

UNITED BANK OF INDIA  
LEAD BANK DIVISION  
HEAD OFFICE

**Proceedings/Minutes of the 109<sup>th</sup> SLBC Meeting for the State of Tripura held on 27<sup>th</sup> May, 2014.**

The 109<sup>th</sup> SLBC meeting of Tripura State was held at the Conference Hall no.4, Pragna Bhawan, P.N. Complex, Agartala on May 27, 2014 where performance of Banks during the period from April 2013 to March 2014 was reviewed. The meeting was **chaired by Shri Bhanulal Saha, Honb'le Finance Minister, Govt of Tripura**. Amongst other dignitaries, **Sri Sanjay Arya, Executive Director, United Bank of India, Sri S.K.Panda, Chief Secretary, Govt. of Tripura, Shri N.C.Sinha, Principal Secretary, Rural Development, Dr.V.K.Bahuguna, Principal Secretary, Agriculture, Shri A.K.Jindal, Secretary, Finance Deptt. Govt. of Tripura, Shri A.K.Dogra, Dy. Secretary, DFS, Ministry of Finance, Govt. Of India & Nodal Officer for SLBC Tripura, Shri L.N. Rokum, Director of Institutional Finance, Govt. of Tripura, Shri Anil K. Sharma, General Manager, RBI, Agartala, Shri R.K.Deb Barman, General Manager, NABARD, Shri Manas Dhar, General Manager, UBI & Convener, SLBC (Tripura) were also present**. Top Executives of State Government, RBI, NABARD and Banks 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 welcomed all the participants to the meeting and requested Shri Sanjay Arya, Executive Director, UBI to deliver his key note address.

**Shri Sanjay Arya, Executive Director, United Bank of India**, prior to delivering his welcome address warmly greeted the Finance Minister, Govt. of Tripura with flower bouquet, who graced the occasion with his presence for the first time after assuming his office very recently. Shri Arya also extended hearty welcome to the Chief Secretary, Shri S.K.Panda, Shri A.K.Dogra, Dy. Secretary, DFS, Ministry of Finance, Govt. of India, and also Shri Anil K. Sharma, General Manager, RBI & Shri R.K. Deb Barman, General Manager, NABARD with flower bouquet. General Manager, RBI & General Manager, NABARD attended the meeting for the first time on assuming their office very recently.

**Sri Arya** highlighted the following issues in his key note address.

- 1 It was heartening to note that the CD ratio of the State has been increased to 38% as on March 2014, against 34% as on March 2013, thus registering 4% Y-o-Y growth. But the Banks have to go a long way to achieve the targeted 40% CD ratio. The need of big ticket loans under industrial sector was highly felt for giving a larger push to the CD ratio within a short period.
- 2 Greater financial Inclusion has assumed a lot of importance during the last few years. All the identified 1038 villages, irrespective of population of more than & less than 2000, were covered either by Brick & Mortar Branch or BCA points and thereby achieved 100% coverage of financial inclusion in the State. 6, 06,147 nos. of FI accounts have been opened by the Banks upto March 2014 in these villages. The Bankers now require to speed up the process of increasing transactions to the maximum extent possible through these accounts to derive benefits.

