



ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank

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

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Proceedings of the 150th SLBC Tripura meeting held on 28.02.2025 at Agartala

The 150th meeting of SLBC Tripura was held on 28.02.2025 at New Secretariat, Agartala to review the progress in various banking parameter in the state during the first two quarters of the FY 2024-25. The meeting was held in the Chairmanship of Shri J K Sinha, Chief Secretary, Govt of Tripura with gracious presence of Shri Kiran Gitte, IAS, Secretary, Department of Industries & Commerce, Govt of Tripura; Shri Apurba Roy, IAS, Secretary, Department of Finance & Agriculture, Govt of Tripura; Smt Deepa D. Nair, IFS, Secretary, ARDD, Fisheries & SC Welfare, Govt of Tripura; Shri Raval Hamendra Kumar, IAS, Special Secretary, Department of Education, Govt of Tripura; Shri Surendra Nidar, GM (OIC), RBI RO Agartala; Shri Anil S. Kotmire, GM(OIC), NABARD, TRO Agartala; Shri Kausik Chattopadhyay, GM, Punjab National Bank, Head Office, New Delhi; Shri Chittaranjan Prusty, GM & ZM PNB 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 Kausik Chattopadhyay, General Manager, PNB HO 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 31.12.2024. The key highlight of his welcome speech are –

- ❖ The banks in the state of Tripura have achieved 68% of ACP 2024-25 for the period April 2024 – Dec 2024. The achievement under Agriculture, MSME segment and Other Priority Sector was 57%, 70% and 74% respectively during this period.
(Action: for information to all members)
- ❖ Total Deposit of Scheduled Commercial Banks, RRBs & Co-Op Banks in Tripura has increased to Rs. 43117.67 crores as at Dec 2024 from Rs. 38031.41 crores as at Dec 2023, thus achieving Y-O-Y growth of 13%.
(Action: for Information to all members)
- ❖ Total Advance during the review period has increased to Rs.22102.54 crores as at Dec'24 from Rs. 20,063.11 crores as at Dec'23 registering a Y-o-Y growth of 10%.
(Action: all member banks to reduce disparity between Deposit & Credit growth)
- ❖ The overall disbursement in Agriculture sector up to Dec' 2024 quarter in the current fiscal year is Rs. 1993.80 Crores translating into 57% of Annual ACP whereas ACP

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achievement in the corresponding period of last financial year is 51% with disbursement of 1641.99 crore.

(Action: All Banks/NABARD/Agriculture deptt)

- ❖ The disbursement in MSME sector during the period April to Dec of the financial year 2024-25 stood at Rs.2939.27 translating into 70% of Annual ACP whereas achievement in the corresponding period in last financial year 2023-24 is 69% with disbursement of ₹2430.41 crore.

(Action: for information & for keeping up the pace, all members)

- ❖ Overall CD Ratio of the state is at 51% as on 31.12.2024. CD Ratio of 100% is the highest in Dhalai District, as against 41%, the lowest in West Tripura District, having 59% of the total business of the State.

(Action: All Banks to work for increasing the CD ratio)

- ❖ The disbursement under Mudra scheme up to the Dec quarter of FY 2024-25 stands at Rs. 1460.17 Crores.

(Action: for information for information & for keeping up the pace, all members)

- ❖ 26394 KCC accounts (28% of the annual target of 52277 nos.) amounting to Rs. 202.57 Crores have been disbursed in FY 2024-25 as on Dec 2024.

(Action: for information for information & for keeping up the pace, all members)

- ❖ 35896 KCC accounts (69% of the annual target of 52277 nos.) amounting to Rs. 301.05 Crores have been disbursed in FY 2024-25 as on Dec 2024.

(Action: All Banks/Line Department to work for saturation of KCC)

- ❖ As against the TRLM (Tripura Rural Livelihood Mission) target of Rs.400 crores in 22600 accounts for FY 2024-25, the Banks have collectively achieved sanction of 11465 accounts (achievement of 51%) with corresponding disbursement amount of Rs.303.50 crores (achievement of 76%) as on 31.12.2024.

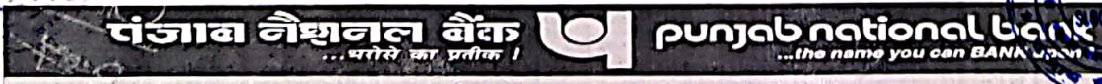
(Action: for information for information & for keeping up the pace, all members)

- ❖ In case of TULM (Tripura Urban Livelihood Mission) banks have surpassed the half yearly target of disbursement in 125 accounts in SEP (Individual) category & 602 accounts in SEP (SHG) category by disbursement in 134 accounts in SEP (Individual) category & 665 accounts in SEP (SHG) category.

(Action: for information for information & for keeping up the pace, all members)

- ❖ Under PMEGP, 1561 cases were sponsored to the bank branches against the target of 937 cases, out of which 491 cases were sanctioned amounting to Rs.36.04 crores as on 31.12.2024 for FY 2024-25. Banks will have to ensure that all proposals for the fiscal year 2024-25 are disposed in time in the present financial year with completion of the EDP training and lodging of claim for Margin Money. A proactive approach will improve the MSME portfolio as well. It is also one of the deliverables by Banks under the ongoing Strengthening of Ecosystem for MSME.

