



...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank

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

अखौरा रोड, अगरतला -799 002

Akhaura Road, Agartala -799 002

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

Ref No: SLBC/TRP/Minutes & Advisory/036/2025-26

Date: 29.11.2025

Proceedings of the 153rd SLBC Tripura meeting held on 25.11.2025 at Agartala

The 153rd meeting of SLBC Tripura was held on 25.11.2025 at New Secretariat, Agartala to review the progress in various banking parameter in the state during the first half year of FY 2025-26. The meeting was held in the Chairmanship of Shri J K Sinha, Chief Secretary, Govt of Tripura with gracious presence of Shri Kiran Gitte, Secretary, Deptt of Industries & Commerce, Govt of Tripura; Shri Apurba Roy, IAS, Secretary, Department of Finance & Agriculture, Govt of Tripura; Shri Onsing Marchang, 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 30.09.2025. The key highlight of his welcome speech are –

- ❖ Total Deposit of Scheduled Commercial Banks, RRBs & Co-Op Banks in Tripura has increased to Rs. 46,582 crores as at Sept'25 from Rs. 41,236 crores as at Sept'24, thus achieving **Y-O-Y growth of 13%**.
- ❖ Total Advance during the review period has increased to Rs. 23,170 crores as at Sept'25 from Rs. 21,782 crores as at Sept'24 registering a **Y-o-Y growth of 6%**.
- ❖ The banks in the state of Tripura have achieved 51% of ACP 2025-26 for the period April 2025 – Sept 2025. The achievement under Agriculture, MSME segment and Other Priority Sector was 40%, 60% and 32% respectively during this period.
- ❖ The overall disbursement in Agriculture sector up to Sept'25 quarter in the current fiscal year is Rs. 1598 Crores translating into 40% of Annual ACP whereas ACP achievement in the corresponding period of last financial year is Rs.1398 Crore which also stand at 40%.
- ❖ The disbursement in MSME sector during the period April to Sept of the financial year 2025-26 stood at Rs.3062 crore translating into 60% of Annual ACP whereas achievement in the last financial year 2024-25 is ₹2235 crore i.e. 53% of ACP 2024-25.

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
...भरसे का प्रतीक !



punjab national bank
...the name you can BANK upon!





...the name you can BANK upon!

पंजाब नैशनल बैंक 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

- ❖ The disbursement in Other Priority Sector during the period April to Sept of the financial year 2025-26 stood at Rs.714 crore translating into 32% of Annual ACP whereas achievement in the last financial year is Rs.993 crores that is 52% of ACP 2024-25 in Other Priority Sector.
- ❖ Overall CD Ratio of the state remained stagnant at 50% as on 30.09.2025.
- ❖ The disbursement under Mudra scheme during FY 2025-26 stands at Rs. 1044 Crores whereas disbursement in the corresponding period of Last FY 2024-25 stand at Rs 909 Crores.
- ❖ 45780 KCC accounts (65% of the annual target of 70191 nos.) amounting to Rs. 257 Crores have been disbursed in FY 2025-26 as on Sept 2025 whereas 26394 no of KCC amounting to Rs. 203 crore disbursed in corresponding period of last Financial Year 2024-25.
- ❖ Under PMEGP, 610 cases were sponsored to the bank branches, out of which 114 cases were sanctioned amounting to Rs.984 lakh as on 30.09.2025 for FY 2025-26.
- ❖ Percentage of gross NPA as against gross advance decreased from 5.73% as on 30.09.2024 to 4.35 % as on 30.09.2025 and in absolute terms amount decreased from Rs. 1250 crores as on Sept 2024 to Rs. 1008 crores as on Sept 2025.
- ❖ The State has recorded high percentage of NPA in Govt sponsored schemes. As on Sept 2025, percentage of NPA under KCC decreased from 26% as on 30.09.2024 to 24%, under Pradhan Mantri Mudra Yojana it decreased from 18% to 12%, under PMEGP it marginally increased from 28% to 29% and Swavalamban it increased from 27% to 29% Y-o-Y basis.
- ❖ In the recently concluded 04-month intensive saturation campaign, 44801 no of customers have been enrolled under PMJJBY against the target of 94920 (47%) whereas 78056 no of customers have enrolled under PMSBY against the target of 118874 (66%) and 14257 no of customers have been enrolled under APY at the end of the campaign i.e. on 30.09.2025.
- ❖ Apart from enrollment under Social Security Schemes reKYC, nomination updating, PMJJBY-PMSBY Claim settlement was also been done in these camps. Accordingly, ReKYC done in 21463 accounts, 35 PMJJBY claim settled, 10 PMSBY claim settled and nomination updated in 903 accounts during the campaign period 01.07.2025 to 31.10.2025.
- ❖ "Aapki Punji, Aapka Adhikar" Campaign has been launched from Agartala, West Tripura district on 16.11.2025 where Rs 25.24 lakh unclaimed deposit have returned to 51 number of customers. Further, 02 such camps also been organized at Dharmanagar, North Tripura & Belonia, South Tripura along with 100 districts of pan India. Camps under "Aapki Punji, Aapka Adhikar" campaign will also be organized in remaining 05 districts the state as per schedule provided by Deptt of Financial Services, Govt of India.





