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

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Date: 18.09.2026

Proceedings of the 156th SLBC Tripura meeting held on 14.09.2026 at Agartala

The 156th meeting of SLBC Tripura was held on 14.09.2026 at New Secretariat, Agartala to review the progress in various banking parameter in the state during Quarter 1 of the FY 2026-27. The meeting was held under 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 Abhishek Singh, IAS, Secretary, Power and Rural Development Department, Govt. of Tripura; Shri Apurba Roy, IAS, Secretary, Department of Agriculture, Govt of Tripura; Dr. Parshant Kumar Goyal, IAS, Secretary, Finance Department, Govt of Tripura; Dr. Milind Ramteke, IAS, Secretary, Department of Urban Development & Education Department, Govt. of Tripura; Shri S. Prabhu, IAS, Special Secretary, ARDD, Govt of Tripura; Ms. Rakhi Biswas, IAS, Special Secretary Finance & Director Institutional Finance, Govt of Tripura; Smt. Kuntal Das, IAS, Special Secretary, OBC Welfare Department and Handloom, Handicrafts & Sericulture Department, Govt of Tripura; Shri T.K. Chakma, IAS, CEO, TRLM, Govt of Tripura; Shri Rajib Datta, IAS, Director, Rural Development (Panchayat) Department, Govt of Tripura; Dr. Deepak Kumar, IAS, Director, Department of Industries & Commerce, Govt of Tripura; Shri Nirmal Kumar, IAS, Director, Urban Development Department, Govt of Tripura; Shri Onsing Marchang, General Manager, RBI, RO Agartala; Shri Diganta Kumar Das, DGM, NABARD, TRO Agartala; Shri Bijender Singh, General Manager & Zonal Manager, Punjab National Bank, ZO Guwahati; Shri Rituraj Krishna, DGM & Convenor, SLBC Tripura; Shri Sanjeev Kumar Thakur, AGM, 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 Bijender Singh, General Manager & Zonal Manager, Punjab National Bank, Guwahati, 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 30.06.2026. The key highlight of his welcome speech are –

- ❖ Total Deposit of Scheduled Commercial Banks, RRBs & Co-Op Banks in Tripura has increased to ₹49,576 crores as at June'26 from ₹45,139 crores as at June'25, thus achieving Y-o-Y growth of 9%.

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ਰਾਜ਼ ਸ਼ਟਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ, ਤਰਿਪੁਰਾ
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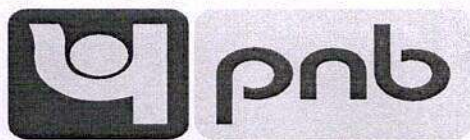
- ❖ Total Advance during the review period has increased to ₹27,387 crores as at June'26 from ₹24,980 crores as at June'26 registering a Y-o-Y growth of 9%.
- ❖ The overall disbursement in Agriculture sector up to June'26 quarter in the current fiscal year is ₹529 Crores translating into 11% of Annual Agriculture ACP, whereas ACP achievement in the corresponding period of last financial year is ₹814 Crores. Thus Agriculture sector witnessed decreased disbursement of 9 % over corresponding period of previous Financial Year. Major decrease in the outflow to Agriculture sector is reported by Co-operative Bank, RRB and SBI.
- ❖ The disbursement in MSME sector during the period April to June of the financial year 2026-27 stood at ₹ 1,692 crores translating into 28% of Annual MSME ACP of ₹ 6,098 crores, whereas achievement in the corresponding period of last financial year 2025-26 is ₹1,875 crores. Thus MSME sector witnessed less disbursement of ₹183 crores in compare to corresponding period of previous Financial Year.
- ❖ The disbursement in Other Priority Sector during the period April to June of the financial year 2026-27 stood at ₹445 crores translating into 17% of Annual Other Prisec ACP of ₹2,662 crores, whereas achievement in the corresponding period of last financial year is ₹260 crores. Hence registering a Y-o-Y growth of 5%.
- ❖ Overall CD Ratio of the state is at 55% as on 30.06.2026 whereas CD ratio of state as on 30.06.2025 is also 55%.
- ❖ The disbursement under Mudra scheme during April'26 to June'26 of FY 2026-27 stands at ₹492 Crores whereas disbursement in the corresponding period of Last FY 2025-26 stand at ₹459 Crores thereby achieving 7% increase Y-o-Y growth.
- ❖ 8,460 KCC accounts amounting to ₹61 Crores have been disbursed in FY 2026-27 as on June 2026, thereby achieving 9% of ACP Target of 91,476 KCC issuance. However, in corresponding period of last Financial Year 12,342 no of KCC amounting to ₹94 crores was disbursed.
- ❖ Under the SHG front, State has achieved 6% of annual target by disbursing ₹50 crores against the annual target of ₹850 crores.
- ❖ Under Government Sponsored Schemes bank altogether have sanctioned 116 proposals in Swavalamban Scheme, 55 proposal in Vishwakarma Scheme, 29 proposal in PMFME Scheme & 426 proposal in PM Svanidhi Scheme.
- ❖ Percentage of gross NPA as against gross advance has decreased from 4.42% to 3.74% Y-o-Y and in absolute terms it decreased from ₹1003 crores to ₹925 crores. The State has recorded decrease in Gross NPA compare to previous Financial Year in KCC & Govt, sponsored Scheme, Yet we still have high percentage of NPA in KCC & Govt sponsored schemes. Gross NPA registered in KCC is 22%, under PMMY 10%, under PMEGP 18% and in Swavalamban NPA is 19%.

