



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/ 1275/ 2015-16

Ref: LBD/SLBC/Tripura/ 1275 / 2015-16

दिनांक : 07.03.2016

Date: 07.03.2016

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

विषय: त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 116वीं
बैठक की कार्यवाही I

Subject: Proceedings of the 116th Meeting of
SLBC for Tripura

हम इसके साथ दिनांक 22.02.2016 को "प्रज्ञा भवन,
हॉल न. 4, अगरतला में सम्पन्न त्रिपुरा राज्य स्तरीय
बैंकर्स समिति की 116 वी बैठक की कार्यवाही भेज रहे
हैं।

We send herewith the proceedings of the 116th
Meeting of State Level Bankers' Committee for
Tripura held at "Pragna Bhawan, Hall No.- 4,
Agartala" on 22.02.2016.

सभी सम्बंधित से अनुरोध है की आप उक्त बैठक में
लिए गए निर्णयों का यथाशीघ्र कार्यावयन करें।

All concerned are requested to implement the
decisions arrived at in the aforesaid meeting at the
earliest.

भवदीय

मानस ७२

Yours faithfully

महाप्रबंधक

(वि.समावेशन और प्राइसेक) और

General Manager
(FI & Prisec) and
Convener- SLBC, Tripura

संयोजक : त्रिपुरा राज्य स्तरीय बैंकर्स समिति

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

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

Minutes of the 116th State Level Bankers' Committee Meeting for the State of Tripura held on 22.02.2016

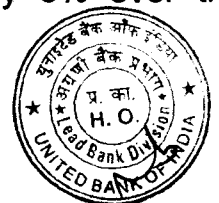
The 116th SLBC meeting of Tripura State was held at Agartala on 22nd February 2016 where performance of banks for the period April – December 2015 for financial year 2015-16 was reviewed. The meeting was chaired by Shri K. V. Rama Moorthy, Executive Director of United Bank of India. Amongst other dignitaries, Dr. G. S. G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura, Sri N. P. Topno, General Manager, RBI, Sri R. K. Debbarmann, General Manager, NABARD 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, Shri Manas Dhar, General Manager, United Bank of India & Convener SLBC, Tripura welcomed all the participants to the 116th meeting of SLBC Tripura. Thereafter, Shri Manas Dhar requested Shri K. V. Rama Moorthy, Executive Director of United Bank of India to deliver his keynote address.

Shri K. V. Rama Moorthy, Executive Director of United Bank of India & Chairman, SLBC, Tripura, prior to delivering his keynote address greeted Dr. G. S. G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura. Shri Rama Moorthy also extended hearty welcome to other executives from the Govt. of Tripura, RBI, NABARD & Banks.

Shri K. V. Rama Moorthy, Executive Director, United Bank of India mentioned about significant achievements in different parameters apart from informing about the progress made with regard to major decisions of the last SLBC meeting held on 04.12.2015.

- a. At the end of December 2015, the CD Ratio of the State stood at 44% as against 40% as on 31st December 2014 thus registering a Y-O-Y increase of 4%.
- b. All the banks put together could disburse Rs 2164.37 crore i.e. 74% of the Annual Target of Rs 2940.05 crore under ACP for FY 2015-16. Disbursement under ACP during April-December 2015 has increased by 8% over the



disbursement of Rs 2000.64 crore during corresponding period last year (2014-15).

- c. As on 31st December 2015, all banks have issued 48,853 KCCs covering Rs 18281.52 lacs, thus achieving 98% of the annual target (50,000) by the third quarter of the year 2015-16 which is a laudable achievement. He informed that the ongoing Rabi season would give further boost to the sector.
- d. Priority Sector Advance for the State covering all Banks as on December 2015 stood at Rs.5619 crore, which depicted 79% of the ANBC as compared to Rs.4811 crore as on December 2014. The annual growth rate of Priority Sector Advance on Y-O-Y basis observed at 17%, which is commendable.
- e. Shri Rama Moorthy informed about coverage of 5.80 lac people (PMJJBY-1.63 lac & PMSBY-4.17 lac) under insurance in the State up to 31.01.2016.
- f. He expressed his satisfaction in respect of low percentage of zero-balance accounts(17.22%) in the State out of 6.73 lac PMJDY accounts opened up to 03.02.2016 as compared to the national average. He congratulated the State Government for mobilizing all the benefits of MGNREGA and other schemes through these accounts.
- g. He informed that Aadhaar Seeding in the PMJDY accounts of the State stood at 73.90% as against 43.02% across the country as on 03.02.2016.
- h. He expressed his concerns 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.
- i. He informed the House that the Banks in the State are doing well in advances in PMMY(MUDRA) but this scheme needs more focus and attention to achieve the allotted targets.
- j. Sri Rama Moorthy referred to the NPA position of the State including written off amount which stood at Rs.406.00 crore i.e. 5.18% of total advance at the end of December 2015 and there is scope for recycling of funds in the State through recovery / renewal of these accounts. He requested State Government to extend necessary help for recovery of loans.
- k. Sri Rama Moorthy emphasized on creation of 'human bridges' with all the people in 1038 villages in the State. He stressed on the importance of connecting all rural people through 'human bridges' with the help of branch managers / officials, Bank Mitras, Farmers' Clubs, SHGs, etc. It would create an impact in the locality resulting a congenial atmosphere for all banking activities including recovery of loans.

