

NETWORK OF BANK BRANCHES

As on 30.06.2016

SL NO.	COMMERCIAL & COOPERATIVE BANKS OPERATING IN SIKKIM	NUMBER OF BRANCHES OF THE BANK		
		TOTAL	RURAL	SEMI URBAN
1	STATE BANK OF INDIA	33	29	4
2	CENTRAL BANK OF INDIA	16	15	1
3	UNITED COMMERCIAL BANK (UCO)	6	5	1
4	CANARA BANK	8	6	2
5	VIJAYA BANK	1	0	1
6	BANK OF BARODA	3	2	1
7	BANK OF INDIA	2	1	1
8	UNION BANK OF INDIA	8	7	1
9	PUNJAB NATIONAL BANK	1	0	1
10	ORIENTAL BANK OF COMMERCE	3	2	1
11	AXIS BANK LTD	5	4	1
12	UNITED BANK OF INDIA (UBI)	3	2	1
13	HDFC BANK	8	6	2
14	IDBI BANK	5	4	1
15	CORPORATION BANK	1	0	1
16	ALLAHABAD BANK	2	1	1
17	INDUSIND BANK	2	2	0
18	INDIAN OVERSEAS BANK	3	2	1
19	SYNDICATE BANK	2	1	1
20	ANDHRA BANK	1	0	1
21	ICICI BANK	5	4	1
22	INDIAN BANK	1	0	1
23	DENA BANK	2	1	1
24	BANK OF MAHARASHTRA	1	0	1
25	YES BANK	1	0	1
26	PUNJAB & SIND BANK	1	0	1
27	SIKKIM STATE COOP. BANK LTD.	14	13	1
28	BHARATIYA MAHILA BANK	1	1	0
29	KOTAK MAHINDRA BANK	1	0	1
30	SOUTH INDIAN BANK	1	0	1
31	BANDHAN BANK	1	0	1
	TOTAL	142	108	34

Type of Banks	No. of Banks	No. of Branches
Public Sector Banks	22	104
Private Sector Banks	8	24
Co-operative Banks	1	14
Total	31	142

DISTRICT-WISE BANK BRANCH

BANKS IN SIKKIM		NO. OF BRANCHES DISTRICT-WISE				
		NORTH	EAST	SOUTH	WEST	TOTAL
1	STATE BANK OF INDIA	5	16	9	3	33
2	CENTRAL BANK OF INDIA	1	8	1	6	16
3	UCO BANK	1	4	1	0	6
4	UNION BANK OF INDIA	1	4	2	1	8
5	CANARA BANK	1	4	2	1	8
6	VIJAYA BANK	0	1	0	0	1
7	BANK OF BARODA	0	3	0	0	3
8	BANK OF INDIA	0	2	0	0	2
9	PUNJAB NATIONAL BANK	0	1	0	0	1
10	ORIENTAL BANK OF COMM	0	3	0	0	3
11	UNITED BANK OF INDIA	0	2	1	0	3
12	CORPORATION BANK	0	1	0	0	1
13	IDBI BANK	1	2	1	1	5
14	ALLAHABAD BANK	0	2	0	0	2
15	INDIAN OVERSEAS BANK	0	2	1	0	3
16	SYNDICATE BANK	0	2	0	0	2
17	ANDHRA BANK	0	1	0	0	1
18	INDIAN BANK	0	1	0	0	1
19	DENA BANK	0	1	1	0	2
20	BANK OF MAHARASHTRA	0	1	0	0	1
21	AXIS BANK LTD	0	3	1	1	5
22	HDFC BANK LTD	0	5	3	0	8
23	ICICI BANK LTD	0	2	2	1	5
24	INDUSIND BANK	0	1	1	0	2
25	YES BANK	0	1	0	0	1
26	PUNJAB & SIND BANK	0	1	0	0	1
27	SISCO BANK	1	5	4	4	14
28	BHARATIYA MAHILA BANK	0	1	0	0	1
29	KOTAK MAHINDRA BANK	0	1	0	0	1
30	SOUTH INDIAN BANK	0	1	0	0	1
31	BANDHAN BANK	0	1	0	0	1
	TOTAL	11	83	30	18	142

CURRENCY CHEST BRANCHES :

	District	Bank Branches
1	East District	SBI Gangtok SBI, Singtam CBI, Gangtok
2.	South District	CBI Namchi, SBI Jorethang
3.	North District	SBI Mangan *

*The construction of the Currency Chest is under process and will be opened shortly

CLEARING HOUSE :

	District	Bank Branches
1	East District	SBI Gangtok SBI, Rangpo SBI, Singtam
2.	North District	SBI Mangan
3.	South District	SBI, Jorethang SBI Namchi
4	West District	CBI Gyalshing

Number of ATMs in the State of Sikkim

(As on 30.06.2016)

	Banks	East Distt.	North Distt	South Distt.	West District	Total ATMs
1	State Bank of India	33	6	11	4	54
2	Union Bank of India	4	1	2	1	8
3	UCO Bank	4	0	0	0	4
4	United Bank of India	2	0	1	0	3
5	Punjab National Bank	2	0	0	0	2
6	Oriental Bank of Com.	2	0	0	0	2
7	AXIS Bank	22	0	5	1	28
8	IDBI Bank	3	1	1	0	5
9	HDFC Bank	9	0	3	0	12
10	Corporation Bank	1	0	0	0	1
11	Central Bank of India	8	2	3	10	23
12	IndusInd Bank	1	0	1	0	2
13	ICICI Bank Ltd.	4	0	2	1	7
14	Syndicate Bank	1	0	0	0	1
15	Bank of Baroda	1	0	0	0	1
16	YES Bank	1	0	0	0	1
17	Indian Bank	1	0	0	0	1
18	Allahabad Bank	1	0	0	0	1
19	Indian Overseas Bank	1	0	0	0	1
20	Dena Bank	1	0	1	0	2
21	Vijaya Bank	1	0	0	0	1
22	Bank of India	2	0	0	0	2
23	Punjab & Sind Bank	1	0	0	0	1
24	Canara Bank	4	1	2	1	8
25	Andhra Bank	0	0	0	0	0
26	Bank of Maharashtra	0	0	0	0	0
27	Bharatiya Mahila Bank	1	0	0	0	1
	TOTAL	111	11	32	18	172

List of SLBC members in Sikkim:

Controllers of the following Banks		Departments	
1	RESERVE BANK OF INDIA	1	CHIEF SECRETARY, GOVT. OF SIKKIM
2	NABARD	2	DIR. (FIC), MIN. OF FINANCE, DFS, GoI
3	STATE BANK OF INDIA	3	PRINCIPAL SECRETARY, FINANCE, GoS
4	CENTRAL BANK OF INDIA	4	SECRETARY, RM&DD, GOVT.OF SIKKIM
5	UCO BANK	5	SECRETARY, TOURISM DEPTT. GoS
6	UNION BANK OF INDIA	6	SECRETARY, WELFARE DEPTT. GoS
7	CANARA BANK	7	SECRETARY, UD&HD, GoS
8	VIJAYA BANK	8	SECRETARY, COM. & IND. DEPTT. GoS
9	BANK OF BARODA	9	SECRETARY, AGRICULTURE DEPTT
10	BANK OF INDIA	10	SECRETARY, HORTICULTURE DEPTT.
11	PUNJAB NATIONAL BANK	11	SECRETARY, AH&VS DEPTT.
12	CORPORATION BANK	12	SECRETARY, CO-OPERATION DEPTT.
13	UNITED BANK OF INDIA	13	SECRETARY, FOOD AND CIVIL SUPPLIES & CONSUMER AFFAIRS DEPTT.
14	ORIENTAL BANK OF COMMERCE	14	MD, SIDICO
15	ALLAHABAD BANK	15	DIRECTOR, KVIC, GoI
16	INDIAN OVERSEAS BANK	16	DY.DIR, SPICES BOARD, GoI
17	SYNDICATE BANK	17	DIR. MSMED, GoI
18	ANDHRA BANK	18	CEO, SKVIB, GoS
19	INDIAN BANK	19	PO, RGVN
20	DENA BANK	20	MGR. SICON
21	AXIS BANK	21	MGR./OC, SIDBI
22	HDFC BANK	22	MD, SABCCO
23	IDBI BANK	23	AGM, NATIONAL HOUSING BANK
24	INDUSIND BANK	24	AD, NATIONAL HORT. BOARD
25	ICICI BANK	25	GM, DISTT. IND. CENTRE, GoS
26	BANK OF MAHARASHTRA	26	PD, SRDA, GoS
27	YES BANK	27	RM. AGRI INSURANCE CO. OF INDIA
28	SISCO BANK	28	PD, SOCIAL WELFARE DEPTT.
29	PUNJAB & SIND BANK	29	AD, (HANDICRAFTS), MIN. OF TEXTILES GoI, GANGTOK
30	BHARATIYA MAHILA BANK	30	NEDFI, GANGTOK
31	KOTAK MAHINDRA BANK	31	DIR. OF HANDICRAFTS & HANDLOOMS, GOVT. OF SIKKIM, GANGTOK
32	SOUTH INDIAN BANK	32	REGIONAL CHIEF, HUDCO, KOLKATA
33	BANDHAN BANK	33	THE MANAGING DIRECTOR, SIMFED

AGENDA NO.1

Confirmation of the proceedings of the 49th State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 24th May, 2016 at Denzong Regency, Gangtok

The Minutes of the 49th State Level Banker's Committee (SLBC) Meeting for Sikkim held on 24th May 2016 at Denzong Regency, Gangtok were duly circulated under cover of letter no. LB/32/108 dated 05.07.2016.

Subject to modifications as may be proposed and discussed; the proceedings may be considered as read and confirmed.

AGENDA NO.2

Follow-up of the Action Points that emerged from the 49th SLBC Meeting held on 24th May 2016 at Gangtok.

Action Point	Action Centre	Action Taken
1. Regular conduct of FLC by Banks	Banks	Progress report as per Annexure-I (A) & (B). All rural Banks had together conducted 29 nos. of FLCs during the quarter.
2. Activation of BC/CSPs for covering unbanked villages.	Banks	Meeting of Sub- committee of SLBC on FI is scheduled to be held on 22.08.2016 for review of progress.
3. Identification of villages for establishing Brick & Mortar Branches.	Lead Bank Office	Proposal for opening of Brick & Mortar Branches at Rorathang, Tashiding and Lachen has been received from Hon'ble Ministers. The survey for the above mentioned villages is in progress.
4. Improvement of CD ratio by Banks having low CD ratio.	Banks	Progress is as per Agenda No.3
5. Banks to create awareness on activating zero balance PMJDY accounts to avail benefits.	Banks	Banks are utilizing the platform of FLC for creating awareness among the rural masses on benefits of PMJDY accounts.
6. Promotion of Joint Liability Groups (JLG)	NABARD / Banks	Till date NABARD has formed 529 nos. of JLG. An amount of Rs. 7.6 lacs has been sanctioned and Rs. 0.82 lacs has been disbursed so far.

7. Financing of Dairy farmers under DEDs.	Banks	Progress is as per Agenda No.15
8. Credit Linkage to all eligible SHGs.	Banks	Progress report as per Agenda No.7
9. Distributing and activation of Rupay cards by Banks by organizing camps.	Banks	Banks are utilizing the platform of FLC for creating awareness among the rural masses on activation of Rupay cards.
10. Popularization of PM4S in rural areas.	Banks	State Mission Director (PMJDY) in collaboration with Lead Bank Office had organized various FLCs for popularizing PM4S in rural areas.
11. Circulation of revised guidelines and target under NULM by Lead Bank Office.	Lead Bank Office	Since complied with vide Lead Bank letter no. LB/32/44 dated 13.05.2016.
12. Department of UD & HD to hold workshop on NULM for sensitizing Branch Officials.	UD & HD	The concerned department has not yet conducted workshop during the last quarter.

AGENDA NO: 3**Credit : Deposit Ratio / Credit + Investment : Deposit Ratio as on 30.06.2016**

Banks	C:D Ratio as on 30.06.2015	C+I:D Ratio as on 30.06.2015	As on 30.06.2016						As on 30.06.2016			Investment
			Deposit	Credit	C:D Ratio	Credit from outside Sikkim	Total Credit	C:D Ratio	Deposit	Credit+Inv.	C+I:D Ratio	
			D	C					D	C+I		
S B I	34.3%	73.4%	15578795	6838898	43.9%	6865531	13704429	88.0%	15578795	16535337	106.1%	2830908
C B I	20.3%	40.6%	5512258	1471133	26.7%	1831660	3302793	59.9%	5512258	3302793	59.9%	
UCO Bank	20.3%	20.3%	907893	256078	28.2%	0	256078	28.2%	907893	256078	28.2%	
Canara Bank	60.9%	944.7%	1557150	552296	35.5%	6317600	6869896	441.2%	1557150	6869896	441.2%	
Vijaya Bank	8.0%	8.0%	790721	150237	19.0%	0	150237	19.0%	790721	150237	19.0%	
Bank of Baroda	119.3%	119.3%	965754	950744	98.4%	0	950744	98.4%	965754	950744	98.4%	
Bank of India	10.2%	29.3%	515762	128288	24.9%	175500	303788	58.9%	515762	303788	58.9%	
Union Bank of India	30.3%	30.3%	4415708	1605877	36.4%	0	1605877	36.4%	4415708	1605877	36.4%	
P N B	72.8%	72.8%	669190	465998	69.6%	0	465998	69.6%	669190	465998	69.6%	
O B C	58.0%	58.0%	591009	352320	59.6%	0	352320	59.6%	591009	352320	59.6%	
Corporation Bank	52.3%	52.3%	381062	268613	70.5%	0	268613	70.5%	381062	268613	70.5%	
IDBI Bank	5.5%	622.5%	916426	230820	25.2%	16732390	16963210	1851.0%	916426	16963210	1851.0%	
Allahabad Bank	11.5%	45.5%	578420	174055	30.1%	433926	607981	105.1%	578420	607981	105.1%	
United Bank of India	142.6%	142.6%	439358	610501	139.0%	0	610501	139.0%	439358	610501	139.0%	
I O B	47.4%	47.4%	224598	136643	60.8%	0	136643	60.8%	224598	136643	60.8%	
Syndicate Bank	4.0%	4.0%	291484	55382	19.0%	0	55382	19.0%	291484	55382	19.0%	
Andhra Bank	36.0%	36.0%	200388	85679	42.8%	0	85679	42.8%	200388	85679	42.8%	
Indian Bank	2.9%	2.9%	163079	30985	19.0%	0	30985	19.0%	163079	30985	19.0%	
Dena Bank	63.4%	350.8%	327778	324818	99.1%	0	324818	99.1%	327778	324818	99.1%	
B o M	12.3%	12.3%	212995	40469	19.0%	0	40469	19.0%	212995	40469	19.0%	
P&S Bank	36.4%	36.4%	37666	14220	37.8%	0	14220	37.8%	37666	14220	37.8%	
Bharatiya Mahila Bank	60.5%	60.5%	60652	38184	63.0%	0	38184	63.0%	60652	38184	63.0%	
Tot. Pub Sector Bank	29.8%	107.0%	35338146	14782238	41.8%	32356607	47138845	133.4%	35338146	49969753	141.4%	2830908
AXIS Bank Ltd.	23.8%	23.8%	4966970	677859	13.6%	0	677859	13.6%	4966970	677859	13.6%	
HDFC Bank	18.9%	18.9%	4818383	1167077	24.2%	0	1167077	24.2%	4818383	1167077	24.2%	
IndusInd Bank	42.3%	42.3%	1574769	666767	42.3%	0	666767	42.3%	1574769	666767	42.3%	
ICICI Bank	3.1%	1051.5%	664203	1087565	163.7%	3350000	4437565	668.1%	664203	4437565	668.1%	
YES Bank	13.1%	13.1%	250700	50314	20.1%	0	50314	20.1%	250700	50314	20.1%	
Kotak Mahindra Bank	0.3%	0.3%	84800	0	0.0%	0	0	0.0%	84800	0	0.0%	
South Indian Bank	5.3%	5.3%	41449	4591	11.1%	0	4591	11.1%	41449	4591	11.1%	
Bandhan Bank	0.0%	0.0%	74700	379100	507.5%	0	379100	507.5%	74700	379100	507.5%	
Total Pvt SB	23.1%	98.4%	12475974	4033273	32.3%	3350000	7383273	59.2%	12475974	7383273	59.2%	
Total for C B	28.7%	104.8%	47814120	18815511	39.4%	35706607	54522118	114.0%	47814120	54522118	114.0%	
SISCO Bank	27.3%	27.3%	3593083	2423848	67.5%	0	2423848	67.5%	3593083	2423848	67.5%	
TOTAL	28.6%	97.7%	51407203	21239359	41.3%	35706607	56945966	110.8%	51407203	59776874	116.3%	2830908