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- ❖ Under Social Security Scheme a total enrolment of 63,780 in PMSBY, 42,719 in PMJJBY and 14,392 in APY is registered during Quarter 1 of current financial year. Thus as on June'26, total enrolments under Social Security Schemes are: PMSBY – 16.14 lakhs, PMJJBY – 6.84 lakhs, APY – 3.60 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 concern over the ACP achievement of 11% in agriculture during the first quarter of FY 2026–27. He advised all representatives of the member banks to take necessary measures to bridge the ACP gap in the remaining days of the quarter.

(Action: All Banks)

- ❖ He observed that economic activities in the State have increased significantly; however, this growth is not adequately reflected in the overall performance of the banks. Accordingly, he advised the banks to undertake a detailed analysis and implement measures to strengthen credit growth in the State.

(Action: All Banks)

- ❖ He raised concern over the Credit–Deposit ratio, noting that its position in the State has not shown improvement. He advised the banks to deliberate on strategies and take necessary measures to enhance the CD ratio in the State.

(Action: All Banks)

Dr. Parshant Kumar Goyal, IAS, Secretary, Finance Department, Govt of Tripura made the following observation –

- ❖ He observed that few banks namely SBI & TSCB have major dip in credit disbursement in compare to last year.

(Action: SBI & TSCB)

- ❖ He raised the concern that without RIDF the CD ratio of state is about 50%, hence for improving the CD ratio and for the betterment of economy in the state banks should push more loan, particularly by bigger banks.

(Action: All Banks)

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Shri Apurba Roy, IAS, Secretary, Deptt of Agriculture & Finance, Govt of Tripura
pointed the following issues -

- ❖ He observed that in Q1 banks have achieved 9% of the ACP under issuance of KCC which is a matter of concern.

(Action: All Banks)

- ❖ He raised concern for the 15 banks in spite of given target have not sanctioned a single KCC loan in Q1 of FY 2026-27 in spite of the target.

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

- ❖ Under PMFBY he raised concern over the enrolment of loanee farmers. He informed that as on 11.09.2026 only 23,200 KCC farmers have been enrolled under the PMFBY Scheme. Since the cutoff date for enrolment is 30.09.2026, he appealed the banks to ensure PMFBY coverage of all eligible farmers in state.

(Action: All Banks)

- ❖ He suggested that bank may seek the support of the concerned departments in the recovery of NPAs from KCC borrowers by organizing joint recovery camps, thereby facilitating effective recovery and strengthening coordination between the banks and government departments.

(Action: All Banks & Line Department)

Shri S. Prabhu, IFS, Special Secretary, Animal Resources Development Department (ARDD), Govt of Tripura flagged following issues-

- ❖ He raised concern over the number of applications pending under Fishery at the branch level and advised to expedite the process of loan sanction for disposal of pending applications. He also pointed out the dismal performance in sanctioning of KCC under Animal Husbandry.

(Action: All Banks)



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Dr. Deepak Kumar, IAS, Director, Department of Industries & Commerce, Govt of Tripura highlighted following points-

- ❖ Under PM Vishwakarma Scheme concern was raised by the Director for high rejections of applications by the banks particularly by TGB who as of 30.06.2026 have rejected 3,264 applications out of 5,331 sponsored case.

