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

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Proceedings of the 154th SLBC Tripura meeting held on 13.03.2026 at Agartala

The 154th meeting of SLBC Tripura was held on 13.03.2026 at New Secretariat, Agartala to review the progress in various banking parameter in the state during the first nine months 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 Abhishek Singh, IAS, Secretary, Department of Rural Development & Power, Govt of Tripura; Shri P.K. Chakraborty, IAS, Secretary to Hon'ble Chief Minister, Tripura State; Shri Milind Ramteke, Secretary, Deptt of Urban Development & Revenue, govt of Tripura; Ms. Rakhi Biswas, Special Secretary, Deptt of Finance (Institutional Finance) 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 Debasish Gangopadhyay, 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 31.12.2025. The key highlight of his welcome speech are –

- ❖ Total Deposit of Scheduled Commercial Banks, RRBs & Co-Op Banks in Tripura has increased to Rs. 46,401 crores as at Dec'25 from Rs. 43,118 crores as at Dec'24, thus achieving **Y-o-Y growth of 8%**.
- ❖ Total Advance during the review period has increased to Rs. 23,834 crores as at Dec'25 from Rs. 22,103 crores as at Dec'24 registering a **Y-o-Y growth of 8%**.
- ❖ The banks in the state of Tripura have achieved 72% of ACP 2025-26 for the period April 2025 – Dec 2025. The achievement under Agriculture, MSME segment and Other Priority Sector was 58%, 79% and 45% respectively during this period.
- ❖ The overall disbursement in Agriculture sector up to Dec'25 quarter in the current fiscal year is Rs. 2324 Crores translating into 58% of Annual Agriculture ACP whereas ACP achievement in the corresponding period of last financial year was Rs.1994 Crore. Thus Agriculture sector witnessed increased disbursement of 17% over corresponding period of previous Financial Year.

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- ❖ The disbursement in MSME sector during the period April to Dec of the financial year 2025-26 stood at Rs.3975 crore translating into 79% of Annual MSME ACP of Rs.5040 whereas achievement in the corresponding period of last financial year 2024-25 is ₹2939. Thus MSME sector witnessed 35% increased credit flow to the sector.
- ❖ The disbursement in Other Priority Sector during the period April to Dec of the financial year 2025-26 stood at Rs.985 crore translating into 45% of Annual Other Prisec ACP of Rs.2200 whereas achievement in the corresponding period of last financial year is Rs.1398 crores. The decrease in the outflow to other priority sector is reported by private banks and RRB.
- ❖ Overall CD Ratio of the state is at 57% as on 31.12.2025.
- ❖ The disbursement under Mudra scheme during April'25 to Dec'25 of FY 2025-26 stands at Rs. 1951 Crores whereas disbursement in the corresponding period of Last FY 2024-25 stand at Rs 1460 Crores thereby achieving 33% increase Y-o-Y.
- ❖ 50345 KCC accounts (72% of the annual target of 70191 nos.) amounting to Rs. 345 Crores have been disbursed in FY 2025-26 as on Dec 2025 whereas 35896 no of KCC amounting to Rs. 320 crore disbursed in corresponding period of last Financial Year 2024-25. 11 Private Sector Bank & 02 Public Sector Bank did not sanction a single KCC during the period 01st April 2025 to 31st Dec 2025. From the desk of Convenor, SLBC Tripura letters have been issued to Head offices of these banks, however we are yet to receive any response from their end. The same may be reviewed by the house.
- ❖ Under the SHG front, Banks altogether have achieved 96% of annual target by disbursing ₹578 crores against the annual target of ₹600 crores.
- ❖ In PMFME, Banks altogether have surpassed our annual Target by sanctioning 102 applications against annual Target of 70.
- ❖ Under PMEGP, 1025 cases were sponsored to the bank branches against annual Target of 679, out of which 299 cases were sanctioned as on 31.12.2025 for FY 2025-26. However, if we take in account the spill over cases of last financial year than disbursement during the period April'25 to Dec'25 is 27 crores in 462 accounts.
- ❖ Percentage of gross NPA as against gross advance decreased from 4.74% as on 31.12.2024 to 4.19 % as on 31.12.2025 and in absolute terms amount decreased from Rs. 1049 crores as on Dec 2024 to Rs. 998 crores as on Dec 2025. The State

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has recorded high percentage of NPA in KCC & Govt sponsored schemes which is 24% or more.

