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ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank

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

अखौरा रोड, अगरतला -799 002

Akhaura Road, Agartala -799 002

ई-मेल/ e-mail : slbctripura@pnb.co.in /chagartala@pnb.co.in

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Proceedings of the 152nd SLBC Tripura meeting held on 02.09.2025 at Agartala

The 152nd meeting of SLBC Tripura was held on 02.09.2025 at New Secretariat, Agartala to review the progress in various banking parameter in the state during the Q1 of 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 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 30.06.2025. The key highlight of his welcome speech are –

- ❖ Total Deposit of Scheduled Commercial Banks, RRBs & Co-Op Banks in Tripura has increased to Rs. 45139 crores as at June'25 from Rs. 40,528 crores as at June'24, thus achieving Y-O-Y growth of 11%.
- ❖ Total Advance during the review period has increased to Rs. 22,666 crores as at June'25 from Rs. 21,170 crores as at March'24 registering a Y-o-Y growth of 7%.
- ❖ The overall disbursement in Agriculture sector up to June'25 quarter in the current fiscal year is Rs. 814 Crores translating into 20% of Annual ACP whereas ACP achievement in the corresponding period of last financial year is 19% with disbursement of 648 crore.
- ❖ The disbursement in MSME sector during the period April to June of the financial year 2025-26 stood at Rs.1875 crore translating into 37% of Annual ACP whereas achievement in the last financial year 2024-25 is ₹1358 crore.
- ❖ The disbursement in Other Priority Sector during the period April to June of the financial year 2025-26 stood at Rs.260 crore translating into 12% of Annual ACP whereas achievement in the last financial year is Rs.414 crores.





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- ❖ Overall CD Ratio of the state is at 50% as on 30.06.2025 whereas CD ratio of state as on 31.03.2025 is 50%.
- ❖ The disbursement under Mudra scheme during FY 2025-26 stands at Rs. 459 Crores.
- ❖ 12342 KCC accounts (18% of the annual target of 70191 nos.) amounting to Rs. 94 Crores have been disbursed in FY 2025-26 as on June 2025.
- ❖ Under PMEGP, 84 cases were sponsored to the bank branches, out of which 15 cases were sanctioned amounting to Rs.104.39 lakh as on 30.06.2025 for FY 2025-26.
- ❖ Percentage of gross NPA as against gross advance decreased from 5.11% as on 30.06.2024 to 4.42 % as on 30.06.2025 but in absolute terms amount decreased from Rs. 1082 crores as on June 2024 to Rs. 1003 crores as on June 2025.
- ❖ The State has recorded high percentage of NPA in Govt sponsored schemes. As on June 2025, percentage of NPA under KCC remained stagnant at 24%, under PMMY it decreased from 14% to 12%, under PMEGP it increased from 28% to 29% and Swavalamban it increased from 27% to 29% Y-o-Y basis.
- ❖ As on June'25, total enrolments under Social Security Schemes are: PMSBY – 14 lakhs, PMJJBY – 5 lakhs, APY – 3 lakhs.
- ❖ In the ongoing 03-month intensive saturation campaign, 18345 no of customers have been enrolled under PMJJBY against the target of 94920 whereas 35296 no of customers have enrolled under PMSBY against the target of 118874 and 6555 no of customers have been enrolled under APY as on 20.08.2025.
- ❖ A total of 730 camps have been organized out of 1176 GPs-VCs/Camps till 27.08.2025 in which total of reKY, nomination updating, PMJJBY-PMSBY Claim settlement is also been done apart from enrollment under social security scheme. In these camps reKYC done in 6263 accounts, 22 PMJJBY claim settled, 08 PMSBY claim settled and nomination updated in 465 accounts.

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

- ❖ CD ratio of the state is not improving it stands at 50% as on 30.06.2025 however it declined by 02% with respect to June'24.
(Action: All Banks)
- ❖ ACP achievement of the state during the quarter is 27% whereas Achievement under Agriculture ACP is 20% and achievement under KCC is 18% which is a cause of concern and required focused attention to Agriculture Credit in general and KCC in particular.
(Action: All Banks)
- ❖ Out of 31 banks operating in the state, 15 banks did not sanction a single KCC during the period April'25 to June'25. During the period, achievement under KCC financing is 18% of annual target whereas the achievement in corresponding period of previous year it is 28% although target has been increased substantially. This is a matter of concern. Regarding NPA, it is observed that NPA in KCC is very low in case of TGB and TSCB whereas it is very high in case of SBI & PNB. So these banks must look into their strategies and may follow the best practices adopted by TGB and TSCB.
(Action: concerned Banks)





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Ms. Deepa D. Nair, IFS, Secretary, Deptt of ARDD, Fisheries & SC Welfare, Govt of Tripura in her informative deliberation stated following points-

- ❖ State has surpassed the target set by ministry however she informed the house that there is further scope of increasing credit flow to ARDD & Fisheries sector.

(Action: All Banks)

- ❖ She raised the issue of pending proposal under Animal Husbandry Infrastructure Development Fund (AIHIDF) is pending with TGB Bishramganj.

(Action: Tripura Gramin Bank)

- ❖ She further informed the house that proposals scouted under enterprise development program of National Livestock Mission are notably good proposals and requested banks to process all 38 pending proposals majority of which are pending with PNB.

(Action: All Banks, PNB)

Subsequently, Shri Tapas Roy, IAS, Secretary, Deptt of Minorities Welfare, Govt of Tripura taking part in the discussion raised the issue of appropriation made by banks in NPA accounts from the social pension paid by the Govt and requested bankers to not to deduct NPA dues from Social Pension.

