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राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripura

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Date: 18.06.2024

Minutes of the 147th Meeting of SLBC, Tripura held on 11.06.2024 at Agartala

The 147th meeting of SLBC Tripura was held at New Secretariat, Agartala on 11th June 2024 to review the performance of Banks for the FY 2023-24. Dignitaries present in the meeting included:

Prof. (Dr.) Manik Saha, Hon'ble Chief Minister, Govt of Tripura,
Shri J K Sinha, IAS, Chief Secretary, Govt. of Tripura,
Shri Abhishek Singh, IAS, Secretary, Department of Urban Development, Govt of Tripura
Shri Apurba Roy, IAS, Secretary, Department of Finance & Agriculture, Govt of Tripura
Shri Raval Hamendra Kumar, IAS, Special Secretary, Department of Education, Govt of Tripura
Ms. Kirti, Jt. Director, DFS, Ministry of Finance, Government of India (Through Video Conference)
Shri Kausik Chattopadhyay, GM, Punjab National Bank, Head Office, New Delhi
Shri Surendra Nidar, GM, RBI RO Agartala
Shri Anil S. Kotmire, GM, NABARD, TRO Agartala
Shri Bikash Das, DGM, Punjab National Bank, Zonal Office Guwahati,
Shri Rituraj Krishna, Convener SLBC Tripura, Punjab National Bank

A list of the other participants is annexed.

The keynote address was delivered by Shri Kausik Chattopadhyay, General Manager, Punjab National Bank, following which the regular meeting commenced with discussion on agenda items along with the Action Taken Report for the Action Points from the 146th SLBC meeting presented by Shri Uttam Kr. Mukherjee, Chief Manager, SLBC Tripura.

The gist of the deliberations and the emerging Action Points are as follows.

Achievement under ACP & Approval of ACP for the FY 2024-25

- All the banks put together disbursed Rs. 11122.65 crore i.e. 93% of the Annual Target for Rs. 12000.00 crore under ACP 2023-24 as on March 2024. Achievement under Agriculture sector is 72%. Achievements in MSME and OPS are 90% and 131% of the ACP Targets respectively as on 31.03.2024.
- After threadbare discussion on the achievement in ACP during FY 2023-24, house approved the total advance under ACP plan for 2024-25 as ₹14400 crores proposing a growth of 20% Y-O-Y over last year total target under ACP i.e. for FY 2023-24.





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The segment wise ACP Target for FY 2024-25 is approved as under: -

(All amount in crores)

Particular	Agriculture	MSME	Other Prisec	Total Prisec	Non- Prisec	Total Advance
ACP target for 2023-24	3200	3500	1300	8000	4000	12000
ACP target for 2024-25 recommended by SLBC sub-committee (meeting dated 16.05.2024)	3000	4000	1900	8900	4300	13200
Final ACP target approved by the house	3500	4200	1900	9600	4800	14400

- SLBC desk to proportionately allocate this target to all banks keeping in view of last year (2023-24) ACP target & geographical presence.
- All banks to prepare 100 days' plan (w.e.f. 09.06.2024) to achieve proportionate ACP target.

(Action Point 1: All Banks, SLBC)

CD Ratio

- CD ratio of the banks decreased to 52% as on March 2024 as compared to 54% as on March 2023.
- CD ratio including RIDF improved to 57% as on March 2024 as compared to 55% as on March 2023.
- All Banks to work towards attaining parity with the national average of CD Ratio which stands at 70%.

(Action Point 2: All Banks)

Agriculture & PMFBY

- 29816 KCC loans were sanctioned by Banks amounting to Rs. 249.85 crores as on March 2024, thereby achieving 45% of the Annual Target of 66356 nos.
- The house appreciated the decision of SLBC subcommittee held on 16.05.2024, wherein it was decided to hold fortnightly camps on every Friday at block level in joint collaboration of banks, Agriculture Deptt, LDMs & DDMs to bring more farmers under KCC coverage and revive stressed KCCs.

