



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/578/2016-17

Ref: LBD/SLBC/Tripura/578 /2016-17

दिनांक : 27.09.2016

Date: 27.09.2016

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

विषय: त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 118वीं
बैठक की कार्यवाही।

Subject: Proceedings of the 118th Meeting of
SLBC for Tripura.

हम इसके साथ दिनांक 20.09.2016 को "प्रज्ञा भवन,
हॉल न. 4, अगरतला में सम्पन्न त्रिपुरा राज्य स्तरीय
बैंकर्स समिति की 118 वी बैठक की कार्यवाही भेज रहे
हैं।

We send herewith the proceedings of the 118th
Meeting of State Level Bankers' Committee for
Tripura held at "Pragna Bhawan, Hall No.- 4,
Agartala" on 20.09.2016.

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

Yours faithfully

ना २४ ५२

महाप्रबंधक

(वि.समावेशन और प्राइसेक) और

संयोजक : त्रिपुरा राज्य स्तरीय बैंकर्स समिति

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

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

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

Minutes of the 118th State Level Bankers' Committee Meeting for the State of Tripura held on 20.09.2016

The 118th SLBC meeting of Tripura State was held at the Conference Hall No.4, Pragna Bhawan, P.N. Complex, Agartala on September 20, 2016 where performance of Banks for the 1st quarter ending on 30.06.2016 for financial year 2016-17 was reviewed. The meeting was Chaired by Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura in presence of Shri Yashpal Singh, Chief Secretary, Govt. of Tripura and Shri P. K. Bajaj, Managing Director & Chief Executive Officer of United Bank of India and Chairman, SLBC, Tripura. 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, Sri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura welcomed all the participants to the 118th meeting of SLBC, Tripura. He introduced Shri P. K. Bajaj, Managing Director & Chief Executive Officer of United Bank of India and Chairman, SLBC, Tripura before the House, who attended SLBC meeting of the State for the first time after joining United Bank of India on 9th August 2016. Thereafter, Shri Manas Dhar requested Shri P. K. Bajaj, Managing Director & CEO of United Bank of India and Chairman, SLBC, Tripura to deliver his keynote address to the House.

Shri P. K. Bajaj, Managing Director & CEO of United Bank of India and Chairman, SLBC, Tripura, prior to delivering his keynote address greeted Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura and Shri Yashpal Singh, Chief Secretary, Govt. of Tripura with flower bouquet at the SLBC meeting. Shri P. K. Bajaj also extended hearty welcome to Dr. G. S. G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura and other executives from the Govt. of Tripura, RBI, NABARD & Banks.

Shri P. K. Bajaj, Managing Director & CEO of United Bank of India mentioned about significant achievements of the Banks in different parameters apart from informing about the progress made with regard to major decisions of the last SLBC meeting held on 08.06.2016.



At the end of June 2016, the CD Ratio of the State stood at 45%, which was up from CD Ratio of 41% as on 30th June 2015 thus registering a Y-O-Y growth of 4%. All the banks put together could disburse Rs 958.36 crore i.e. 29% of the Annual Target of Rs 3334.24 crore under ACP during 1st quarter of FY 2016-17 as against 21% (Rs.610.42 crore) achieved during corresponding period last year (2015-16).

As on 30th June 2016, all banks have issued 12719 KCCs covering Rs 6161.28 lac, thus achieving 25% of the annual target (50,000 Nos.) by the first quarter of the FY 2016-17. He informed that the banks would definitely achieve the target with the collective thrust at the year end. Priority Sector Advance for the State covering all Banks as on June 2016 stood at Rs.6553 crore, which depicted 94% of the ANBC as compared to Rs.5061 crore as on June 2015. The annual growth rate of Priority Sector Advance on Y-O-Y basis observed at 23%, which is commendable.

He expressed his satisfaction in respect of low percentage of zero-balance accounts(13.19%) in the State out of 7.66 lac PMJDY accounts opened up to 03.08.2016 as compared to the national average (24.32%). He emphasized on financial discipline in respect of converting zero balance accounts into operative accounts.

He informed that Aadhaar Seeding in the PMJDY accounts of the State stood at 70.77% as against 48.73% across the country as on 03.08.2016. He requested all Bankers to put more efforts in this aspect as Aadhaar penetration in the State is almost 100%.