Shri K. V. Rama Moorthy, Executive Director, United Bank of India requested the bankers to give due attention in further improvement of CD Ratio, 100% achievement under ACP and Mudra loans within March 2016 for FY 2015-16. He also 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.



Thereafter, Shri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura requested Dr. G.S.G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture Govt. of Tripura to address the House.

Dr. G. S. G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura thanked the banks for registering a Y-O-Y increase of 4% CD Ratio in the State as on 31.12.2015 and expressed his hope that it would further improve at the end of the current fiscal. He urged upon the banks for concerted efforts towards achieving this goal. He also expressed his satisfaction at 74% achievement of ACP target for FY 2015-16 at the end of the 3rd quarter. He observed the improvement in the issuance of KCCs and the higher average amount of per ticket KCC which reached to Rs. 37,500/- as on 31.12.2015. He stated that the State Government has already taken initiatives so as to help people not getting cheated from various 'Ponzi Schemes'.

Dr. Ayyangar also emphasized on the aim of the State Government to create employment through the schemes like PMEGP and Swavalamban and urged upon all bankers to assist unemployed people for their self-employment. He stressed on the importance of Community Based Recovery Mechanism (CBRM) for recovery of bank loans. He informed that the State government would open various training institutes in different districts of the State apart from the existing RSETIs, which would help the unemployed youth of the State to avail the necessary entrepreneur development training. He thanked the banks, especially TGB for timely payment to MNREGA account holders. He stressed on the importance of encouraging MGNREGA workers to develop the habit of saving their hard-earned money. He requested the bankers to inform the State Government in respect of quantum of MNREGA fund lying with the bank accounts. He also informed the House that the State Government would conduct a house-to-house survey from April 2016, to verify MGNREGA A/C holders and steps would be taken for their Aadhaar Linkage in the account as well as linkage to the nearest Bank Branch.

Subsequently, Shri Manas Dhar, General Manager (Prisec& FI) and Convener of SLBC(Tripura) deliberated on the following aspects:-

1. Department of Financial Services, MoF, Government of India is reviewing the progress of financial literacy, Rupay Card activation and status of Bank Mitras through Video Conferencing on regular basis.
2. He informed the House that SLBC has already identified 19 unbanked villages having population above 5000 in Tripura as per directives of RBI issued on 31.12.2015. SLBC has already allotted these villages to commercial banks and RRB for opening of these branches within 31st March 17.
3. He stated that the process of certification of BC/BF/CSP/Bank Mitra has been completed by SBI, TGB and UBI. He requested Tripura State Co-operative Bank to



contact SLBC-Tripura for any kind of help, if required, for conducting examination for certification of their BCs.

4. He urged upon all the bankers to take advantage of high Aadhaar penetration in the state and to link them with the respective accounts to facilitate smooth delivery of various subsidies directly to the accounts of the beneficiaries as mandatory Aadhaar number for such accounts is on the anvil.
5. He also stressed on RuPay PIN delivery of PMJDY A/Cs by the respective bank branches so that people could get the benefit of Rs 1.00 lac inbuilt insurance.
6. He informed the house that Tripura SLBC has been adjudged the best SLBC for coverage of Sub-Service-Area among the States in the country by DFS. He congratulated all bankers for their contribution for this significant performance.
7. He also informed the house regarding enrollment of people under social security insurance schemes upto 31st May 2016 without medical certificate.
8. As far as claims made against the insurance policies are concerned, he requested the bankers to upload the claim data in the official portal through their zonal/regional office and no claim should remain pending for more than 30 days.
9. He requested Sri Rajat Debbarman, GM-NABARD to take proactive steps in the formation of Farmers' Clubs in the State with the involvement of all stakeholders which would help the banks in having better relations with the farmers of the State.