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- **Pradhan Mantri Fasal Bima Yojana:** 14599 Loanee farmers were brought under PMFBY Kharif 2023 and 8127 Loanee farmers during Rabi 2023.
- Banks to strive for increasing the loanee farmer coverage in subsequent crop seasons.

(Action Point 3: Banks/State Govt/SLBC/ Line Departments)

Self Help Groups

- As against the TRLM target of Rs.400 crores in 22600 accounts for FY 2023-24, the Banks have collectively achieved sanction of 23254 accounts (achievement of 103%) with corresponding sanction amount of Rs.610.32 crores (achievement of 153%) as on 31.03.2024.
- TRLM Target for FY 2024-25 was approved as under:

No. of Fresh Loans	No. of Renewal Loans	Total Target for sanctioning loan in Nos.	Target for disbursement (Amt. in lakh Rs.)
11200	11400	22600	40000

- As on March 2024 of FY 2023-24, 418 cases amounting to ₹766.80 lakhs have been sanctioned under TULM SEP (Individual) against target of 400 cases.
- As on March 2024 of FY 2023-24, 2053 cases amounting to ₹3389.40 lakhs have been sanctioned under TULM SEP (SHG) against target of 1903 cases.

- Tripura Urban Livelihood Mission Targets up to September 2024 were approved as under:

Individual		Self Help Group							
Physical Target (nos.)	Target (in Lakhs)	Physical (nos.)	Target (in Lakh)	Physical (nos.)	Annual Credit Target (in Lakh)	Physical (nos.)	Target (in Lakhs)	Physical (nos.)	Target (in Lakhs)
		Target		Target		Target		Target	
		1st Dose	2nd Dose	3rd Dose		4th Dose			
125	188.40	602	628	335	787	84	310	6	27

- The house recognized the contribution of TGB, TSCB, Canara Bank, PNB & SBI in timely settlement of PMJJBY & PMSBY claim of SHG members.

(Action Point 4: All Banks / TRLM / TULM)

- **Opening of new BC Points**
 - Punjab National Bank: In 55 out of 66 allocated locations, BC agent has already been identified, of which, 32 points have been operationalized and the remaining 11 shall be made operational at the earliest.
 - Tripura Gramin Bank: In 37 out of 48 allocated locations BC agent has already been identified, of which, 17 points have been operationalized and the remaining 11 shall be made operational at the earliest.



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- Tripura State Co-Operative Bank: BC points at all 13 allocated locations have been operationalized.
- State Bank of India: BC points at all 9 allocated locations have been operationalized.
- UCO Bank: In 3 out of 4 allocated locations, BC agent has already been identified & deployed and the remaining one location shall be made operational at the earliest.
- All banks to take effort to bring down the number of Inactive BCs and make suitable replacement wherever necessary.

(Action Point 5: SLBC, all concerned Banks)

Education Loans

- Banks have accorded sanction in 813 cases with aggregate sanction amount of Rs. 36.31 crore as on 31.03.2024 of FY 2023-24.
- All banks to submit education loan details gender-wise (Male / Female), category-wise (SC/ST/OBC) & stream-wise (Engineering/Medical/Nursing/MBA/Others) for better understanding and decision making.

(Action Point 6: All Banks, SLBC, Education Dept)

Housing Loans

- Till March 2024 of FY 2023-24, 6907 housing loans have been sanctioned with aggregate sanction amount of Rs.736.18 crores.
- All member banks especially major players like SBI, UCO Bank & Canara Bank to formulate & implement PMAY – Rural for Tripura specific MGNREGA workers which is already been implemented by PNB, TGB & TSCB long back so that benefits of the scheme could reach to the people at last mile.
- The Scheme of housing loan under PMAY-Urban for all beneficiaries identified by Urban Local Bodies is to be formulated by all member banks especially major players like SBI, UCO Bank, Canara Bank, TGB & TSCB without further delay.
- PNB has already implement PMAY-Urban scheme for TUEP workers, however, based on request of Urban Development Department, necessary amendments, as approved in 146th SLBC Meeting, have been recommended to Corporate office and is under consideration.