(Action: All Banks)

Shri T.K. Chakma, IAS CEO TRLM & MD TRLM Govt of Tripura taking part in discussion informed the house that Disbursement target of 100 crore in SHG finance in 30 days under "Samriddihi" campaign is surpassed with the help of bankers and have achieved disbursement of Rs.115 crore in 30 days i.e. 01-08-2025 to 30-08-2025.

(For information: All Banks)

Ms. Swapna Debnath, Addl. Director, Deptt of Industries & Commerce, Govt of Tripura informed the house the department is review the flagship like PMEGP, Swavalamban, PMFME, PM Vishwakarma with all banks and GMs regularly. Last such review meeting was held on 30.09.2025 and in that meeting it is observed that Rejection Rate is quite high about 45% in comparison to total application.

(Action: All Banks)

Shri Grijavallabhan VK on behalf of NeSL made a detailed presentation on eBG submission by banks in the meeting.

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 –

- ❖ Banks should work with the zeal and enthusiasm towards the state goal and set target/sub targets.

(Action: All Banks)

- ❖ Tripura is witnessing all round development and banks to seize the opportunity to increase the CD ratio.

(Action: All Banks)





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ਰਾਜ਼ ਸ਼ਟਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ, ਤਰਿਪੁਰਾ
State Level Bankers' Committee, Tripu

ਅਖੌਰਾ ਰੋਡ, ਅਗਰਤਲਾ -799 002
Akhaura Road, Agartala -799 002

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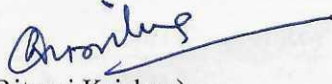
- ❖ The performance of the state is not satisfactory in ongoing 03 month Jan Suraksha Camp. This not only the responsibility of the Lead Bank but also the responsibility of the individual banks to organize camps as allocated, making pre camp activity like miking in the vicinity, affixing posters and banners in local market, GP offices.

(Action: All Banks, SLBC)

- ❖ The submission of Electronic Bank Guarantee (e-BG) as EMD during Bid submission needs to be taken care off by banks operating in the state. Onboarding of banks who are not yet on boarded especially Tripura Gramin Bank & Tripura State Co-operative Bank needs to be taken care off.

(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
I	CHAired BY	
1	Shri J K Sinha, IAS	Chief Secretary, Govt. of Tripura
II	GOVT. OFFICIALS	
1	Shri Apurba Roy, IAS	Secretary, Agriculture & Finance, GoT
2	Smt Deepa D. Nair, IFS	Secretary, ARDD, Fisheries & SC Welfare, GoT
3	Shri Tapas Ray, IAS	Secretary, Social Welfare & Education, GoT
4	Ms. Rakhi Biswas, IAS	Addl. Secretary & Director, Institutional Finance, GoT
5	Shri T. K. Chakma	CEO TRLM & MD TULM, GoT
6	Shri Dipak Kr. Das	Director, Horticulture, GoT
7	Dr. Vineet Chaturvedi	Director, KVIC, GOI
8	Dr. Rashmi Das	Jt. Director, Department of Urban Development, GoT
9	Ms. S. Debnath	Addl. Director, Deptt of Industries & Commerce, GoT
10	Shri Rajesh Debbarma	Jt. Director, Deptt of Industries & Commerce, GoT
11	Dr. Debasish Bhowmik	Asst. Director, Agriculture, GoT
12	Shri Tapas Kr. Basak	D.O., Institutional Finance, GoT





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III		
RBI/NABARD/SIDBI/CERSAI/NEDFi		
1	Shri Surendra Nidar	GM (OIC), RBI RO Agartala
2	Shri Onsing Marchang	GM, RBI RO Agartala
3	Shri Anil S. Kotmire	GM, NABARD TRO Agartala
4	Shri B. Thyagarajan	AGM, NABARD TRO Agartala
5	Shri Aman Poddar	Manager, RBI, RO Agartala
6	Shri Rajsekhar Hansda	BM, SIDBI, Agartala
IV		
Convener Bank		
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 Deepraj Roy	Manager SLBC, Punjab National Bank
6	Shri Mithun Debnath	Manager, FI, Punjab National Bank, CO Agartala
V		
PSB/Pvt Bank/RRB/Co-operative Bank		
1	Shri Satyendra Singh	Chairman, Tripura Gramin Bank
2	Shri Biswajit Kr. Dutta	GM, 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 Sanjeev Roy	Zonal Head, UCO Bank, Agartala
6	Shri Santanu Kundu	Regional Head, Canara Bank RO Silchar
7	Shri Vijay Kumar	Chief Manager, Bank of Baroda
8	Shri Rakesh Kr. Choudhury	Chief Manager, Bank of India
9	Shri Suman Sarkar	Chief Manager, Central Bank of India
10	Shri Birat Dutta Bhaumik	AVP-BM, IndusInd Bank
11	Shri Tamal deb	BM, Kotak Mahindra Bank
12	Shri Santanu Chanda	AVP & BH, Ujjivan Small Finance Bank
13	Shri Mousam Chakma	BH, IDBI Bank, Agartala
14	Shri Amit Kr. Das	BH, Indian Bank
15	Shri S. Sarkar	BH, ICICI Bank
16	MD. Saraj Ahmad	Cluster Head, Axis Bank
17	Shri Mritunjoy Roy	Cluster Head, Bandhan Bank
18	Shri Ajoy Bhowmik	Sr. Manager, Union Bank of India
19	Shri Suman Saha	BM, HDFC Bank
20	Shri Abhijit C.	Slice SFB
21	Shri Palash Bhaumik	State Co-ordinator, SBI



