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

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Ref No: SLBC/TRP/Minutes & Advisory/09/2026-27

Date: 08.05.2026

Proceedings of the 155th SLBC Tripura meeting held on 08.05.2026 at Agartala

The 155th meeting of SLBC Tripura was held on 08.05.2026 at New Secretariat, Agartala to review the progress in various banking parameter in the state during the FY 2025-26. The meeting was held in the Chairmanship of Shri J K Sinha, Chief Secretary, Govt of Tripura & Co-chaired by Shri Surendra Nidar, GM (OIC), RBI RO Agartala with gracious presence of Shri Kiran Gite, IAS, Secretary, Department of Industries & Commerce, Govt of Tripura; Shri Abhishek Singh, IAS, Secretary, Power and Rural Development, Govt. of Tripura, Shri Apurba Roy, IAS, Secretary, Department of Finance & Agriculture, Govt of Tripura; Dr. Milind Ramteke, IAS, Secretary, Urban Development Department, Govt. of Tripura, Dr. N.K. Chanchal, IAS, ARDD, Govt of Tripura; Ms. Rakhi Biswas, IAS, Special Secretary & Director Institutional Finance, Govt of Tripura, Smt. Kuntal Das, IAS, Special Secretary, OBC Welfare Department, Govt of Tripura, Shri T.K. Chakma, IAS, CEO, TRLM, Govt of Tripura, Dr. Deepak Kumar, IAS, Director, Department OF Industries, Govt of Tripura, Shri Anil S. Kotmire, GM(OIC), NABARD, TRO Agartala; Shri Parveen Goyal, CGM, Punjab National Bank, Head Office, New Delhi; Shri Bijendra Singh, ZM, Punjab National Bank, ZO Guwahati; Shri Rituraj Krishna, DGM & Convenor, SLBC Tripura; Senior Officers of State Government & State Heads of Various Banks operating in the State of Tripura.

Detail list of participants is annexed.

At the outset, Shri Parveen Goyal, Chief General Manager, Punjab National Bank, Head Office, welcomed all the dignitaries and highlighted the achievement of banking system in the State and appreciated the role of banks in over-all performance of banks as on 31.03.2026. The key highlight of his welcome speech are –

- ❖ Total Deposit of Scheduled Commercial Banks, RRBs & Co-Op Banks in Tripura has increased to Rs. 49,038 crores as at March'26 from Rs. 45,582 crores as at March'25, thus achieving **Y-o-Y growth of 8%**.
- ❖ Total Advance during the review period has increased to Rs. 24,303 crores as at March'26 from Rs. 22,645 crores as at March'25 registering a **Y-o-Y growth of 8%**.
- ❖ The overall disbursement in Agriculture sector up to March'26 in the current fiscal year is Rs. 3,240 Crores translating into 81% of Annual Agriculture ACP whereas ACP

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achievement in the corresponding period of last financial year is Rs.2715 Crore. Thus Agriculture sector witnessed increased disbursement of 20% over corresponding period of previous Financial Year.

- ❖ The disbursement in MSME sector during the period April to March of the financial year 2025-26 stood at Rs. 4,925 crore translating into 98% of Annual MSME ACP of Rs.5040 crore whereas achievement in the corresponding period of last financial year 2024-25 is ₹3,737 crore. Thus MSME sector witnessed 32% increased credit flow to the sector.
- ❖ The disbursement in Other Priority Sector during the period April to March of the financial year 2025-26 stood at Rs. 1,293 crore translating into 59% of Annual Other Prisec ACP of Rs.2,200 whereas achievement in the corresponding period of last financial year is Rs.1,813 crores. The decrease in the outflow to other priority sector is reported by private banks and RRB.
- ❖ Overall CD Ratio of the state is at 50% (with RIDF 55%) as on 31.03.2026.
- ❖ The disbursement under Mudra scheme during April'25 to March'26 of FY 2025-26 stands at Rs. 2,812 Crores whereas disbursement in the corresponding period of Last FY 2024-25 stood at Rs 2,419 Crores thereby achieving 17% increase Y-o-Y.
- ❖ 56,628 KCC accounts (81% of the annual target of 70,191 nos.) amounting to Rs. 439 Crores have been disbursed in FY 2025-26 as on March 2026 whereas 54600 no of KCC amounting to Rs. 449 crore disbursed in corresponding period of last Financial Year 2024-25. 12 Private Sector Bank & 01 Public Sector Bank did not sanction a single KCC during the period 01st April 2025 to 31st March 2026. Convener Bank, Punjab National Bank has convened a meeting of these banks in the chairmanship of GM (OIC) NABARD in presence of the Agri Department on 11.12.2025. Pursuant to which Convener Bank PNB has escalated the issue to head offices of these banks, reply of which is still awaited.
- ❖ Under the SHG front, State has achieved 97% of annual target by disbursing ₹580 crores against the annual target of ₹600 crores.
- ❖ In PMFME, Banks altogether have surpassed the annual Target by sanctioning 139 applications against annual Target of 70.
- ❖ Under PMEGP, 1,471 cases were sponsored to the bank branches against annual Target of 679, out of which 527 cases were sanctioned as on 31.03.2026 for FY 2025-26 which is 78% achievement of annual target. However, if we take in account the spill over cases of last financial year then disbursement during the period April'25 to March'26 is 43 crores in 717 accounts.
- ❖ Percentage of gross NPA as against gross advance has marginally increased from 5.23% as on 31.03.2025 to 5.60% as on 31.03.2026 and in absolute terms amount increased from