He expressed his concern on activation of RuPay cards issued in PMJDY accounts. He requested all the bankers to ensure delivery of RuPay cards to all PMJDY accounts and their activation at the earliest so that the account holders could get the benefit of Rs. 1.00 lac inbuilt accident insurance.

He also informed about launching of a "Special Drive" for financial inclusion spanning 45 days starting 15th September 2016, by the DFS, MoF, Govt. of India. He requested all the stake holders to move forward in a time bound manner. He stated that combined disbursement of all the Banks in the State under PMMY was on the lower side as only 14% of the annual target (Rs. 402 crore) during first quarter and expressed hope that the Banks would perform better during remaining period of current fiscal. He urged upon the bankers to identify viable Greenfield projects for financing under Stand-Up India Scheme and also to ensure achieving desired target by the year end. Sri Bajaj referred to the NPA position of the State including written off amount which stood at Rs.631.32 crore i.e. 7.78% of total advance at the end of June 2016. He emphasized on initiation of timely recovery. He requested the banks to bring it down below 5% level by March 2017 through joining of hands with State Government.



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

Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura expressed happiness to be able to attend and address such an important meeting where different banking activities including employment generation schemes of both Central & State Governments are being discussed. In his address to the house, Shri Saha touched upon the issue of improvement in CD Ratio of the State. But he expressed that it was still below the expected level. There was more requirement to deploy the fund to develop more entrepreneur in the State. Need based credit should be provided to the entrepreneurs / unemployed youth. Bank should not go for under-financing on the plea of poor recovery.

He added that small loans, even OD are not provided in time to the PMJDY account holders. Borrowers are sometimes misbehaved during sanction of loans, which affects recovery of loans. He expressed that the State Government is also equally concern on the issue of non-payment of loan dues as this will hinder the process of recycling of fund.

He mentioned that linkage of Aadhaar has now become mandatory by the Government for making payment of any grants / subsidies / pensions including old age pensions, etc. Bankers should come forward for Aadhaar seeding for all eligible accounts for smooth DBT.

Shri Saha mentioned that there is shortage of manpower in rural branches and same is not able to cope up with the increased volume of business. Updation of passbook is being delayed in rural branches. Reassessment of manpower in the rural branches is required for improvement of customer services. BC Model requires further activation to meet the banking services required in the rural areas. Disabled persons / old age pensioners / senior citizens face difficulties both from the bank branches / CSPs for various reasons like positioning of branches on the 1st / 2nd floor, shortage of manpower, irregular movement of CSPs, etc.

He pointed that there are some underbanked centres in the State. Branches should be opened in proper locations in these centres considering customers' point of view.

Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura requested the bankers to discuss the problems / difficulties faced by the people of the State and to take suitable corrective measures by the concerned banks for further improvement of customer services in the State.

Shri Saha stated that State Government is duty bound to work shoulder to shoulder with the bankers. He also assured every possible help to the banks in their business function including recovery of loans.

While delivering his address to the house, Shri Yashpal Singh, Chief Secretary, Govt. of Tripura welcomed all the participants on behalf of the State Government. He



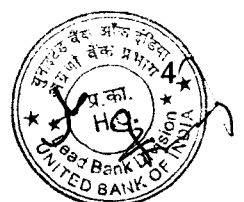
complimented Convener, SLBC for regular holding of SLBC meetings and monitoring of ongoing schemes and issues relating to SLBC in the State, resulting in timely payment to MGNREGA beneficiaries, improvement in small savings, employment, CD Ratio, etc. in the State. He stated that State Government has taken steps for online payment of wages to MGNREGA beneficiaries and any other grants / subsidies / pensions including old age pensions, etc. He requested the bankers to come forward for Aadhaar seeding for all eligible accounts for smooth DBT. He informed that Fund Transfer Orders (FTOs) in respect of payment to MGNREGA, social pensions, salaries, etc. for ensuing Durga Puja would be issued shortly and requested the bankers to complete all payments within 05.10.2016 positively by showing same kind of proactive initiative as shown in the last year in this regard. He assured the bankers to provide all sorts of assistance including maintenance of law & order situation in the State.