...the name you can BANK upon!

पंजाब नैशनल बैंक
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

Shri Kiran Gitte, IAS, Secretary, Deptt of Industries & commerce, Govt of Tripura taking part in the discussion observed following-

- ❖ The rejection under flagship schemes viz PM Vishwakram, PMEGP, Swavalamban outpaces the sanction. He observed that PM Vishwakarma applications are submitted to bank after three stage verification however these applications got rejected under flimsy ground like borrower not interested, not complying with scheme guideline, borrower not reachable etc. He advised banks to strengthen their monitoring system so that applications did not get rejected on such flimsy ground.

(Action: All Banks)

- ❖ He also pointed out that the average ticket size of the loan sanctioned under PMEGP, Swavalamban schemes or any other Govt sponsored Scheme is very small around 3-4 lakh which is not sufficient to carry out any viable business and hence advised to take care off.

(Action: All Banks)

Shri Apurba Roy, IAS, Secretary, Deptt of Finance & Agriculture, Govt of Tripura in his informative deliberation stated following points-

- ❖ Kishan Credit Card allows direct flow of credit to crop loan and in the state 13 banks have not sanctioned a single KCC during the first half year of FY 2025-26 namely Bank of Maharashtra, Punjab & Sind Bank, Bandhan Bank, ICICI Bank, IDFC first Bank, IndusInd Bank, Slice SFB, Jana SFB, Ujjivan SFB, South Indian Bank, Kotak Mahindra Bank, ESAF SFB & Yes Bank.

(Action: 13 Banks to submit their justification)

- ❖ He urged banks to continue their effort in enrolling customers under PMJJBY, PMSBY, APY & PMJDY in their day to day banking.

(Action: All Banks)

Ms. Rakhi Biswas, IAS, Addl. Secretary & Director, Deptt of Institutional Finance, Govt of Tripura moved the discussion further by giving her input that C.D ratio of the state has declined Y-o-Y. She observed that CD. Ratio as on 30.09.2024 was 53% whereas it is 50% as on 30.09.2025.

(Action: All Banks)

Shri Deepak Kumar, IAS, Director, Deptt of Industries & Commerce, Govt of Tripura has raised the issue of pending cases of flagship schemes viz PMEGP, Swavalamban, PM Vishwakarma, PMFME with banks and requested to timely disposal of these applications.

(Action: All Banks)

Shri Subrata Majumdar, Addl CEO, TRLM, Govt of Tripura raised the issue of pending case of SHG loans with Central Bank of India, Canara Bank & IDBI Bank.