- 3 Out of the total 52 centres recommended by the State Government earlier, Brick & Mortar branches have been opened in 48 centres. However, TSCB could not open branches in the remaining 4 centres and they should speed up the process in this regard.  
Further, out of 82 new locations identified by the State Government for opening Brick & Mortar branch or USB, 11 Branches and 40 USBs have been opened so far by the Banks. Banks were requested to attach due importance in opening either branch or USB in remaining 31 locations without any further delay.
- 4 As regard to ATM, the State was having 308 ATMs against 425 branches, out of which 157 were onsite and remaining 151 were offsite. As regard to opening of ATMs at the identified 170 locations, Banks were not finding all the locations viable for opening of ATMs, due to difficulty in cash management, supervision of security and estimated insufficient hits per day. However, till now 20 ATMs have been opened out of identified 170 locations.
- 5 During the fiscal 2013-14, it was decided to bring 1 lac fresh cultivators under the fold of KCC. Upto March 2014, against this target, fresh KCC had been issued to 85064 nos of farmers amounting Rs.301.77 crore. 12334 KCCs were renewed for Rs.25.19 crore. It would be helpful if the list of uncovered farmers under KCC could be provided to the Banks from Agriculture Deptt, to cover all eligible farming households in the State.
- 6 All the Banks have combindly exerted efforts to meet the target of Annual Credit Plan for the year ending March 2014. Under ACP 2013-14 as against the annual target of Rs.2319.75 crore, the achievement of all Banks stood at Rs.2848.46 crore i.e.123% of the annual target as against 95% achievement in the last year (2012-13).
- 7 The achievement in Agriculture sector under ACP 2013-14 as on March 2014 was Rs.865.23 crore which was 102% of the target compared to 76% achieved last year.
- 8 Under DBT, accounts have been opened for all 45003 beneficiaries details of whom were made available to the LDMs of 4 districts, thus 100% achievement obtained in respect of account opening. As on 31.03.2014, out of 45003 nos. of beneficiaries in 4 districts, Aadhaar numbers were received and seeded in 33678 accounts, which ensured Aadhaar coverage at 75%.
- 9 It was a matter of concern that the gross NPA had increased from 5.48 % as on March 2013 to 6.37% as on March 2014. Amount in absolute terms had increased from Rs.251.92 crore as on March 2013 to Rs.368.13 crore at the end of March 2014. The outstanding amount for written off accounts was Rs.242.56 crores which if added with the outstanding NPA, the gross NPA would reach Rs.610.69 crore which was almost 11% of gross advance and obviously very alarming. With such recovery position, Banks would not able to recycle the funds and would not be in a position to lend further.  
**Sri Arya** requested the State Government to find a way out to help the Banks in recovery of dues which would go a long way in credit growth in the State.
- 10 With the appeal for help in recovery, Sri Arya reassured that all Banks stands committed to make Tripura emerging as one of the economically developed States in North Eastern part of the Country.

Thereafter, Shri Arya requested **Shri Bhanulal Saha, Hon'ble Finance Minister, Govt. of Tripura** to deliver his key note address to the House.

Hon'ble Finance Minister, Govt. of Tripura in his initial address mentioned the following points.

- 1 It was desirable and needed that one brick & mortar branch or a stable banking outlet should be in every Panchayat or ADC village Council, though it may not be possible to open bank branch in every villages. Wherever bank branch was opened in rural areas, it was observed that manpower remained an issue in all the branches. In a single man branch NREGA payments got delayed, people of small means were inconvenienced only due to slow services offered due to inadequate manpower at the branch. Banks should look into the matter seriously.
- 2 Business Correspondent model needs further improvement. Very low cash holding capacity of BCs made them unable to make payment of enrolled account holders in time due to which, beneficiaries got irritated and only efficient banking payment system of NREGA, govt. benefits etc might redress the situation.
- 3 CD ratio of the State is steadily increasing, but not upto the mark. As Tripura remained far below the national average of CD ratio he urged to deliver credit to improve the CD ratio.
- 4 2/3<sup>rd</sup> of the population was under below poverty line in the State. In poor States, institutional finance should be more to accelerate development process. But it was observed that the Bankers were slow to deliver loans to poorer. He requested the Bankers to trust poor people and to ensure more lending to them which would take CD ratio of the State to desired level.
- 5 He emphasised that agencies like Bandhan was flourishing as they are giving credit to poor people and earning profit. So there should a mechanism in the Banks to help the poor people with timely and adequate finance.

Thereafter, with the permission of **Sri Bhanulal Saha, Hon'ble Finance Minister, Shri Manas Dhar, General Manager, UBI & 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 108<sup>th</sup> SLBC meeting for Tripura held on 16.01.2014** : Confirmed by the House.