- ❖ Even after conclusion of 04-month intensive saturation campaign, Banks are continuing with their effort for saturation. 138575 no of customers have been enrolled under PMSBY whereas 81776 customers are enrolled in PMJJBY and 34862 were enrolled under APY during this Financial Year 2026-27.
- ❖ As on Dec'25 reKYC has been done in 78440 accounts out of 89375 accounts for which reKYC need to be done as per the report submitted by member banks.
- ❖ As on 31.12.2025, under the campaign "Aapki Poonji, Aapka Adhikar" 2394 accounts have been identified and deposit of ₹6.26 crore has been returned to rightful owner by banks all together.

Shri Kiran Gitte, IAS, Secretary, Deptt of Industries & commerce, Govt of Tripura informed about the various initiative taken for the economic development of the state-

- ❖ State Govt has signed a number of MOUs/agreement for investment in the state and banks should seize upon the opportunity of credit demand wherever exist in these projects.
- ❖ Govt has launched "Women Entrepreneur Policy" on 12.03.2026 for greater goods and banks should extend their helping hand by way of credit to prospective women entrepreneurs. He further informed that deptt is in process of identifying 2400 model entrepreneur for their further grooming.

(Action: All Banks)

Shri Abhishek Singh, IAS, Secretary, Deptt of Rural Development & Power, Govt of Tripura taking part in the discussion highlighted following points-

- ❖ Banks have supported well in SHG credit linkage especially Tripura Gramin Bank (TGB) which has been recognized nationally. Banks to continue the support for financing under SHG model as well as individual.
- ❖ Banks to market roof top solar financing schemes to their home loan borrowers to improve performance under PM Suryghar and reduce/minimize pendency in already made applications under the schemes.

(Action: All Banks)

Shri Pradip Kumar Chakraborty, Secretary to Hon'ble Chief Secretary, Govt of Tripura emphasized upon the need for better awareness of the Govt Sponsored Schemes in the mass and review of Govt Sponsored Schemes in District Level Committees.

(Action: All Banks/LDMs)

Shri Milind Ramteke, Secretary, Deptt of Urban Development & Revenue, Govt of Tripura advised banks quick disposal of PM SVANidhi loan applications.

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ਰਾਜ਼ ਸ਼ਟਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤੀ, ਤ੍ਰਿਪੁਰਾ
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(Action: All Banks)

Dr. Neeraj Kr. Chachal, IFS, Deptt of Animal Resource Development Deptt, Govt of Tripura shows his concern on the performance of banks in sanctioning proposals under ARDD sector i.e. high rate of rejection and high pending proposals especially in Dhalai & Khowai district. He applauded the performance of PNB in NLM (National Livestock Mission)'s Proposals.

(Action: All Banks)

Shri T.K. Chakma, IAS, CEO TRLM & SMD, TULM expressed his satisfaction over the support extended by the banks however raised concern over limited participation by IDBI Bank & Punjab and Sind Bank in SHG lending.

(Action: IDBI Bank, P&SB Bank)

Shri Deepak Kumar, IAS, Director, Deptt of Industries & Commerce, Govt of Tripura in his deliberation has raised the following issues-

- ❖ Banks have rejected a large number of PM Vishwakarma which out spaces the number of sanction.
- ❖ Rejection of PM Vishwakarma application have been done in two major categories viz.
i) Borrower not Interested & (ii) Borrower not reachable which require further cross examination.
- ❖ Pendency in Swavalamaban is quite high which defeats very purpose of the applications.

(Action: All Banks)

Shri Sukesh Ch. Majumdar, Dy. Director, Deptt of Fisheries, echoed the similar issue of ARDD i.e high pending case of Fisheries Loan proposal.

(Action: All Banks)

Dr. Debashis Bhowmik, Asst Director, Deptt of Agriculture raised the issue of non-participation by 13 banks in KCC financing even after Convenor, SLBC Tripura taken up the matter with Head offices of these 13 banks. To which Chairman of the house advised him to have separate meeting with these 13 banks and appraise the status.

(Action: Agiculture deptt)

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 –

- ❖ State recognizing the importance of role played by financial institutions have brought financial institutions related work under a Special Secretary which is headed by Ms. Rakhi Biswas presently.

(For information to all stake holders)

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- ❖ Banks to zeroed on the areas where the rejection under PM Vishwakarma is high so that correction action could be initiated and rejection under "Borrower not interested to take loan" or "Borrower not reachable" could be averted.

(Action: All Banks/SLBC)

- ❖ Deptt of Institutional Finance to make a study on PM Vishwakarma covering all aspects from onboarding in the schemes to final settling in their inherited trades. It may also include application process, bank loan journey and challenges faced by beneficiaries and or any other relevant inputs. NABARD may also collaborate with the department in this study.

(Action: Deptt of Institutional Finance, NABARD)

- ❖ He urges banks to improve the flow of the credit to allied sector of agriculture especially Animal Husbandry & Fisheries because it gave addition tool to generate income to the farmers.