(Action Point 7: All Banks)

Government Sponsored Loan Schemes

- Out of 2346 **PMEGP** proposals sponsored against the target of 1712 cases, 994 proposals have been accorded sanction by branches at the close of FY 2023-24 amounting to Rs. 6424.39 lakhs.
- In case of **Swavalamban** for FY 2023-24, 7152 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 1979 cases were sanctioned amounting to Rs. 6700.05 lakhs as on 31.03.2024.
- In case of **PMFME**, 58 Loan application have been sanctioned against total application of 282 whereas 58 applications are under process at bank branch level as on 31.03.2024.
- 5350 applications have been sanctioned against 6216 sponsored applications under Tranche-I of **PMSVANidhi** scheme whereas this figure stands at 1600 against 2230 sponsored applications in case of Tranche-II. For Tranche-III, 331 applications have been sanctioned against 400 sponsored applications.

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- As on 30.05.2024, 1095 applications under **PM Vishwakarma** scheme were sponsored to bank branches, out of which 214 applications have been sanctioned. As informed by Hon'ble Chief Secretary, Government of Tripura, Ministry of MSME will be celebrating 1st Anniversary of the launch of PM Vishwakarma Scheme on 17th September 2024. On the said occasion, there is a possibility of visit of our Hon'ble Prime Minister to the State of Tripura. In view of the same, all Banks were advised to improve lending performance under the scheme.
- Banks to put in place a control system to reduce rejection of sponsored cases especially applications under 2nd & 3rd tranche of **PMSVANidhi** scheme and cite valid/specific reasons.
- As per concerns raised by Chairman, Tripura Gramin Bank, Department of Industries & Commerce, Government of Tripura was requested to relook into the issue of allocation of proportionate target of PMEGP & SWALMABAN applications to member bank which may be linked with the geographical presence and no. of branches of the concerned bank.

(Action Point 8: All Banks, DIC, KVIC)

PMMY and Stand-Up India loans

- Loans under Stand up India had been extended to 140 SC/ST/Women beneficiaries amounting to Rs. 22.05 Crores during FY 2023-24.
- All Banks to scout and sanction a minimum of 2 proposals per branch under Stand Up India scheme during the Financial Year 2024-25.
- All Banks/Financial Institutions have made an achievement of Rs. 2497.75 crores with 329209 numbers of accounts for the period April 2023 – March 2024, under Pradhan Mantri Mudra Yojana thereby achieving 105% of the allocated annual target of Rs. 2388.88 crores.

(Action Point 9: All Banks)

Flow of credit to Priority Sector and Deposit Mobilization

- The House observed that all banks do not participate equally in lending to Government sponsored schemes under priority sector lending, such as KCC, PMEGP, Swavalamban, PM SVANidhi, PM Vishwakarma and PMFME.
- As such, to provide an impetus to Banks for improving their performance under priority sector lending schemes in the state of Tripura, the matter was discussed at length and as advised by the House, Banks will be categorized into two lists - Positive Banks and Negative Banks, based on performance under above-mentioned schemes.
- On the basis of such categorization, all Departments of the State Government may explore parking of funds in Positive Banks.
- The list of Positive and Negative Banks may be prepared on quarterly basis and reviewed in SLBC meetings.

(Action Point 10: State Government)

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NPA and Recovery

- Percentage of gross NPA as against gross advance decreased from 7.12% as on March 2023 to 5.23% as on March 2024.
- Amount in absolute terms decreased to Rs. 1092.83 crores as on March 2024 from Rs. 1423.54 crores as on March 2023. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 148.05 crores which if added with the outstanding NPA, the total amount would be Rs. 1240.88 crores which seems to be high.
- The total outstanding NPA amount in Govt. sponsored schemes has decreased from Rs. 153.96 crores in March 2023 to Rs. 141.50 crores in March 2024. As on March 2024, percentage of NPA under KCC is 20%, under PMMY is 11%, under PMEGP is 28% and Swavalamban is 28%.
- All banks to utilize the proposed block level KCC camps for recovery of dues in Govt Sponsored Schemes and KCC. Agriculture deptt, KVIC/DIC and similar govt agencies are requested to pursue borrowers for attending block level camps and help in recovery of dues. Banks may also explore the recovery of dues by lodging certificate cases under PDR act.