Thereafter, Shri Manas Dhar, General Manager (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 115th SLBC meeting for Tripura held on 04.12.2015:

Confirmed by the House.

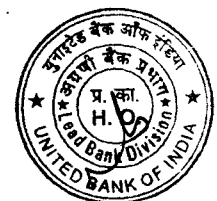
Agenda 2 : Compliance of Action Points on major decisions of previous SLBC meeting.

A.Banks to make efforts to achieve CD ratio of 50% for the State:

CD Ratio of the State has increased to 44% as on 31st December 2015 from 40% as on 31st December 2014 thus registering Y-O-Y growth of 4%.

B.The District Administration should review the CD Ratio in all DCCs –

District Administration is reviewing CD Ratio in each DCC meeting as per decision of SLBC. The CD Ratio of West Tripura District has increased by 2 % on Y-O-Y basis.



C.All banks are to make concerted effort to achieve 100% disbursement in ACP 2015-16.

All the banks put together disbursed Rs 2164.37 crore i.e. 74% of the Annual Target (Rs 2940.05 crore) under ACP 2015-16 during April - December of this financial year. Achievement under Priority Sector stood at 72% of the Priority Sector target for FY 2015-16.

D.KCC Target to be achieved with increase in average credit per KCC:

All Banks have issued 48853 KCCs achieving 98% of the annual target (50,000) during April - December of this financial year 2015-16. Task Force Committee has already revised the scale of finance in each district. Average credit per KCC has increased to Rs. 37,500/- as on 31st Dec'2015 from Rs. 31,000 as on 31st Dec'2014.

E.Each FLC and rural branch would conduct one literacy camp once in a month:

Rural branches in the State conducted 670 financial literacy camps during 3rd quarter of this financial year 2015-16. Besides, 13 FLCs also conducted 60 literacy camps during the quarter ended 31st December 2015.

F. Sponsoring of Proposals of PMEGP, Swavalamban loans in phases over the year so as to avoid bunching of proposals at the year end:

At the fag end of 3rd quarter of FY 2015-16, 3802 PMEGP and 5492 Swavalamban proposals have been sponsored to the bank branches. Banks have sanctioned 240 and 556 proposals under PMEGP and Swavalamban respectively upto 31.12.2015. Five RSETIs and SOFED have been entrusted for completion of EDP training. Member banks would speed up the disposal rate for PMEGP proposals.

G. SHG Sub-Committee to fix up a loan limit during first linkage :

SHG Sub-committee meeting was held on 15.01.2016 at New Secretariat, Agartala. It has been decided by the Committee that the initial credit linkage should have a minimum credit of Rs. 50,000/- per group. Suitable instruction has already been issued to all concerned in this regard. It was also proposed to take advantage of Community Based Recovery Mechanism (CBRM) by all rural branches to improve recovery position in rural areas.



Agenda 3 : Financial Inclusion Plan.

As per new RBI directives, a bank branch is to be opened in all villages having population more than 5000 and without having a branch of a scheduled commercial bank. In Tripura, 19 such villages could be identified and in a meeting of the SLBC Sub-Committee on Branch Expansion held on 18.01.2016, these 19 villages have already been allotted among different commercial banks and RRB for opening within 31st March 2017. The allocation has been displayed on the screen (PPT) and got approved by the house.

Agenda 4 : Implementation of Annual Credit Plan.

House reviewed the overall achievement under ACP during April - December of the financial year 2015-16. Overall achievement under ACP was 74% with a disbursement of Rs.2164.37 crore against the target of Rs.2940.05 crore. Achievement under Agriculture sector stood at 62%. While achievement under total Priority Sector and Non-Priority Sector reached to 72% & 85% respectively.

Agenda 5 : Performance of Banks in key areas in Tripura as on 31st December 2015.

House reviewed the performance of the Banks as on 31st December 2015. The overall Advance in the State witnessed y-o-y growth of 21% from Rs.6466.41 crore as on December 2014 to Rs.7827.83 crore as on December 2015. Similarly, y-o-y growth of 11% has been registered in Deposits which stood at Rs.17688.66 crore as on December 2015, from Rs.15996.02 crore as on December 2014.