**Agenda 2 : Compliance of Action Points on major decisions of previous SLBC meeting.**

**i. Banks to make efforts to achieve CD ratio of 40% for the State by 2014.**

The CD ratio of the State increased to 38% as on March 2014, against 34% as on March 2013, registering Y-o-Y growth of 4%. Thrust was given on improved credit delivery in Agriculture and Allied Activities, including crop loan, Fishery, Animal Husbandry & Horticulture and SHG, MSME etc. Special Sub Committee of DCC in West Tripura district drew up Action Plan, which resulted in yearly growth of the CD ratio of West Tripura district from 27% as on March 2013 to 29% as on March 2014.

**Comment of General Manager, RBI.**

General Manager, RBI suggested that Banks & Govt. should identify big ticket loan proposals under industrial sector to give a real push to the CD ratio. He stressed to have a strategy for identifying big projects with high credit requirement and District Industry Centres should come up with plans & programmes in this score.

**Comment by Principal Secretary, Agriculture, Govt. of Tripura.**

Principal Secretary, Agriculture, Govt. of Tripura commented that the State could be developed only if we could develop Agriculture, Fishery, SME etc by way of pumping

adequate finance in the Primary sector only. Govt. of Tripura was finalising preparation of a strategic plan in the primary sector with a financial outlay of Rs.1000 crore. Shri Manas Dhar, General Manager, UBI pointed out that in the Sub Committee of SLBC on Agriculture, such Govt. plan may be discussed and decision may be taken for adoption.

**ii. Banks were to expedite opening of brick & mortar branch/USBs in 82 identified locations according to the allotment made by the SLBC.**

Out of 82 identified centres, Banks have so far opened 11 nos. of brick & mortar branches and 40 nos. of USBs upto 31.03.2014, covering 51 locations. Remaining 31 locations, allocated to different Banks were requested to attach due priority in opening either branch or USB in those locations without any further delay.

The Small Committee formed in the last SLBC meeting held its first meeting on 21.01.2014 and observed that existing 82 locations identified for opening either brick & mortar branches or USB should be completed by all Banks as per allocation.

The Small Committee also completed mapping of existing bank branches block wise/village wise to locate the regional gap and were preparing a roadmap for providing at least one brick & mortar branch in every 10-12 villages.

A roadmap for establishing brick & mortar branches needs to be finalised on the basis of the study for placing it in the next SLBC meeting.

**Comment by the Chief Secretary, Govt. of Tripura.**

Chief Secretary, Govt. of Tripura reiterated and summarised that each Gram Panchayat should have an ATM, cluster of 3-5 Gram Panchayats should have a USB and 10-12 Gram Panchayats should have a brick & mortar Branch in Tripura to ensure equitable distribution of bank branches throughout the State. The Small Committee, under the chairmanship of Secretary, Finance, Govt. of Tripura should meet in 7 days and finalise a roadmap for providing banking outlets in the above manner on the basis of the study made by the Committee. The Small Committee would ensure that proposed location of branches would have all-weather road facility, electricity, telephone connectivity and security arrangements.

**Comments by Dy. Secretary, DFS, MoF, Govt. of India & Nodal Officer, SLBC.**

For the remaining 31 locations, there should be a deadline for establishing either USB or Brick & Mortar Branch for the Banks. On discussion as suggested by the Chief Secretary, GoT the deadline has been finalised to be September 2014.

**iii. TGB & TSCB to open the branches in remaining 5 identified centres allocated in 2009-10 and 2010-11 by March 2014 without any further delay.**

TGB has opened Paschim Hmunpui Branch but Tripura State Co-operative Bank (TSCB) is yet to open the remaining 4 branches.

**Comment by Director of Institutional Finance, Govt. of Tripura.**

Director of Institutional Finance, GoT desired to know from TSCB the final deadlines for opening these branches. In reply, the Chairman, TSCB informed that 2 branches would be opened by July 2014 and other 2 branches would be opened by September 2014.