Shri Singh emphasized on financial literacy and activation of skilling centres for training of the future entrepreneurs of the State. He also emphasized on publicity for spreading of financial literacy in the State. He requested the major bankers of the State to come forward for further improvement of CD Ratio in the State. He assured that State Government would extend proactive support in recovering of loan dues. He also requested the bankers for further improvement in lending to the farmers through KCCs and unemployed youths through various employment generation schemes like Swavalamban, PMEGP, MUDRA & Stand Up India schemes. He expressed dissatisfaction for non-response in respect of branch opening in some centres of North Tripura by TGB and TSCB. He also requested Chairman, TGB to tackle some unrest noticed in the Bank without hampering banking activities in the State.

Taking care of the directives of the Chief Secretary, Government of Tripura, Shri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura requested the bankers particularly TGB & TSCB to initiate steps for completion of all payment to the beneficiaries within 05.10.2016 with the help of the State Government.

Prior to commencement of Power Point session on different issues pertaining to Tripura District as well as SLBC, Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura unveiled one booklet containing "Rural Infrastructure Development Fund (RIDF) in Tripura" prepared by NABARD.

Immediately upon conclusion of unveiling of booklet of NABARD, SLBC-Tripura felicitated Miss Dipa Karmakar, the Rajiv Gandhi Khel Ratna Award winner as well as a successful RIO Olympian and Shri Bisweswar Nandi, winner of the prestigious Dronacharya Award with mementos and sports items in presence of Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura, Shri P. K. Bajaj, Managing Director & CEO of United Bank of India and Chairman, SLBC, Tripura and other dignitaries. Shri P. K. Bajaj, Managing Director & CEO of United Bank of India handed over cheque of Rs.5.00 lac each to Miss Dipa Karmakar and Shri Bisweswar Nandi on behalf of United Bank of India for their outstanding performance in the field of gymnastics.



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 117th SLBC meeting for Tripura held on 08.06.2016:

Confirmed by the House.

Stand-Up India Scheme:

Loans under the scheme had been extended to 17 SC/ST/Women beneficiaries amounting to Rs. 3.01 crore during first quarter of the FY 2016-17.

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

Agenda 2 : Pradhan Mantri MUDRA Yojana

All the Banks operating in the State combinedly disbursed Rs 55.57 crore against target of Rs. 401.84 crore, thereby achieving 14% of annual target (FY 2016-17) during 1st quarter (April to June) ending on 30.06.2016.

House noted the performance of PMMY in the State.

Convener of SLBC (Tripura) requested the bankers to expedite disposal of PMMY proposal with uploading in portal so as to ensure achieving the Annual target at the year end.

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 and also allocated same to banks for their branch opening within 31.03.2017. Member banks were requested to extend all possible support for opening of these branches within 31.03.2017.

Agenda 4 : Financial Inclusion Plan

The House reviewed the progress of Pradhan Mantri Jan Dhan Yojana under which 7,66,390 A/Cs had been opened in the State as on 03.08.2016. Aadhaar Seeding in the PMJDY accounts of the State stood at 70.77% as against 48.73% across the country as on 03.08.2016. Zero-balance accounts contributed 13.19% of the total PMJDY accounts



opened up to 03.08.2016 as compared to the national average of 24.32%. All banks in the State issued RuPay cards to 62.67% PMJDY customers against national issuance of 80.71%. RuPay Card delivery and activation still have a lot of scope for improvement and Banks need to act more proactively in these aspects so that beneficiaries get the benefit of Rs.1.00 lac inbuilt accident insurance.

The banks operating in the State had enrolled 3.53 lac customers under PMSBY, 1.29 lac customers for PMJJBY and 2668 customers under APY as on 31.07.2016. House noted the performance under Social Security Schemes with a request to the bankers for coverage of each family with PMJJBY / PMSBY scheme. Member banks were requested for timely submission of complete claim application to Insurance Companies and also to take help of SLBC Desk, if required, to reduce rejection of claim by the Insurance Companies.