(Action: All member banks/KVIC)





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- ❖ Percentage of gross NPA as against gross advance decreased from 4.81% as on Dec 2023 to 4.74% as on Dec 2024 but in absolute terms amount increased from Rs. 964.78 crores as on Dec 2023 to Rs. 1048.73 crores as on Dec 2024. The State has recorded high percentage of NPA in Govt sponsored schemes. As on Dec 2024, percentage of NPA under KCC is 24%, under PMMY is 12%, under PMEGP and Swavalamban is 31%. He requested State Govt to help in recovering these loans.
(Action: All Banks/Line Department)
- ❖ Presently, out of a combined total of 10116 proposals pertaining to 1st, 2nd and 3rd dose, under PM SVANidhi, Banks have cumulatively sanctioned 8263 cases, with a healthy 82% sanction percentage. Of the sanctioned cases, 8084 no. of loans, i.e., 98% of cases have been disbursed, for an aggregate amount of Rs.12.12 crores.
(Action: All Banks/TULM/ULBs)
- ❖ As on Dec 2024, total enrolments under Social Security Schemes are: PMSBY – 13.39 lakhs, PMJJBY – 5.11 lakhs, APY – 2.65 lakhs. During the period under review Jansuraksha Camps have been organized by banks between 15.10.2024 to 15.01.2025 in 1176 GPs/VCs in the state covering all 58 blocks in 08 districts.
(Action: All Banks/Line department)

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 –

- ❖ C.D ratio which is key indicator for all banking activities in the state is declining and presently stand at 51%. That mean that deposit mobilized from the state is not fully utilized/invested in the state hence all out efforts to be given to reverse the trend.
(Action: All Banks)
- ❖ Banks should take proactive approach in funding/providing credit facility to the investors who are going to invest in the state within their underwriting criterion.
- ❖ ACP for 2025-26 is to be fixed 20% over and above the ACP target of 2024-25 which is fixed at ₹14400 crores. Accordingly, Chair fixed the ACP target for FY 2025-26 at ₹17000 crores after detailed discussion.
(Action: SLBC desk to allocate proportionate target to member banks)

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

- ❖ Performance needs to be improved in flagship schemes of Govt PMEGP, SWALAMBAN, PMFME and specially in PM Vishwakarm. He asked bankers to analyze the reason of high rejection in these schemes. He also suggested to form a committee of major bankers & line department to analyze the reason of high rejection in these flagship schemes.





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(Action: SBI/PNB/TGB/TSCB/UCO/KVIC/DIC/SLBC)

- ❖ The average ticket size of the MSME loan in the state is lower which ranges from ₹5 to ₹6 lakh. He urged bankers to increase the average ticket size from 05-06 lakh to ₹10 lakh.

(Action: ALL Banks)

Ms. Deepa D. Nair, IFS, Secretary, Deptt of ARDD, Fisheries & SC Welfare, Govt of Tripura flagged following issues-

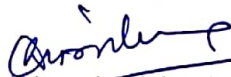
- ❖ Dismal performance banks in sanctioning of KCC in ARDD & Fisheries.
(Action: All Banks)
- ❖ Banks' performance in National Livestock Mission (NLM) is not satisfactory and needs to be improved.
(Action: All Banks)

Shri Raval Hamendra Kumar, IAS, Special Secretary, Deptt of Education & Shri Ajit Sukla Das, IAS, CEO TRLM expressed their pleasure over the performance of Banks in Education Loan & SHG finance respectively.

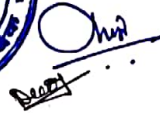
(Action: for information for information & for keeping up the pace, all members)

The house started the discussion with Special Agenda on Agri Udaan Programme, Credit flow to Horticulture, Animal Husbandry & Fisheries sector and Digitalisation of land records which is placed for discussion in the house as NABARD Tripura Regional office letter no. NB/Trip/80504/CPD-SLBC/2024-25 dated 11.11.2024 followed by Action points emanated from visit of Hon'ble Union Minister of Finance, Govt of India to Itanagar on 30.09.2024 and regular agenda.

The meeting ended with vote of thanks to Chair.


