



युनाइटेड बैंक ऑफ 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 / 2015-16

Ref: LBD/SLBC/Tripura/ 10/2015-16

दिनांक : 12.12.2015

Date: 12.12.2015

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

विषय: त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 115वीं
बैठक की कार्यवाही I

Subject: Proceedings of the 115th Meeting of
SLBC for Tripura

हम इसके साथ दिनांक 04.12.2015 को "प्रज्ञा भवन,
हॉल न. 4, अगरतला में सम्पन्न त्रिपुरा राज्य स्तरीय
बैंकर्स समिति की 115 वी बैठक की कार्यवाही भेज रहे
हैं।

We send herewith the proceedings of the 115th
Meeting of State Level Bankers' Committee for
Tripura held at "Pragna Bhawan, Hall No.- 4,
Agartala" on 04.12.2015.

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

We would request all concerned to please
implement the decisions arrived at in the
aforesaid meeting at an early date.

भवदीय

Yours faithfully

मानस वर

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 115th State Level Bankers' Committee Meeting for the State of Tripura held on 04.12.2015

The 115th SLBC meeting of Tripura State was held at the Conference Hall no.4, Pragna Bhawan, P.N. Complex, Agartala on 4th December 2015 where performance of Banks for the 1st & 2nd quarters ending on 30.09.2015 for 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 M. Nagaraju, Secretary, Industries & Commerce, Govt. of Tripura, Shri Sahadev Das, Director of Institutional Finance, Govt. of Tripura, Sri N. P. Topno, General Manager, RBI, Sri R. K. Debbarmann, General Manager, NABARD and Shri Manas Dhar, General Manager, UBI & 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.

At the outset Shri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura welcomed all the participants to the 115th meeting of SLBC Tripura. Thereafter, Shri Manas Dhar requested Shri K. V. Rama Moorthy, Executive Director of United Bank of India to deliver his welcome address.

Shri K. V. Rama Moorthy, Executive Director of United Bank of India & Chairman, SLBC, Tripura, prior to delivering his keynote address warmly greeted Shri Yashpal Singh, Chief Secretary, Govt. of Tripura. Shri Rama Moorthy 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 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 04.09.2015.

1. At the end of September 2015, the CD Ratio of the State stood at 44% as against 40% as on 30th September 2014 thus registering a Y-O-Y increase of 4%.
2. All the banks put together could disburse Rs 1406.61 crore i.e. 48% of the Annual Target of Rs 2940.05 crore under ACP for FY 2015-16. Disbursement under ACP during April-September 2015 has increased by 7% over the disbursement of Rs 1309.44 crore during corresponding period last year (2014-15).
3. As on 30th September 2015, all banks have issued 29143 KCCs covering Rs 9901.92 lacs, thus achieving 58% of the annual target (50,000) by the second quarter of the year 2015-16. He informed that the ensuing RABI season would give further boost to the sector.
4. Priority Sector Advance for the State covering all Banks as on September 2015 stood at Rs.5871.49 crore, which depicted 83% of the ANBC as compared to Rs.4625.84 crore as on September 2014. The annual growth rate of Priority Sector Advance on Y-O-Y basis observed at 27%, which is commendable.
5. Shri Rama Moorthy lauded the banks and State Government for their active participation in 3 Social Security Schemes (PMJJBY, PMSBY & APY) and coverage of 5.80 lac people (PMJJBY- 1.62 lac & PMSBY-4.16 lac) under insurance in the State up to 31.10.2015.
6. Sri Rama Moorthy referred to the NPA position of the State including written off amount which stood at Rs.406.36 crore i.e. 5.31% of total advance at the end of September 2015 and there is scope for recycling of funds in the State through recovery / renewal of these accounts.
7. He expressed his concerns regarding RuPay card activation 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.
8. He also expressed that though the Banks in the state are doing well in advances in PMMY(MUDRA), this scheme needs more focus and attention to achieve the allotted targets. Achievement against the revised targets of PMMY for the State for the period of November'2015 to February'2016 would need collective efforts from the Bankers & State Government.
9. He stated that all Bankers should adopt zero tolerance policy in the functioning of the BCAs and monitoring of their activities should be done with utmost care and attention.
10. He also requested NABARD to play a more proactive role in lending in the Agriculture Sector through Farmers' Clubs and other field functionaries.