Convener of SLBC (Tripura) informed the House that DFS, MoF, Govt. of India had launched a **“Special Drive”** for Financial Inclusion spanning 45 days starting 15th September 2016. The programme includes two tracks. LDMs covering all 8 Districts have commenced their initiative under the special programme. Special DCC meetings have been conducted in all 8 districts to discuss the strategies to be put in place. For achieving success of the instant drive for Financial Inclusion, support of all stake holders in the state would be required. He suggested the bankers to focus on cluster lending (bamboo, handloom, etc) by organizing meetings and awareness amongst the entrepreneurs under PMMY during the drive period. He also informed that one of the major components of the Special Drive would be creating Financial Awareness among general public and spreading of Financial Literacy. Therefore, bankers should initiate the Financial Literacy Programme covering Panchayets, Block Offices, ADCs etc. without any delay. All the member Banks have been requested to ensure wide publicity of the campaign through banners, posters etc. SLBC Tripura will take care of the publicity through media to create large scale awareness for general public in the state.

The House also discussed the possibilities for inclusion of TGB & TSCB under CGTMSE / other credit guarantee coverage schemes so that these two major banks in the State could provide loans under MUDRA and Stand Up India without any collateral. It was decided that SLBC Desk would write to NABARD, Agartala for taking up the issue with appropriate authority.

The House also noted the performance of the 5 RSETIs which conducted 27 training programs with the participation of 655 candidates during 1st quarter of FY 2016-17.

The 14 Financial Literacy Centers in the State conducted 116 Camps during the quarter ended June 2016 while the 265 rural branches in the State also conducted 706 camps during the same quarter. Shri N. P. Topno, General Manager, RBI, Agartala stated regarding holding of minimum 3 such camps in a quarter by each rural branch.



Agenda 5 : CD Ratio of the Districts

CD Ratio of the State stood at 45% as on 30th June 2016 from 41% as on 30th June 2015 thus registering Y-O-Y growth of 4%. House noted the same and set a target of reaching CD Ratio at 51% at the end of FY 2016-17.

7 out of 8 districts have reported positive growth in CD ratio as on 30th June 2016 over June 2015. CD Ratio of West Tripura district stood at 32% as on 30th June 2016. Special efforts should be taken by all banks to improve the CD ratio of this district for equitable allocation of credit in terms of deposit mobilized in the district.

Agenda 6 : Implementation of Annual Credit Plan 2015-16

House reviewed the overall achievement under ACP during April to June 2016 of the financial year 2016-17. Banks operating in the State achieved 29% (Rs.958.36 crore) of the credit disbursement target under ACP 2016-17. The disbursement during 1st quarter of FY 2016-17 surpassed the corresponding figure of last year (2015-16) by 57%. Achievement under Priority Sector also stood at 29% at the end of 1st quarter of FY 2016-17. Achievement under Agriculture sector stood at 22%. While achievement under MSME & Other Priority Sector reached to 28% & 46% respectively.

Agenda 7 : Kisan Credit Cards(2015-16)

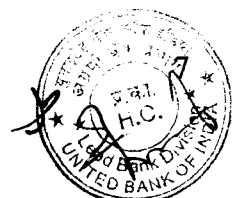
All banks in the State had issued 12,719 KCCs covering Rs 61.61 crore, thus achieving 25% of the annual target (50,000 Nos.) by the end of the 1st quarter ending 30.06.2016.

Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura requested the bankers to put special efforts for coverage of all eligible farmers including fish farmers through KCCs within 31.03.2017.

House noted the performance of KCCs in the State and also suggested for providing interest subvention to fish farmers to promote fishery in the State.

All the banks in the State covered only 787 farmers (financed by banks) under Pradhan Mantri Fasal Bima Yojana (PMFBY) during Kharif season with Reliance General Insurance Co. Ltd. as insurance partner in the State. Shri Sunil Kumar, General Manager, NABARD stated about poor coverage of farmers and suggested for wide publicity for coverage of all eligible farmers during Rabi season. Shri Manas Dhar, Convener of SLBC (Tripura) requested the bankers to push up coverage of farmers during Rabi season.

House also noted the formation of 11 Farmers' Clubs in the State during 1st quarter of FY 2016-17. Concerned banks were requested to take proactive steps for formation of farmers' clubs as per target well before end of this financial year.



Agenda 8 : Self Help Groups(SHG)

The House reviewed the performance of the Banks under NRLM/NERLP and WSHG for 1st quarter of FY 2016-17. The Banks could not sanction cases under NULM as there was no sponsoring done before the end of the 1st quarter of current financial year. Target of NULM for the year 2016-17 had been allocated and communicated among all concerned banks.