DETAILS OF CREDIT FROM OUTSIDE SIKKIM

Name of the Bank	Project	Credit (Rs.'000)
SBI CAG New Delhi	Power Grid	3780000
SBI CAG Mumbai	Hindustan Construction	200000
SBI CAG Hyderabad	NCC Ltd	130000
	NEC Ltd.	90000
	SEW Infratructure	1950000
	Gati Infrastructure	310000
SBI SME Br Siliguri	Teesta Rangit Pvt. Ltd	159907
	Denzong Albrews	154000
	Saharsh Motors	32694
	Sikkim Agro Chemicals	26930
	Sikkim Automotive	17000
	Sikkim Ispat Udyog	15000
	SBI TOTAL	6865531
Canara bank	Teesta Urja Ltd	5379700
	LANCO Teesta Hydropower Ltd.	501300
	NSL Tiding Power	436600
	Canara TOTAL	6317600
Bank of India	Esveege Breweries	175500
Central Bank of India	Lanco Energy	1831660
Allahabad Bank	Mayfair Hotels & Resorts	433926
ICICI Bank Ltd.	Lanco Teesta Hydro Power/ Sneha Kinetic	3350000
	ICICI TOTAL	3350000
IDBI Bank	Sneha Kinetic	1871863
	Punj Llyod	14214425
	Madhya Bharat Power Corp	646102
	IDBI TOTAL	16732390
Grand Total		35706607

INVESTMENT IN SIKKIM

Name of the Bank	Investment amount (in Rs.000')	Details
SBI	2830908	Investment in Govt. Bonds

AGENDA NO.4**Recovery of Banks' dues**The bank-wise, sector-wise recovery position as on 30th June 2016 is furnished hereunder.

(Amount in Rs'000)

BANK	AGRICULTURE			INDUSTRY			TERTIARY			TOT. FOR ALL SECTORS		
	Demand	Recov.	% Recov.	Demand	Recov.	% Recov.	Demand	Recov.	% Recov.	Demand	Recov.	% Recov.
S.B.I.	81766	8537	10.4%	197346	27069	13.7%	3673331	520600	14.2%	3952443	556206	14.1%
C.B.I.	74153	5273	7.1%	34743	48	0.1%	389254	5742	1.5%	498150	11063	2.2%
UCO Bank	499	167	33.5%	79	88	111.4%	138450	138950	100.4%	139028	139205	100.1%
Canara	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Vijaya	104	65	62.5%	0	0	0.0%	6806	4432	65.1%	6910	4497	65.1%
B.O.B.	255	69	27.1%	402	364	90.5%	9126	9100	99.7%	9783	9533	97.4%
B.O.I.	40303	39889	99.0%	506	470	92.9%	3820	3535	92.5%	44629	43894	98.4%
Union Bank	14080	138	1.0%	668	25	3.7%	55283	8222	14.9%	70031	8385	12.0%
P.N.B.	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Axis Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
O.B.C.	2883	3	0.1%	21362	0	0.0%	44467	475	1.1%	68712	478	0.7%
Corp. Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
HDFC Bank	66573	56206	84.4%	3703	3664	98.9%	70356	59950	85.2%	140632	119820	85.2%
IDBI Bank	37480	5618	15%	0	0	0.0%	109028	57631	53%	146508	63249	43.2%
Allahabad	86	64	74.4%	47	32	68.1%	343	256	74.6%	476	352	73.9%
U.B.I.	21560	1726	8.0%	9147	2105	23.0%	43163	8964	20.8%	73870	12795	17.3%
IndusInd Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
I.O.B.	0	0	0.0%	0	0	0.0%	14225	0	0.0%	14225	0	0.0%
Syndicate Bank	48	0	0.0%	6235	3215	51.6%	6645	3237	48.7%	12928	6452	49.9%
Andhra Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
ICICI Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Indian Bank	0	0	0.0%	1290	0	0.0%	1723	1268	73.6%	3013	1268	42.1%
Dena Bank	24	9	37.5%	9050	135	1.5%	132	26	19.7%	9206	170	1.8%
BoM	100	9	9.0%	0	0	0.0%	555	374	67.4%	655	383	58.5%
BMB	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Bandhan Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Total for CBs	339914	117773	34.6%	284578	37215	13.1%	4566707	822762	18.0%	5191199	977750	18.8%
SISCO Bank	77077	15267	19.8%	7298	1076	14.7%	197760	22022	11.1%	282135	38365	13.6%
TOTAL	416991	133040	31.9%	291876	38291	13.1%	4764467	844784	17.7%	5473334	1016115	18.6%

Recovery position in Govt. Sponsored Schemes as on 30th June, 2016

(Amount in Rs.'000)

