



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/ 196 / 2015-16

Ref: LBD/SLBC/Tripura/ 196 / 2015-16

दिनांक : 16.06.2016

Date: 16.06.2016

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

**विषय: त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 117वीं
बैठक की कार्यवाही I**

**Subject: Proceedings of the 117th Meeting of
SLBC for Tripura**

हम इसके साथ दिनांक 08.06.2016 को "प्रज्ञा भवन,
हॉल न. 4, अगरतला में सम्पन्न त्रिपुरा राज्य स्तरीय
बैंकर्स समिति की 117 वी बैठक की कार्यवाही भेज रहे
हैं।

We send herewith the proceedings of the 117th
Meeting of State Level Bankers' Committee for
Tripura held at "Pragna Bhawan, Hall No.- 4,
Agartala" on 08.06.2016.

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

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

भवदीय

Yours faithfully

मानस ५२

महाप्रबंधक

(वि.समावेशन और प्राइसेक) और

संयोजक : त्रिपुरा राज्य स्तरीय बैंकर्स समिति

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

W. K. S.



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

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

Minutes of the 117th State Level Bankers' Committee Meeting for the State of Tripura held on 08.06.2016

The 117th SLBC meeting of Tripura State was held at Agartala on 08th June 2016 where performance of banks as on 31.03.2016 for the financial year 2015-16 was reviewed. The meeting was Co-Chaired by Shri Yashpal Singh, Chief Secretary, Govt. of Tripura and 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, Shri N. P. Topno, General Manager, RBI, Shri Sunil Kumar, 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 117th 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 Shri Yashpal Singh, Chief Secretary, Govt. of Tripura and 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 22.02.2016.



- a. At the end of March 2016, the CD Ratio of the State stood at 45% as against 41% as on 31st March 2015 thus registering a Y-O-Y increase of 4%. He requested all bankers to work together towards so that CD ratio of the State should reach to 51% at the end of current financial year.
- b. All the banks put together could disburse Rs 3640.38 crore i.e. 124% of the Annual Target of Rs 2940.05 crore under ACP for FY 2015-16. Disbursement under ACP during Financial Year 2015-16 has increased by 23% over the disbursement of Rs 2963.13 crore during corresponding period last year (2014-15).
- c. As on 31st March 2016, all banks have issued 61,453 KCCs covering Rs 267.95 crore, thus achieving 123% of the annual target (50,000) by the end of the financial year 2015-16 which is a laudable achievement. He emphasized on educating the farmers for use of KCC cards.
- d. Priority Sector Advance for the State covering all Banks as on March 2016 stood at Rs.6162.78 crore, which depicted 87% of the ANBC as compared to Rs.5204.18 crore as on March 2015. The annual growth rate of Priority Sector Advance on Y-O-Y basis observed at 18%, which is commendable.
- e. Shri Rama Moorthy informed about coverage of 5.81 lac people (PMJJBY- 1.63 lac & PMSBY-4.18 lac) under insurance in the State as on 30.04.2016. He requested bankers to initiate necessary steps so that auto-renewal under PMJJBY & PMSBY could be effected in all cases.
- f. He expressed his satisfaction in respect of low percentage of zero-balance accounts(15.37%) in the State out of 7.07 lac PMJDY accounts opened up to 30.04.2016 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 72.27% as against 44.65% across the country as on 30.04.2016. He requested all Bankers to put in more efforts in this aspect as Aadhaar penetration in the State is almost 100%.
- h. 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 requested the bankers to move forward in a time bound manner.
- i. He informed the House that the Banks in the State could disburse Rs. 344.20 cr. in PMMY (MUDRA) i.e. 64% of annual target for Rs536.66 crore and expressed hope that the Banks would perform better in the current financial year i.e. 2016-17.
- j. He urged upon the bankers to identify viable Greenfield projects for financing under Stand-Up India Scheme and also to ensure achieving target by the year end.
- k. Sri Rama Moorthy referred to the NPA position of the State including written off amount which stood at Rs.562.43 crore i.e. 6.68% of total advance at the end of March 2016 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.