**Shri Manas Dhar, General Manager, UBI** informed that Executive Director of United Bank of India, as SLBC convener Bank had written to his counterparts in all major Banks which have little presence in Tripura to expand their branch network. These Banks would again be followed up to inform their plan for opening of branches in Tripura.

**iv. For opening of 170 ATMs at the selected locations, Banks should go by the findings of the Small Committee of SLBC constituted for this purpose in 108<sup>th</sup> SLBC meeting.**

Against 170 identified locations, 20 ATMs have been opened so far. While SBI has opened 11 ATMs, UBI & UCO have opened 7 & 2 ATMs respectively in the said locations. UBI have 5 more ATMs in the pipeline for installation in these locations.

Considering major issues related to remoteness of locations, regular cash feeding of the ATMs at such location, low estimated hits, majority of the centres have not been found economically viable.

However, 84 ATMs have been opened in 2013-14 in the State. As on March 2014, there are 308 ATMs in the State against 425 branches, out of which 157 are on-site and remaining 151 are off-site ATMs.

**Comment by the Chief Secretary, Govt. of Tripura.**

Small Committee constituted in 108<sup>th</sup> SLBC meeting should study the installation of ATMS in the selected locations and finalise the matter of establishing ATMs considering its viability in a short time.

**v. Seeding of Aadhaar Number should continue side by side. Banks should take care to seed all the Aadhaar numbers meticulously received from drop box/district authorities or from the beneficiaries.**

All measures of publicity for Aadhaar number seeding has been adopted by the Banks. As on 31.03.2014 accounts of all 45657 beneficiaries under DBT in 4 districts, details of whom has been received from the District Authorities, have been opened by the Banks, thus ensuring 100% compliance in this regard.

Out of 45657 beneficiaries, Aadhaar number is seeded in 33827 accounts, registering 74.08% achievement in seeding.

**Comment by Chief Secretary, Govt. Of Tripura.**

Sri S.K.Panda, Chief Secretary, GoT informed that State Govt. had been collecting data for updating Register of Residents (ROR), incorporating Aadhaar number, Bank account number, mobile number of individuals in all Panchayats/ADC village council. Banks should coordinate with the Panchayats and ADC Council to get the list and details of ROR to speed up the seeding of Aadhaar number in the respective Bank accounts.

**vi. All eligible farmers should be covered under KCC. Per KCC credit should be increased as per new KCC scheme.**

Upto March 2014, against the target of 1 lac, fresh KCC have been issued to 85064 nos. of farmers with an amount sanctioned of Rs.301.77 crore. KCC renewed for 12334 nos. of cultivators for Rs.25.19 crore. Banks were yet to receive the list of uncovered farmers under KCC scheme from Agricultural Deptt. Govt. of Tripura.

**Comment by General Manager, RBI :**

General Manager, RBI commented that the list of uncovered farmers under KCC scheme may please be shared with NABARD by the Agriculture Deptt, GoT and NABARD should share it with the Bankers and monitor the progress in providing KCC to the listed farmers by all the Banks.

**vii. Recovery Camps should be organised by the Banks, inviting Govt. officials, more frequently. List of defaulting borrowers should be furnished to Panchayats, Agriculture Office and SDO office.**

Recovery Camps were being organised by the Banks periodically. Necessary FIR, PDR & SARFAESI initiatives were being taken for recovery of loans by the Banks. List of defaulting borrowers under KCC have been given to Agriculture Deptt. for organising effective recovery camps.

Overall Recovery against demand as on March 2014 is as under :

Agri & Agri allied : 60%, MSME-53%, Other Prisec – 67%. Overall recovery- 59%.

**Comment by General Manager, NABARD.**

Lead District Managers should collect defaulters list from all the Banks in the District. LDMs in turn should forward the list to the Agriculture Deptt. GoT and NABARD also for monitoring effective recovery system.