The House also noted the y-o-y growth of 54% in lending to Weaker Section, 25% growth in lending to SC/ST borrowers and 18% in lending to Minority community. MSME sector registered 16% y-o-y growth while total Priority Sector achieved a y-o-y growth of 17%.

Agenda 6 : Recovery of Loans.

The House reviewed sector-wise and also Government Sponsored Scheme wise recovery of loan position as on 31.12.2015. Overall recovery percentage in respect of three broad sectors, viz Agriculture, MSME and Other Prisec stood at 60% as on December 2015 as against 57% as on December 2014. There was no significant improvement in recovery under Schematic lending. Recovery in SJSRY was 8%, SGSY was 15%, PMRY was 5%, PMEGP was 43%, while recovery in REGP (MMS) was 50% as on 31.12.2015.



Agenda 7 : NPA position of Banks in Tripura.

Percentage of gross NPA decreased slightly from 5.31% as on Sept' 2015 to 5.18% as on December 2015. Percentage of gross NPA came down over the years on account of written off of loan accounts where no recovery could be made. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 72.34 crore which if added with the outstanding NPA, the amount of NPA would be Rs 478.34 crore which is 6.11% of the gross advance as on 31.12.2015. As directed by the Principal Secretary, Finance, Agriculture & RD, Govt. of Tripura, stress may be given for CBRM to improve the recovery atmosphere. He also assured of supports from State Govt. in this regard.

Agenda 8 : CD Ratio of the Districts.

Already noted by the House in Agenda Item No. 2. Out of 8 districts, 7 districts have reported positive growth in CD ratio as on 31st December 2015 over December 2015. CD ratio of the West Tripura District stood at 34% as on 31st December 2015, Special efforts should be taken by all banks to improve the CD ratio of this district for equitable allocation of credit in terms of deposit mobilized in the district.

Agenda 9: Flow of Credit to Agricultural sector.

All the banks in the State disbursed Rs 711.06 crore during April – December 2015 i.e. 62% of the annual target for Rs.1141.16 crore under ACP 2015-16. Outstanding Advance to Agriculture of all Banks as on 31st December 2015 stood at Rs.1896.11 crore i.e. 27% of the ANBC (National target - 18%).

All banks operating in the State issued 48,853 number KCCs with financial outlay of Rs 182.81 crore during April-December 2015 reflecting 97.7% of achievement against annual target for 50,000 KCCs. Average per ticket KCC has also increased to around Rs. 37,500/- as on 31.12.2015 from Rs.34,000/- as at the end of 31st December 2014. Banks would exert effort to increase average credit per KCC to Rs 50,000/ by the end of FY 2016-17. KCC outstanding as on 31st December 2015 stood at Rs.556.30 crore with 3,01,980 nos. of accounts from all Banks. It was decided for activation of all dormant KCCs by the banks with the help of State Government and banks were requested to submit list of dormant KCCs to the Director, Agriculture Department, Government of Tripura.



Agenda 10 : Performance under Employment Generation Schemes.

House noted the performance of the Banks and also noted the progress on SHG, Swavalamban, PMEGP, SJSRY, KCC-Fishery, Mini Dairy, etc. for first 3 quarters of the financial year 2015-16 ending on 31st December 2015. House also noted that the sponsoring of proposals taken place during October to December 2015 and initiatives of the banks for disposal of the proposals. The progress would reflect in the data for the next quarter ending FY 2015-16. On the issue of pending subsidy in respect of PMEGP loans for 2014-15, State Director, KVIC of Tripura assured for release of subsidy at the earliest. He also requested for participation of all banks including private banks in PMEGP loans.

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

Disbursement made April - December of FY 2015-16 under Education loans stood at Rs 3.64 crore involving 256 accounts. The outstanding balance in Education Loans as on 31.12.2015 stood at Rs.109.88 crore in 3758 accounts.

Under Housing Loans, outstanding balance stood at Rs.1246.29 crore in 32345 accounts as on 31st December 2015. House noted the progress.

Agenda 12 : MSME financing under ACP.

House reviewed the overall achievement of MSME during April-December of FY 2015-16. All Banks had disbursed Rs 746.27 crore, registering an achievement of 91% against ACP target of Rs.822.67 crore for the year 2015-16. House noted the achievement.

Agenda 13 : Functioning of RSETIs.