- l. Sri Rama Moorthy emphasized on creation of 'human bridges' with people in all villages of the State through Farmers' Clubs with the help of branch managers / officials, Bank Mitras, SHGs, etc. He informed the House that entire BC network in the State is viable and Bank Mitras would play a pivotal role in formation and smooth functioning of Farmers' Clubs. Then, It would create an impact in the locality resulting a congenial atmosphere for all banking activities including recovery of loans.
- m. He also informed the house about the allocation of 195 Farmers' Clubs among different banks in the State and urged all concerned to take proactive steps for formation of farmers' clubs well before end of this financial year.

Shri K. V. Rama Moorthy, Executive Director, United Bank of India requested the bankers to give due attention for renewal of Jan Suraksha Schemes. He stressed on the importance of putting dedicated efforts from the very beginning for successful implementation of Annual Credit Plan 2016-17 including financing to PMMY(MUDRA) and Stand-Up India Schemes. 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 and resulting in further improvement of CD Ratio of the State.

Thereafter, Shri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura requested Shri Yashpal Singh, Chief Secretary, Govt. of Tripura to address the House.

Shri Yashpal Singh, Chief Secretary, Govt. of Tripura welcomed all the participants on behalf of the State Government. He complimented Convener, SLBC for regular convening of SLBC meetings and monitoring of ongoing schemes and issues relating to SLBC in the State, resulting improvement in small savings, employment, CD ratio, etc. in the State. He stated that all these activities in the State have already created awareness among the people and the people are not getting cheated from various "Ponzi" schemes. He desired that all the stakeholders should continue the good work and help in implementing various welfare schemes thereby improving the quality of life of the people as well as alleviating poverty; implements development schemes related to Infrastructure, roads, education, etc. He emphasized on Aadhaar seeding in all eligible accounts so that all benefits relating to various schemes of the Government are routed through accounts (DBT) of the beneficiaries thereby creating an end-to-end solution. He also emphasized on financial literacy and improvement of skilling of the entrepreneurs in the State.

He informed the House that Tripura State is fast progressing State of the NE region and Government of Tripura has taken several key initiatives to promote industry and bring



investment in the State. To take forward this vision, ASSOCHAM under the guidance of Government of Tripura organized a business summit to showcase strength and business readiness of Tripura at "Invest – Tripura" held on 4th June, 2016 at Agartala in presence of the Hon'ble Chief Minister of Tripura. He also informed that Investors from various parts of the Country and abroad had shown interest for making sizeable investments in the State. He requested all the Bankers to foresee such scopes & opportunities for Industrialization in the State and help the State Govt. in bringing further development of the State.

Shri Singh, Chief Secretary, Govt. of Tripura also informed the House about foreign trade of Rs.600 crore during last year through the border of the neighbouring country, being advantageous to the State. He stated that State Government would initiate steps for promoting foreign investment in the State.

Thereafter, Shri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura stated that Tripura State is poised to growth. Besides foreign trade through land custom with neighbouring country, Agartala is going to be connected through rail shortly, which would be boon for development in the State. Then, he 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 31.03.2016 and also for achieving 124% of target under ACP 2015-16. 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, United Bank of India & Convener SLBC of Tripura requested Shri N.P. Topno, General Manager, RBI to address the House.

Shri N. P. Topno, General Manager, RBI Agartala deliberated on the following issues:-

- He stated that SLBC meeting are being held regularly but requested Convener, SLBC to adhere to the Calendar for SLBC meetings as far as practicable.
- He also stated for updation of SLBC website.
- He appreciated United Bank of India's decision for declaring 2 more branches in Tripura as specialized MSME branches. He stressed on the importance of more specialized MSME branches in the different districts of the State.
- He expressed satisfaction for increase of CD ratio by 4% on Y-o-Y basis. He informed that it was due to good work of some of the banks but many banks are having a CD ratio less than 40% as on 31.03.2016.



