for the branches.

He requested all Bankers to complete 100% RuPay card activation by 31st March 2017. He again stressed on the need for opening of remaining Bank accounts of Tea Garden Labourers and people working in other unorganized sector. He suggested for setting of ATMs / Mobile ATM Vans in the Tea Garden areas for quick payment of salaries to Tea Garden labourers. He stressed on the importance of giving more push to Financial Literacy and Financial awareness programs with stress on popularizing Digital and Cashless transactions. He also stated that Banks should focus on more enrolment under Social Security Schemes like PMSBY, PMJJBY and APY. He suggested for more push for PMSBY requiring premium of Rs. 12/- only per year in the coming days so that more and more beneficiaries can be enrolled under the scheme. He suggested for the involvement of Social Welfare Department, Govt. of Tripura in successful implementation of Atal Pension Yojana. He requested all the Bankers and other stakeholders to carry on the good work thereby helping the State for further development.

Thereafter, Shri Manas Dhar, General Manager, UBI (Prisec & FI) and Convener of SLBC (Tripura) undertook the following Agenda wise discussion through Power Point Presentation and requested the members to interact on the issues.

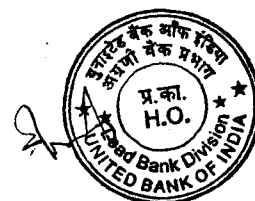
Agenda 1 : Confirmation of proceedings of 119th SLBC meeting for Tripura held on 12.12.2016:

Confirmed by the House.

DigiDhan Mela in Tripura

Tripura State Government organized DigiDhan Mela on 21.02.2017 at Agartala to encourage, guide and engage the citizens, customers and merchants to increasingly shift towards cashless payment modes across the State in presence of two Union Ministers. Major Banks of the State, Other PSUs, Telecom Companies and Government Departments participated in the Mela for awareness of the people towards digital payments. To encourage adoption of digital payments by local residents, the Mela continued daylong where the local residents interacted with banks and other stakeholders, got apps downloaded and understood how to use digital transactions.

Stand-Up India Scheme:



Loans under the scheme have been extended to 76 SC/ST/Women beneficiaries amounting to Rs. 12.24 Crores up to the third quarter of the Year. Progress in this regard continues to be poor. House noted the performance.

Banks have been requested to identify viable projects for Stand-Up India scheme with priorities and disburse the same so as to ensure achieving branch wise target stipulated for FY 2016-17, thereby increasing CD Ratio of the State. Uploading of proposals in the "Portal" was also emphasized.

Agenda 2 : Pradhan Mantri MUDRA Yojana

All Banks/Lending Institutions have made an achievement of Rs. 264.31 Crores with 64637 numbers of accounts as on 31.12.2016, against the annual target of Rs. 401.84 Crores i.e. 66% of the target.

House noted the performance under PMMY in the State.

Convener, SLBC requested bankers to expedite disposal of PMMY proposals by uploading on Ministry portal so that the achievement of the Annual target may be ensured by the year end as on 31.03.2017.

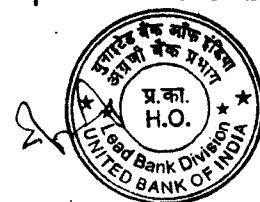
Agenda 3 : Opening of Bank Branches in Unbanked Villages having population more than 5000 .

Out of the 19 Villages having population more than 5000 allotted to different Banks for opening of Brick and Mortar Branches, no Branch had been opened till date. Member Banks were requested to expedite the process of branch opening, consult with respective DMs regarding availability of suitable premises and report the developments in this regard to SLBC desk within 31.03.2017. United Bank of India opened a branch at Mandwi on 05.02.2017.

Agenda 4 : Financial Inclusion Plan

The House reviewed the progress of Pradhan Mantri Jan Dhan Yojana (PMJDY) under which 844310 A/Cs had been opened in the State upto 25.01.2017. Aadhaar Seeding in the PMJDY accounts of the State stood at 74.95% as against 59.35% across the country as on 25.01.2017. Zero-balance accounts contributed 11.37% of the total PMJDY accounts opened up to 25.01.2017 as compared to the national average of 24.40%. All banks in the State issued RuPay cards to 82.72% PMJDY customers against national issuance of 77.97%. 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 aspects so that beneficiaries get the benefit of Rs.1.00 lac inbuilt accident insurance.