Five RSETIs in the State conducted 75 training programmes as at the end of 3rd quarter of FY 2015-16 covering 2059 participants. During the period, 351 trainees got settled with bank loan i.e. settlement ratio of 17.05% and 706 trainees got settled with own fund. Besides, 40 trainees got settled with wage employment. All Banks & RSETIs have been requested to improve the ratio of settlement through credit linkage, which remained continuously poor in the State.



Agenda 14 : Other Important Issues(Jan Dhan & Jan Suraksha and PMMY).

All banks operating in the State had opened 6.73 lac PMJDY accounts till 03.02.2016. The banks operating in the State had enrolled 4.17 lakh customers under PMSBY, 1.63 lakh customers for PMJJBY and 2264 customers under APY, thus totaling 5.82 lakh such cases up to 31.01.2016. House noted the same.

The House also noted disbursement of Rs 252.50 crore in PMMY during 08.04.2015 to 12.02.2016, i.e. 35.2% of the State target for Rs 717.66 crore for FY 2015-16. It was also reported that TGB had taken up with Mission Office-MUDRA for revision of their PMMY target from Rs. 321.00 crore to Rs. 140.00 crore, considering which the achievement of the State would be 47% of the annual target. The banks would exert more effort in the remaining days of the current fiscal to reach close to the target.

Miscellaneous Issues:

Sri N.P. Topno, General Manager, RBI, Agartala expressed satisfaction on overall achievement of 74% against annual target. He stated that most of the disbursement had been made by a limited number of banks. He urged upon bankers to boost up their lending so that every bank could contribute equally towards achievement of the ACP target in a holistic way.

Shri Topno emphasized on opening of one RSETI in each district in the State and requested SLBC to initiate steps for opening of three new RSETIs in the three left-over districts in the State. Shri Manas Dhar, Convener, SLBC proposed to take up the matter in the next meeting of SLBC Sub-Committee on RSETI. 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 conduct one literacy camp once in a month as per RBI guidelines.

Shri Topno viewed that overall recovery stood at 60% and requested State Government to assist banks for improving the recovery atmosphere of the State so that bankers could feel comfortable for lending in the State resulting increasing CD Ratio of the State. He also requested bankers to open branches in 19 unbanked villages having population above 5000 in the State within March 2017.

Sri Topno, also stressed about improving the CD ratio of the State as the present level is below far considering the average CD ratio covering all States in the country and he specially mentioned about the phenomenal growth in CD ratio in the State of Rajasthan.



Sri Rajat Kanti Debbarman, General Manager, NABARD opined that NABARD would take initiatives regarding formation of Farmers' Clubs in all villages in the State. He requested the bankers for proper coding of SHG accounts in their CBS system. He also stated that the formal launch of the State Focus Plan for the financial year 2016-17 would be organized by NABARD very shortly after which SLBC-Tripura would finalize the ACP 2016-17 and communicate the same to all concerned stakeholders for implementation on & from 01.04.2016. ACP for 2016-17 will be formally adopted in the next SLBC meeting.

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

- Formation of Farmers' Clubs in all villages in the State. (Action : All Banks & NABARD).
- All Banks are to exert efforts to raise the CD ratio of the State to 50% as on 31.03.2016. (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 2015-16 is to be achieved (Action : All Banks).
- Each FLC and rural branch would conduct minimum one outdoor / indoor literacy camp once in a month. (Action : All FLC & Rural branches)
- Sanctioning & disbursement of eligible proposals sponsored under PMEGP within 31.03.2016 to avail benefit of subsidy (Action: Banks & State Govt.).
- Banks would issue instruction to their branches for proper coding in SHG loan accounts so that actual disbursement figure is reflected in SHG portal (Action: Banks).
- All Banks are to exert effort to achieve Mudra Target for FY 2015-16 as on 31.03.2016 (Action : All Banks).



- All banks are to submit list of dormant KCCs to the Director, Agriculture Department, Government of Tripura (Action : All Banks).

Vote of Thanks.

Thereafter, Sri TapanPatra, Chief Regional Manager, United Bank of India, Tripura Region extended vote of Thanks to all the dignitaries present in the meeting. He heartily thanked Dr. G. S. G. Ayyangar, Principal Secretary (Finance, Rural Development & Agriculture), Govt. of Tripura and all the dignitaries from Govt. of Tripura and banks present for their valuable inputs which enriched the deliberations.

*****XXXXXXXX*****