Shri Sunil Kumar, General Manager, NABARD informed about the digitization of SHGs in West Tripura District and requested the bankers to cooperate in this regard.

Agenda 9 : Recovery Performance of Banks

The House reviewed sector-wise and also Government Sponsored Scheme wise recovery of loan position as on 30.06.2016. Overall recovery percentage in respect of three broad sectors, viz Agriculture, MSME and Other Prisec stood at 58% as on June 2016 as against 55% as on June 2015. There was no significant improvement in recovery under Schematic lending. Recovery in SJSRY was 5%, SGSY was 16%, PMRY was 3%, PMEGP was 35%, while recovery in REGP (MMS) was 45% as on 30.06.2016. Line Departments of the State Government were requested to extend their support for improving recovery of schematic loans.

Agenda 10 : NPA position of Banks in Tripura.

Percentage of gross NPA increased to 6.88% as on June 2016 from 5.82% as on March' 2016. 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 631.32 crore which is 7.78% of the gross advance as on 30.06.2016.

The House discussed about improvement of recovery of loan dues in the State and requested help of the Line Departments for joint recovery drive. Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura requested the bankers to prepare and submit Panchayet wise defaulter list to GPs so that Panchayats could provide necessary support for recovery of loans.

Agenda 11: Performance of Banks in key areas in Tripura as on 30th June 2016

House reviewed the performance of the Banks as on 30th June 2016. The overall Advance in the State witnessed y-o-y growth of 16% from Rs.6988.83 crore as on June 2015 to Rs.8114.73 crore as on June 2016. Similarly, y-o-y growth of 8% had been registered in Deposits which stood at Rs. 18183.51 crore as on June 2016, from Rs. 16885.07 crore as on June 2015.

The House noted the y-o-y growth of 29% in lending to Priority Sectors (outstanding), 51% in lending to Weaker Section, 24% growth in lending to SC/ST borrowers and 10% growth in lending to Minority community as on 30.06.2016. MSME sector registered 11% y-o-y growth while Agriculture Sector achieved a y-o-y growth of 76% as on 30.06.2016.



Agenda 12 : Performance under Govt. sponsored schemes.

All banks sanctioned 1371 cases amounting to Rs. 66.51 cr. and disbursed in 1221 cases with an amount of Rs. 34.00 cr. in PMEGP against the yearly target of 1500 cases as on June 2016 for FY 2015-16.

All banks sanctioned 2935 cases amounting to Rs. 69.17 cr. and disbursed in 2313 cases with an amount of Rs. 45.85 cr. in SWAVALAMBAN as on June 2016 against the yearly target of 3500 cases for FY 2015-16.

No proposal under PMEGP & Swavalamban had been sponsored to banks during 1st quarter of FY 2016-17.

Shri Samir Gupta, GM, DIC, Agartala informed the House that interview process of Swavalamban beneficiaries had already been completed and sponsoring of proposals to banks would be done before ensuing Durga Puja.

Shri Manas Dhar, Convener SLBC of Tripura requested Line Departments to sponsor the proposals in phases (not in bunches) within October 2016 to the banks for disposal.

House noted the performance of the Banks and also noted the progress of KCC-Fishery, Mini Dairy, DRI, etc. for the 1st quarter of financial year 2016-17 ending on 30.06.2016.

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 88 students involving Rs 1.77 crore during 1st quarter of FY 2016-17. The outstanding balance in Education Loans as on 30.06.2016 stood at Rs.114.41 crore in 3863 accounts.

Under Housing Loans, outstanding balance stood at Rs.1304.91 crore in 31966 accounts as on 30th June 2016. House noted the progress.

Agenda 14 : MSME financing under ACP.

House reviewed the overall achievement of MSME during FY 2016-17. All Banks had disbursed Rs 266.27 crore, registering an achievement of 28% against ACP target of Rs.967.06 crore during 1st quarter of FY 2016-17.

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 suggested for setting up one RSETI in each district. 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. He requested Convener, SLBC for regular invitation of the Chairman, State Minority Commission in SLBC meetings. He informed about convening of MSME Town-Hall meeting at Melaghar and requested bankers for their active participation to make it a success. He emphasized on lending to water and sanitization purposes in the State.