- He stated that all banks in the State could disburse 124% of ACP target but most of the disbursement had been made by a limited number of banks and a few banks namely Andhra Bank, Dena Bank and Kotak Mahindra Bank could not be able to achieve even 10% of the allocated target.
- He suggested for taking up with the controlling authorities of these banks in connection with their underperformance in achieving allotted targets under ACP.
- He expressed concern on absenteeism of the members in SLBC meetings and also suggested for taking up with the controlling authorities in respect of absence of members from SLBC Meetings for two consecutive instances.
- He emphasized on improvement of recovery in the State with the help of the State Government.
- He stressed on financial literacy in rural areas and schools by rural branches and FLCs and requested to ensure that each rural branch would continue to hold one literacy camp once in a month as per RBI guidelines.

Thereafter, Shri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura requested Shri Sunil Kumar, General Manager, NABARD to address the House.

Shri Sunil Kumar, General Manager, NABARD Agartala deliberated on the following issues:-

- He expressed his satisfaction about the support of the State Govt. and requested banks to utilize this support in making the Banking infrastructure stronger in the State.
- He informed the House about their RIDF allocation of Rs.350.00 crore for the current financial year for the State.
- He stated that NABARD would provide posters and hoardings for bank branches and Block offices respectively for wide publicity of Stand-Up India Scheme.
- He reiterated for installation of VSAT for Bank Mitras in SSAs having connectivity issues. The cost would be reimbursed by NABARD.
- He requested the banks for coverage of all eligible crop loans under Pradhan Mantri Fasal Bima Yojana.
- He also informed the House about digitization of SHG data in West Tripura District.

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 116th SLBC meeting for Tripura held on 22.02.2016:

Confirmed by the House.

Stand-Up India Scheme:

Shri Manas Dhar, Convener of SLBC(Tripura) informed the House that being one of the flagship programme of GoI, this Scheme is directly monitored by a National Level Steering Committee on a regular basis. He also informed the House regarding the modalities of Stand-Up India scheme including credit guarantee aligned with existing CGTMSE norms. He emphasized on skill development of the entrepreneurs through skilling centres. He requested the banks to identify viable projects for Stand-Up India scheme with priorities so as to ensure achieving branch wise target as stipulated.

Agenda 2 : Pradhan Mantri MUDRA Yojana

All the Banks operating in the State combinedly disbursed Rs 344.20 crore against revised target of Rs. 536.66 crore, thereby achieving 64% of annual target (FY 2015-16) as on 31.03.2016.

House noted the performance of PMMY in the State. Initiatives taken by SLBC in popularising the scheme such as publication of advertisement in vernacular in respect of continuation of PMMY loan, web hoisting of all important circulars / guidelines, loan application form etc. on PMMY / Mudra loan in the SLBC website, availability of. Publicity materials in vernacular were appreciated by the House.

Shri Manas Dhar, Convener of SLBC(Tripura) informed the House that Animal Husbandry, Beekeeping, Dairy and other related activities upto Rs. 10.00 lac would also come under the ambit of MUDRA loans from the current financial year. It is also reported that MUDRA Target for the year 2016-17 has been fixed at Rs. 402 crore for the State of Tripura.

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

SLBC, Tripura had already submitted roadmap for opening of 19 Brick & Mortar branches in unbanked villages having population above 5000 as identified by the LDMs to RBI as per their guidelines issued on 31.12.2015. All Member Banks of SLBC Tripura were requested to extend all possible support and information in respect of their branch opening within 31.03.2017 to SLBC Desk for regular reporting to RBI.