The banks operating in the State had enrolled 3.81 lac customers under PMSBY, 1.38 lac customers for PMJJBY and 9655 customers under APY as on 31.12.2016. 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 as well as speedy settlement of claims.

The House also noted the performance of the 5 RSETIs which conducted 82 training programs with the participation of 2215 candidates during April-December 2016 of FY 2016-17.

The 14 Financial Literacy Centers in the State conducted 103 Camps during the quarter ended December 2016 while the 268 rural branches in the State conducted 700 camps during the same period.

Agenda 5: CD Ratio of the Districts

CD Ratio of the State stood at 42% as on 31st December 2016 which has decreased by 3% as compared to March 2016 owing to deposit of huge amount of Specified Bank Notes (Rs. 500/ Rs. 1000) both in Deposit and Advance Accounts owing to demonetization during November-December 2016. House noted the same and set a target of reaching CD Ratio at 53% at the end of FY 2017-18.

2 out of 8 districts had reported positive growth in CD ratio as on 31st December 2016 over December 2015. CD Ratio of West Tripura district stood at 32% as on 31st December 2016. 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.

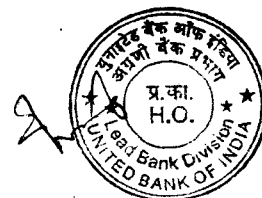
Agenda 6: Implementation of Annual Credit Plan 2016-17

House reviewed the overall achievement under ACP during April to December 2016 of the financial year 2016-17. Banks operating in the State achieved 87% (Rs.2885.96cr.) of the credit disbursement target under ACP 2016-17. The disbursement during first three quarters of FY 2016-17 surpassed the corresponding figure of last year (2015-16) by 33%. Achievement under Priority Sector also stood at 88% at the end of December 2016' quarter of FY 2016-17. Achievement under Agriculture sector stood at 86%, while achievement under MSME & Other Priority Sector reached to 95% & 82% respectively.

Agenda 7: Kisan Credit Cards (2015-16)

All banks in the State had issued 39,625 KCCs covering Rs. 187.70 crore, thus achieving 79% of the annual target (50,000 Nos.) by the end of the 3rd quarter ending 31.12.2016.

2634 Loanee farmers have been covered under PMFBY during Rabi 2016-17. Besides, 8405 Non-loanee farmers have also been covered under the scheme during Rabi 2016-17. Bankers were requested to take proactive steps to cover all eligible loanee farmers during Kharif 2017.



Shri Manas Dhar, GM & Convener, SLBC-Tripura stated that in terms of the directions given by the Ministry of Agriculture, GOI, in the VC on 23.02.2017, all the insured farmers under PMFBY should be issued Premium Acknowledgement Card (to be originated by insurance companies in electronic form to the concerned bank branches for getting the same printed by the branches) along with Folio on PMFBY by the Banks for necessary documentation of the exercise. He also requested Member Banks, as per their requirement, should get the Folio printed by themselves and deliver the same to the concerned branches well in advance for this purpose. In case of TGB and TSCB, NABARD will provide necessary assistance in this regard.

House also noted the formation of 48 Farmers' Clubs in the State during 1st three quarters of FY 2016-17. Concerned banks were requested to take proactive steps for formation of farmers' clubs as per target well before end of this financial year 2016-17.

Agenda 8: Self Help Groups (SHG)

The House reviewed the performance of the Banks under NRLM/NERLP and WSHG for first three quarters of FY 2016-17. The Banks sanctioned 38 cases of SEP (IND) and 23 cases of SHG under NULM as at the end of 3rd quarter of current financial year against sponsored 367 cases under SEP (IND), 1 case under SEP (GR) and 41 cases under SHG.

Agenda 9: Recovery Performance of Banks

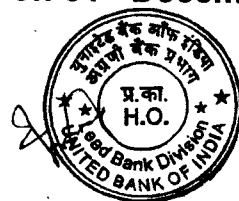
The House reviewed sector-wise and also Government Sponsored Scheme wise recovery of loan position as on 31.12.2016. Overall recovery percentage in respect of three broad sectors, viz. Agriculture, MSME and Other Prisec stood at 65% as on December 2016 as against 60% as on December 2015. There was no significant improvement in recovery under schematic lending. Recovery in SJSRY was 2%, SGSY was 18%, PMRY was 8%, PMEGP was 48%, while recovery in REGP (MMS) was 46% as on 31.12.2016. 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 increased to 5.97% as on 31st December 2016 from 5.82% as on 31st March 2016. The outstanding amount under Written off A/Cs (Shadow Register) was around Rs. 72.97 crore which if added with the outstanding NPA, would rise to Rs.622.16 crore which was 6.77% of the gross advance as on 31.12.2016.