Thereafter, Shri Sunil Kumar, General Manager, NABARD addressed the House and informed the House about preparation of PLP 2017-18 district wise for the State considering all available potentialities, resources and past trend to arrive at actionable PLP. He expressed his satisfaction about the support of the State Govt. to be extended for recovery of loans. He stated that NABARD would provide posters and hoardings in Bengali for bank branches and Block offices respectively for wide publicity of Stand-Up India Scheme.

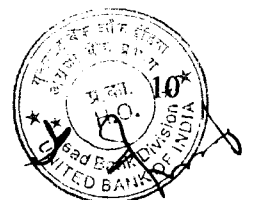
He requested the banks for coverage of all eligible crop loans under Pradhan Mantri Fasal Bima Yojana during Rabi season. He also informed the House about digitization of SHG data in West Tripura District.

Shri A. P. Modak, State Director, KVIC stated that new online system for PMEGP had been introduced from 01.07.2016 whereby the applications would be online including processing and disbursement of Margin-Money Subsidy. He requested the bankers for e-tracking of the PMEGP proposal and settlement of pending Margin-Money claim for the period prior to 01.07.2016

Shri Sahadeb Das, DIF, Govt. of Tripura requested the Bankers to complete all payments to MGNREGA beneficiaries, Salaried people, Pensioners, etc. before the ensuing Durga Puja like previous years.

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).**



- All Banks are to exert efforts to issue KCCs to all eligible farmers within 31.03.2017 **(Action : All Banks and Agriculture Department).**
- Each FLC and rural branch would conduct minimum one outdoor / indoor literacy camp once in a month. **(Action : All FLC & Rural branches).**
- All Banks are to exert effort to achieve Mudra Target for FY 2016-17 as on 31.03.2017**(Action : All Banks).**
- All Banks are to exert effort to achieve Stand-Up India Target for FY 2016-17 **(Action : All Banks).**
- Banks to submit status report on opening of branches in unbanked villages having population above 5000**(Action: Banks).**
- All Banks are to exert effort to cover all eligible farmers under PMFBY during Rabi Season (**Action: Banks & Agriculture Department).**
- Bankers to prepare and submit Panchayet wise defaulter list to GPs to take support of the Panchayats for recovery of loans **(Action : All Banks & Panchayet Offices).**
- SLBC desk would write to NABARD in respect of inclusion of TGB & TSCB under CGTMSE / other credit guarantee coverage schemes so that these two major banks in the State could provide loans under MUDRA and Stand Up India without any collateral. **(Action: SLBC & NABARD).**
- Bankers to complete all payments to MGNREGA beneficiaries, Salaried people, Pensioners, etc. before the ensuing Durga Puja (i.e. within 05.10.2016) like previous years.

Vote of Thanks.

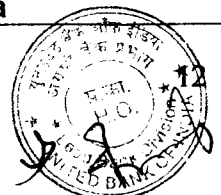
Shri Mahendra Dohare, DGM & CRM, United Bank of India, Tripura Region while expressing his privilege to offer vote of thanks, conveyed heartfelt thanks to Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura for attending the SLBC meeting and sparing his valuable time in deliberations to guide the SLBC on different issues. 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 other dignitaries from Govt. of Tripura, RBI, NABARD, Banks and other Agencies for attending the meeting and taking active part in the deliberations.

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**LIST OF THE PARTICIPANTS AT THE 118th MEETING OF THE SLBC
FOR THE STATE OF TRIPURA
HELD AT PRAGNA BHAWAN, HALL NO.4, AGARTALA ON 20.09.2016 AT 11:00 A.M.**