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Rs. 1,093 crores as on March 2025 to Rs. 1,347 crores as on March 2026. The State has recorded high percentage of NPA in KCC & Govt sponsored schemes. As on March 2026, percentage of NPA under KCC is 26%, under PMMY is 13%, under PMEGP is 31% and Swavalamban is 28%.

- ❖ Under Social Security Scheme a total enrolments of 1,92,213 in PMSBY, 1,24,068 in PMJJBY and 57,526 in APY is registered during FY 2025-26. Thus as on March '26, total enrolments under Social Security Schemes are: PMSBY – 16 lakhs, PMJJBY – 6.80 lakhs, APY – 3.50 lakhs.

Subsequently, Shri J. K. Sinha, IAS Chief Secretary, Govt of Tripura & Chairman of the house gave his insights. The key takeaways from his address are –

- ❖ He expressed his satisfaction over the Achievement of ACP for FY 2025-26 as on 31.03.2026. He complimented banking fraternity for their hard work and their continued support to the state in the banking activities.

(Action: All Banks)

- ❖ Since ACP for FY-2026-27 have already been fixed, he advised the banks to focus their efforts on achieving stipulated ACP target of FY 2026-27.

(Action: All Banks)

- ❖ However, he pointed out that Key economic indicator the C.D ratio is not improving and the banks needs to work strategically for improving the CD ratio.

(Action: All Banks)

- ❖ He pointed out that the figures presented in meetings by different departments needs to assess thoroughly and verified for accuracy by SLBC.

(Action: SLBC)

- ❖ He was not satisfied with the progress of opening of the Brick & Mortar branch in the identified villages. Among 15 identified sites 3 sites were specially mentioned by him, namely 1) Central Catchment R.F, Dhalai (Bank of Baroda), 2) Banbazar, Khowai (Indian Overseas Bank), 3) Centrtal Catchment R.F, North Tripura (HDFC) which are stuck due to infrastructure issues. He has advised the banks to resolved the issues faced for opening of branch with the assistance of local administration.

(Action: Axis, SIB, HDFC, Federal, BOB, IOB, Union Bk, Indian Bk, Canara Bk, TGB, TSCB, PNB, Indusind Bk)



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- ❖ He informed the house that Hon'ble DFS secretary, Financial Services is going to visit Agartala and Udaipur for credit outreach programme on 25th & 26th May'2026 which is to be organized by SLBC. He advised all the banks to actively participate in the credit outreach program. He also inform that all the departments of state government will extend their full support to banks and SLBC for successful organizing of Credit outreach programme.

(Action: All Banks, SLBC)

Dr. N.K. Chanchal, IFS, Director, Animal Resources Development Department (ARDD), Govt of Tripura flagged following issues-

- ❖ Dismal performance in sanctioning of KCC under Livestock by Canara Bank, Punjab & Sind Bank, IOB, Indian Bank, IDBI Bank, Bank of India and Central Bank.

(Action: Canara Bank, P & Sind Bank, IOB, Indian Bank, IDBI, BOI, Central Bank of India)

Dr. Deepak Kumar, IAS, Director, Department of Industries, Govt of Tripura flagged following issues-

- ❖ Under Swawalamban Scheme a total sanctioned case of 1,340 are pending for disbursement in TGB, TSCB, SBI, PNB and other banks. These case are sanctioned upto 31.03.2026 and cut-off date for disbursement of these sanctions is 30.06.2026. Therefore, it is mandatorily to be disbursed these sanctioned cases by 30.06.2026.

(Action: TGB, TSCB, SBI, PNB)

Smt. Kuntal Das, IAS, Special Secretary, OBC Welfare, Govt of Tripura flagged following issues-

- ❖ A scheme under OBC welfare was developed for Animal Husbandry by OBC welfare Department where loans component was to be provided by banks and full interest subvention was to be provided by state Government. But the scheme could not be implemented. Now SLBC and OBC welfare department to work together for revival and implementation of the scheme.