The House discussed about the improvement of recovery of loan dues in the State and requested help of the Line Departments for joint recovery drive. The Bankers were once again requested to submit the Panchayet-wise defaulter list to the concerned authorities at the earliest.

Agenda 11: Performance of Banks in key areas in Tripura as on 31st December 2016



House reviewed the performance of the Banks as on 31st December 2016. The overall Advance in the State witnessed y-o-y growth of 17% from Rs.7827.83 crore as on December 2015 to Rs.9187.89 crore as on December 2016. Similarly, y-o-y growth of 24% had been registered in Deposits which stood at Rs. 21957.79 crore as on December 2016 from Rs.17688.66 crore as on December 2015.

The House noted the y-o-y growth of 23% in lending to Priority Sectors (outstanding), 10% in lending to Weaker Section, 18% growth in lending to SC/ST borrowers and 79% growth in lending to Minority community as on 31.12.2016. MSME sector registered 18% y-o-y growth while Agriculture Sector achieved a y-o-y growth of 29% as on 31.12.2016.

Agenda 12: Performance under Govt. sponsored schemes

All banks sanctioned 70 cases amounting to Rs.190.21 lac under PMEGP against the yearly target of 1846 cases as on 31st December 2016 for FY 2016-17. It was decided by the House that bankers would dispose all proposals within 10th of March'2017 and disbursements for eligible cases should be made by 31st March'2017

All banks combinedly sanctioned 435 cases amounting to Rs.1041.70 lac in SWAVALAMBAN as on December 2016 against the yearly target of 4000 cases for FY 2016-17. Bankers were requested that all eligible cases are to be sanctioned and disbursed within 31.03.2017.

House noted the performance of the Banks and also noted the progress of KCC-Fishery, Mini Dairy, DRI, etc. for the first three quarters of financial year 2016-17 ending on 31.12.2016.

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 251 students involving Rs 5.54 crore during first three quarters of FY 2016-17. The outstanding balance in Education Loans as on 31.12.2016 stood at Rs.113.86 crore in 3902 accounts.

Under Housing Loans, outstanding balance stood at Rs.1380.05 crore in 31159 accounts as on 31st Dec' 2016. House noted the progress as on 31st December 2016.

Agenda 14: MSME financing under ACP.

House reviewed the overall achievement of MSME during FY 2016-17. All Banks had 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.



Thereafter, the Convener SLBC of Tripura requested Shri Sunil Kumar, General Manager-NABARD and Shri S.N. Chattopadhyay, AGM, RBI to address the House.

Shri Sunil Kumar, General Manager, NABARD during his deliberation informed the House regarding movement towards digital / cashless payment systems during post demonetization scenario. In order to move towards cashless system, the initiatives taken by NABARD were narrated in the House. He highlighted the importance of Digital Financial Awareness and Literacy in the present scenario among the rural people. He also urged upon the Bankers to take up the task of digitization of women SHG data. He requested the Banks to conduct more awareness camps with the assistance of the fund granted by NABARD to the tune of Rs.15,000 per camp. He also informed the House that the issue of Credit Guarantee Coverage under Stand-Up India and MUDRA schemes for TGB & TSCB has already been escalated to NABARD's Central Office so that the RRBs and Cooperative Banks may be encouraged to sanction loans under these schemes and avail the benefits of Guarantee coverage. He requested the banks for coverage of all eligible crop loans under Pradhan Mantri Fasal Bima Yojana during Kharif season.

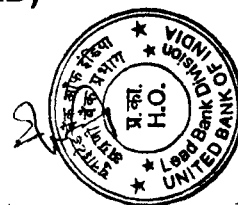
Shri S. N. Chattopadhyay, AGM, RBI Agartala stated that ACP achievement during first three quarters was 87% but expressed concern over the performance of some banks who had not been able to achieve even 10% of their annual target even after the end of 3rd quarters of the fiscal. Similarly, he requested all the Banks to contribute equally for improvement of CD ratio in the State during next quarter and observed that the Banks should speed up the process of opening Branches in the designated 19 villages having population more than 5000 and report the status to SLBC Desk by 31st March 2017. He stressed on financial literacy in rural areas by rural branches and FLCs and requested to ensure that each rural branch should continue to hold at least one literacy camp in a month as per RBI guidelines. He expressed concern over the poor attendance of representatives of various line departments from the State Government's side in BLBC meetings. He also 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.