**viii. All Banks should take proactive steps for holding state wide Lok Adalat on a single day in Mid February.**

All the major Banks have organised Lok-Adalat in the State during the quarter but response observed was lukewarm. It was also marked that only 25% of the borrowers responded against the notices served to the NPA & Shadow borrowers in the Lok-Adalat. The details of achievements in the Lok Adalats organised in March 14 quarter are as under :

Date	A/Cs	Amt. Recovered (Rs. In lac)
10.02.2014	139	Rs.16.90
24.02.2014	114	Rs.13.93
07.03.2014	95	Rs.11.41
Total	1374	Rs.42.24

**Comment of General Manager, RBI.**

General Manager, RBI commented that segment wise list of NPA accounts of all Banks may be collected by the SLBC and SLBC should share it with the Finance Deptt. GoT for necessary administrative assistance for recovery.

**ix. Formation of SLBC Sub-Committee.**

To ensure micro level detailed discussion of various issues, the following Sub-Committee of SLBC have been constituted. One meeting of the Sub-Committee should be held at least once in a quarter.

Name	Composition
Sub-Committee on Agriculture	Principal Secretary, Agriculture Deptt. GoT, Secretary, Finance Deptt. GM/DGM, RBI & NABARD, all major Banks.
Sub Committee on RSETI	Principal Secretary, Rural Development, GoT, GM/DGM-RBI & NABARD, Banks having RSETIs, State Co-ordinator, RSETI.
Sub-Committee on Financial Inclusion	Principal Secretary, Rural Development, GoT, GM/DGM-RBI & NABARD, major Banks,
Sub-Committee on Export promotion	Secretary, Industry & Commerce, GoT, GM/DGM-RBI & NABARD, concerned major Banks, Representative of CII, NE Council, Representative of Customs(P), NER, Representative of APEDA etc.
Sub-Committee on Recovery	Secretary, Finance Deptt. Got, Director, Institutional Finance, Got, GM/DGM-RBI & NABARD & all major Banks.

### **Agenda 3 : Financial Inclusion Plan**

Out of 619 villages with population less than 2000, 619 villages have been covered by providing Banking Outlets, out of which 33 are covered by Brick & Mortar Branches and 586 are covered by Business Correspondents. House noted the achievement.

### **Agenda 4 : Implementation of Annual Credit Plan.**

House reviewed the overall achievement under ACP 2013-14 as on March 2014. Overall achievement under ACP was 123% with a disbursement of Rs.2848.47 crore against the target plan of Rs.2319.75 crore. Achievement under Agriculture sector was 102%. 115% of the target under Priority sector has been achieved while achievement in non-priority sector was 167%. House noted the achievement in ACP for the year 2013-14.

### **Agenda 5 : Performance of Banks in key areas in Tripura as on March 2014.**

House reviewed the performance of the Banks as on March 2014. The overall Advance in the State has witnessed y-o-y growth of 26% from Rs.4589.16 crore as on March 2013 to Rs.5771.42 crore as on March 2014. Similarly, y-o-y growth of 11% has been registered in Deposits which stood at Rs.15215.63 crore as on March 2014, from Rs.13697.34 crore as on March 2013.

The House also noted the y-o-y growth of 15% in lending to Weaker Section, 5% growth in lending to SC/ST borrowers, 16% growth was registered in lending to Minority community.

Overall y-o-y growth of 27% was registered in Agri & Agri Allied activities, 26% y-o-y growth was witnessed in MSE sector and total Priority Sector achieved a y-o-y growth of 16%.

### **Agenda 6 : Recovery of Loans.**

The House reviewed sector-wise and also Government Sponsored Scheme wise recovery of loan position. Overall recovery percentage in respect of three broad sectors, viz Agriculture, MSME and Other Prised as on March 2014 stood at 59%, against the same at 54% as on March 2013. There was no sign of any improvement in recovery under Schematic lending. Recovery in SJSRY was 23%, SGSY was 40%, PMRY was 6%, while recovery in PMEGP was 38% only.