Agenda 4 : Financial Inclusion Plan

1st meeting of the **State Level Financial Inclusion Committee (SLFIC)** for the State of Tripura was held on 08.04.2016. The meeting was chaired by Shri Yashpal Singh, Chief Secretary, Govt. of Tripura. Dr. G. S. G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura, Dr. Alok Pande, Director and Nodal Officer of DFS and Shri Manas Dhar, General Manager, United Bank of India & Convener, SLBC (Tripura) also attended the meeting. Highlights of the important points as discussed in the meeting were noted by the House, which are furnished below:

- Coverage of grey areas: So far a list of 172 grey areas reported from banks (UBI-11, TGB-145, SBI-13 & Syndicate Bank-03).
- Aadhaar seeding: Aadhaar seeding percentage was 72.27% in Tripura as compared to 44.65% across the country in PMJDY accounts as on 27.04.2016.
- Invitation of Postal Authorities: It was decided to invite Postal Authorities to attend SLBC and other meetings & camps.
- Executive Calls to Bank Mitras: All 575 Bank Mitras had been called over telephone by SLBC and all of them are in place.
- Pending SARFAESI application: No such proposal is pending with District Authorities.
- Availability of Rupay Card & Aadhaar enabled devices: 420 out of 575 Bank Mitras are having Rupay Card & Aadhaar enabled devices. TSCB is in process of providing Rupay Card & Aadhaar enabled devices to all 155 Bank Mitras within 30.06.2016.
- Alternate Channels: No other channels like Common Service Centres of Tripura State Government, Gramin Dak Sewaks, Kirana Shops, Anaganwadi workers etc. are used as Bank Mitra in Tripura State.
- Financial literacy in skilling centres: It was stressed on regular holding of financial literacy camps in the State. State Government would extend necessary support. All banks were requested to hold financial literacy camps regularly.
- Claim in PMJJBY & PMSBY: It was suggested for displaying of posters relating to claim procedure of PMJJBY & PMSBY in prominent places of Police Stations, Hospitals, Panchayat Offices and other prominent places to make the people aware of it.
- Mudra Target: All the banks operating combinedly sanctioned & disbursed Rs 344.20 crore i.e. 64% of the revised Annual Target for Rs 536.66 crore as on 31.03.2016.
- Mudra Cards: Banks were requested to issue Mudra cards to all eligible loan accounts (having working capital loans).



- Radio & TV Shows: Regular TV & Radio programmes are to be conducted by the banks for ensuring wide publicity of the financial inclusion schemes in the State.

The House also reviewed the progress of Pradhan Mantri Jan Dhan Yojana under which 7,06,587 A/Cs had been opened in the State as on 30.04.2016. All banks in the State issued RuPay cards to 67.33% PMJDY customers against national issuance of 82.53%. 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 4.18 lac customers under PMSBY, 1.63 lac customers for PMJJBY and 2456 customers under APY as on 31.03.2016. House noted the same.

All banks were requested to ensure renewal of all existing customers under PMSBY & PMJJBY through auto-debit of insurance premium from Savings accounts. House noted lien clause in PMJJBY i.e. Risk cover would commence only after the completion of 45 days from the date of enrollment into the Scheme by the member. However, death due to accident would be exempted from the lien clause.

The House also noted the performance of the 5 RSETIs which conducted 144 training programs with the participation of 3749 candidates during 4th quarter of FY 2015-16 ending 31.03.2016.

The 14 FLC Centers in the State conducted 125 Camps during the quarter ended March'2016 while the 265 rural branches in the State also conducted 659 camps during the same quarter. Shri N. P. Topno, General Manager, RBI Agartala stated regarding non-response from 29 rural branches during the last quarter of FY 2015-16. He requested SLBC to take up the matter with these branches.

The House also discussed about Pradhan Mantri Fasal Bima Yojana(PMFBY) along with its salient features and modalities which will help the Bankers in its implementation at the ground level.

Agenda 5 : CD Ratio of the Districts

CD Ratio of the State stood at 45% as on 31st March 2016 from 41% as on 31st March 2015 thus registering Y-O-Y growth of 4%. House noted the achievement and set a target of reaching CD Ratio at 51% at the end of FY 2016-17.