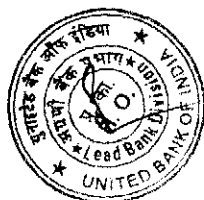
Shri K. V. Rama Moorthy, Executive Director, United Bank of India opined that the collective effort of all concerned would facilitate speedy implementation of Government's policy on various spheres of economic activities within the shortest possible time.

Then, Shri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura requested Shri Y. P. Singh, Chief Secretary, Govt. of Tripura to deliver keynote address and guide the House.

Shri Yashpal Singh, Chief Secretary, Govt. of Tripura, while deliberating, welcomed Shri K. V. Rama Moorthy, Executive Director, United Bank of India and other dignitaries. He stated that the State Government is in close touch with NITI AYOJ which provides proper clarity in the developmental initiatives for the State. He congratulated the bankers for the smooth functionality in respect of MGNREGA payments. He stressed on the importance of organizing camps for creating and raising awareness among the public regarding PMMY(MUDRA) which would help the bankers in utilizing the scope of the scheme in the State. State Government will also extend cooperation for financial literacy campaign relating to Rupay Card activation, Aadhaar Seeding and Mudra Loans, etc. He also announced the arrival of Broad-gauge railway line in the State in near future, which will open up the business prospect and urged the banks to lend to the deserving individual or organization who will be intensively involved in doing business by way of manufacturing and trade through the fresh rail route which would connect Tripura with rest of the country via shortest route. Finally, he requested the Bankers to help the State in boosting industrialization in the State.

Thereafter, 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 30.09.2015 and expressed his satisfaction at the growth. He also urged upon the banks for further improvement of CD Ratio to 50% at the year end (March 2016) considering higher national CD Ratio. He also expressed his satisfaction at the percentage of achievement of ACP at the half-year stage. He observed that average amount of per ticket KCC has increased to



Rs. 34000/- as on 30.09.2015 which needs to increase further and he stressed on the revised Scale of Finance. He requested the bankers for issuance of KCC to all eligible farmers. He thanked the Bankers for disposing of the pending Fund Transfer Orders (FTOs) during the Durga Puja. He requested the Bankers to show the same kind of proactive initiative in this regard during the months of January and February 2016. He again emphasized on the importance of providing MGNREGA beneficiaries with transaction slips after each transaction. He stated that the State Government is putting in efforts to link Aadhaar in 100% of the MGNREGA Accounts. Regarding the pending subsidy of PMEGP for the Financial Year 2014-15, he suggested the Industry Department to have a meeting with the Finance Department of the State, so as to resolve the issue. He requested the Bankers to submit a sub-division wise list of PDR cases through SLBC-Tripura, so that the Government can help the Banks in quick disposal of the cases.

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 weekly basis.
2. He requested all bankers to boost the process of collection and seeding of Aadhaar and Mobile Numbers of the customers in their accounts.
3. Financial Literacy Material in Bengali has already been uploaded on the Tripura SLBC website. He requested all bankers to download and distribute the same at the Branch level.
4. He stated that the process of Training the BC/BF/CSP/Bank Mitra has already started and the subsequently, online examination for certification by IIBF / concerned banks would be completed within 31.12.2015.
5. He urged upon the Bankers to target the Anganwadi Centers and the NREGA beneficiaries to boost up the achievement in APY scheme.

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 114th SLBC meeting for Tripura held on 04.09.2015:

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 30th September 2015 from 40% as on 30th September 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 the SLBC. The CD Ratio of West Tripura District has increased by 3 % on YOY basis.

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

All the banks put together disbursed Rs 1406.61 crore i.e. 48% of the Annual Target (Rs 2940.05 crore) under ACP 2015-16 during April - September of this financial year. Achievement under Priority Sector stood at 42% of the Priority Sector target for FY 2015-16.