### **Agenda 7 : NPA position of Banks in Tripura.**

Percentage of gross NPA increased from 5.48% as on March 2013 to 6.37 % as on March 2014. Amount in absolute terms increased from Rs.251.92 crore as on March 2013 to Rs.368.13 crore at the end of March 2014. The outstanding amount under technically written off accounts was around Rs.242.56 crore, which if added with the outstanding NPA, the amount of NPA would be Rs.610.69 crore which was 11% of the gross advance and became a matter of deep concern for the Bankers.

### **Agenda 8 : CD ratio of the Banks.**

Already discussed. Noted by the House. Commented by the Chief Secretary, GoT that the CD ratio in two districts registered negative growth. Due to a big ticket advance in Gomati district, the CD ratio of that district had increased. Banks should look forward increase in CD ratio in all districts, to accelerate the growth in CD ratio of the State.

### **Agenda 9: Flow of Credit to Agricultural sector.**

Outstanding Advance to Agriculture of all Banks as on March 2014 was Rs.1276.19 crore which was 28% of the ANBC (National target is 18%). Status of KCC had already

been discussed. Against a target of Rs.852.39 crore under ACP for 2013-14, disbursement in Agriculture sector as on March 2014 was Rs.865.23 crore which stood at 102% of the target.

**Agenda 10 : Performance under Employment Generation Schemes.**

House noted the performance of the Banks and noted the progress on SGSY, Swavalamban, PMEGP, SJSRY Scheme. Again PMEGP, out of 4205 nos. of proposals sponsored, 1651 proposals have been sanctioned and 1510 proposals had been disbursed so far.

**Agenda 11 : Financing Education Loan & Housing Loans in Tripura.**

Disbursement made during the year 2013-14 under Education loans upto March 2014 was for 651 accounts involving an aggregate amount of Rs.10.89 crore. The outstanding balance in Education Loans as on March 2014 was Rs.77.59 crore in 3070 accounts against a yearly target of Rs.69.85 crore.

Under Housing Loans, outstanding balance as on March 2014 stood at Rs.1028.32 crore in 30711 accounts. House noted the progress.

**Agenda 12 : SME financing & bottleneck thereof.**

Some of the problems faced by the entrepreneurs in the State have been discussed and the remedial measures also have been suggested, which was considered by the House.

However, under MSE against ACP target of Rs.688.59 crore, all Banks had disbursed Rs.923.35 crore, registering an achievement of 134%.

**Comment by Chief Secretary, Govt. of Tripura.**

Shri S.K.Panda, Chief Secretary, GoT invited attention of the Dy. Secretary, DFS, MoF, GoI & Nodal Officer of SLBC and informed that Bank branches operating in the State of Tripura, particularly in rural areas often face severe connectivity problem leading to disruption in customer service. Sub-Divisional Engineer, BSNL attended the SLBC meeting, but the BSNL should be represented by the General Manager of BSNL to sort out the problems of connectivity faced by the Banks.

Functioning of BC Agents was also severely hampered due to connectivity issues, especially when they are engaged in payment to large number of MNREGA beneficiaries. BSNL Tripura could not improve the situation and low ranking representation of BSNL in the SLBC may not sort out the poor connectivity problems. Nodal Officer, SLBC was requested to escalate the issue with the CMD of BSNL.

Shri Panda also requested the Nodal Officer to take up with the appropriate authority to allow interest subvention to the fishery loanees under KCC scheme in line with the crop loans. Presently, Interest subvention is allowed only for loan disbursed for cultivation of crops under KCC.

**Agenda 13 : Government proposal for Branch expansion & ATM.**

Already discussed and noted by the House.