(Action Point 11: All Banks & State Government)

RSETIs

- It was decided in the 138th SLBC meeting, that there was a need to have a dedicated RSETI at each district. State Bank of India is to open RSETI at North Tripura district, Tripura Gramin Bank at Khowai district and Punjab National Bank at South Tripura district.
- Respective banks have already sought permission from Ministry of Rural Development, Govt of India for opening of RSETIs. TRLM was requested to extend their support to banks in getting early approval of the same. On getting approval from MoRD, Govt of India, respective banks will initiate process for operationalization of new RSETIs.

(Action Point 12: SBI, PNB, TGB, TRLM)

Opening of ATMs

- As per decision of SLBC, Punjab National Bank & State Bank of India is to expedite the installation of ATMs in 8 RD block offices each, detail of which are reproduced below: -

Allocation of ATM to different banks			
S.No.	District	Block	ATM Allocation
1	Unakoti	Pecharthal	Punjab National Bank
2	Dhalai	Chawmanu	Punjab National Bank
3	North Tripura	Kalacherra	Punjab National Bank
4	South Tripura	Poangbari	Punjab National Bank
5	South Tripura	Rajnagar	Punjab National Bank
6	Unakoti	Chandipur	Punjab National Bank
7	West Tripura	Bamutia	Punjab National Bank

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8	West Tripura	Belbari	Punjab National Bank
9	Gomati	Karbook	State Bank of India
10	North Tripura	Jubarajnagar	State Bank of India
11	Sepahijala	Nalchar	State Bank of India
12	South Tripura	Bharat Chandra Nagar	State Bank of India
13	South Tripura	Jolaibari	State Bank of India
14	South Tripura	Rupaichari	State Bank of India
15	West Tripura	Hezamara	State Bank of India
16	West Tripura	Lefunga	State Bank of India

- SLBC house confirmed the decision of SLBC subcommittee which met on 16-05-2024, wherein it was decided that all banks to ensure having equal no. of ATMs and branches in Khowai & Unakoti district in the first phase, targeting 23 new ATMs in Khowai district & 20 new ATMs in Unakoti district. The house suggested banks to formulate action plan to open these ATMs in the vicinity of Health Center/Hospital by 31st July 2024.

The details of such new ATMs to be opened in Khowai & Unakoti districts are appended as under:

S.No.	Bank Name	No. of New ATMS to be installed in Khowai District	No of new ATMS to be installed in Unakoti district
1	Canara Bank	1	1
2	Indian Bank	1	0
3	Bandhan Bank	5	2
4	HDFC	1	0
5	ICICI Bank	0	1
6	Ujjivan Bank	0	0
7	NESFB	1	2
8	Tripura Gramin Bank	10	8
9	TSCB	4	5
10	Central Bank of India	0	1
	Total	23	20

(Action Point 13: Respective Banks)





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Opening of Brick and Mortar branch:

- Status of locations allocated by Department of Financial Services, Ministry of Finance, Government of India for opening of brick and mortar branches were taken up for discussion in the house. The replies furnished by concerned banks and the decisions arrived at regarding the stated issues are as under:

Allocated Bank	District	Sub District	Village Name	Population	Reply from Bank	Suggestion made by house
Axis Bank	Dhalai	Manu	Manu Chhailengta R.F.(Part) Village Code: 272487	3373	The infrastructure issue like road, network connectivity, electricity were raised by concerned banks.	State administration may intervene to resolve the issue.
ICICI Bank	North Tripura	Dasda	Taiyangpara Village Code: 272721	4334		
South Indian Bank	Dhalai	Longtharai Valley	Deo Reserve Forest (Part) Village Code: 272472	3143		
Bank of Maharashtra	South Tripura	Belonia	Abhaynagar Village Code: 272301	7052	Earlier Bank of Maharashtra stated that the Bank is in process of opening branch at Nalua which is around 4 KM away from allotted location however branch is yet to be opened	Bank of Maharashtra to expedite the process.
Federal Bank	Khowai	Khowai	Purba Rajnagar Village Code: 271934	4301	Allocated to concerned Bank by SLBC on 17.05.2023. Bank's reply to DFS: Assigned team is doing a detailed feasibility study of the location.	Federal Bank to expedite the process.
HDFC BANK	North Tripura	Dasda	Central Catchment R.F. Village Code: 272728	14476	HDFC Bank have reported that they have opened the branch.	HDFC Bank is requested to update the status in JANDHAN Darshak portal accordingly.