D. Issuance of KCC to all farmers, revision in scale of finance for KCC:

All Banks have issued 29143 KCCs achieving 58% of the annual target (50,000) during April - September of this financial year 2015-16. Task Force Committee has already revised the scale of finance in each district. It was suggested for half yearly review of scale of finance for crops.

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

Rural branches in the State have conducted 436 financial literacy camps during 2nd quarter of this financial year 2015-16. Besides, 9 FLCs have also



conducted 89 literacy camps during the quarter ended 30th September 2015.

F. Sanctioning & Disbursement of PMEGP, Swavalamban loans:

Proposals have been sponsored at the fag-end of the quarter and in the month of October'2015, thus putting a sudden workload on the branches. However, process of disposal of the proposals by the member banks has started.

G. To settle the pending FTOs by the concerned banks:

All the pending FTOs have been reconciled by the concerned banks before Durga Puja festival.

H. SHG Sub-Committee to review the performance of Anchor NGO-----:

Decision of the SHG Sub-Committee for discontinuation with the services of Anjali Microfinance in Dhalai District was approved by the House for their poor performance. It was suggested by the House that SHG Sub-Committee would convene a separate meeting to fix a minimum limit for 1st credit linkage as well as 2nd dose of credit to SHGs.

Shri A. Sarma, CEO, TRLM informed the House regarding benefits of Community Based Recovery Mechanism (CBRM) and requested the bankers for holding of the meeting of CBRM on monthly interval. Shri Sarma requested the banks to make available common application forms at branch level

I. Engagement of BCAs in each village / SSAs:

All the banks put together have deployed 575 BCAs to cater the need of all SSAs in the State.

Shri K. V. Rama Moorthy, Executive Director, United Bank of India commented that BCA is a effective module if it works properly. He stated that performance of BCAs should be monitored regularly.

Shri Yashpal Singh, Chief Secretary, Govt. of Tripura opined that BCAs should be made trustworthy to the people and requested the bankers to take proper action against the irregular/defaulting BCAs, if any.



J. To set up an NULM Committee under SLBC:

NULM Sub-Committee have already been formed at the District level under Chairmanship of the respective District Magistrates for each Urban Local Body(ULB).

Agenda 3 : Financial Inclusion Plan.

Out of 619 villages with population less than 2000, 619 villages have been covered by providing Banking Outlets, out of which 35 are covered by Brick & Mortar Branches and 584 are covered by Business Correspondents. House noted the achievement.

Agenda 4 : Implementation of Annual Credit Plan.

House reviewed the overall achievement under ACP during April - September of the financial year 2015-16. Overall achievement under ACP was 48% with a disbursement of Rs.1406.61 crore against the target plan of Rs.2940.05 crore. Achievement under Agriculture sector stood at 40%. Achievement under Priority sector has been achieved 42% of the target while achievement in non-priority sector was 83%.

Agenda 5 : Performance of Banks in key areas in Tripura as on 30th September 2015.

House reviewed the performance of the Banks as on 30th September 2015. The overall Advance in the State witnessed y-o-y growth of 24% from Rs.6173.24 crore as on September 2014 to Rs.7649.07 crore as on September 2015. Similarly, y-o-y growth of 12% has been registered in Deposits which stood at Rs.17383.74 crore as on September 2015, from Rs.15514.93 crore as on September 2014.

The House also noted the y-o-y growth of 102% in lending to Weaker Section, 27% growth in lending to SC/ST borrowers, 17% growth was registered in lending to Minority community.

Overall y-o-y growth of 20% was registered in MSME sector and total Priority Sector achieved a y-o-y growth of 27%.



Agenda 6 : Recovery of Loans.

The House reviewed sector-wise and also Government Sponsored Scheme wise recovery of loan position as on 30.09.2015. Overall recovery percentage in respect of three broad sectors, viz Agriculture, MSME and Other Prisec as on September 2015 stood at 57%, against the same at 53% as on September 2014. There was no significant improvement in recovery under Schematic lending. Recovery in SJSRY was 8%, SGSY was 11%, PMRY was 5%, PMEGP was 42%, while recovery in REGP (MMS) was 48% as on 30.09.2015.