(Action: SLBC and Line Department)

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Dr. Milind Ramteke, IAS, Secretary , Urban Development Department, Govt of Tripura
flagged following issues-

- ❖ He raised concern for less number of digital sanctions of PM SVANidhi. He appealed all banks to increase the digital sanctioned of Svanidhi loans.

(Action: All Banks)

Shri Apurba Roy, IAS, Secretary, Deptt of Agriculture & Finance, Govt of Tripura
taking part in the discussion observed following-

- ❖ He was satisfied for achieving the ACP target of 81% but raised concern over decrease in disbursement of crop loans.

(Action: All Banks)

- ❖ He raised concern for the 12 banks who have not sanctioned a single KCC loan in FY - 2025-26.

(Action: ESAF, P&S, ICICI, Bandhan, IDFC, Yes Bank, Jana, Kotak, SIB, Ujjivan, IndusInd, Slice)

- ❖ Under AIF scheme, he pointed out that out of 11 sanctioned cases 6 have been disbursed and rest 5 are pending for disbursement.

(Action: PNB, UCO, SBI)

Shri Abhishek Singh, IAS, Secretary, Deptt of Rural Development & Power, Govt of Tripura
taking part in the discussion highlighted following points.

- ❖ He raised concern over less number of applications under PM Suryghar were sanctioned by Banks. Banks to market roof top solar financing schemes to their home loan borrowers to improve performance under PM Suryghar and reduce/minimize pendency in already made applications under the schemes.

(Action: All Banks)

- ❖ He informed the banks that government is looking for alternative finance source for power sector infrastructure. Banks can finance the infrastructure projects of the states. Bank

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Finance in infrastructure project can improve CD ratio of State since these project requires large funds.

(Action: All Banks)

Shri Kiran Gitte, IAS, Secretary, Deptt of Industries & Commerce, Govt of Tripura in his address raised following issues-

- ❖ He informed that under MSME sponsor cases the ratio of sanction of loan is 1:3 which is to be improved. Department is working for sponsoring of good number of cases to banks.

(Action: All Banks & Line Department)

- ❖ Under New Tripura Start-Up Policy, State government has taken initiative for assisting the entrepreneur of the state. Banks should seize upon the opportunity of credit demand wherever exist in these Start-Up projects. Start-up Policy will be the regular agenda in SLBC.

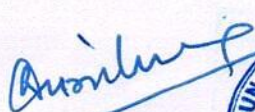
(Action: SLBC & All Banks)

Shri Surendra Nidar, GM (OIC), RBI, RO Agartala in his address raised following issues-

- ❖ He pointed out the importance of integration of financial education in school curriculum for students of Classes VI-X, by Directorate of State Council of Education Research and Training (SCERT), Government of Tripura as envisaged in the National Strategy for Financial Education (NSFE) 2020-25 vision document. The integration is a key initiative as per the National Strategy for Financial Education, which aims to create a financially aware and empowered population.

(Action: Line Department)

The meeting ended with vote of thanks to the chair.


(Rituraj Krishna)

DGM &

Convenor, SLBC Tripura



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**LIST OF THE PARTICIPANTS AT SLBC MEETING FOR THE STATE OF
TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2,
AGARTALA ON 08.05.2026**

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I	CHAired BY	
1	Shri J K Sinha, IAS	Chief Secretary, Govt. of Tripura
II	GOVT. OFFICIALS	
1	Shri Kiran Gitte, IAS	Secretary, Industries & Commerce, GoT
2	Shri Abhishek Singh, IAS	Secretary, Power and Rural Development , GoT
3	Shri Apurba Roy, IAS	Secretary, Agriculture & Finance, GoT
4	Ms. Rakhi Biswas, IAS	Special Secretary & Director Institutional Finance, GoT
5	Smt. Kuntal Das, IAS	Special Secretary, OBC Welfare Department, GoT
6	Dr. Milind Ramteke, IAS	Secretary, Urban Development Department, GoT
7	Dr. N.K. Chanchal, IFS	Director, ARDD, GoT
8	Shri T.K. Chakma, IAS	CEO TRLM, GoT
9	Dr. Deepak Kumar, IAS	Director, Department of Industries, GoT
10	Dr. P.B. Jamatia	Director, Deptt of Agriculture, GoT
11	Dr. Vinet Chaturvedi	Director, KVIC,
12	Shri B. Bhattacharya	Director, SC Welfare, GoT
13	Shri Suprakash Jamatia	Director- In-Charge, DIT, GoT
14	Smt. Moumita Saha	System, Engineer, DIT. GoT
15	Shri Avijit Reang	Jt. Director, Tribal Welfare Deptt, GoT
16	Shri M. Majumdar	Jt. Director, Deptt. Industries & Commerce, GoT
17	Shri Tapas Kr. Basak	D.O., Institutional Finance, GoT
18	Shri Sujit Sarkar	JDF, Department of Fisheries, GoT
19	Shri Sukesh Ch. Majumder	DDF, Department of Fisheries, GoT
20	Shri Ujjawal Bhowmik	S/O, OBCW, GoT
21	Shri Chandan Pachari	Consultant, IT, GoT
22	Shri Sagar Kumar	Consultant, DIT, GoT
23	Shri M.Chakma	Consultant, Department of Industries & Commerce, GoT
III	RBI/NABARD/SIDBI/CERSAI/NEDFi	
1	Shri Surendra Nidar	GM (OIC), RBI RO Agartala
3	Shri Anil S. Kotmire	GM, NABARD TRO Agartala