(Action: TGB & All other Banks)

- ❖ He expressed his satisfaction over the progress done under Swavalamban Scheme in Q1 and appealed all the member banks to expedite the pending disbursement of the sanctioned cases.

(Action: All Banks)

Ms. Rakhi Biswas, IAS, Special Secretary Finance & Director Institutional Finance, Govt of Tripura, highlighted the following points –

- ❖ She informed the house about the findings of the survey study done by line department on 685 rejected cases over the cause of rejections under PM Viswakarma scheme in the state. In synopsis she informed that out of 685 studied cases, in 13.86% cases applicants were not interested at present & they do not need loan. In 13.57% cases surveyor could not reach the applicant due to incorrect contact no or address. In 11.09% applicant had another loans. In 10.94 case applicant attended the training for tool kit reimbursement but never applied for loan. In 8.46% cases applicants had NPA record. In 7.44% cases applicants denied to take loan as they were not aware. In 4.08% cases applicants were interested and approached the banks but bank rejected those applications without reason. In other cases, applications were rejected due to low cibil, incomplete documents, change in profession, non-compliance of guideline, no communication from applicant & self-rejection.
- ❖ She also informed the house about the result of survey done for reason of rejection under KCC loans. As per the survey, in 15.70% cases applicants were not reachable, in 13.08% cases applicants were unable to submit land documents, in 12.56% cases applicants were having low cibil/credit score, in 9.42% cases the land documents submitted by applicants were in the name of other person, in 8.90% cases project were not viable or similar project exist in same location, in 8.60% cases bank rejected the application without citing proper reason and in remaining cases applicants were sanctioned loans under different scheme, were having NPA record, no communication by applicant, having other loans, applied loan without knowledge or not interest to take KCC loan.



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Smt. Kuntal Das, IAS, Special Secretary, OBC Welfare Department and Handloom, Handicrafts & Sericulture Department, Govt of Tripura pointed the following issues-

- ❖ In the last 155th SLBC meeting, it was decided to formulate and revive the *Mukhamantri Atmanirbhar Scheme* with an interest subsidy component for the welfare of the OBC community. She informed the House that the SLBC and the OBC Welfare Department had held discussions on several occasions and observed that a similar scheme is already being implemented by the ARDD Department. Consequently, it was resolved to explore a new sector where the scheme could be developed. The OBC Welfare Department is currently conducting a survey to identify sectors in which financial assistance is most needed by the OBC community. Based on the survey findings, the SLBC and the OBC Welfare Department will work jointly to design and implement the scheme in the newly identified sector.

(Action: SLBC and Line Department)

- ❖ She informed that Ministry of textiles, Govt. of India has been implementing the National Handloom Development Programme which is a central sector scheme to support the holistic development of the handloom sector and improve the welfare of weavers across the country by offering financial assistance and low-interest loans through weavers MUDRA Scheme including margin money and interest subvention. She raised concern over the performance and implementation of scheme in the state. She advised that the banks should conduct the awareness camp & financial literacy camps for awareness of the scheme among the bankers and the citizens. The scheme should be discussed in BLCB & DCC meetings by the LDMs.

(Action: All Banks, LDMs and Line Department)

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

- ❖ He expressed his satisfaction for the good progress made under PM SVANidhi Scheme by the bankers and requested to expedite the disposal of pending applications.

(Action: All Banks)

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Shri T.K. Chakma, IAS, CEO, TRLM, Govt of Tripura in his address raised following issues-

- ❖ He expressed pleasure over the performance of banks under Samridhhi 3.0 Campaign. Under PM SVANidhi he raised concern for the no of cases pending at banks for sanctions & disbursement. He advised the banks to expedite the process of sanctions & disbursement of pending cases.

(Action: All Banks)

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

- ❖ He advised that the credit exposure of NEDFi be excluded from the SLBC data, since NEDFi is an NBFC and does not accept public deposits.

(Action: SLBC)

- ❖ He expressed concern regarding the achievement of only 9% of the ACP target in KCC up to June 2026. He appealed to the representatives of member banks to analyze the latest position of KCC and to take corrective measures to improve KCC sanctions during the remaining days of the second quarter.