BANK	SGSY			PMEGP			OTHER GOVT. PROGS.			TOT. FOR ALL SCHEMES		
	Demand	Recov.	% Recov.	Demand	Recov.	% Recov.	Demand	Recov.	% Recov.	Demand	Recov.	% Recov.
S.B.I.	4861	223	4.6%	1497	269	18.0%	3117	131	4.2%	9475	623	6.6%
C.B.I.	895	175	19.6%	8469	4999	59.0%	1136	45	4.0%	10500	5219	49.7%
UCO Bank	0	0	0.0%	80	80	100.0%	226	202	89.4%	306	282	92.2%
Canara	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Vijaya	25	0	0.0%	40	1	2.5%	10	0	0.0%	75	1	1.3%
B.O.B.	134	0	0.0%	25	25	100.0%	0	0	0.0%	159	25	15.7%
B.O.I.	0	0	0.0%	225	0	0.0%	596	0	0.0%	821	0	0.0%
Union Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
P.N.B.	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
AXIS Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
O.B.C.	0	0	0.0%	652	0	0.0%	0	0	0.0%	652	0	0.0%
Corporation Bank	0	0	0.0%	1111	753	67.8%	0	0	0.0%	1111	753	67.8%
HDFC Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
IDBI Bank	0	0	0.0%	1657	717	43%	0	0	0.0%	1657	717	43.3%
Allahabad	0	0	0.0%	0	0	0.0%	200	100	50.0%	200	100	50.0%
U.B.I.	45	0	0.0%	17	17	100.0%	1495	95	6.4%	1557	112	7.2%
IndusInd Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
I.O.B.	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Syndicate Bank	0	0	0.0%	546	27	4.9%	0	0	0.0%	546	27	4.9%
Andhra Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
ICICI Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Indian Bank	0	0	0.0%	425	0	0.0%	0	0	0.0%	425	0	0.0%
Dena Bank	0	0	0.0%	12	3	25.0%	0	0	0.0%	12	3	25.0%
BoM	0	0	0.0%	805	805	100.0%	0	0	0.0%	805	805	100.0%
Bandhan Bank	0	0	0	0	0	0	0	0	0.0%	0	0	0.0%
Total for CBs	5960	398	6.7%	14744	6888	46.7%	6780	573	8.5%	28301	8667	30.6%
SISCO Bank	923	197	21.3%	0	0	0.0%	658	104	15.8%	1581	301	19.0%
TOTAL	6883	595	8.6%	14744	6888	46.7%	7438	677	9.1%	29882	8968	30.0%

AGENDA NO. 5

Review of Performance under Annual Credit Plan 2016-17 including NPS for the quarter ended 30th June 2016

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at 15.1%.

Achievement under Priority and Non-Priority Sector as on 30.06.2016

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	9529	1604268	873	390857	9.2%	24.4%
Central Bank of India	4772	682775	200	50010	4.2%	7.3%
UCO Bank	1427	255798	27	6609	1.9%	2.6%
Canara Bank	1851	323776	598	63570	32.3%	19.6%
Vijaya Bank	262	74730	0	0	0.0%	0.0%
Bank of Baroda	668	146240	54	36292	8.1%	24.8%
Bank of India	388	101400	19	4340	4.9%	4.3%
Union Bank of India	2206	360991	142	38975	6.4%	10.8%
Punjab National Bank	269	68840	103	20796	38.3%	30.2%
Oriental Bank of Comm.	783	175260	79	39046	10.1%	22.3%
Corporation Bank	276	79330	129	13042	46.7%	16.4%
IDBI Bank	1307	207544	139	23145	10.6%	11.2%
Allahabad Bank	415	107210	31	7509	7.5%	7.0%
United Bank of India	840	161077	20	12536	2.4%	7.8%
Indian Overseas Bank	747	135995	47	12491	6.3%	9.2%
Syndicate Bank	380	91480	17	5483	4.5%	6.0%
Andhra Bank	216	49120	3	1980	1.4%	4.0%
Indian Bank	183	47520	18	5885	9.8%	12.4%
Dena Bank	510	102160	29	10183	5.7%	10.0%
Bank of Maharashtra	212	47560	2	200	0.9%	0.4%
Punjab & Sind Bank	180	53420	13	4906	7.2%	9.2%
Bharatiya Mahila Bank	233	55940	26	4409	11.2%	7.9%
Tot. for Comm. Banks	27654	4932434	2569	752264	9.3%	15.3%
AXIS Bank Ltd.	1337	237574	0	0	0.0%	0.0%
HDFC Bank	2168	420860	871	191510	40.2%	45.5%
IndusInd Bank	534	99815	0	0	0.0%	0.0%
ICICI Bank	1426	248609	180	13801	12.6%	5.6%
Yes Bank	176	52380	0	0	0.0%	0.0%
Kotak Mahindra Bank	176	52380	0	0	0.0%	0.0%
South Indian Bank	157	53320	2	1490	1.3%	2.8%
Bandhan Bank	226	49075	0	0	0.0%	0.0%
Total Pvt Banks	6200	1214013	1053	206801	17.0%	17.0%
SISCO Bank Ltd.	5180	620981	299	61147	5.8%	9.8%
TOTAL	39034	6767428	3921	1020212	10.0%	15.1%

Review of Performance under Annual Credit Plan 2016-17
for the quarter ended 30th June, 2016 for Priority Sector Advances

All banks together disbursed Rs.42.26 crores at the end of 1st quarter under priority sector advances @ 8.1% of achievement under ACP

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.06.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	7781	1138068	433	85406	5.6%	7.5%	3492050
Central Bank of India	4278	554075	164	37072	3.8%	6.7%	1021031
UCO Bank	1282	213298	13	1940	1.0%	0.9%	153942
Canara Bank	1697	274276	568	53608	33.5%	19.5%	367172
Vijaya Bank	162	44730	0	0	0.0%	0.0%	127841
Bank of Baroda	548	111240	14	17105	2.6%	15.4%	784632
Bank of India	298	76400	19	4340	6.4%	5.7%	109086
Union Bank of India	1939	290491	109	20259	5.6%	7.0%	944784
Punjab National Bank	199	48840	38	7660	19.1%	15.7%	131224
Oriental Bank of Comm.	573	115260	30	7092	5.2%	6.2%	300297
Corporation Bank	156	44330	129	13042	82.7%	29.4%	231131
IDBI Bank	1138	164544	139	23145	12.2%	14.1%	161878
Allahabad Bank	335	83210	25	6509	7.5%	7.8%	166104
United Bank of India	700	124577	20	12536	2.9%	10.1%	583817
Indian Overseas Bank	667	112995	36	11162	5.4%	9.9%	116920
Syndicate Bank	325	76480	8	2010	2.5%	2.6%	38739
Andhra Bank	171	36120	2	1080	1.2%	3.0%	8258
Indian Bank	143	35520	18	5885	12.6%	16.6%	27185
Dena Bank	460	88160	12	3433	2.6%	3.9%	309304
Bank of Maharashtra	177	37560	0	0	0.0%	0.0%	38869
Punjab & Sind Bank	145	43420	1	75	0.7%	0.2%	7964
Bharatiya Mahila Bank	193	43940	25	4330	13.0%	9.9%	31301
Tot. for Comm.Banks	23367	3757534	1803	317689	7.7%	8.5%	9153529
AXIS Bank Ltd.	1122	181574	0	0	0.0%	0.0%	62031
HDFC Bank	1818	323360	503	52228	27.7%	16.2%	255409
IndusInd Bank	434	73815	0	0	0.0%	0.0%	1768
ICICI Bank	1161	175609	9	5079	0.8%	2.9%	12158
Yes Bank	126	37380	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	126	37380	0	0	0.0%	0.0%	0
South Indian Bank	127	41320	0	0	0.0%	0.0%	0
Bandhan Bank	206	43075	0	0	0.0%	0.0%	379100
Total Pvt Banks	5120	913513	512	57307	10.0%	6.3%	710466
SISCO Bank Ltd.	4922	562681	267	47652	5.4%	8.5%	1994843
TOTAL	33409	5233728	2582	422648	7.7%	8.1%	11858838

A. Agriculture and Allied Activities

The overall achievement under this sector recorded at 5.7% at the end of 1st quarter. Sub-sector wise credit flow under Agriculture and Allied Activities is as per Page No.32.