(Rituraj Krishna)
DGM &
Convenor, SLBC Tripura





LIST OF THE PARTICIPANTS AT SPECIAL SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 02.09.2024

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
	CHAired BY	
	Shri J K Sinha, IAS	Chief Secretary, Govt. of Tripura





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II		GOVT. OFFICIALS
1	Shri Kiran Gitte, IAS	Secretary, Industries & Commerce, GoT
2	Shri Apurba Roy, IAS	Secretary, Agriculture & Finance, GoT
3	Smt Deepa D. Nair, IFS	Secretary, ARDD, Fisheries & SC Welfare, GoT
4	Shri Raval H. Kumar, IAS	Special Secretary, Education, GoT
5	Ms. Rakhi Biswas, IAS	Addl. Secretary & Director, Institutional Finance, GoT
6	Shri Ajit Sukladas	CEO TRLM & MD TULM, GoT
7	Shri Deepak Kr. Das	Director, Horticulture, GoT
8	Shri Hirendra Debbarma	Jt. Director, Deptt of Agriculture & FW, GoT
9	Shri Amitabh Chakma	Jt. Director, Deptt of Urban Development, GoT
10	Dr. Debashish Bhowmik	Asstt. Director, Deptt of Agriculture & FW, GoT
11	Shri Tapas Kr. Basak	D.O., Institutional Finance, GoT
12	Dr. Debasish Bhowmik	Asst. Director, Agriculture, GoT
13	Shri Abhijit Debbarma	TRLM
14	Ms. Debasree Patway	TRLM
15	Shri Ashish Kr. Mondal	KVIC
III		RBI/NABARD/SIDBI/CERSAI/NEDFi
1	Shri Surnedra Nidar	GM (OIC), NABARD TRO Agartala
2	Shri Anil S. Kotmire	GM, NABARD TRO Agartala
3	Shri Sudip Bhattacharjee	DGM, Reserve Bank of India, RO Agartala
4	Shri Rajesh Chandrekar	DGM, NABARD, TRO Agartala
5	Shri Bappa Kishore Roy	Asstt. Manager, SIDBI
6	Shri Ranendra Narayan Roy Choudhury	Branch Manager, NEDFi
7	Shri Prasenjit Debnath	BDR, NEDFi
IV		Convener Bank
1	Shri Kausik Chattopadhyay	General Manager, Punjab National Bank
2	Shri Chittaranjan Prusty	GM & ZM Punjab National Bank, Zonal Office, Guwahati
3	Shri Rituraj Krishna	Circle Head, Punjab National Bank, Agartala Circle & Convener SLBC Tripura
4	Shri Uttam Kumar Mukherjee	Chief Manager SLBC, Punjab National Bank
5	Shri Deepraj Roy	Manager, SLBC Tripura, Punjab National Bank
V		PSB/Pvt Bank/RRB/Co-operative Bank
1	Shri Satyendra Singh	Chairman, Tripura Gramin Bank
2	Shri Bhajan Ch. Ray	MD, Tripura State Co-Operative Bank





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3	Shri Deabsis Chandra Das	RM, SBI RBO Agartala South
4	Shri Ritankar Kundu	Zonal Head, UCO Bank, Agartala
5	Shri Susanta Das	Chief Manager, Bank of Baroda
6	Shri Uttam Kr. Roy	Chief Manager, Indian Overseas Bank
7	Shri Nilamani Nanda Rajam	Chief Manager, Union Bank Of India
8	Shri Deepak Kumar	Chief Manager, Canara Bank
9	Shri Rakesh Kr. Choudhury	Chief Manager, Bank of India
10	Shri J. Bhattacharjee	Manager, Central Bank of India
11	Shri Amit Dey	Asstt Branch Manager, Indian Bank
12	Shri Palash Bhaumik	State Co-ordinator, State Bank of India
13	Shri Dipankar Biswas	Cluster Head, Bandhan Bank
14	Shri Gopal Das	CH, Ujjivan Small Finance Bank
15	Shri Birat Dutta Bhaumik	AVP-BM, IndusInd Bank
16	Shri Dipankar Choudhury	AVP, Axis Bank
17	Ms. Shriparna Sarkar	AGM, IDBI Bank
18	Shri Suman Saha	AVP, HDFC Bank
19	Shri Abhijit Chawdhury	Branch Head, North East Small Finance Bank
20	Shri Nayan Datta	RM, Kotak Mahindra Bank
21	Rajarshi Bhattacharjee	Sr. Manager, Yes Bank
22	Shri S. Sarkar	BM, ICICI Bank
23	Shri Subhabrata Chakraborty	Officer, ICICI Bank
24	Ms. Ankita Saha	Officer, Federal Bank
25	Shri Rishiraj Sarkar	Dy. Manager, Bank of Maharashtra
26	Shri Arijit Kar	Asstt. Manager, South Indian Bank
27	Shri Debanjan Datta	AVP & Branch Manager Jana Small Finance Bank
28	Shri Sourav Biswas	DM, IDFC First Bank
IV	Through Video Conference	
1	Shri Prafulla Debbarma	LDM, Gomati, PNB
2	Shri Z. Tonsingh	LDM South Tripura, PNB
3	Shri Prasun Kanti Das	LDM North Tripura, PNB
4	Shri Rupesh Kumar	LDM Sepahijala, PNB
5	Shri Avijit Chakraborty	Director, RSETI Udaipur (Gomati)
6	Shri Amit Kumar Chakma	Director, RSETI Dhaifai (Ambassa)
7	Shri John P. Debbarma	Director, RUDSETI Agartala (West Tripura)
V	Absentees	
1	India Post Payment Bank	

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