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पंजाब नैशनल बैंक  
punjab national bank

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

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**Proceedings of the 151<sup>st</sup> SLBC Tripura meeting held on 18.06.2025 at Agartala**

The 151<sup>st</sup> meeting of SLBC Tripura was held on 18.06.2025 at New Secretariat, Agartala to review the progress in various banking parameter in the state during the FY 2024-25. 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 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 Tapas Ray, IAS, Secretary, Department of Social Welfare & Education, Govt of Tripura; Shri Onsing Marchange, GM, RBI RO Agartala; Shri Anil S. Kotmire, GM(OIC), NABARD, TRO Agartala; Shri Kausik Chattopadhyay, GM, Punjab National Bank, Head Office, New Delhi; Shri Vinay Kumar, 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 31.03.2025. The key highlight of his welcome speech are –

- ❖ Total Deposit of Scheduled Commercial Banks, RRBs & Co-Op Banks in Tripura has increased to Rs. 45,582 crores as at March'25 from Rs. 40,362 crores as at March'24, thus achieving Y-O-Y growth of 13%.
- ❖ Total Advance during the review period has increased to Rs. 22,645 crores as at March'25 from Rs. 20,874 crores as at March'24 registering a Y-o-Y growth of 8%.
- ❖ The overall disbursement in Agriculture sector up to March'25 quarter in the current fiscal year is Rs. 2715 Crores translating into 78% of Annual ACP whereas ACP achievement in the last financial year is 72% with disbursement of 2314 crore.
- ❖ The disbursement in MSME sector during the period April to March of the financial year 2024-25 stood at Rs.3737 crore translating into 89% of Annual ACP whereas achievement in the last financial year 2023-24 is ₹3139 crore.
- ❖ The disbursement in Other Priority Sector during the period April to March of the financial year 2024-25 stood at Rs.1814 crore translating into 95% of Annual ACP whereas achievement in the last financial year is Rs.1703 crore.





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- ❖ He expressed his concern over the decrease in CD Ratio of the state which is accessed at 50% as on 31.03.2025 whereas CD ratio of state as on 31.03.2024 is 52%.
- ❖ The disbursement under Mudra scheme during FY 2024-25 stands at Rs. 2419 Crores.
- ❖ 54600 KCC accounts (104% of the annual target of 52277 nos.) amounting to Rs. 450 Crores have been disbursed in FY 2024-25 as on March 2025.
- ❖ 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 16700 accounts (achievement of 74%) with corresponding disbursement amount of Rs.466 crores (achievement of more than 100%) as on 31.03.2025.
- ❖ Under PMEGP, 1910 cases were sponsored to the bank branches against the target of 937 cases, out of which 725 cases were sanctioned amounting to Rs.53 crores as on 31.03.2025 for FY 2024-25.
- ❖ Percentage of gross NPA as against gross advance remained almost stagnant at 5.21% as on March'25 to 5.23 % as on March'24 but in absolute terms amount increased from Rs. 1093 crores as on March 2024 to Rs. 1181 crores as on March 2025.
- ❖ The State has recorded high percentage of NPA in Govt sponsored schemes. As on March 2025, percentage of NPA under KCC is 24%, under PMMY is 11%, under PMEGP is 27% and Swavalamban is 28%.
- ❖ As on March'25, total enrolments under Social Security Schemes are: PMSBY – 14 lakhs, PMJJBY – 5 lakhs, APY – 3 lakhs. I am glad to inform you that SLBC Tripura has received “Award of Excellence” from PFRDA, Govt of India for surpassing the annual target set by PFRDA.

**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 complimented banking fraternity for their hard work and their continued support to the state in the banking activities. He expressed his satisfaction over the Achievement of ACP for FY 2024-25 as on 31.03.2025.  
(Action: All Banks)
- ❖ However, he pointed out that C.D ratio which is a key economic indicator is declining and banks to relook into their strategies so that the good work done by them in the field could also be reflected in all parameters including CD ratio.  
(Action: All Banks)
- ❖ He further informed the house about various initiative undertaken by the state to attract investment and state has attracted highest investment during “Rising North East” Event at New Delhi. Banks to take this opportunity to improve CD ratio.  
(Action: All Banks)





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- ❖ He opined that performance in Flagship Government Sponsored Scheme could be improved specially in PM Vishwakarma. He opined that banks should take serious note of the reason for rejection and ascertain that no application is rejected on flimsy ground.

(Action: All 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 Vishwakarma. He asked bankers to analyze the reason of high rejection in these schemes.

(Action: All Banks)

- ❖ He further informed the house that rejection in PM Vishwakarma on grounds like “not reachable”, “not interested”, “not in the scheme guideline” needs to be revisited by Banks since three stage verification of Vishwakarmas, skill upgradation trainings are being done by the deptt before being sent for Credit decision in Banks. He suggested banks to review these rejected applications as well as clear pending applications within a week. Department may organize camps in different locations in this regard and concerned banks to participate.

(Action: All Banks, Line Department)

- ❖ During his deliberation, he observed that PM Vishwakarma is a scheme in which borrowers chose banks according to their choice without intervention of deptt or any other agency and a few borrowers have chosen Private Banks. This shows the general acceptance of Private Sector Bank in the state after so much time of operation in the state and hence required to be improved through various customer friendly measures.

(Action: All Pvt Banks)

- ❖ He further informed the house that “Investment Promotion Agency” is functioning under the Directorate of Industries & commerce to attract Investment and Banks to should make close liaison with this Cell so that investors would get hassle free credit facility thereby improving CD ratio.