(As on 30.06.2016)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.06.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	5730	463123	199	12120	3.5%	2.6%	191096
Central Bank of India	3447	251333	104	12777	3.0%	5.1%	406720
UCO Bank	904	75825	3	400	0.3%	0.5%	27720
Canara Bank	1215	94370	244	21400	20.1%	22.7%	306466
Vijaya Bank	82	7160	0	0	0.0%	0.0%	6657
Bank of Baroda	368	31850	0	0	0.0%	0.0%	1538
Bank of India	164	15170	10	1210	6.1%	8.0%	45220
Union Bank of India	1430	112760	18	3035	1.3%	2.7%	75613
Punjab National Bank	120	11370	12	1165	10.0%	10.2%	2909
Oriental Bank of Comm.	397	33770	0	0	0.0%	0.0%	2992
Corporation Bank	75	6760	0	0	0.0%	0.0%	4787
IDBI Bank	850	63100	76	11143	8.9%	17.7%	12804
Allahabad Bank	198	17280	4	305	2.0%	1.8%	24771
United Bank of India	461	39405	11	1683	2.4%	4.3%	52336
Indian Overseas Bank	461	39365	20	8102	4.3%	20.6%	30950
Syndicate Bank	197	17150	0	0	0.0%	0.0%	49
Andhra Bank	111	10460	0	0	0.0%	0.0%	468
Indian Bank	76	6860	0	0	0.0%	0.0%	0
Dena Bank	296	26105	6	1733	2.0%	6.6%	6100
Bank of Maharashtra	115	6010	0	0	0.0%	0.0%	2156
Punjab & Sind Bank	66	5950	0	0	0.0%	0.0%	0
Bharatiya Mahila Bank	116	10870	0	0	0.0%	0.0%	869
Total for Comm.Banks	16879	1346046	707	75073	4.2%	5.6%	1202221
AXIS Bank Ltd.	810	61365	0	0	0.0%	0.0%	3122
HDFC Bank	1216	101540	106	9165	8.7%	9.0%	62939
IndusInd Bank	281	23660	0	0	0.0%	0.0%	0
ICICI Bank	836	64460	8	1015	1.0%	1.6%	7691
Yes Bank	50	4410	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	50	4410	0	0	0.0%	0.0%	0
South Indian Bank	48	4050	0	0	0.0%	0.0%	0
Bandhan Bank	129	11905	0	0	0.0%	0.0%	61634
Total Pvt Banks	3420	275800	114	10180	3.3%	3.7%	135386
SISCO Bank Ltd.	4279	368342	207	27724	4.8%	7.5%	388628
TOTAL	24578	1990188	1028	112977	4.2%	5.7%	1726235

B. MSME Sector

The overall achievement under this sector recorded at 10.7% at the end of 1st quarter.

(As on 30.06.2016)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.06.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	1516	312909	98	23977	6.5%	7.7%	364709
Central Bank of India	581	156122	32	15908	5.5%	10.2%	170854
UCO Bank	261	65733	7	760	2.7%	1.2%	17603
Canara Bank	342	75241	134	12040	39.2%	16.0%	20838
Vijaya Bank	46	18910	0	0	0.0%	0.0%	14700
Bank of Baroda	117	43810	4	4045	3.4%	9.2%	43518
Bank of India	85	33810	6	1780	7.1%	5.3%	13582
Union Bank of India	348	74991	51	9405	14.7%	12.5%	281104
Punjab National Bank	45	18810	0	0	0.0%	0.0%	63904
Oriental Bank of Comm.	110	45310	21	4218	19.1%	9.3%	34659
Corporation Bank	47	18910	120	12662	255.3%	67.0%	109634
IDBI Bank	200	43124	35	4613	17.5%	10.7%	6531
Allahabad Bank	80	31310	16	5179	20.0%	16.5%	99423
United Bank of India	160	36807	8	2583	5.0%	7.0%	264151
Indian Overseas Bank	134	32210	10	1570	7.5%	4.9%	53288
Syndicate Bank	77	31310	8	2010	10.4%	6.4%	6404
Andhra Bank	35	13300	2	1080	5.7%	8.1%	6757
Indian Bank	36	14500	15	4385	41.7%	30.2%	21291
Dena Bank	105	20810	5	700	4.8%	3.4%	288634
Bank of Maharashtra	31	13490	0	0	0.0%	0.0%	12777
Punjab & Sind Bank	45	18810	1	75	2.2%	0.4%	952
Bharatiya Mahila Bank	46	18910	23	2718	50.0%	14.4%	606
Total for Comm. Banks	4447	1139137	596	109708	13.4%	9.6%	1895919
AXIS Bank Ltd.	217	56729	0	0	0.0%	0.0%	53340
HDFC Bank	395	80420	395	42885	100.0%	53.3%	23511
IndusInd Bank	104	19910	0	0	0.0%	0.0%	0
ICICI Bank	225	44129	1	4064	0.4%	9.2%	4467
Yes Bank	45	18810	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	45	18810	0	0	0.0%	0.0%	0
South Indian Bank	45	18610	0	0	0.0%	0.0%	0
Bandhan Bank	47	17010	0	0	0.0%	0.0%	314410
Total Pvt. Banks	1123	274428	396	46949	35.3%	17.1%	395728
SISCO Bank Ltd.	512	90693	38	4375	7.4%	4.8%	1304401
TOTAL	6082	1504258	1030	161032	16.9%	10.7%	3596048

C. Other Priority Sector

The overall achievement under this sector recorded at 8.5% at the end of 1st quarter.

(As on 30.06.2016)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.06.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	535	362036	136	49309	25.4%	13.6%	2936245
Central Bank of India	250	146620	28	8387	11.2%	5.7%	443457
UCO Bank	117	71740	3	780	2.6%	1.1%	108619
Canara Bank	140	104665	190	20168	135.7%	19.3%	39868
Vijaya Bank	34	18660	0	0	0.0%	0.0%	106484
Bank of Baroda	63	35580	10	13060	15.9%	36.7%	739576
Bank of India	49	27420	3	1350	6.1%	4.9%	50284
Union Bank of India	161	102740	40	7819	24.8%	7.6%	588067
Punjab National Bank	34	18660	26	6495	76.5%	34.8%	64411
Oriental Bank of Comm.	66	36180	9	2874	13.6%	7.9%	262646
Corporation Bank	34	18660	9	380	26.5%	2.0%	129501
IDBI Bank	88	58320	28	7389	31.8%	12.7%	142543
Allahabad Bank	57	34620	5	1025	8.8%	3.0%	41910
United Bank of India	79	48365	1	8270	1.3%	17.1%	267330
Indian Overseas Bank	72	41420	6	1490	8.3%	3.6%	32682
Syndicate Bank	51	28020	0	0	0.0%	0.0%	32286
Andhra Bank	25	12360	0	0	0.0%	0.0%	1033
Indian Bank	31	14160	3	1500	9.7%	10.6%	5894
Dena Bank	59	41245	1	1000	1.7%	2.4%	14570
Bank of Maharashtra	31	18060	0	0	0.0%	0.0%	23936
Punjab & Sind Bank	34	18660	0	0	0.0%	0.0%	7012
Bharatiya Mahila Bank	31	14160	2	1612	6.5%	11.4%	29826
Total for Comm. Banks	2041	1272351	500	132908	24.5%	10.4%	6068180
AXIS Bank Ltd.	95	63480	0	0	0.0%	0.0%	5569
HDFC Bank	207	141400	2	178	1.0%	0.1%	168960
IndusInd Bank	49	30245	0	0	0.0%	0.0%	1647
ICICI Bank	100	67020	0	0	0.0%	0.0%	0
Yes Bank	31	14160	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	31	14160	0	0	0.0%	0.0%	0
South Indian Bank	34	18660	0	0	0.0%	0.0%	0
Bandhan Bank	30	14160	0	0	0.0%	0.0%	3056
Total Pvt. Banks	577	363285	2	178	0.3%	0.0%	179232
SISCO Bank Ltd.	131	103646	22	15553	16.8%	15.0%	301814
TOTAL	2749	1739282	524	148639	19.1%	8.5%	6549226