All the 8 districts have reported positive growth in CD ratio as on 31st March 2016 over March 2015. With regular monitoring of Special Sub-Committee of DCC, CD Ratio of West Tripura district had increased by 1% on YoY basis and reached to 34% as on 31st March'2016 as against 33% as on 31st March'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 6 : Implementation of Annual Credit Plan 2015-16

House reviewed the overall achievement under ACP during April 2015 to March 2016 of the financial year 2015-16. Banks operating in the State achieved 124% (Rs.3640.38 crore) of the credit disbursement target under ACP 2015-16. The disbursement during FY 2015-16 surpassed the corresponding figure of last year (2014-15) by 23%. Achievement under Priority Sector also stood at 124% at the end of FY 2015-16. Achievement under Agriculture sector stood at 125%. While achievement under MSME & Other Priority Sector reached to 148% & 85% respectively.

Thereafter, House approved the targets set for Agriculture, MSME, OPS & Non-Prisec for Rs. 1296.82 crore, Rs. 967.06 crore, Rs.601.19 crore & Rs. 469.17 crore respectively, totaling Rs. 3334.24 crore under ACP 2016-17 for Tripura State, based on PLPs prepared by NABARD.

The SLBC Sub-Committee in its meeting held on 19.04.2016 set a target for formation of 195 Farmers' Clubs during the year 2016-17 by the member banks in the State as per decision of the last SLBC(116th) meeting held on 22.02.2016. It would create an impact in the locality resulting a congenial atmosphere for all banking activities including recovery of loans. It was reported that UBI & TGB have already formed 3 and 4 Farmers' Clubs respectively. Concerned banks were requested to take proactive steps for formation of farmers' clubs well before end of this financial year.

Agenda 7 : Kisan Credit Cards(2015-16)

All banks in the State had issued 61,453 KCCs covering Rs 267.95 crore, thus achieving 123% of the annual target (50,000) by the end of the year 2015-16.

Banks operating in the State have already submitted list of dormant/overdue KCC accounts to the Director, Agriculture, Govt. of Tripura, so the State Government could help the banks for renewal / recovery of KCC loans.



House noted the performance of KCC and also set the KCC target numbering 50,000 accounts for the financial year 2016-17.

Agenda 8 : Self Help Groups(SHG)

The House reviewed the performance of the Banks under NRLM/NERLP and WSHG for FY 2015-16. The Banks could not sanction cases under NULM as there was no sponsoring done before the end of the financial year. Target of NULM for the year 2016-17 has been allocated to and communicated among all concerned banks.

The member Banks have already instructed their branches regarding proper coding of SHG loan Accounts in the CBS systems as per decision of the last SLBC meeting (116th) for reflection of actual disbursement figure in SHG portal.

Agenda 9 : Recovery Performance of Banks

The House reviewed sector-wise and also Government Sponsored Scheme wise recovery of loan position as on 31.03.2016. Overall recovery percentage in respect of three broad sectors, viz Agriculture, MSME and Other Prised stood at 62% as on March 2016 as against 60% as on March 2015. There was no significant improvement in recovery under Schematic lending. Recovery in SJSRY was 8%, SGSY was 12%, PMRY was 5%, PMEGP was 46%, while recovery in REGP (MMS) was 47% as on 31.03.2016. 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 decreased slightly from 5.87% as on March' 2015 to 5.82% as on March 2016. 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 72.27 crore which if added with the outstanding NPA, the amount of NPA would be Rs 462.43 crore which is 6.68% of the gross advance as on 31.03.2016.

Shri Sahadeb Das, Director of Institutional Finance, GoT suggested for holding of joint recovery camps and Panchayats would provide necessary support for recovery of loans.



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

House reviewed the performance of the Banks as on 31st March 2016. The overall Advance in the State witnessed y-o-y growth of 18% from Rs.7107.78 crore as on March 2015 to Rs.8415.05 crore as on March 2016. Similarly, y-o-y growth of 8% had been registered in Deposits which stood at Rs. 18724.08 crore as on March 2016, from Rs. 17274.85 crore as on March 2015.