(Action: All Banks)

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

- ❖ He first of congratulated banks for surpassing the KCC target however is concerned about achievement in overall Agriculture Sector under ACP 2024-25 which is 78% of the allocated Target.

(Action: All Banks)





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**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)

The meeting ended with vote of thanks to the 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 18.06.2024**

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
<b>I CHAIRED BY</b>		
1	Shri J K Sinha, IAS	Chief Secretary, Govt. of Tripura
<b>II GOVT. OFFICIALS</b>		
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 Tapas Ray, IAS	Secretary, Social Welfare & Education, GoT
5	Ms. Rakhi Biswas, IAS	Addl. Secretary & Director, Institutional Finance, GoT
6	Shri Vivek H.B, IAS	Director, Department of Urban Development, GoT
7	Shri Subrata Majumder	I/C, CEO TRLM, GoT
8	Shri Ratanjit Debbarma	Director, TR& CI, Tribal Welfare Deptt, GoT
9	Shri Dipak Kr. Das	Director, Horticulture, GoT
10	Dr. P.B. Jamatia	Director, Deptt of Agriculture, GoT
11	Shri Avijit Reang	Jt. Director, Tribal Welfare Deptt, GoT
12	Shri Kamal Debbarma	Jt Director, Deptt of Land Records & Settlement, GoT
13	Shri Rajesh Debbarma	Jt. Director, Deptt of Industries & Commerce, GoT
14	Ms. S. Debnath	Addl. Director, Deptt of Industries & Commerce, GoT
15	Shri S.C. Das	Addl. Director, Deptt of Industries & Commerce, GoT



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16	Shri Tapas Kr. Basak	D.O., Institutional Finance, GoT
17	Dr. Debasish Bhowmik	Asst. Director, Agriculture, GoT
18	Shri Dipayan Ghosh	COO, TRLM, GoT
19	Shri Ankesh Paul	Sr. Executive, KVIC
<b>III</b>		
<b>RBI/NABARD/SIDBI/CERSAI/NEDFi</b>		
1	Shri Surendra Nidar	GM (OIC), RBI RO Agartala
2	Shri Onsing Marchange	GM, RBI RO Agartala
3	Shri Anil S. Kotmire	GM, NABARD TRO Agartala
4	Shri Aman Poddar	Manager, RBI, RO Agartala
5	Shri Ashish Mihsra	AM, NABARD, TRO Agartala
6	Shri Rajsekhar Hansda	BM, SIDBI, Agartala
7	Shri Bappa Kishore Roy	Asstt. Manager, SIDBI
<b>IV</b>		
<b>Convener Bank</b>		
1	Shri Kausik Chattopadhyay	General Manager, Punjab National Bank
2	Shri Vinay Kumar	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 Manoj Bhowmik	LDM, West Tripura District, PNB
6	Shri Mithun Debnath	Manager, FI, Punjab National Bank, CO Agartala
7	Shri Rajkamal Roy	Manager, Punjab National Bank, CO Agartala
<b>V</b>		
<b>PSB/Pvt Bank/RRB/Co-operative Bank</b>		
1	Shri Satyendra Singh	Chairman, Tripura Gramin Bank
2	Shri Bhajan Ch. Ray	MD, Tripura State Co-Operative Bank
3	Shri Tamal Kishore Debbarma	RM, SBI RBO Agartala, North
4	Shri Deabsis Chandra Das	RM, SBI RBO Agartala South
5	Shri Ritankar Kundu	Zonal Head, UCO Bank, Agartala
6	Shri Susanta Das	Chief Manager, Bank of Baroda
7	Shri Vijay Kumar	BM, Bank of Baroda
8	Shri Prantik Das	Chief Manager, Bank of Maharashtra, Guwahati Zone
9	Shri Ranjit Chowdhury	Sr. Manager, Canara Bank
10	Shri Ashish Barla	Sr. Manager, Indian Overseas Bank
11	Shri Trithankar Sutradhar	Sr. Manager, Union Bank of India
12	Shri Partha Saha	BM, Bank of Maharashtra
13	Shri Palash Bhaumik	State Co-ordinator, State Bank of India
14	Shri Dipankar Biswas	Cluster Head, Bandhan Bank
15	Shri Harilal Das	BM, Ujjivan Small Finance Bank





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16	Shri Birat Dutta Bhaumik	AVP-BM, IndusInd Bank
17	Shri Dipankar Choudhury	AVP, Axis Bank
18	Ms. Tania Dutta	BM, Axis Bank
19	Shri Suman Saha	BM, HDFC Bank
20	Shri S. Sarkar	BM, ICICI Bank
21	Shri Subhabrata Chakraborty	Officer, ICICI Bank
22	Shri Anirban Sarkar	SM, IDFC Bank
23	Shri Arijit Kar	Asstt. Manager, South Indian Bank
<b>IV</b>	<b>Through Video Conference</b>	
1	Shri Deobrata Sarkar	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 Sankar Prasad	LDM Sepahijala District, PNB
5	Shri Avijit Chakraborty	Director, RSETI Udaipur (Gomati)
6	Shri Amit Kumar Chakma	Director, RSETI Dhalai (Ambassa)
7	Shri Asim Kumar Das	Director, RSETI Kumarghat
8	Shri Himadri Sekhar Das	Director, RSETI Bishramganj (Sepahijala)
9	Shri Siddhartha Khan	Director, RUDSETI Agartala (West Tripura)

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