Non-Priority Sector : Bank wise performance is as under

(As on 30.06.2016)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.06.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	1748	466200	440	305451	25.2%	65.5%	3269727
Central Bank of India	494	128700	36	12938	7.3%	10.1%	485791
UCO Bank	145	42500	14	4669	9.7%	11.0%	117983
Canara Bank	154	49500	30	9962	19.5%	20.1%	42954
Vijaya Bank	100	30000	0	0	0.0%	0.0%	121184
Bank of Baroda	120	35000	40	19187	33.3%	54.8%	745679
Bank of India	90	25000	0	0	0.0%	0.0%	58866
Union Bank of India	267	70500	33	18716	12.4%	26.5%	639067
Punjab National Bank	70	20000	65	13136	92.9%	65.7%	64727
Oriental Bank of Comm.	210	60000	49	31954	23.3%	53.3%	268809
Corporation Bank	120	35000	0	0	0.0%	0.0%	121569
IDBI Bank	169	43000	0	0	0.0%	0.0%	148463
Allahabad Bank	80	24000	6	1000	7.5%	4.2%	115338
United Bank of India	140	36500	0	0	0.0%	0.0%	341831
Indian Overseas Bank	80	23000	11	1329	13.8%	5.8%	34073
Syndicate Bank	55	15000	9	3473	16.4%	23.2%	32286
Andhra Bank	45	13000	1	900	2.2%	6.9%	7790
Indian Bank	40	12000	0	0	0.0%	0.0%	8569
Dena Bank	50	14000	17	6750	34.0%	48.2%	17711
Bank of Maharashtra	35	10000	2	200	5.7%	2.0%	23936
Punjab & Sind bank	35	10000	12	4831	34.3%	48.3%	7964
Bharatiya Mahila Bank	40	12000	1	79	2.5%	0.7%	29826
Total for Comm.Banks	4287	1174900	766	434575	17.9%	37.0%	6704143
AXIS Bank Ltd.	215	56000	0	0	0.0%	0.0%	58909
HDFC Bank	350	97500	368	139282	105.1%	142.9%	174569
IndusInd Bank	100	26000	0	0	0.0%	0.0%	1647
ICICI Bank	265	73000	171	8722	64.5%	11.9%	4467
Yes Bank	50	15000	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	50	15000	0	0	0.0%	0.0%	0
South Indian Bank	30	12000	2	1490	6.7%	12.4%	0
Bandhan Bank	20	6000	0	0	0.0%	0.0%	192220
Total Pvt Banks	1080	300500	541	149494	50.1%	49.7%	431812
SISCO Bank Ltd.	258	58300	32	13495	12.4%	23.1%	1442380
TOTAL	5625	1533700	1339	597564	23.8%	39.0%	8578335

AGENDA NO. 6**Review of other Priority Sector Advances and other Special Programmes as on 30th June, 2016****1. Prime Minister's Employment Generation Programme**

The target under the scheme has been allotted to the Banks for the FY 2016-17. However, due to amendment in guidelines and introduction of online DBT system the applications are under process in new system.

P M E G P
Sponsored by DIC

(As on 30.06.2016)

(Amt. in Rs'000)

Name of Bank	Annual Target		Spon	Sanctioned		Disbursed		Reject	Pend.
	No.	MM	No.	No.	Amt.	No.	Amt.	No.	No.
S.B.I.	18	3600							
C.B.I.	6	1200							
UCO Bank	0	0							
Canara Bank	4	800							
Vijaya Bank	0	0							
B.O.B.	2	400							
Bank of India	1	200							
Union Bank	3	600							
P.N.B.	0	0							
O.B.C.	0	0							
Corp.n.Bank	0	0							
IDBI Bank	1	200							
Allahabad Bank	1	200							
U.B.I.	1	200							
I.O.B.	1	200							
Syndicate Bank	0	0							
Andhra Bank	0	0							
Indian Bank	0	0							
Dena Bank	1	200							
BOM	1	200							
P & S Bank	0	0							
BMB	0	0							
Indusind Bank	0	0							
Axis Bank	0	0							
TOTAL	40	8000							

P M E G P
Sponsored by KVIC

Name of Bank	Annual Target		(As on 30.06.2016)			Disbursed		(Amt. in Rs'000)	
	No.	MM	Spon No.	Sanctioned No.	Amt.	No.	Amt.	Reject No.	Pend. No.
S.B.I.	9	1800							
C.B.I.	5	1000							
UCO Bank	0	0							
Canara Bank	2	400							
Union Bank	2	400							
O.B.C.	1	200							
IDBI Bank	2	400							
U.B.I	1	200							
Dena Bank	1	200							
Allahabad Bank	1	200							
Andhra Bank	1	200							
Corporation	1	200							
P N B	1	200							
Syndicate Bank	1	200							
Indian Bank	1	200							
Vijaya Bank	1	200							
TOTAL	30	6000							

P M E G P
Sponsored by SKVIB

Name of Bank	Annual Target		(As on 30.06.2016)			Disbursed		(Amt. in Rs'000)	
	No.	MM	Spon No.	Sanctioned No.	Amt.	No.	Amt.	Reject No.	Pend. No.
S.B.I.	7	1400							
C.B.I.	4	800							
UCO Bank	4	800							
Canara Bank	3	600							
Union Bank	3	600							
O.B.C.	0	0							
IDBI Bank	2	400							
U.B.I	1	200							
I.O.B	1	200							
Dena Bank	1	200							
Syndicate Bank	1	200							
Bank of Baroda	1	200							
Bank of India	1	200							
P & S Bank	1	200							
TOTAL	30	6000							

2. Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM)

NULM is under implementation w.e.f.23rd September 2013 in all District headquarters (irrespective of population) and all the cities with a population of 1 lakh or above. SJSRY has been discontinued w.e.f.1st April 2014.

As per Letter No. NULM/ JTPD/16-17/04/891 dated 08.04.2016 received from Sikkim Urban Development Agency (SUDA), Govt. of Sikkim , Annual Target for the year 2016-17 has been allotted to Bank branches which was circulated vide Lead Bank Letter No. LB/32/44 dated 13.05.2016. In addition to existing 4 nos. of district head quarter, DAY-NULM has been extended to statutory towns namely Singtam Nagar Panchayat, Rangpo Nagar Panchayat, Naya Bazar and Jorethang Municipal council.

The target for the FY 2016-17 is as follows:

SHG : 10 Group Amount Rs.10.00 Lacs, **INDIVIDUALS (SEP-I)**: 100 nos. Amount Rs.200.00 lacs and **GROUPS (SEP-G)** : 15 nos. Amount Rs.152.00 lacs)

In accordance with the operational guidelines of DAY-NULM a Task Force has been formed by SUDA, Govt. of Sikkim for sponsoring of proposals. However, Task Force committee for the FY 2016-17 will be held during the month of September 2016.

The Master circular on DAY-NULM for SEP component issued by RBI on 1st July 2016 has been duly circulated to the Bank Branches vide Lead Bank Letter No.LB/32/198 dated 19.08.2016.