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IDFC First Bank	Dhalai	Longtharai Valley	Manu Chhailengta R.F. (Part) Village Code: 272532	5843	Bank yet to give response to SLBC desk after Bank's Earlier reply was not accepted by the house.	IDFC Bank is requested to proceed for opening of branch at the allotted location.
Kotak Mahindra Bank	Sipahijala	Bishalgarth	Kamalasagar Village Code: 272047	3417	Kotak Mahindra Bank has informed that they have opened the branch at the given location.	Kotak Mahindra Bank is requested to update the same in JANDHAN Darshak portal.
Yes Bank	Dhalai	Longtharai Valley	Deo Reserve Forest (Part) Village Code: 272706	3039	Yes Bank has informed that they have opened the branch at the given location.	YES Bank is requested to update the same in JANDHAN Darshak portal.

- There were a number of requests from State Government for opening of Banking Outlets, as under:

Sl.	District	Block	Village	Population (Census 2011)	Remarks	Action Taken
1	Gomati	Tepania	Garjanmura	4578	Demand for branch of Tripura Gramin Bank - highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	TGB informed the house that they have already deployed BC at the location and are exploring to open a brick and mortar branch at the location. TGB is requested to expedite the opening of bank branch.
2	Khowai	Kaiyanpur	Pramodnagar	1634	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	Representative of SBI informed the House that they are in process of opening of bank branch at Kaiyanpur block which will also cater the banking need of Pramodnagar. In view of which house resolved to drop the proposal of opening of bank branch at Pramodnagar.

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3	Dhalai	Manu	Purba Karamc harra	2710	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	Axis Bank which remain unrepresented in the house is requested to update the status of opening of bank Branch.
4	Unokoti	Kumarghat	Fatikroy	2891	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	PNB has informed the house that they are in process of opening the branch at the earliest.
5	Dhalai	Dumburnagar	Gandac herra	10097	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23. Additional Branch required. Presently only UCO & TGB Branches available.	SBI representative informed the house that they are in process of opening of brick and mortar branch.
6	Dhalai	Chawmanu	Manikp ur	3179	Based on demand by local population	Allocated to IndusInd Bank. Representative from the Bank stated that the Bank is in the process of conducting feasibility survey at the given location. IndusInd Bank is requested to expedite the process.
7	Dhalai	Ganganagar	Gangan agar	1929	Request by DM Dhalai in DCC meeting, based on demand by local population.	House advised Bank of Baroda to expedite the process.
8	Dhalai	Raishyabari	Raishya bari	3215	Request by DM Dhalai in DCC meeting, based on demand by local population. Only UCO Bank has branch here.	House advised Union Bank of India to expedite the process.

(Action Point 14: State Administration, concerned Banks)



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Other Issues:

- Timely submission of data by member banks is an area of concern due to which SLBC meeting gets delayed and it is advised to all member banks to submit data to SLBC desk as per timeline i.e. within 15 days of close of respective quarter through data portal of SLBC Tripura & by email. SLBC desk informed the house the parallel run through data portal and via email will be in practice till the stabilization of the data portal, post which, manual submission of data may be discontinued.
- House discussed the action points emanating from North East Banker's Conclave 2.0 held in April 28, 2024 at New Delhi and advised SLBC desk to invite representative of NEDFI from now onwards for better understanding and co-ordination.
- House also discussed RBI's promotion of Indian Rupee as Global Currency and it is decided that all stake holders will take initiative in this direction by holding dialogue with concerned export-import/business enterprises.
- Special Secretary, Department of Education informed the house that State Government is in the process of inclusion of financial literacy in school curriculum in phased manner from this fiscal year onwards.
- It has been decided to organize sensitization program of District Collectors & CEO of Zilla Parishads on scope & role of LBS (Lead Bank Scheme) annually, preferably in April/May where faculty support will be provided by RBI.
- All banks to make use of CKYC registry which facilitates the simplification of Due Diligence with regards to Customer Identification Process (CIP) which makes the process cost effective and less time consuming.
- House observed that presently no WDRA recognized warehouse is functioning in the state and hence requested WDRA to explore the possibility.
- Director, Institutional Finance, has expressed concern regarding long pendency of issues / complaints received through CM Helpline Portal concerning Banks remaining unresolved till date. All Banks are requested to address the complaints / issues at the earliest and inform directorate of Institutional Finance for case closure in CM Helpline portal.
- Reserve Bank of India gave a brief presentation on Central Bank Digital Currency (CBDC), highlighting features and benefits of the same. RBI requested Bankers and officials of State Government to promote adoption and increasing usage of CBDC to achieve the national vision of a less cash economy.
- As highlighted by Hon'ble Chief Minister of Tripura, Tripura State Co-Operative Bank was advised to increase enrolment under Atal Pension Yojana.

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State Level Bankers' Committee, Tripu

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- SLBC Tripura has been awarded "Award of Inspirational Leadership FY 2023-24" by PFRDA, for achieving 100% of enrolment targets under Atal Pension Yojana. SLBC Tripura has consistently achieved 100% of enrolment targets under APY for the last 3 consecutive years, ably supported by all member Banks in the State. The house appreciated this achievement and expressed support for continuing the momentum in this fiscal year as well.
- House noted with concern that some of member banks are absent in the meeting and hence house could not get the comments/view/suggestion for fruitful discussion including status of opening of bank branch at allocated location.

(Action Point 15: SLBC, All Banks, WDRA, State Government)

Shri Rituraj Krishna, Circle Head, PNB CO Agartala & Convener SLBC Tripura thanked all eminent dignitaries for their august presence in the SLBC meeting and providing guidance to the SLBC to propel the State towards all round growth. The meeting ended with vote of thanks to the Chair, delivered by the Convener.

Circle Head, PNB Agartala CO
& Convener, SLBC, Tripura

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**LIST OF THE PARTICIPANTS AT THE 147th MEETING OF THE SLBC FOR THE
STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL
NO.2, AGARTALA ON 11.06.2024**

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I	CHAired BY	
1	Prof. (Dr.) Manik Saha	Hon'ble Chief Minister of Tripura
2	Shri J K Sinha, IAS	Chief Secretary, Govt. of Tripura
3	Shri Kausik Chattopadhyay	General Manager, Punjab National Bank
II	GOVT. OFFICIALS	Designation/Office/Institution
1	Shri Apurba Roy, IAS	Secretary, Agriculture & Finance, GoT
2	Shri Abhishek Singh, IAS	Secretary, Urban Development Department, GoT
3	Shri Raval H. Kumar, IAS	Special Secretary, Education, GoT
4	Dr. Brahmneet Kaur, IAS	CEO TRLM, GoT
5	Smt Vishwasree B, IAS	Director, Industries & Commerce, GoT
6	Ms. Rakhi Biswas, IAS	Addl. Secretary & Director, Institutional Finance, GoT
7	Shri Rajat Pant, IAS	Director, Urban Development, GoT
8	Dr. Neeraj Kr. Chanchal, IFS	Director, ARDD, GoT
9	Shri Santosh Das	Director, Fisheries, GoT
10	Shri Saradindu Das	Director, Agriculture, GoT
11	Dr. P.B. Jamatia	Director, Horticulture, GoT
12	Shri S. Prabhu	Director, Tribal Welfare Deptt, GoT
13	Shri Ram Suresh	Asst. Director, KVIC
14	Shri Debasish Roy	KVIC
15	Dr. Debasish Bhowmik	Asst. Director, Agriculture, GoT
16	Shri Tapas Kr. Basak	D.O., Institutional Finance, GoT
III	RBI/NABARD/SIDBI/NHB/HU DCO/ INSURANCE COMPANIES / BSNL / OTHERS	Designation/Office/Institution
1	Shri Surendra Nidar	GM, Reserve Bank of India
2	Shri Anil S. Kotmire	GM, NABARD TRO
3	Shri Diganta Kumar Das	DGM, NABARD Tripura
4	Shri Debarshi Biswas	AGM, SIDBI