Shri Arup Ratan Sharma, CEO-TRLM informed the House in respect of financial assistance of Rs. 1 Lac to SHGs under NERLP in a time period of 15 months (Rs. 40,000 after 6 months, Rs. 40,000 after another 6 months and Rs. 20,000 after another 3 months). He urged upon the Bankers to increase the average assistance to SHGs based on the activity undertaken. He requested the Bankers to expedite the process of sanction and disbursement of 86 pending NRLM and 64 pending NERLP applications at the earliest. 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 in augmentation of effective recovery process.



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

- Formation of Farmers' Clubs as per allocation given to Banks. **(Action: All Banks & NABARD)**.
- 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 2016-17 is to be achieved **(Action: All Banks)**.
- All Banks are to exert efforts to issue KCCs to all eligible farmers within 31.03.2017 **(Action: All Banks and Agriculture Department)**.
- Each FLC and rural branch would 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 2016-17 as on 31.03.2017 **(Action: All Banks)**.
- All Banks are to exert effort to achieve Stand-Up India Targets for FY 2016-17 **(Action: All Banks)**.
- Concerned Banks to complete the task of Account Opening process of Tea Garden workers and people working in other unorganized sector by 31st March'2017. **(Action: Banks and LDMs)**
- All Banks to complete Aadhaar Seeding and activation of RuPay Debit Cards with the active cooperation of the State Government Machinery and PRI bodies in Savings accounts by 31st of March'2017. **(Action : All Banks)**
- Banks to submit status report on opening of branches in unbanked villages having population above 5000 to SLBC Desk by 31st March'2017.**(Action: Banks)**.
- Observance of one specified week preferably in the Second half of the month of April 2017 at the Branch Level of all Banks in the State regarding awareness and literacy of Digital Payments and Cashless Transactions. **(Action : All banks & State Government)**.
- All Banks to distribute Acknowledgement Receipts and Folio cards to all farmers insured under PMFBY. **(Action : All Banks and NABARD)**



- SLBC Desk to write to the controlling authorities of Banks who were absent from the 120th SLBC Meeting(**Action : SLBC Tripura**)
- To follow-up about the decision taken by their Central Office in respect of extending credit guarantee under CGTMSE / other credit guarantee coverage schemes to RRB and State Cooperative Banks so that TGB and TSCB may be also take the benefit while sanctioning MUDRA and SUI loans. (**Action: NABARD**).

Vote of Thanks.

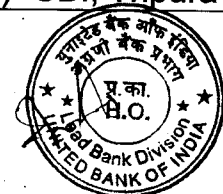
Shri Mahendra Dohare, DGM & CRM, United Bank of India, Tripura Region while expressing his privilege to offer vote of thanks, conveyed heartfelt thanks to Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura, Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, and all other dignitaries 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 120th MEETING OF THE SLBC
FOR THE STATE OF TRIPURA
HELD AT PRAGNA BHAWAN, HALL NO.4, AGARTALA ON 27.02.2017 AT 11:00 A.M.**