The House noted the y-o-y growth of 14% in lending to Priority Sectors (outstanding), 40% in lending to Weaker Section, 12% growth in lending to SC/ST borrowers and 8% growth in lending to Minority community as on 31.03.2016.

MSME sector registered 15% y-o-y growth while total Priority Sector achieved a y-o-y growth of 18% as on 31.03.2016.

Agenda 12 : Performance under Govt. sponsored schemes.

All banks sanctioned 1337 cases amounting to Rs. 64.77 cr. and disbursed in 1097 cases with an amount of Rs. 14.89 cr. in PMEGP against the yearly target of 1500 cases during FY 2015-16.

All banks sanctioned 2655 cases amounting to Rs. 62.81 cr. and disbursed in 717 cases with an amount of Rs. 13.28 cr. in SWAVALAMBAN against the yearly target of 3500 cases during FY 2015-16.

House noted the performance of the Banks and also noted the progress of KCC-Fishery, Mini Dairy, DRI, etc. for the financial year 2015-16 ending on 31st March 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 384 students involving Rs 5.73 crore. The outstanding balance in Education Loans as on 31.03.2016 stood at Rs.114.27 crore in 3812 accounts.

Under Housing Loans, outstanding balance stood at Rs.1311.54 crore in 32277 accounts as on 31st March 2016. House noted the progress.



Agenda 14 : MSME financing under ACP.

House reviewed the overall achievement of MSME during FY 2015-16. All Banks had disbursed Rs 1219.64 crore, registering an achievement of 148% against ACP target of Rs.822.67 crore for the year 2015-16.

Miscellaneous Issues:

Pradhan Mantri Awas Yojana (PMAY): The Scheme was launched on 17.06.2015. This scheme is operational in all notified Statutory Towns and Planning areas. The scheme consist of four different verticals namely (a) In- Situ Slum Redevelopment, (b) Affordable Housing through Credit Linked Subsidy Scheme – CLSS, (c) Affordable Housing in Partnership, and (d) Subsidy for beneficiary-led Individual house construction. Details circular has already uploaded in SLBC Tripura website and copy was placed before the House for discussion.

Shri Niladri Bose, Regional Resident Representative of National Housing Bank deliberated on the various aspects of the scheme (PMAY), relating to subsidy and other modalities of the scheme.

House noted details of the scheme and approved for implementation in the State.

Pradhan Mantri Fasal Bima Yojana (PMFBY) : Government of India approved a new crop insurance scheme-PMFBY on 13.01.2016. This PMFBY would replace the existing two schemes National Agricultural Insurance Scheme as well as modified NAIS which have had some hindrance drawbacks. Private Insurance Companies along with Agricultural Insurance Company of India Ltd. would implement the scheme. Details circular has already uploaded in SLBC Tripura website and copy was placed before the House for discussion.

Shri Prabir Kr. Majumder, Asstt. Director of Agriculture Department, Govt. of Tripura expressed that considering the cropping season in the State, the cut-off date under Pradhan Mantri Fasal Bima Yojana(PMFBY) might be extended upto 31st August and 28th February for Kharif and Rabi Seasons respectively. Shri Sunil Kumar, GM-NABARD endorsed the views of the Asstt. Director, Agriculture Department, GoT.

House noted details of the scheme and suggested implementation of the same in the State. However, insurance coverage period for Kharif and Rabi season as mentioned in



the scheme i.e. April to July for Kharif and October to December for Rabi may be modified depending upon crop cultivation activities

After threadbare discussion, it was decided that SLBC desk would write to NABARD regarding the issue so that they could take up the matter with Department of Financial Services, Ministry of Finance for consideration of cutoff date for both Kharif & Rabi seasons (31st August & 28th February respectively).