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4	Shri Kalpita Behera	Manager, RBI, RO Agartala
5	Shri Kokho Kapc	AM, NABARD, TRO Agartala
6	Shri Bappa Kishore Roy	Asstt. Manager, SIDBI
IV Convener Bank		
1	Shri Parveen Goyal	Chief General Manager, Punjab National Bank
2	Shri Bijendra Singh	ZM, Punjab National Bank, Zonal Office, Guwahati
3	Shri Rituraj Krishna	Circle Head, Punjab National Bank, Agartala Circle & Convener SLBC Tripura
4	Shri Sanjeev Kumar Thakur	AGM, SLBC, Punjab National Bank
5	Shri Ashis Toppo	Chief Manager SLBC, Punjab National Bank
6	Shri Manoj Bhowmik	Sr. Manager, SLBC, Punjab National Bank
7	Shri Deepraj Roy	Manager, SLBC Punjab National Bank
8	Shri Rupesh Kumar	LDM, West Tripura District, Punjab National Bank
9	Shri Mithun Debnath	Manager, FI, Punjab National Bank, CO Agartala
V PSB/Pvt Bank/RRB/Co-operative Bank/Insurance Company		
1	Shri Biswajit Kr. Datta	GM, TSCBL
2	Shri Sanjeev Roy	Zonal Head, UCO Bank, Agartala
3	Shri Tamal Kishore Debbarma	RM, SBI RBO Agartala, North
4	Shri Deabsis Chandra Das	RM, SBI RBO Agartala South
5	Shri Shailesh V. Ranjan	Chief Manager, Tripura Gramin Bank
6	Shri Ajoy Bhowmik	Chief Manager, Union Bank of India
7	Shri Vijay Kumar	Chief Manager, Bank of Baroda
8	Shri M.Sovas Maitri	Chief Manager, State Bank of India
9	Shri Ritesh Ranjan Sinha	Chief Manager, Indian Overseas Bank
10	Shri Santanu Chanda	Associate Vice President, Ujjivan Small Finance Bank
11	Shri Anurag Bhattacharjee	Sr. Manager, Central Bank of India
12	Shri Suman Kr. Paul	Sr. Manager, Canara Bank
13	Shri Amit Kr Das	Sr. Manager, Indian Bank
14	Shri Partha Sarathi Das	Sr. Manager, Punjab & Sind Bank
15	Shri Rama Debnath	Sr. Manager, South Indian Bank
16	Shri Palash Bhaumik	State Co-ordinator, State Bank of India
17	Shri Birat Dutta Bhaumik	AVP-BM, IndusInd Bank
18	Shir Mithun Bhowmik	BM, Bandhan Bank
19	Shri Mousam Chakma	BM, IDBI Bank
20	Shri Basab Bhattacharya	Area Head, HDFC Bank

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21	Shri Suman Saha	BM, HDFC Bank
22	Shri Kalyan Saha	RM, ICICI Bank
23	Shri Suma Saha	BM, ICICI Bank
24	Shri Jayanta Das	Executive, IPPB
25	Shri Dingsunmang	Dy. Manager Bank of Maharashtra
26	Shri Joydeep Paul Choudhury	Asst. Manager, Bajaj Life
IV	Through Video Conference & Others	
1	Shri Shyam Behari	LDM, Gomati District, PNB
2	Shri Z. Tonsingh	LDM, South Tripura District, PNB
3	Shri Prasun Kanti Das	LDM, North Tripura District, PNB
4	Shri Avnish Kumar	LDM Khowai, PNB
5	Shri Shyam Prakash	LDM, Unakoti, PNB
6	Shri Amit Kumar Chakma	Director, RSETI Dhalai (Ambassa)
7	Shri Himadri Sekhar Das	Director, RSETI Bishramganj (Sepahijala)
8	Shri Siddhartha Khan	Director, RUDSETI Agartala (West Tripura)
9	Shri Partha Nath	Federal Bank
10	Shri Tamal Deb	BM, Kotak Mahindra Bank
11	Representative	ESAF SF Bank
12	Representative	WDRA, New Delhi

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