AGENDA NO. 7

Promotion of Self Help Groups (SHGs)

The position of Savings as well as credit linkage of SHGs in the state is as follows :

Details of SHG in Sikkim

(Amount in Rs.'000)

Groups formed by	SHGs as on 30.06.2016				
	No. of Groups	Savings Linked		Credit linked	
		No.	Amt.	No.	Amt.
NABARD					
EAST	550	334	12665	118	4710
NORTH	400	384	15100	20	910
NERLP					
WEST	1702	1692	67680	75	7250
SOUTH	1496	1496	60901	96	16802
SRDA, GoS	300	-	-	-	-
	4448	3906	156346	309	29672

AGENDA NO. 8**Kisan Credit Card (KCC)**

The position on issuance of Kisan Credit Cards (KCC) in the State as on 30.06.2016 is furnished below.

Name of Bank	Annual Target		KCC issued during year		Total KCC outstanding as on 30.06.2016	
	No.	Amount	No.	Amount	No.	Amount
State Bank of India	3635	323996	173	9274	7092	158606
Central Bank of India	2422	179550	65	6489	1759	134098
UCO Bank	553	52370	0	0	53	3356
Union Bank of India	939	80470	37	1455	522	35330
IDBI Bank	556	43850	39	2523	107	7683
United Bank of India	287	28500	9	410	169	7722
Dena Bank	182	18100	0	0	20	2508
Canara Bank	768	65250	9	630	92	5850
Vijaya Bank	60	5550	0	0	1	25
Bank of Baroda	230	22500	7	192	18	623
Bank of India	120	11800	19	285	49	669
Punjab National Bank	100	9500	0	0	10	175
Oriental Bank of Comm.	240	22650	0	0	2	185
Corporation Bank	50	4900	0	0	0	0
Allahabad Bank	130	12450	8	355	54	2226
Indian Overseas Bank	272	26600	3	156	7	351
Syndicate Bank	140	13700	0	0	1	49
Andhra Bank	80	8150	0	0	0	0
Indian Bank	50	4900	0	0	0	0
Bank of Maharashtra	80	3400	0	0	7	604
Punjab & Sind Bank	50	4900	0	0	0	0
Bharatiya Mahila Bank	90	8800	0	0	0	0
Total Comm. Banks	11034	951886	369	21769	9963	360060
Axis Bank Ltd.	530	43600	0	0	8	2679
HDFC Bank Ltd.	726	71550	106	9165	107	9350
IndusInd Bank Ltd.	172	17100	0	0	0	0
ICICI Bank Ltd.	552	46600	0	0	1	120
Yes Bank	30	2900	0	0	0	0
Kotak Mahindra Bank	30	2900	0	0	0	0
South Indian Bank	30	2900	0	0	0	0
Bandhan Bank	100	9500	0	0	0	0
Total Pvt Banks	2170	197050	106	9165	116	12149
SISCO Bank	3053	281213	109	5680	3657	134770
GRAND TOTAL	16257	1430149	584	36614	13736	506979

AGENDA NO. 9**Housing Finance Scheme**

The position of Housing Loan is as below: (As on 30.06.2016)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.06.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	168	233800	63	26649	37.5%	11.4%	2650046
Central Bank of India	65	82400	19	6915	29.2%	8.4%	256628
UCO Bank	26	38100	2	600	7.7%	1.6%	70573
Union Bank of India	40	56900	32	5459	80.0%	9.6%	2157
IDBI Bank	22	32900	15	4509	68.2%	13.7%	56335
United Bank of India	21	28500	1	8270	4.8%	29.0%	733703
Dena Bank	18	27000	1	1000	5.6%	3.7%	7469
Canara Bank	35	65900	7	2451	20.0%	3.7%	447010
Vijaya Bank	6	9000	0	0	0.0%	0.0%	59336
Bank of Baroda	12	18000	10	13060	83.3%	72.6%	198414
Bank of India	9	13500	3	1350	33.3%	10.0%	102564
Punjab National Bank	6	9000	23	5595	383.3%	62.2%	32300
Oriental Bank of Com.	12	18000	7	2617	58.3%	14.5%	17553
Corporation Bank	6	9000	0	0	0.0%	0.0%	228876
Allahabad Bank	13	19500	2	600	15.4%	3.1%	7095
Indian Overseas Bank	16	23500	0	0	0.0%	0.0%	13961
Syndicate Bank	9	13500	0	0	0.0%	0.0%	0
Andhra Bank	3	4500	0	0	0.0%	0.0%	337
Indian Bank	3	4500	3	1500	100.0%	33.3%	11626
Bank of Maharashtra	6	9000	0	0	0.0%	0.0%	21688
Punjab & Sind Bank	6	9000	0	0	0.0%	0.0%	6383
Bharatiya Mahila Bank	3	4500	1	1400	33.3%	31.1%	7849
Total Comm.Banks	505	730000	189	81975	37.4%	11.2%	4931903
AXIS Bank Ltd.	27	39500	0	0	0.0%	0.0%	911
HDFC Bank	60	90000	2	160	3.3%	0.2%	477
IndusInd Bank	10	16500	0	0	0.0%	0.0%	1647
ICICI Bank	28	41000	0	0	0.0%	0.0%	0
Yes Bank	3	4500	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	3	4500	0	0	0.0%	0.0%	0
South Indian Bank	6	9000	0	0	0.0%	0.0%	0
Bandhan Bank	3	4500	0	0	0.0%	0.0%	0
Total Pvt Bank	140	209500	2	160	1.4%	0.1%	3035
SISCO Bank Ltd.	56	78400	15	9883	26.8%	12.6%	193306
TOTAL	701	1017900	206	92018	29.4%	9.0%	5128244

AGENDA NO. 10**Achievements under Education Loan 2016-17**

As on 30.06.2016

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.06.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	107	43000	6	1535	5.6%	3.6%	64731
Central Bank of India	76	31040	1	7	1.3%	0.0%	15298
UCO Bank	40	16600	1	180	2.5%	1.1%	4673
Canara Bank	50	20785	0	0	0.0%	0.0%	1459
Vijaya Bank	15	6000	0	0	0.0%	0.0%	9369
Bank of Baroda	27	10800	0	0	0.0%	0.0%	1654
Bank of India	21	8400	0	0	0.0%	0.0%	780
Union Bank of India	59	24800	0	0	0.0%	0.0%	9776
Punjab National Bank	15	6000	0	0	0.0%	0.0%	5062
Oriental Bank of Comm.	27	10800	1	205	3.7%	1.9%	4954
Corporation Bank	15	6000	0	0	0.0%	0.0%	4794
IDBI Bank	32	13400	1	350	3.1%	2.6%	4700
Allahabad Bank	21	8400	2	400	9.5%	4.8%	1764
United Bank of India	27	11045	0	0	0.0%	0.0%	1823
Indian Overseas Bank	27	10900	1	133	3.7%	1.2%	1104
Syndicate Bank	21	8400	0	0	0.0%	0.0%	907
Andhra Bank	15	6000	0	0	0.0%	0.0%	143
Indian Bank	15	6000	0	0	0.0%	0.0%	0
Dena Bank Total	21	8585	0	0	0.0%	0.0%	707
Bank of Maharashtra	15	6000	0	0	0.0%	0.0%	0
Punjab & Sind Bank	15	6000	0	0	0.0%	0.0%	403
Bharatiya Mahila Bank	15	6000	0	0	0.0%	0.0%	2265
Total for Comm. Banks	676	274955	13	2810	1.9%	1.0%	136366
AXIS Bank Ltd.	36	15000	0	0	0.0%	0.0%	528
HDFC Bank Total	66	28200	0	0	0.0%	0.0%	68
IndusInd Bank Total	21	8585	0	0	0.0%	0.0%	0
ICICI Bank	36	15600	0	0	0.0%	0.0%	0
Yes Bank	15	6000	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	15	6000	0	0	0.0%	0.0%	0
South Indian Bank	15	6000	0	0	0.0%	0.0%	0
Bandhan Bank	14	6000	0	0	0.0%	0.0%	3056
Total Pvt banks	218	91385	0	0	0.0%	0.0%	3652
SISCO Bank Ltd.	17	6800	0	0	0.0%	0.0%	2638
TOTAL	911	373140	13	2810	1.4%	0.8%	142656