(Action: All Banks)

Shri Rituraj Krishna, Convenor, SLBC Tripura also placed the proposed ACP for 2026-27 for discussion and approval of the house which after thread bear discussion approved with changes. The approved ACP for 2026-27 is placed below: -

(amt in Rs. Lac)

Financial Year	Agril & Allied Activities	MSME	Other Priority Sector	Priority Sector	Non Priority Sector	Total Sector
ACP for 2025-26	400000.00	504000.00	220000.00	1124000.00	576000.00	1700000.00
Approved ACP for 2026-27	484000	609840	266200	1360040	696960	2057000

With regards



(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 13.03.2026**

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

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II GOVT. OFFICIALS		
1	Shri Kiran Gitte	Secretary, Industries & Commerce, GoT
2	Shri Abishek Singh, IAS	Secretary, Rural Development & Power, GoT
3	Shri P.K. Chakraborty, IAS	Secretary to Hon'ble Chief Minister, GoT
4	Shri Milind Ramteke, IAS	Secretary, Urban Development & Revenue, GoT
5	Ms. Rakhi Biswas, IAS	Special Secretary, Deptt of Finance (Institutional Finance)
6	Dr. N.K. Chanchal, IFS	Director, ARDD, GoT
7	Ms. Megha Jain	Director, Department of Urban Development, GoT
8	Dr. Deepak Kumar	Director, Industries & Commerce, GoT
9	Shri Suresh Ch. Majumdar	Dy. Director, Horticulture, GoT
10	Dr. Debashis Bhowmik	Asst Director, Deptt of Fisheries, GoT
9	Shri R. Debbarma	Jt. Director, Deptt of Industries & Commerce, GoT
10	Shri M. Majumdar	Jt. Director, Deptt. 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	Shri Tapas Kr. Basak	D.O., Institutional Finance, 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 Aman Poddar	Manager, RBI, RO Agartala
4	Shri Saurabh Kr. Ojha	Asstt. Manager, NABARD, TRO Agartala
5	Shri Rajsekhar Hansda	Manager, SIDBI
IV Convener Bank		
1	Shri Kausik Chattopadhyay	General Manager, Punjab National Bank
2	Shri Debasish Gangopadhyay	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 Jay Ram Pait	AGM, SBI SLBC Assam/LHO representative
3	Shri Deabsis Chandra Das	RM, SBI RBO Agartala South
4	Ms. Aparna Debbarma	AGM, Tripura State Co-op Bank
5	Shri Sanjeev Roy	Zonal Head, UCO Bank, Agartala



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6	Shri Santanu Kundu	Regional Head, Canara Bank RO Silchar
7	Shri Tamal Kishore Deb Barma	RM, State Bank of India RO North
8	Shri Sumit Kumar	Chief Manager, Bank of India
9	Shri Suman Sarkar	Chief Manager, Central Bank of India
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 Vijay Kumar	Chief Manager, Bank of Baroda
16	Shri Rajib Datta	Branch Head, Axis Bank
17	Shri Mritunjoy Roy	Cluster Head, Bandhan Bank
18	Shri Nayan Datta	RM, Ujjivan SFB
19	Shri Suman Saha	AVP, HDFC Bank
20	Shri A. Pathak	ZRM, Slice SFB
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 Mousam Chakma	BH, IDBI Bank
25	Shri Anthony Uchoi	Sr. Manager, Bank of India
26	Shri Abhijit Chakraborty	BH, Retail Banking, Slice SFB
27	Shri Partha Sarathi Das	Sr. Manager, Punjab & Sind Bank
VI Through Video Conference		
1	Ms. Kirti	Jt. Director, DFs, GOI
2.	Representative	WDRA
3	Shri Sankar Prasad	LDM, Sepahijala District, PNB
4	Shri Avnish Kumar	LDM, Khowai District, PNB
5	Shri Deobrata Sarkar	LDM, Gomati District, PNB
6	Shri Z. Tonsingh	LDM, South Tripura District, PNB
7	Shri Prasun Kanti Das	LDM, North Tripura District, PNB
8	Shri Shyam Prakash	LDM, Unakoti District, PNB
9	Shri Mithul Pal	Director, RSETI Belonia (South Tripura)
10	Shri Himadri Sekhar Das	Director, RSETI Bishramganj (Sepahijala)
11	Shri Amit Chakma	Director, RSETI Ambassa (Dhalai)
12	Director	RSETI Kumarghat (Unakoti)
13	Shri Abhijit Chakraborty	Director, RSETI Udaipur (Gomati)

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