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5	Shri Argha Banerjee	Manager, RBI
6	Shri Prasanjeet Sinha	SIA, SIDBI
IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Bikash Das	DGM Punjab National Bank, Zonal Office, Guwahati
2	Shri Rituraj Krishna	Circle Head, Punjab National Bank, Agartala Circle & Convener SLBC Tripura,
3	Shri Satyendra Singh	Chairman, Tripura Gramin Bank
4	Shri Bhajan Ch. Ray	MD, Tripura State Co-operative Bank
5	Shri Tamal Kishore Debbarma	RM, SBI RBO Agartala North
6	Shri Deabsis Chandra Das	RM, SBI RBO Agartala South
7	Shri Ritankar Kundu	Zonal Head, UCO Bank
8	Shri Uttam Kumar Mukherjee	Chief Manager SLBC, Punjab National Bank
9	Shri Deepak Kumar	Chief Manager, Canara Bank
10	Shri Uttam Kumar Roy	Chief Manager, Indian Overseas Bank
11	Shri Manoj Bhowmik	LDM, West Tripura (PNB)
12	Shri Tapan Bhattacharjee	Sr. Manager, Union Bank of India
13	Shri Pallab Borkakoti	Sr. Manager, Bank of India
14	Shri Susanta Das	Chief Manager, Bank of Baroda
15	Shri Kumar Rohit Gaurav	Senior Manager, Central Bank of India
16	Shri Dipankar Choudhury	AVP, Axis Bank
17	Shri Suman Halder	SM, HDFC Bank
18	Shri Dipankar Biswas	Cluster Head, Bandhan Bank
19	Shri Amitabha Sengupta	Cluster Head, Bandhan Bank
20	Shri Harilal Das	Sr. B.M, Ujjivan Small Finance Bank
21	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank
22	Shri Atanu Choudhury	Manager, Canara Bank
23	Shri Samarjit Debbarma	Manager, Union Bank of India
24	Shri Palash Bhaumik	DCO, State Bank of India
25	Shri Suman Saha	BM, HDFC Bank
26	Shri Arkadeep Ghosh	BCE CASA RM, IDFC First Bank
27	Shri Ajoy Debnath	DM, Kotak Mahindra Bank
28	Shri Arnab Saha	PM, IndusInd Bank
29	Shri Eby Thomas	Officer, Federal Bank
30	Shri Rana Debnath	BM, South Indian Bank

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V Through Video Conference		
1	Ms. Kirti	Jt Director, DFS, Ministry of Finance, Govt of Tripura
2	Deputy Director	WDRA
3	Shri Manjit Singh	AGM & Dy. Circle Head, PNB CO Agartala
4	Shri Prasun Kanti Das	LDM North Tripura, PNB
5	Shri Z. Tonsingh	LDM South Tripura, PNB
6	Shri Debasis Barua	LDM Sepahijala, PNB
7	Shri Madan Mohan Chakma	LDM Unokoti, PNB
8	Shri Avijit Chakraborty	Director, RSETI Udaipur (Gomati)
9	Shri Amit Kumar Chakma	Director, RSETI Ambassa (Dhalai)
10	Shri Asim Kr. Das	Director, RSETI Kumarghat (Unakoti)
11	Shri John Debbarma	Director, RUDSETI Agartala (West Tripura)
12	Shri Himadri Sekhar Das	Director, RSETI Bishramganj (Sepahijala)
13	Shri Shubhabaran Das	Academician/Economist, Tripura University
VI List of Absentee Banks		
1	Indian Bank	
2	ICICI Bank	
3	Bank of Maharashtra	
4	Yes Bank	
5	Indian Post Payment Bank	

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