(Action: All Banks)

- ❖ He informed the house about the Unified Lending Interface (ULI) by RBIH which accelerates and digitizes kisan credit card loan deliver by fetching verified land, identity and alternate data directly from government and digital public infrastructure sources with the borrower's consent. He suggested the banks to get onboard on ULI for easy and fast KCC lending.

(Action: All Banks)

Shri Diganta Kumar Das, DGM, NABARD, TRO Agartala, in his address offered the following remarks-

- ❖ He informed the House that there is significant demand for micro-credit finance in the State, despite the prevailing higher interest rates. This clearly reflects a strong appetite for credit, and by meeting this demand, banks can improve the Credit-Deposit ratio. He further suggested that resolving the land title documentation issues faced by farmers would facilitate smoother sanctioning of Kisan Credit Cards in the State.

(Action: All Banks & Line Department)



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Shri Bijender Singh, General Manager & Zonal Manager, Punjab National Bank offered the following remark –

- ❖ He informed the House that the SLBC has shared with all member banks the list of interested investors collected during the Business Conclave. He urged the member banks to actively engage with this list and facilitate prospective investors in investing in the State by extending appropriate financial assistance. He emphasized that converting these investor interests into sanctioned loans would not only enhance credit flow in the State but also significantly improve the Credit-Deposit ratio.

(Action: All Banks)

Shri Sanjeev Roy, ZM, UCO Bank raised the following issue –

- ❖ He suggested the government to review the charge for creation of registered mortgage in the state which is high and does not have low/higher capping.

(Action: Line Department)

Shri Saikat Nag, LDM Sepahijala raised the following issue -

- ❖ He requested the department for providing the list of Sponsored cases in KCC – Crop loan, AH & Fishery to LDMs for monitoring the same until it is disposed.
- ❖ To reduce the KCC rejection cases in fisheries he suggested the department to ensure the correct classification of property in land documents before sponsoring the same.

(Action: Line Department)

The meeting Concluded with a vote of thanks proposed by Shri Rituraj Krishna, DGM & Convenor, SLBC Tripura, who expressed his sincere gratitude to the Chairman, Co- Chairman and all the stakeholders for their active participation and valuable inputs during the meeting.

(Rituraj Krishna)

DGM &

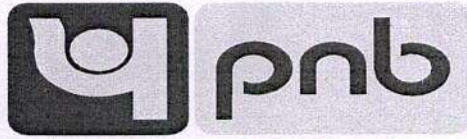
Convenor, SLBC Tripura

संयोजक / Convener,
एसएलबीसी, त्रिपुरा / 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 14.09.2026**

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	
2	Shri Abhishek Singh, IAS	Secretary, Power and Rural Development , GoT
3	Shri Apurba Roy, IAS	Secretary, Department of Agriculture, GoT
4	Dr. Parshant Kumar Goyal, IAS	Secretary, Finance Department, GoT
5	Dr. Milind Ramteke, IAS	Secretary, Urban Development Department & Education Department, GoT
6	Shri S.Prabhu, IFS	Special Secretary, ARDD, GoT
7	Ms. Rakhi Biswas, IAS	Special Secretary Finance & Director Institutional Finance, GoT
8	Smt. Kuntal Das, IAS	Special Secretary, OBC Welfare Department & Handloom Department, GoT
9	Shri T.K Chakma, IAS	CEO, TRM, GoT
10	Shri Rajib Datta, IAS	Director, Rural Development (Panchayat) Department, GoT
11	Dr. Deepak Kumar, IAS	Director, Department of Industries & Commerce, GoT
12	Shri Nirmal Kumar, IAS	Director, Urban Development Department, GoT
13	Dr. P.B. Jamatia	Director, Deptt of Agriculture, GoT
14	Dr. Vinet Chaturvedi	Director, KVIC
15	Shri M. Majumdar	Jt. Director, Deptt. Industries & Commerce, GoT
16	Shri Sukesh Ch. Majumder	Deputy Director, Department of Fisheries, GoT
17	Shri Ranatosh Kr. Deb	Deputy Director, Minority Welfare Department, GoT
18	Dr. Debashis Bhowmik	Asst. Director, Department of Agriculture, GoT
19	Shri Tapas Kr. Basak	D.O., Institutional Finance, GoT
20	Shri Ashish Kr Mandal	Assistant, KVIC
21	Shri M.Chakma	Consultant, Department of Industries & Commerce, GoT
III	RBI/NABARD/SIDBI/CERSAI	
1	Shri Surendra Nidar	GM (OIC), RBI, RO Agartala
2	Shri Onsing Marchang	GM, RBI, RO Agartala
3	Shri Diganta Kumar Das	DGM, NABARD TRO Agartala

