

UNITED BANK OF INDIA
LEAD BANK DIVISION
HEAD OFFICE

CONVENER
STATE LEVEL BANKERS' COMMITTEE FOR TRIPURA.

Proceedings of Special SLBC Meeting on Implementation of "Comprehensive Financial Inclusion (CFI) Plan" held at Pragna Bhavan, Hall No.4, Agartala on 08.08.2014.

Special State Level Bankers' Committee (SLBC) meeting for Tripura on Implementation of Comprehensive Financial Inclusion on mission mode (Sampoorn Vittiyea Samaveshan) was held on 08th August 2014 at Pragna Bhavan, Hall No.4, at Agartala. The meeting was chaired by **Shri Sanjay Arya, Executive Director, United Bank of India**. The meeting was attended by **Shri A. Jindal, Secretary, Finance, Govt. of Tripura, Shri C.K.Jamatia, Addl. Secretary, Rural Development, Govt. of Tripura, Shri L.N.Rokhum, Special Secretary & Director of Institutional Finance, Govt. of Tripura**. Among other dignitaries **Shri A.K.Dogra, Dy. Director, Deptt. of Financial Services, Ministry of Finance, Govt. of India & Nodal Officer SLBC Tripura, Shri Manas Dhar, General Manager & Convener SLBC Tripura, Shri L.K.Pegu, Dy. Director General, Unique Identification Authority of India, Smt. Rashmi Das, Dy. Director, Deptt. of Urban Development, Govt. of Tripura** and other top executives of State Government, Banks, RBI & NABARD were present in the meeting.

This Special SLBC meeting was called in the background of launching of Comprehensive Financial Inclusion across the country in mission mode. Hon'ble Prime Minister is expected to launch the Scheme on 15th August 2014.

Shri Manas Dhar, General Manager, United Bank of India & Convener of SLBC (Tripura) while welcoming the participants explained the objective of holding such meeting and impressed upon the Banks and LDMs to put all out efforts for ensuring smooth implementation of Comprehensive Financial Inclusion **in Mission Mode**, keeping close liason with the Govt. Deptts and other stake holders. Shri Dhar then requested **Shri Sanjay Arya, Executive Director of United Bank of India** to deliver his inaugural address.

Shri Sanjay Arya, Executive Director, UBI prior to delivering his welcome address, greeted all the dignitaries of State Government, RBI, NABARD, Banking fraternity and Lead District Managers. Shri Arya described the highlights of the **Comprehensive Financial Inclusion (CFI) plan as under.**

Phase-I

- i) The very object of the Plan is Universal access to banking facilities.
- ii) At least one account would be opened for every uncovered household both in Urban & Rural area with RuPay Card within time lines. (starting from 31.08.2014)
- iii) Account opening has to be followed by Aadhaar seeding for routing of all DBT, loan, insurance and pension related transactions.
- iv) Financial Literacy Programme is to be given a push and to be extended upto the Block level. The standardized financial materials as per RBI design & specification are to be used at the time of holding Financial Literacy Camps.

- v) There is a provision of granting Rs.5000/- overdraft facility in Savings Bank Account step by step after evaluating satisfactory transaction in the savings bank account and credit worthiness.
- vi) RuPay Kishan Credit Card is to be issued to eligible cases.
- vii) Timelines should be strictly adhered to for every activity for all the satake holders.

Phase-II

In the 2nd phase, three other sectors viz. Credit Guarantee Fund, Micro Insurance and Micro Pension are to be implemented.

Shri Arya, ED, UBI emphasized on Banks, Lead District Managers and Govt. Departments to play their respective roles at this juncture for ensuring smooth implementation of the CFI Plan in mission mode. Sri Arya also pointed out that the Banks are required to cover the allotted villages and Wards under Sub-Service Area approach through Branch or Fixed Point BC with CSCs, Gramin Dak Sevak, PDS shops or NBFC.

Shri Arya informed the house that in Tripura 1038 villages have been mapped into 623 SSAs with 6.07 lac households and 100% coverage of the SSAs with banking outlets has been achieved in Tripura.

286 Wards covering 20 Municipalities and urban local bodies having 2.35 lac households in the State have been identified and allocated for coverage by the Banks. As against these urban households, till date 17.06 lac Savings bank accounts have already been opened.