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

- All Banks are to make concerted efforts to raise the CD ratio of the State at the level of 40% initially. Special thrust should be given to Agriculture, KCC, SHG and MSME proposals in all districts. Attention & importance may be given to Rajiv Rin Yojana (RRY) also to address the housing need of the economically weaker section of urban areas. **(Action : All Banks)**

- District Industry Centres should find out big ticket advance proposals under industrial sector, study its techno economic viability and sponsor the proposals to the Banks to give a push in the CD ratio. **(Action : DIC & Banks)**
- Out of 82 identified locations, all Banks as per allotment made by the SLBC are to establish either brick & mortar branch or USB in the remaining 31 locations positively within September 2014 without any fail. PSU Banks having low presence in the state require to increase their Branch Network in the State. **(Action : Banks allotted 31 centres).**
- In the 4 leftover centres, out of 52 centres, allotted for establishing Brick & mortar branches, Tripura State Co-operative Bank (TSCB) needs to open two branches in July 2014 and another two branches within Sept 2014. Director of Institutional Finance has assured help in finding suitable premises, if required. **(Action:TSCB)**
- Small Committee headed by the Secretary, Finance Deptt. Govt. of Tripura should meet again at the earliest and based on the study for mapping of bank branches, should prepare a roadmap for distribution of bank branches to obviate the regional gap in establishing brick & mortar branches in the state. While preparing the roadmap the Committee should ensure that selected locations should have all weather road, electricity & telephone connections and other logistical support. **(Action: Small Committee)**
- Small Committee should also re-examine the locations selected for installing 170 ATMs and suggest viable centres for ATMs to be installed nearer to the base branch in view of viability of the ATMs' cash management & security aspects of the ATMs. **(Action: Small Committee)**
- All Banks should review the manpower strength of their branches especially in the centres other than Urban to ensure seamless services to the customers. **(Action: All Banks)**
- State Government has collected data for updating Register of Residents (ROR) in all Panchayats/ ADC Council incorporating Bank account number, Aadhaar Number and other details of the residents. LDMs should co-ordinate with the Panchayats/ADC Councils, get the details of ROR and distribute the same to Banks for ensuring seeding of Aadhaar Number in the respective Bank accounts. **(Action: LDMs/Banks)**
- To ensure KCC for every land owner, water body owner, patta holder, a list of uncovered farmers would be prepared by Agricultural Deptt. Govt. of Tripura and the same should be shared with NABARD and Banks for taking immediate steps for allowing KCC to those farmers. **(Action: State Govt. Banks & NABARD)**
- LDMs should collect segment wise list of Defaulter from each Bank in the district and forward one copy to District Agriculture Office, Panchayats, ADC Council, SDO office and one copy to NABARD with a request for help in recovery. **(Action: LDMs/Banks)**
- LDMs should collect segment wise list of NPA accounts from each Banks in the District and forward one copy to the SLBC convener Bank. SLBC should send a copy to the Secretary, Finance Department, Govt. of Tripura with a request for according administrative support for recovery. **(Action: LDMs/Banks)**

- The micro-issues are to be discussed in all Sub-Committees of SLBC in details. The bottlenecks are to be identified and specific action points are to be drawn for placing those at SLBC meetings for ratification.  
**(Action: SLBC/Banks/Govt. Deptts.)**
- All Banks should take proactive steps for holding regular Recovery Camps and Lok-Adalat, covering all the districts with wide publicity & serving of due notices to the defaulting NPA borrowers including shadow register also.  
**(Action: All Banks/Govt. of Tripura.)**

#### **Vote of Thanks.**

Thereafter, Sri Parikshit Subuddhi, DGM & CRM of United Bank of India, Tripura Region extended vote of Thanks to all the dignitaries present in the meeting. He heartily thanked Hon'ble Finance Minister, Govt. of Tripura for his valuable guidance & observations, which would have a deep impact on the functioning of Banks in Tripura. He specially thanked Chief Secretary, Govt. of Tripura and Dy. Secretary, DFS, Ministry of Finance & Nodal Officer for SLBC Tripura for his presence and valuable inputs to enrich the discussion. He also thanked all the dignitaries from Govt. of Tripura and Bankers present for their valuable inputs which enriched the deliberations.

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