Sl. No.	Name of the dignitaries	Designation/Office/Institution
I	CHAired BY	
1	Shri Bhanu Lal Saha	Finance Minister, Govt. of Tripura
2	Shri Yashpal Singh	Chief Secretary, Govt. of Tripura
3	Shri P. K. Bajaj	Managing Director & Chief Executive Officer, United Bank of India & Chairman, SLBC-Tripura
II	GOVT. OFFICIALS	
4	Dr. G.S.G. Ayyangar	Principal Secretary, Finance, RD & Agri, Govt. of Tripura
5	Shri Sahadeb Das	DIF, Govt. of Tripura
6	Shri R.K.Giri	Dy. Director, MSME DI
7	Shri R.P.Mallik	JDH. Director of Horticulture, Govt. of Tripura
8	Shri Samir Gupta	GM, DIC(I & C), Govt. of Tripura
9	Shri Sunil Bhaumik	Asstt. Director, ARDD (Dairy), Agartala
10	Shri Dipak Kumar Das	Dy. Director-Agriculture, GoT .
11	Shri Arup Ratan Sarma	Addl. Secretary, RD & CEO TRLM
12	Shri P.Majumder	Post Master, Agartala Head Post Office
13	Shri C.R. Dasgupta	A.O. KVIB
14	Shri Ashish Modak	State Director, KVIC
15	Shri P.Bhattacharjee	Supdt. of Fisheries
III	RBI/NABARD/SIDBI/NHB/ INSURANCE COMPANIES/ BSNL	Designation/Office/Institution
16	Shri N.P. Topno	General Manager, RBI-Agartala
17	Shri Sunil Kumar	General Manager, NABARD-Agartala
18	Shri D.V. Ramana Rao	DGM-NABARD
19	Shri S.N.Chattopadhyay	AGM,RBI
20	Shri N.C. Debnath	Manager, SIDBI
IV	COMMERCIAL BANKS	Designation/Office/Institution
21	Shri Manas Dhar	General Manager, UBI, HO & Convener, SLBC-Tripura
22	Shri M. Dohare	DGM & CRM, UBI, Tripura
23	Shri Upendra Sabar	Chairman, TGB
24	Shri Bikramjit Shom	AGM, Prisec-UBI-HO
25	Shri Bhajan Ch. Roy	AGM, UBI-Tripura
26	Shri S. R. Das	AGM-LBD & RRB, UBI HO
27	Shri P.K. Paul	Regional Manager(Urban)- SBI, Tripura



28	Shri R. K. Senapati	Regional Manager(Rural)- SBI, Tripura
29	Shri S. K. Das	Zonal Head-UCO Bank
30	Shri Dipankar Ambuly	GM, TGB
31	Shri P. P. Ray	Chief Manager, Canara Bank
32	Shri S.K.Saha	MD, TSCB
33	Shri Amit Bhattacharjee	GM-TSCB
34	Shri Hemanta Bora	Chief Manager, Allahabad Bank
35	Mr. Mohd. Ali	Chief Manager, Central Bank of India
36	Shri Suman Gupta	Asstt. Manager, Syndicate Bank
37	Shri Shiv Shankar Shahdev	Chief Manager, Indian Overseas Bank
38	Shri S.K. Rafizuddin	Sr. Manager, Indian Bank
39	Shri Subrata Chakraborty	DCO, RBO, SBI
40	Shri N.R.Samal	DGM-Union Bank of India
41	Smt. Pradipta Aine	Sr. Branch Manager, Bharatiya Mahila Bank
42	Shri Suvrajyoti Das	Sr. Manager-P& SB
43	Shri Mithun Paul	Officer-PNB
44	Shri Janardan Bose	Chief Manager, SLBC UBI
45	Shri Ratan Kr. Tiwari	Branch Manager, Andhra Bank
46	Shri Tapan Bhattacharya	Sr. Manager-Union Bank of India
47	Shri Deboraj Bhattacharjee	Chief Manager, ICICI Bank
48	Shri Sanjoy Kumar	Director, RUDSETI, Agartala
49	Shri Sanjib Singh	BM, HDFC Bank
50	Shri Angshuman Borah	Sr. Manager, HDFC Bank
51	Shri Vijay Kumar	Br. Manager-Dena Bank
52	Shri Suhash Chandra Paul	Br. Manager- Corporation bank
53	Shri Sudip Chakraborty	Cluster Head-Bandhan Bank
54	Shri Prasenjit Das	D.O., DIF, Govt. of Tripura
55	Shri Suman Saha	Asstt. Manager-Kotak Mahindra Bank
56	Shri G.C. Rakshit	LDM, Gomati & South-UBI
57	Shri Musa Karim Sardar	LDM, North & Unakoti-UBI
58	Shri M.K. Devvarman	LDM, Dhalai & Khowai, UBI
59	Shri Subrata Mandal	LDM, West & Sepahijala, UBI

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