VSAT: Shri Sunil Kumar, GM NABARD reiterated for installation of VSAT for Bank Mitras in 172 grey areas (SSAs) having connectivity issues. The cost would be reimbursed by NABARD. General Manager, BSNL, Tripura informed the House that BSNL had already initiated steps for improvement in connectivity issues as far as practicable in respect of 172 grey SSAs of Tripura having poor and intermittent connectivity.

Shri Sahadeb Das, DIF, Govt. of Tripura requested the Bankers to issue passbooks to all the Pensioners particularly to the Social Welfare and Social Education Pensioners.

Shri Sunil Kumar, GM NABARD stated told that ANJALI Microfinance (NGO) in Dhalai district is to be replaced by Voluntary Health Association of Tripura (NGO) and the same has been approved by 115th SLBC Meeting. This should have been approved by Dhalai DCC. Chief Manager-SLBC informed the House that the same had been approved by DCC Dhalai about one year back.

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 to raise the CD ratio of the State to 51% as on 31.03.2017. **(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)**.
- Each FLC and rural branch would conduct minimum one outdoor / indoor literacy camp once in a month. **(Action : All FLC & Rural branches)**.
- All Banks are to exert effort to achieve Mudra Target for FY 2016-17 as on 31.03.2016**(Action : All Banks)**.
- All Banks are to exert effort to achieve Stand-Up India Target for FY 2016-17 **(Action : All Banks)**.
- SLBC desk would write to NABARD regarding revision of cut off date for both Kharif & Rabi seasons (31st August & 28th February respectively) for further taking up the matter with Department of Financial Services, Ministry of Finance for consideration of cutoff date**(Action: SLBC & NABARD)**.
- To take up with the controlling authorities in respect of absence of members from SLBC Meetings for two consecutive instances **(Action: SLBC)**.

Vote of Thanks.

Thereafter, Shri Mahendra Dohare, DGM & CRM, United Bank of India, Tripura Region extended vote of Thanks to all the dignitaries present in the meeting. He heartily thanked Shri Yashpal Singh, Chief Secretary, Govt. of Tripura, Dr. G. S. G. Ayyangar, Principal Secretary (Finance, Rural Development & Agriculture), Govt. of Tripura and all the dignitaries from Govt. of Tripura, RBI, NABARD and banks present for their valuable inputs which enriched the deliberations.

*****XXXXXXXX*****



**LIST OF THE PARTICIPANTS AT THE 117th MEETING OF THE SLBC
FOR THE STATE OF TRIPURA
HELD AT PRAGNA BHAWAN, HALL NO.4, AGARTALA ON 08.06.2016 AT 10:00 A.M.**

Sl. No.	Name of the dignitaries	Designation/Office/Institution
I	CO-CHAIRD BY	
1	Shri Yashpal Singh	Chief Secretary, Govt. of Tripura
2	Shri K. V. Rama Moorthy	Executive Director, United Bank of India, Convener Bank, SLBC
II	GOVT. OFFICIALS	
3	Dr. G.S.G. Ayyangar	Principal Secretary, Finance, RD & Agri, GoT
4	Shri Sahadeb Das	DIF, Govt. of Tripura
5	Shri Susanta Kr. Som	Dy. Director, MSME DI
6	Shri M.L. Sukladas	Add. Director of Horticulture, Govt. of Tripura
7	Shri S.K. Sarkar	Joint Director(I & C), Govt. of Tripura
8	Shri A.H. Jamatia	Jt. Director, TW Department, Govt. of Tripura
9	Shri Sunil Bhaumik	Asstt. Director, ARDD (Dairy), Agartala
10	Shri Prabir Kumar Majumdar	Asstt. Director-Agriculture, GoT
III	RBI/NABARD/SIDBI/NHB/ INSURANCE COMPANIES/BSNL	Designation/Office/Institution
11	Shri N.P. Topno	General Manager, RBI-Agartala
12	Shri Sunil Kumar	General Manager, NABARD-Agartala
13	Shri D.V. Ramana Rao	DGM-NABARD
14	Shri N.C. Debnath	Manager, SIDBI
15	Shri Dilip Kr. Das	Sr. Divisional Manager, Oriental Insurance Co. Ltd.
16	Shri Hemendra Chakraborty	Admin. Officer, National Insurance Company
17	Shri Hari Narayan Das	Admin. Officer, New India Assurance Co. Ltd.
18	Shri J. Ravi Chandra	GM-BSNL, Agartala
19	Shri Niladri Bose	Regional Resident Representative, National Housing Bank
IV	COMMERCIAL BANKS	Designation/Office/Institution
20	Shri Manas Dhar	General Manager, UBI, Head Office & Convener, SLBC-Tripura
21	Shri M. Dohare	DGM & CRM, UBI, Tripura
22	Shri Upendra Sabar	Chairman, TGB
23	Shri Bhajan Ch. Roy	Assistant General Manager, UBI-Tripura