Thereafter, Shri A.K.Dogra, Dy. Director, Deptt. of Financial Services, Ministry of Finance, Govt. of India & Nodal Officer SLBC Tripura was requested to place the Comprehensive Financial Inclusion Plan in mission mode before the house through power point presentation, prepared by the Department of Financial Services, Govt. of India.

During the power point presentation, Shri Dogra emphasized on few check points as under :

- i) After opening of the account, seeding of Aadhaar number is essential for interoperability and payment under DBT. In Tripura since the Aadhaar penetration is almost 96%, all existing SB accounts and newly opened accounts should be seeded with Aadhaar number simultaneously. Simplified Account Opening Form should be used for opening accounts under CFI.
- ii) On introduction & use of e-KYC, no other document is to be sought from the account holder, for making the account fully KYC compliant.
- iii) RuPay ATM Debit Cards are to be simultaneously delivered along with opening of accounts under the programme. All the existing FI Savings account holders should be provided with RuPay Debit Card in Tripura in phases, since it is reported that each household is having a Savings account both in rural and urban areas.

iv) In order to make the BC viable and to retain them, minimum remuneration of Rs.5000/- per month is to be ensured by the Banks. Corporate BC will be monitored by the Banks so that BC at ground level can get remuneration at right time and right amount.

v) LDM's office needs to be strengthened. Infrastructural facilities are to be improved in the office of LDMs. For regular monitoring of account opening by the Banks, conducting Financial Literacy Camps at Block Level, and by the rural branches of the Banks, meetings are to be conducted at District level & Block level by the LDMs.

vi) Then. Mr. Dogra described the salient features of the CFI Plan through Power Point Presentation. Major items, narrated through his presentation were as under :

- i) Background of SVS
- ii) Financial Inclusion-Current status.
- iii) Mission mode objectives.
- iv) Strategy for achievement of objectives.
- v) Opening of Basic Savings accounts
- vi) Suggested variants of the BC structure.
- vii) Administrative structure for Monitoring.
- viii) Summary of Action points.

Shri Manas Dhar, GM, UBI & Convener of SLBC, then went through another Power Point presentation from SLBC desk with exhaustive description on the parameters as under :

- a) Highlights, Targets, Tasks Ahead and Timeliness.
- b) Role of SLBC
- c) Role of Lead District Managers
- d) Role of State Government.
- e) Role of Banks
- f) Challenges Ahead
- g) Monitoring Mechanism & MIS.

In every segment he pointed out the action points and role to be played by the different stake holders, specially the Banks and the LDMs.

The decisions emerged from the aforesaid power point presentations and discussions are included in the Action Points.

Major Action Points emerged in the Special SLBC meeting are :

- In every district Gram Panchayat wise creation of Sub-Service Area (SSA) has been completed and allocated to different Banks. In the form of CD, the district wise mapping of Sub-Service Areas amongst Banks has been distributed to all Banks. LDM should provide a copy of the SSA mapping to the Finance Secretary, Govt. of Tripura, to all Panchayat Pradhans and District Authority also. **(Action : LDMs)**
- LDMs should identify the locations for account Opening Camps to be organized by the Banks especially on the date of launching of CFI and ensure that all

- households are having at least one account each. In these Camps, simultaneously the Aadhaar number should be seeded and pre-processed Ru-Pay Debit card should be distributed by the Bank Branch Authority only. **(Action : LDMs)**
- LDMs should hold Special DCC meeting immediately to finalise the Camp dates/ locations for account opening, seeding of Aadhaar, and conducting Financial Literacy Camps at block level. All the Camp dates with location should be informed to the concerned Banks that will conduct the Camps, district authority with a copy to the SLBC desk. **(Action : LDMs)**
 - BCAs functioning should be monitored by the Base Branch as well as by the Banks. Timely engagement of BCs, creation of necessary infrastructure for BCs and ensuring payment of minimum remuneration of Rs.5000/- to BCs should be ensured by the member Banks. **(Action : All Banks)**
 - LDMs should collect household coverage data from all Banks (CBS generated data in respect of Savings Accounts) and compile the total coverage data in respect of their districts before 28.08.2014 and send the report to SLBC. All Banks should provide the correct & accurate data to the LDM in time without delay. **(Action : LDMs/Banks)**
 - The Banks would furnish requisite data/information on SSA coverage (both rural & urban), BC engagements, coverage of households through account opening, generated from their structured MIS mechanism, mentioning out of the total accounts opened, how many are of Males, how many of Females, how many are of Head of the family and how many are of the Lady of the family to the SLBC for uploading/ updating the same in the SLBC Website. **(Action : Banks & LDMs)**
 - Henceforth, in all DCC meetings, the District Head of BSNL should be invited to discuss the issue of connectivity as a regular agenda. The discussion on this issue are to be minutised and the ground level problems should be sorted out. **(Action : All LDMs.)**
 - The Banks should report connectivity problem, if any, in respect of their BC locations to SLBC. The LDMs would also identify BC locations where connectivity problem is persisting and immediately inform it to the District Magistrate with intimation to SLBC. **(Action: All Banks & LDMs)**
 - State Government to pass on instructions to the District Magistrates for providing full fledged support to banks and LDMs in the districts for organizing Camps for account opening and Aadhaar seeding. District Magistrates would be adequately briefed by the State Government to sensitise the Panchayat officials to make the account opening camps successful by bringing all households under its ambit. Gram Panchayats should also be requested to provide help to the Bankers as far as the data of uncovered families are concerned. **(Action : State Government)**
 - The LDMs are to regularly update GIS and Online SSA data in the web portal. In case of any problem faced, that should be referred to SLBC.**(Action : LDMs)**