Shri Yashpal Singh, Chief Secretary, Govt. of Tripura remarked that CBRM has to be strengthened for improving the recovery climate in rural areas. He also stated that State Government would review the recovery percentage of Government sponsored schemes and would be associated with the banks for recovery of loans.

Agenda 7 : NPA position of Banks in Tripura.

Percentage of gross NPA decreased slightly from 5.75% as on June' 2015 to 5.31% as on September 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 72.32 crore which if added with the outstanding NPA, the amount of NPA would be Rs 478.68 crore which is 6.25% of the gross advance as on 30.09.2015.

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 over Sep 2014. CD ratio of the West Tripura District was at 34%, although improved still was considered as lowest in the State. Hence, 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 mobilised in the district.



Agenda 9: Flow of Credit to Agricultural sector.

Outstanding Advance to Agriculture of all Banks as on 30th September 2015 was Rs.1750.88 crore which was 25% of the ANBC (National target is 18%). Against a target of Rs.1141.16 crore under ACP for 2015-16, disbursement in Agriculture sector during April - September was Rs.460.89 crore which stood at 40% of the target.

For fresh KCC issuance in the year 2015-16 as against target of 50,000, 29143 proposals have been sanctioned and disbursed Rs.99.02 crore. Average per ticket KCC has increased to around Rs. 34,000/- from Rs.30,813/- as at the end of the previous quarter. Banks would exert effort to increase average credit per KCC to Rs 50,000/- by the end of FY 2015-16. KCC outstanding as on 30th September 2015 stood at Rs.635.21 crore with 2,86,024 nos. of accounts from all Banks.

Shri Yashpal Singh, Chief Secretary, Govt. of Tripura would encourage the farmers for cultivation of flowers, vegetables, pineapple, etc. instead of traditional crops.

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 1st 2 quarters of the financial year 2015-16 ending on 30th September 2015. House also noted that the sponsoring of proposals mainly took place in the months of September and October and Banks have started to sanction these cases. The progress would reflect in the data for the next quarter.

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

Disbursement made April - September of FY 2015-16 under Education loans stood at Rs 2.05 crore involving 188 accounts. The outstanding balance in Education Loans as on 30.09.2015 stood at Rs.106.40 crore in 3650 accounts.

Under Housing Loans, outstanding balance stood at Rs.1236.89 crore in 32500 accounts as on 30th September 2015. House noted the progress.



Agenda 12 : MSME financing under ACP.

House reviewed the overall achievement of MSME during April-September of FY 2015-16. All Banks had disbursed Rs 357.79 crore, registering an achievement of 43% 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 53 training programs as at the end of 2nd quarter of FY 2015-16 covering 1465 participants. During 2nd quarter of FY 2015-16, 105 trainees got settled with bank loan i.e. settlement ratio of 7.16% and 379 trainees got settled with own fund. Besides, 29 trainees got settled with wage employment.

Shri Upendra Sabar, Chairman, Tripura Gramin Bank informed the House that TGB opened one RSETI at West Tripura District in the year 2009 and subsequently Sephajala District had been allocated instead of West Tripura District in the year 2013 and started operating since 19.11.2013. So, TGB RSETI should fall under the category - I instead of Category - II, Shri Arupendu Banerjee, State Director-RSETI endorsed the views of the Chairman, TGB.

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

House noted the performance of three social security schemes viz. Pradhan Mantri Suraksha Bima Yojana(PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJJB) and Atal Pension Yojana(APY) inaugurated by the Hon'ble Prime Minister. The banks operating in the State had enrolled 4.16 lakh customers under PMSBY and 1.62 lakh customers for PMJJB thus totaling 5.78 lakh such cases up to 31.10.2015.

The House also noted disbursement of Rs138.89 crore as at the end of September quarter in PMMY, i.e. 19% of the State target for Rs 717.66 crore for FY 2015-16.