24	Shri P.K. Paul	Regional Manager(Urban)- SBI, Tripura
25	Shri R. K. Senapati	Regional Manager(Rural)- SBI, Tripura
26	Shri H.D. Sangma	Dy. Zonal Head-UCO Bank
27	Shri P. K. Chanda	Chief Manager, Canara Bank
28	Shri Amit Bhattacharjee	GM-TSCB
29	Shri Hemanta Bora	Chief Manager, Allahabad Bank
30	Mr. Mohd. Ali	Chief Manager, Central Bank of India
31	Shri S.B. Jotder	Sr. Br. Manager, Syndicate Bank
32	Shri Shiv Shankar Shahdev	Chief Manager, Indian Overseas Bank
33	Shri Subrata Chakraborty	DCO, RBO,SBI
34	Shri N.R.Samal	DGM-Union Bank of India
35	Smt. Pradipta Aine	Sr. Branch Manager, Bharatiya Mahila Bank
36	Shri Suvrajyoti Das	Sr. Manager-P& SB
37	Shri Venkata Rama Reddy VR	Senior Manager-Indian Bank
38	Shri Chandan Chakraborty	Sr. Manager-PNB
39	Shri Ram Krishna Chakraborty	AM, Vijaya Bank
40	Shri Paltu Chandra Laskar	Manager(RB-FI), SBI, RBO, R-VII
41	Shri Janardan Bose	Chief Manager, SLBC UBI
42	Shri Ratan Kr. Tiwari	Branch Manager, Andhra Bank
43	Shri Amal Debbarma	ADO, ACUB Ltd.
44	Shri Tapan Bhattacharya	Sr. Manager-Union Bank of India
45	Shri Abhijit Deb	Manager, South Indian Bank
46	Shri Binod Kr. Pandey	AGM-IDBI
47	Shri Dhritiman Debbarma	AM, IDBI
48	Shri Deboraaj Bhattacharjee	Chief Manager, ICICI Bank
49	Shri Dibakar Devnath	ABM, HDFC Bank
50	Shri Santiranjan Bhattacharya	Chief Manager(C&R)-TGB
51	Shri Saroj Sinha Roy	Br. Manager-OBC
52	Shri Vijay Kumar	Br. Manager-Dena Bank
53	Shri Suhash Chandra Paul	Br. Manager- Corporation bank
54	Shri Sudip Chakraborty	Cluster Head-Bandhan Bank
55	Shri Prasenjit Das	D.O., DIF, Govt. of Tripura
56	Shri Dhruva Sarkkar	Br. Manager-Kotak Mahindra Bank
57	Shri Saptarshi Bose	Manager & BH, Federal Bank
58	Shri G.C. Rakshit	LDM, Gomati & South-UBI
59	Shri Swapan Kumar Das	Chief Manager-UBI
60	Shri Musa Karim Sardar	LDM, North & Unakoti-UBI
61	Shri M.K. Devvarman	LDM, Dhalai & Khowai, UBI
62	Shri Tamal Debbarman	Officer-SLBC, UBI-TRO

*****XXXX*****