- Grievance redressal mechanism should be put in place by the SLBC Convener Bank. **(Action : SLBC Convener Bank)**
- All MIS should be furnished to the Finance Secretary, Govt. of Tripura by the SLBC & LDMs. **(Action : SLBC & LDMs)**
- Under the chairmanship of Finance Secretary, Govt. of Tripura a small group meeting of all the four Banks entrusted with the implementation of Comprehensive Financial Inclusion Plan should be arranged by the SLBC Tripura desk immediately to finalise the SSA coverage (both in urban & rural) by deployment of BCAs/ organization of Camps for seeding Aadhaar number, issuance of RuPay Debit Cards by 15th August 2014. **(Action : SLBC)**

The meeting ended with Vote of Thanks extended by the Asstt. General Manager, United Bank of India, Tripura Region.

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Ref : LBD/SLBC/Tripura/ /2014

Dated 11.08.2014.

ALL MEMBER BANKS OF SLBC IN TRIPURA.

Subject : Proceedings of the Special SLBC Meeting on Implementation of "Comprehensive Financial Inclusion (CFI) Plan" held at Pragna Bhavan, Hall No.4, Agartala on 08.08.2014.

We send herewith the Proceedings of the Special SLBC Meeting on Implementation of "Comprehensive Financial Inclusion (CFI) Plan" in mission mode held at Pragna Bhavan, Hall No.4, Agartala on 08.08.2014.

We request all concerned to please implement the decisions arrived at in the aforesaid Special SLBC meeting as per timelines.

General Manager,
(Recovery, FI & Lead Bank)
Convener SLBC Tripura.

Enclo : as stated.

**LIST OF THE PARTICIPANTS AT THE SPECIAL MEETING OF THE SLBC ON SVS
FOR THE STATE OF TRIPURA
HELD AT PRAGNA BHABAN, HALL NO.4, AGARTALA ON 08.08.2014 AT 12:00
Noon.**