Shri Manas Dhar, GM & Convener, SLBC, Tripura informed the House about revised Mudra Target for Rs 282.64 crore to 30560 entrepreneurs for the State from 01.11.2015 to 28.02.2016 set by Department of



Financial Services, MoF, Government of India and requested all Banks to make concerted effort to achieve the same.

Miscellaneous Issues:

Shri N. P. Topno, General Manager, RBI stressed on financial literacy in rural areas. He informed that 436 financial literacy camps have been conducted by 258 rural bank branches during 2nd quarter of this financial year 2015-16 and requested to ensure that each rural branch would continue to conduct one literacy camp once in a month as per RBI guidelines. He stated that overall ACP achievement is satisfactory but most of the disbursement has been done by a limited number of Banks. He urged upon the Bankers to boost up their lending so that every Bank can contribute towards achievement of the ACP target in a holistic way. He also requested for all banks in issuance of KCCs to all eligible farmers in the State. He urged upon the bankers for further stepping up of Aadhaar seeding in the State.

Sri Rajat Kanti Debbarmann, GM, NABARD opined for sensitization of bank officials and adoption of systematic approach for lending to KCCs, SHGs, JLGs in the State. He also opined for scaling up of functioning of RSETIs and formation of more Farmers' Clubs for improvement of lending in the State.

Shri M. Nagaraju, Secretary, Industry & Commerce, Government of Tripura informed the House that big industries are not coming in the State. He emphasized on small and medium enterprises with limited infrastructure in the State with the help of bank finance. He requested the banks for disposal of sponsored Swavalamban & PMEGP cases. He also informed that State Government would take necessary step for release of PMEGP Subsidy for the year 2014-15 at the earliest.

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

- All Banks are to make concerted efforts to raise the CD ratio of the State to 50% as on 31.03.2016. **(Action : All Banks & State Government).**
- The District Administration should review the CD ratio 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).**

- All Banks are to make concerted effort to achieve 100% disbursement in ACP 2015-16 **(Action : All Banks).**
- To review average credit per KCC by SLBC Sub-Committee on Agriculture **(Action : SLBC Sub-Committee on Agriculture).**
- Each FLC and rural branch would conduct one literacy camp once in a month. **(Action : All FLC & Rural branches)**
- Sponsoring of proposals of PMEGP, Swavalamban and other schemes in phases over the year so as to avoid bunching of proposals at the year end. **(Action: State Govt.).**
- SHG Sub-Committee to fix up a minimum loan limit during first linkage **(Action: SHG Sub-Committee).**
- All Banks are to make concerted effort to achieve revised Mudra Target from 01.11.2015 to 28.02.2016 **(Action : All Banks).**

Vote of Thanks.

Thereafter, Sri Tapan Patra, Chief Regional Manager, United Bank of India, Tripura Region extended vote of Thanks to all the dignitaries present in the meeting. He heartily thanked Chief Secretary, Govt. of Tripura for his valuable guidance & observations, which would have a deep impact on the functioning of banks in Tripura. He also thanked Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura and all the dignitaries from Govt. of Tripura and bankers present for their valuable inputs which enriched the deliberations.



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LIST OF THE PARTICIPANTS AT THE 115th MEETING OF THE SLBC

FOR THE STATE OF TRIPURA

HELD AT PRAGNA BHAWAN, HALL NO.4, AGARTALA ON 04.12.2015 AT 11:30 A.M.