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4	Shri Saurav Ambastha	Manager, RBI, RO Agartala
5	Shri Bappa Kishore Roy	Asstt. Manager, SIDBI
IV	Convener Bank	
1	Shri Bijendra Singh	GM & ZM, Punjab National Bank, Zonal Office, Guwahati
2	Shri Rituraj Krishna	Circle Head, Punjab National Bank, Agartala Circle & Convener SLBC Tripura
3	Shri Sanjeev Kumar Thakur	AGM, SLBC, Punjab National Bank
4	Shri Ashis Toppo	Chief Manager SLBC, Punjab National Bank
5	Shri Manoj Bhowmik	Sr. Manager, SLBC, Punjab National Bank
6	Shri Deepraj Roy	Manager, SLBC Punjab National Bank
7	Shri Mithun Debnath	Manager, FI, Punjab National Bank, CO Agartala
V	PSB/Pvt Bank/RRB/Co-operative Bank/Insurance Company	
1	Shri Satyendra Singh	Chairman, Tripura Gramin Bank
2	Shri Bhajan Ch, Roy	MD, TSCBL
3	Shri Sanjeev Roy	Zonal Head, UCO Bank, Agartala
4	Shri Debasish Chandra Das	RM, SBI RBO Agartala, North
5	Shri Ravi Kumar Singh	RM, SBI RBO Agartala South
6	Shri Rajesh Kumar Verma	DGM, Canara Bank
7	Shri Prabhat Kr. Jha	AGM, Bank of Baroda
8	Shri Ajoy Bhowmik	Chief Manager, Union Bank of India
9	Shri Ritesh Ranjan Sinha	Chief Manager, Indian Overseas Bank
10	Shri Sumit Kumar	Chief Manager, Bank of India
11	Shri Amit Kr Das	Sr. Manager, Indian Bank
12	Shri Partha Sarathi Das	Sr. Manager, Punjab & Sind Bank
13	Shri Rana Debnath	Sr. Manager, South Indian Bank
14	Shri Santanu Chanda	Associate Vice President, Ujjivan Small Finance Bank
15	Shri Anurag Bhattacharjee	Sr. Manager, Central Bank of India
16	Shri Suman Kr. Paul	Sr. Manager, Canara Bank
17	Md. Saraj Ahamed	Cluster Head, Axis Bank
18	Shri Gopal Das	AH, Ujjivan Bank
19	Shri Birat Dutta Bhaumik	AVP-BM, IndusInd Bank
20	Shri Mritunjoy Roy	Cluster Head, Bandhan Bank
21	Shri Surajit Paul	BCH Bandhan Bank
22	Shri Dipti Prasad	Manager, Bank of Maharashtra
23	Shri Mithila Ghosh	Manager, Central Bank of India

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

अखौरा रोड, अगरतला -799 002
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ई-मेल/ e-mail : slbctripura@pnb.co.in /chagartala@pnb.co.in

24	Shri Shephal Das	SLCO, State Bank of India
25	Shri Amal Ranjan Das	Manager, Canara Bank
26	Shri Abanish Dewar	Dy. Manager, State Bank of India
27	Shri Imran Hussain Laskar	Manager, ICICI Bank
28	Shri Suman Saha	BM, HDFC Bank
29	Shri Dipankar Choudhury	AVP, Axis Bank
30	Shri Abhijit Chakraborty	BH, Slice SFB
31	Shri Abhijit Biswas	Officer, Bank of Baroda
32	Shri Nayan Datta	USFB
33	Shri Supriya Das	Manager, NEDFi
34	Shri Sandip Deb	Sr.Manager, ICICI
35	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 District, PNB
5	Shri Saikat Nag	LDM Sepahijala District, PNB
6	Shri Rupesh Kumar	LDM West Tripura District, PNB
7	Shri Shyam Prakash	LDM, Unakoti District, PNB
8	Shri Amit Kumar Chakma	Director, RSETI Dhalai (Ambassa)
9	Representative	ESAF SF Bank

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