Sl. No.	Name of the dignitaries	Designation/Office/Institution
I	CO-CHAIRER BY	
1	Shri Pawan Bajaj	MD & CEO, United Bank of India
2	Shri Sanjeev Ranjan	Chief Secretary, Govt. of Tripura
II	GOVT. OFFICIALS	
3	Shri M. Nagaraju	Principal Secretary, Finance and I & C, GoT
4	Shri V.George Jenner	Director, I & C, GoT
5	Arupratan Sarma	CEO, TRLM, RD Department, GoT
6	Shri S.K. Sarkar	Jt. Director(I & C), GoT
7	Shri Deepak Kr. Nayak	Asstt. Director, MSME-DI, Agartala
8	Shri Ashutosh Saha	Nodal Asstt.(PMEGP) -TKVIB
9	Shri D.K. Das	Ext. Officer-KVIB
10	Shri Rajkishore Giri	Director, MSME-DI, Agartala
11	Shri Abani Debbarma	Jt. Director, Fisheries, GoT
12	Shri Prabir Kr. Paul	Asstt. Director, ARDD
13	Shri Prasenjit Das	DO, DIF, GoT
III	RBI/NABARD/SIDBI/NHB/ INSURANCE COMPANIES/ BSNL/ OTHERS	Designation/Office/Institution
14	Shri Sunil Kumar	General Manager, NABARD-Agartala
15	Shri S.N.Chattopadhyay	AGM,RBI
16	Shri N.C. Debnath	Manager, SIDBI
17	Shri Pradip Majumdar	Postmaster, Agartala Head Office
18	Shri Rana Debbarman	Asstt. Manager- HUDCO Ltd.
19	Shri K.C. Roy	State Director, KVIC, Agartala
20	Shri Chitta Ranjan Dasgupta	A.O., TKVIB
21	Shri Sankar Podder	Marketing Officer, NICL
IV	BANKS	Designation/Office/Institution
22	Shri Manas Dhar	General Manager, UBI & Convener, SLBC-Tripura
23	Shri M. Dohare	DGM & CRM, UBI, Tripura
24	Shri Upendra Sabar	Chairman, TGB
25	Shri Swapan Kr. Saha	MD, TSCB Ltd.
26	Shri Bhajan Ch. Roy	AGM, UBI, Tripura RO
27	Shri S.R. Das	AGM, UBI-H.O.
28	Shri Deepak Choudhury	Regional Manager(Urban)- SBI, Tripura
29	Shri Rabindra Kr. Senapati	Regional Manager(Rural)- SBI, Tripura



30	Shri Sankar Kumar Das	Zonal Manager, UCO Bank
31	Shri N. Shyam Sunder	Dy. ZM, Central Bank of India, Z.O. Guwahati
32	Shri Amit Saha	CM-Bank of India
33	Shri A. Kumar	Sr. Manager-Oriental Bank of Commerce
34	Shri Dipankar Ambuly	GM, TGB
35	Shri Rupam Dey	Asstt. Manager-Federal Bank
36	Shri Hemanta Bora	Chief Manager, Allahabad Bank
37	Shri Guruprasanna M. Prabhu	Chief Manager, Vijaya Bank
38	Shri L. Prasad	Chief Manager-Union Bank of India
39	Mohd. Ali	Chief Manager, Central Bank of India
40	Shri L.S.S. Nath Shahdev	Chief Manager, Indian Overseas Bank
41	S.K. Rafizuddin	Sr. Manager, Indian Bank
42	Shri A. Debbarma	Asstt. Development Officer-ACUB Ltd.
43	Shri Subrata Chakraborty	Manager, RBO,SBI
44	Shri Amit Bhattacharya	GM-TSCB Ltd.
45	Smt. Pradipta Aine	Sr. Branch Manager, Bharatiya Mahila Bank
46	Shri Sumit Mazumder	Manager-IDBI Bank
47	Shri Alok Chaudhury	Chief Manager, SLBC UBI
48	Smt. Samhita Roy	Regional Manager, ICICI Bank
49	Shri M. Debajit Singh	RM, GBG & TASC, ICICI Bank
50	Shri Mithun Dey	Officer, TCARDB
51	Shri Santiranjana Bhattacharjee	Chief Manager(C&R), TGB
52	Shri Manab Gupta	Dy. Manager, Kotak Mahindra Bank
53	Shri Sanjib Singh	BM, HDFC Bank
54	Shri Vijay Kumar	Br. Manager-Dena Bank
55	Shri Sudip Chakraborty	Cluster Head, Bandhan Bank
56	Shri Mritunjoy Roy	BM-Bandhan Bank
57	Shri Shradhanand Soren	Director, RUDSETI Agartala
58	Shri Sanjib Dey	Sr. Manager-Canara Bank
59	Smt. Brinda Thapa	Asstt. Manager-Corporation Bank
60	Shri Sukanta Bhowmik	TL-Axis Bank Ltd.
61	Shri Gopendra Rakshit	LDM, Gomati & South-UBI
62	Shri M.K. Devvarman	LDM, Dhalai & Khowai, UBI
63	Shri Subrata Mandal	LDM, West & Sepahijala, UBI
64	Shri Tamal Debbarman	Officer-SLBC & FI, Tripura

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ABSENTEE BANKS

1	Andhra Bank	6	Syndicate Bank
2	Bank of Baroda	7	IDFC Bank
3	Bank of Maharashtra	8	IndusInd Bank
4	Punjab & Sindh Bank	9	South Indian Bank
5	Punjab National Bank	10	Yes Bank