Sl.No.	Name of the dignitaries	Designation/Office/Institution
I	CHAired BY	
1	Sri Yashpal Singh	Chief Secretary, Government of Tripura
2	Sri K V Rama Moorthy	Executive Director, United Bank of India and Chairman, SLBC- Tripura
II	GOVT. OFFICIALS	
3	Dr. G.S.G. Ayyangar	Principal Secretary, Finance, RD & Agri, Government of Tripura
4	Sri M. Nagaraju	Secretary, I & C, Government of Tripura
5	Sri Sahadeb Das	Director-Institutional Finance, Government of Tripura
6	Er. Ashish Modak	State Director, KVIC, Agartala
7	Sri Arupratan Sarma	CEO-TRLM
8	Sri Arupendu Banerjee	State Director-RSETIs
9	Sri S.K. Som	Dy. Director(In-charge), MSME-DI
10	Dr. Manoranjan Sarkar	Joint Director, ARDD
11	Sri Saradindu Das	Director-Horticulture, Government of Tripura
12	Sri Angshuman Dey	Director-UDD, Government of Tripura
13	Sri Prabir Kumar Majumdar	Asstt. Director-Agriculture, Government of Tripura
14	Sri S.K. Sarkar	Joint Director(I & C), Government of Tripura
15	Sri P. Das	S.O.(TW)- Government of Tripura
16	Sri Abani Debbarma	Jt. Director-Fisheries
III	RBI/NABARD/SIDBI	Designation/Office/Institution
17	Sri N.P. Topno	GM, RBI-Agartala
18	Sri Rajat Kanti Deb Barman	GM, NABARD
19	Sri N.C. Debnath	Manager, SIDBI
IV	COMMERCIAL BANKS	Designation/Office/Institution
20	Sri Manas Dhar	General Manager, United Bank of India & Convener, SLBC - Tripura
21	Sri Tapan Kumar Patra	Chief Regional Manager, United Bank of India, Tripura



22	Sri Upendra Sabar	Chairman, Tripura Gramin Bank
23	Sri Bhajan Ch. Roy	AGM, United Bank of India -H.O.
24	Sri P.K. Paul	Regional Manager(Urban)- SBI, Tripura
25	Sri Swapan Kumar Saha	MD, TSCB
26	Sri Sankar Kumar Das	Zonal Manager-UCO Bank
27	Sri P. K. Chanda	Chief Manager, Canara Bank
28	Sri Amit Bhattacharjee	GM-TSCB
29	Sri Dipankar Ambuly	GM, TGB
30	Sri Hemanta Bora	Chief Manager, Allahabad Bank
31	Sri S.B. Jotder	Sr. Br. Manager, Syndicate Bank
32	Sri S. Ch. Paul	Manager-Corporation Bank
33	Sri Subrata Chakraborty	DCO, SBI
34	Sri Subrata Kr. Chakraborty	Manager, FI, SBI
35	Sri Abhijit Bhowmik	Manager, P & SB
36	Sri Dibakar P. Bhattacharjee	AVP-Bandhan Bank
37	Smt. Pradipta Aine	Sr. Manager, Bharatiya Mahila Bank
38	Sri Priyatanu Goswami	Manager-HDFC Bank
39	Sri Sanjoy Chowhury	Assistant BM-Andhra Bank
40	Sri Santanu Chakraborty	Manager, Dena Bank
41	Sri Sanjib Chowdhury	CH-MB, Bandhan Bank
42	Sri Tapan Bhattacharya	Sr. Manager-Union Bank of India
43	Sri Dipak Das	So-KVIC, Agartala
44	Sri Gopendra Ch. Rakshit	LDM-South & Gomati
45	Sri Amrit Kar	Manager, Vijaya Bank
46	Sri S. R. Das	AGM, UBI-H.O.
47	Sri Janardan Bose	Chief Manager, SLBC UBI
48	Sri Shiv Sankar Shahdeo	Chief Manager-IOB
49	Sri Shuvranil Chakraborty	Officer-BOB
50	Sri P. Dutta Chowdhury	Officer-Gr. III, TCARDB
51	Sri Santi Ranjan Bhattacharya	Chief Manager, C & R, TGB
52	Sri Ajith V	Manager & Branch Head-Federal Bank
53	Sri Sibaji S	CM(Cr & NPA)-SBI
54	Sri Prantik Das	Dy. Manager-Bank of Maharashtra
55	Sri Subrata Mandal	LDM(West & Sepahijala), UBI
56	Sri Saroj Sinha Roy	BM-Oriental Bank of Commerce
57	Sri B. Dewan	Officer, Bank of Baroda
58	Sri Tamal Debbarman	Officer-SLBC, UBI-TRO
59	Sri Chandan Chakraborty	Sr. Manager- Punjab National Bank