(Action: Central Bank of India/Canara Bank/IDBI Bank)

पंजाब नैशनल बैंक
...धरोसे का प्रतीक !



punjab national bank
...the name you can BANK upon!





...the name you can BANK upon!

पंजाब नैशनल बैंक
punjab national bank

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

अखौरा रोड, अगरतला -799 002
Akhaura Road, Agartala -799 002

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

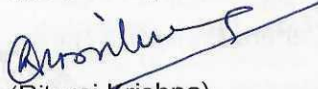
Shri Anil S. Kotmire, GM (OIC) NABARD TRO Agartala informed the house that ample scope of financing under Diary, Poultry, Piggery & KCC is there in the state and banks to come forward to extend support through liberalized financing under the sector.
(Action: All Banks)

Shri Onsing Marchang, GM RBI Agartala raised the concern over delay in submission of quarter reports/data by member banks to SLBC which jeopardizes the whole Lead Bank Schemes in the state. He advised all banks to stick to timeline i.e within 15 days of close of respective Quarter.
(Action: All Banks especially 22 banks who submitted late)

The Chairman of the house Shri J. K. Sinha, IAS Chief Secretary, Govt of Tripura gave his valuable thoughts, shared his vision and flagged his concerns. The key takeaways from his address are –

- ❖ Banks should work in tandem with set target/sub targets and achieve the same in all parameters viz. ACP 2025-26, KCC financing, Govt Sponsored Schemes, Social Security Schemes.
(Action: All Banks)
- ❖ The sanctity of the meeting is to be maintained, banks should nominate responsible officers for this meeting who is well acquainted with the facts and figures so that he can reply with queries emerged during the course of discussion. He was very much displeased that Central Bank of India is represented by an officer who could not reply to the queries raised in the house.
(Action: All Banks/Central Bank of India)
- ❖ He expressed his utmost displeasure over the rejection of applications under Govt Sponsored Schemes like PM Vishwakarma, PMEGP, Swavalamban on flimsy ground like "Borrower not interested"/ "Borrower not reachable" and reprimanded banks that the matter may be escalated to Secretary, Deptt of Financial Services, Govt of India for for his intervention if situation warrants.
(Action: All Banks)
- ❖ He urges banks to seize the opportunity provided by the department in increasing the CD ratio through extending the loans under KCC, PMEGP & Other Govt Sponsored Schemes.
(Action: All Banks)

The meeting ended with vote of thanks to the chair.


(Rituraj Krishna)
DGM &
Convenor, SLBC Tripura





...the name you can BANK upon!

पंजाब नैशनल बैंक
punjab national bank

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

अखौरा रोड, अगरतला -799 002
Akhaura Road, Agartala -799 002

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

**LIST OF THE PARTICIPANTS AT SPECIAL SLBC FOR THE STATE OF TRIPURA
HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 25.11.2025**

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	Secretary, Industries & Commerce, GoT
2	Shri Apurba Roy, IAS	Secretary, Agriculture & Finance, GoT
3	Ms. Rakhi Biswas, IAS	Addl. Secretary & Director, Institutional Finance, GoT
4	Dr. N.K. Chanchal	Director, ARDD, GoT
5	Ms. Megha Jain	Director, Department of Urban Development, GoT
6	Dr. Deepak Kumar	Director, Industries & Commerce, GoT
7	Shri Dipak Kr. Das	Director, Horticulture, GoT
8	Shri Subrata Majumdar	Addl. CEO, TRLM, GoT
9	Dr. P.B. Jamatia	Director, Deptt of Agriculture, GoT
10	Shri S. Debbarma	Addl. Director, Industries & Commerce, GoT
11	Shri Rajesh Debbarma	Jt. Director, Deptt of Industries & Commerce, GoT
12	Shri Maulik Majumdar	Jt. Director, Deptt of Industries & Commerce, GoT
13	Dr. Debasish Bhowmik	Asst. Director, Agriculture, GoT
14	Pinku Debbarma	Jt. Director, Urban Development, GoT
15	Shri Tapas Kr. Basak	D.O., Institutional Finance, GoT
16	Ms. Soma Majumdar	SF, Deptt of Fisheries, GoT
17	Ms. Debashree Patwary	SMM-FI, TRLM, GoT
III RBI/NABARD/SIDBI/CERSAI/NEDFi		
1	Shri Onsing Marchang	GM, RBI RO Agartala
2	Shri Anil S. Kotmire	GM, NABARD TRO Agartala
3	Shri Sheik Niyamatullah	Manager, RBI, RO Agartala
4	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

पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



punjab national bank
...the name you can BANK upon !





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank

ਰਾਜ ਯ ਸ਼ਟਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ, ਤਰਿਪੁਰਾ
State Level Bankers' Committee, Tripura

ਅਖੌਰਾ ਰੋਡ, ਅਗਰਤਲਾ -799 002

Akhaura Road Agartala -799 002

ਈ-ਮੇਲ/ e-mail : slbctripura@pnb.co.in /chagartala@pnb.co.in

V	PSB/Pvt Bank/RRB/Co-operative Bank	
1	Shri Bhajan ch. Ray	MD Tripura State Co-Operative Bank
2	Shri Anup Kr. Saha	GM, Tripura Gramin Bank
3	Shri Deabsis Chandra Das	RM, SBI RBO Agartala South
4	Shri Sunit Majumder	Chief Manager (ops), SBI
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 Sumit Kumar	Chief Manager, Bank of India
9	Shri Ranjit Choudhury	Sr. Manager, Canara Bank
10	Shri Ashish Barla	Sr. Manager, IOB
11	Shri Ajoy Bhowmik	Sr. Manager, Union Bank of India
12	Shri Partha Saha	BM, Bank of Maharashtra
13	Shri Mousam Chakma	BH, IDBI Bank, Agartala
14	Shri Amit Kr. Das	BH, Indian Bank
15	Shri Imran Laskar	Manager, ICICI Bank
16	Shri Dipankar Choudhury	AVP, Axis Bank
17	Shri Mritunjoy Roy	Cluster Head, Bandhan Bank
18	Md. Saraj Ahmad	Cluster Head, Axis Bank
19	Shri Suman Saha	BM, HDFC Bank
20	Shri Dibyendu Sekhar Roy	Manager, HDFC Bank
21	Shri Palash Bhaumik	State Co-ordinator, SBI
22	Shri Partha Pratim Nath	Asst. Manager, Federal Bank
23	Shri Birat Dutta Bhaumik	Branch Head, IndusInd Bank
24	Shri Debajit Kar	RM, Ujjivan SFB
25	Shri Dulal Paul	Manager, South Indian Bank
26	Shri Pronojit Dey	Asstt. Manager, Central Bank of India
27	Shri Anthony Uchoi	Sr. Manager, Bank of India
28	Shri Kapil Saha	RO-L, Slice SFB
29	Shri Ramkrishan Bhattacharjee	BH, Slice SFB
VI	SLIC	
1	Joydeep Paul Choudhury	Asstt. Manager, Bajaj Life Insurance
2	Sandip Deb	Sr. Manager, ICICI Lombard General Insurance
IV	Through Video Conference	
1	Ms. Kirti	Jt. Director, DFs, GOI
2	Shri Manoj Bhowmik	LDM, West Tripura





...the name you can BANK upon!

पंजाब नैशनल बैंक
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

3	Shri Avnish Kumar	LDM, Khowai
4	Shri Deobrata Sarkar	LDM, Gomati District, PNB
5	Shri Z. Tonsingh	LDM, South Tripura District, PNB
6	Shri Prasun Kanti Das	LDM, North Tripura District, PNB
7	Shri Sankar Prasad	LDM Sepahijala
8	Shri Avijit Chakraborty	Director, RSETI Udaipur (Gomati)

*****XXXX*****



पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



punjab national bank
...the name you can BANK upon !