Sl.No.	Name of the dignitaries	Designation/Office/Institution
I	CHAIRPERSON	
1	Shri Sanjay Arya	Executive Director, United Bank of India
II	OFFICIALS OF GOVT. OF TRIPURA	
2	Shri A. Jindal	Secretary, Finance, GOT
3	Shri C. K. Jamatia	Addl. Secretary(RD), GOT
4	Shri L.N. Rokhum	DIF, GOT
5	Shri L.K. Pegu	DDG, UIDAI
6	Mitun Chakraborty	IEC Manager, UIDAI
7	Smt. Rashmi Das	Dy. Director, DUD, Govt. of Tripura
8	Shri T. K. Basak	Development Officer, Institutional Finance
III	DFS, MoF, GoI	
9	Shri A. K Dogra	Dy. Secretary, DFS-Nodal Officer for SLBC Tripura
IV	RBI/NABARD	Designation/Office/Institution
10	Shri Anil K. Sharma	GM,RBI, Agartala
11	Shri Rajiv Johri	AGM, RBI, Agartala
12	Shri R. K. Debbarman	GM, NABARD
13	Shri V.K. Sharma	DGM, NABARD
14	Shri Nilotpol Roy	Manager, RBI
IV	COMMERCIAL BANKS	Designation/Office/Institution
15	Shri Manas Dhar	GM, UBI, Head Office
16	Shri Pramod Pal	R.M.(Urban) SBI, Tripura
17	Shri Pradip Kr. Paul	R.M.(Rural) SBI, Tripura
18	Shri Swapan Kumar Saha	M.D., TSCB
19	Shri Partha Sengupta	Zonal Manager, UCO bank
20	Shri R.P. Sah	Dy. Zonal Manager, UCO Bank
21	Shri Deb Kumar Saha	Chief Manager, IOB
22	Shri Abhijit Sarkar	Sr. Branch Manager, BOB
23	Shri Khanindra B.	Asst. Manager, Indian Bank
24	Shri Praneswar Dutta Choudhury	Officer-GR. III, TCARDB
25	Shri Nitin Govil	AGM, IDBI Bank
26	Shri Hemanta Bora	Chief Manager, Allahabad Bank
27	Shri Chandan Chakraborty	Sr. Manager, PNB
28	Shri S. Das	Manager, P & SB
29	Shri P.K. Mukherjee	Chief Manager, BOI
30	Shri P.K. Chanda	Chief Manager, Canara Bank
31	Shri Niranjan Saha	Chief Manager, CBI
32	Shri S.M. Acharya	Chief Manager, Union Bank of India
33	Shri Upendra Sabar	Chairman, TGB
34	Shri Deboraaj Bhattacharjee	CBM, ICICI Bank
35	Shri Arnab Basu	BM, South Indian Bank

36	Shri Ramkrishna Chakraborty	Asst. Manager, Vijaya Bank
37	Shri Brajesh Kumar	Manager, Bank of Maharashtra
38	Shri Asutosh Kumar	BM, Andhra Bank
39	Shri S.K. Dash	Chief Manager
40	Shri N.C. Das	Sr. Manager, Corporation Bank
41	Shri Sudip Chakraborty	Dy. V.P. & BM, Axis Bank Ltd.
42	Shri Lalnuntluanga	Asst. Manager, Dena Bank
43	Smt. Jayasri Debbarma	Development Officer, TSCB
44	Shri A.K. S	Manager, IDBI
45	Shri Ajith V.	Manager & BH, Federal Bank
46	Shri B.P. Saha	Sr. Manager, TGB-H.O.
47	Shri R. M. Sinha	Manager, TGB-H.O.
48	Shri Subrata Kr. Chakraborty	DCO, SBI
49	Shri Ishan Kr. Dandapat	GM, TGB
50	Shri Amitabha Sengupta	AGM(FI), UBI-H.O.
51	Shri Ranjit Roy	AGM, UBI HO
52	Shri T. K. Patra	AGM, UBI, Tripura Region
53	Shri Janardan Bose	Chief Manager, SLBC UBI
54	Shri Swapan Kr. Das	Chief Manager, UBI
55	Shri A Chakma	LDM(Dhalai & Khowai), UBI
56	Shri Lianthanga Darlong	LDM(North & Unakoti)
57	Shri Subrata Roy	LDM(West Tripura & Sepahijala), UBI
58	Shri Gopendra Kr. Rakshit	LDM(Gomati & South), UBI
59	Shri Prasenjit Paul	Manager(IT), UBI
60	Shri Tamal Debbarman	Officer-SLBC, UBI-TRO
61	Shri Dines Chakrabarti	Head-Implementation, Atyatui Technologies P. Ltd.
V	REPRESENTATIVES OF ULB	Designation/Office/Institution
62	Shri Jiban Krishna Acharjee	CEO, Melaghar MC
63	Shri Paritosh Debbarma	CEO, Ambassa MC
64	Shri Debajyoti Roy	CEO, Dharmanagar MC
65	Shri Sirshendu Debbarma	CEo, Mohanpur MC
66	Shri Abhiram Debbarma	CEO, TLM
67	Shri Bankim Ch. Duto	Accountant, Sonamura NP
68	Smt. Anjali Lodh	Community Organizer, Kamalpur NP
69	Shri Santimoy Debbarma	Executive Officer, JRN NP
70	Shri Sajal Debnath	Executive Officer, Sabroom NP
71	Shri Biswajit Baidya	Community Organizer, Santirbazar NP
72	Smt. Anjana Kar(Barua)	Community Organizer
73	Shri Milan Chakraborty	Accountant, AMC