Agenda No. 11**Performances under MSME 2016-17**

As on 30.06.2016

(Amt. in Rs.'000)

Name of Bank	Annual Target (Amt.)				Achievement (Amt)				
	SSI	TO	SBF	Total	SSI	TO	SBF/SE	Total	% of Ach
S B I	69548	35100	208261	312909	600	7787	15590	23977	7.66%
C B I	40005	10900	105217	156122	0	0	15908	15908	10.19%
UCO Bank	15700	3650	46383	65733	0	0	760	760	1.16%
Canara	21475	5500	48266	75241	11940	0	100	12040	16.00%
Vijaya	4600	1000	13310	18910	0	0	0	0	0.00%
B o B	10900	3000	29910	43810	0	0	4045	4045	9.23%
B o I	9200	2000	22610	33810	0	0	1780	1780	5.26%
Union Bank	18575	5200	51216	74991	550	3695	5160	9405	12.54%
P N B	4500	1000	13310	18810	0	0	0	0	0.00%
O B C	12400	3000	29910	45310	624	0	3594	4218	9.31%
AXIS Bank	13575	3800	39354	56729	0	0	0	0	0.00%
Corporation	4600	1000	13310	18910	0	0	12662	12662	66.96%
HDFC	21300	5000	54120	80420	0	0	42885	42885	53.33%
IDBI Bank	11275	3400	28449	43124	200	400	4013	4613	10.70%
Allahabad	7700	2000	21610	31310	0	1939	3240	5179	16.54%
United Bank	8687	1300	26820	36807	0	0	2583	2583	7.02%
IndusInd	5400	1000	13510	19910	0	0	0	0	0.00%
I O B	8600	1800	21810	32210	0	0	1570	1570	4.87%
Syndicate	7700	2000	21610	31310	0	1010	1000	2010	6.42%
Andhra Bnk	3000	1000	9300	13300	0	0	1080	1080	8.12%
ICICI Bank	12675	3200	28254	44129	4064	0	0	4064	9.21%
Indian Bank	4200	1000	9300	14500	0	0	4385	4385	30.24%
Dena Bank	5300	2000	13510	20810	0	200	500	700	3.36%
B O M	4500	1000	7990	13490	0	0	0	0	0.00%
Yes Bank	4500	1000	13310	18810	0	0	0	0	0.00%
P & S Bank	4500	1000	13310	18810	0	0	75	75	0.40%
BMB	4600	1000	13310	18910	250	0	2468	2718	14.37%
Kotak Bank	4500	1000	13310	18810	0	0	0	0	0.00%
South Indian	4500	800	13310	18610	0	0	0	0	0.00%
Bandhan Bank	3200	500	13310	17010	0	0	0	0	0.00%
Total Com.	351215	105150	957200	1413565	18228	15031	123398	156657	11.08%
SISCO	18700	3500	68493	90693	4025	0	350	4375	4.82%
TOTAL	369915	108650	1025693	1504258	22253	15031	123748	161032	10.71%

AGENDA NO.12**Financial Inclusion by Extension of Banking Services with opening of
“Basic Savings Bank Deposit” account**

Name of Bank	During current year		Till date (cumulative)	
	No.	Amt.	No.	Amt.
State Bank of India	150	0	6957	14086.3
Central Bank of India	1384	481	35486	146532
UCO Bank	246	297	2749	7386
Canara Bank	102	519	9591	3266
Vijaya Bank	0	0	1835	64632
Bank of Baroda	3	101	299	1343
Bank of India	4	5	6751	175905
Union Bank of India	46	5	9052	8704
Punjab National Bank	0	0	2944	9216
Oriental Bank of Com	163	343	2604	5727
AXIS Bank Ltd.	0	0	1433	524
Corporation Bank	0	0	718	1702
HDFC Bank	0	0	1830	1137
IDBI Bank	4	505	4475	4961
Allahabad Bank	0	0	608	434
United Bank of India	52	430	3758	5150
Indusind Bank	0	0	104	14
Indian Overseas Bank	0	0	2258	2746
Syndicate Bank	6	0.6	711	1593
Andhra Bank	4	6	1012	22456
ICICI Bank	0	0	478	528
Indian Bank	28	14	1205	1071
Dena Bank	0	0	4619	74907
Bank of Maharashtra	18	37	2651	23188
Yes Bank	0	0	79	58683
P & S Bank	7	128	291	309
Bharatiya Mahila Bank	0	0	50	6
Kotak Mahindra Bank	0	0	86	1707
South Indian Bank	27	52	27	52
Bandhan Bank	0	0	0	0
Total Comm Banks	2244	2923.6	104661	637965.3
SISCO Bank Ltd.	418	1100.3	26858	35666
GRAND TOTAL	2662	4023.9	131519	673631.3

AGENDA NO.13

Weavers Credit Card Scheme (WCC)

The concerned agency did not sponsor any proposals during the quarter.

AGENDA NO.14

Artisan Credit Card

The present status of ACC for the FY 2016-17 is as under :

Name of Bank	(As on 30.06.2016)			(Amt. in Rs'000)			
	Spons. No.	Sanctioned No.	Amt.	Disbursed No.	Amt.	Reject. No.	Pend. No.
S.B.I	1	0	0	0	0	0	1
Bharatiya Mahila Bank	29	26	575	26	575	0	3
TOTAL	30	26	575	26	575	0	4

AGENDA NO.15

Dairy Entrepreneurship Development Scheme (DEDs)

The present status under the scheme at the end of 1st quarter for the FY 2016-17 is furnished below:

Name of Bank	(As on 30.06.2016)		(Amt. in Rs'000)
	No. of accounts	Amt. Disbursed	
Dena Bank	4	1368	
IDBI Bank	13	2250	
Indian Overseas Bank	2	620	
SISCO Bank	16	5816	
State Bank of India	6	410	
UCO Bank	1	200	
Union Bank of India	3	1260	
TOTAL	45	11924	

AGENDA NO.16**Evolving Action Plan for Remaining Un-banked villages :**

As per instruction of IBA the SLBC has proposed district wise/bank wise allocation of villages with population below 2000 as per service area of the banks. The allocation is as under:

**DISTRICT WISE, BANK WISE ALLOCATION OF VILLAGES
WITH POPULATION BELOW 2000 IN THE STATE OF SIKKIM**

DISTRICT	BANK	NO. OF VILLAGES
NORTH DISTRICT	SBI	72
	CBI	15
	UNION BANK	5
	IDBI BANK	7
	CANARA BANK	6
	UCO BANK	6
	TOTAL	111
SOUTH DISTRICT	SBI	163
	CBI	22
	HDFC BANK	24
	AXIS BANK	6
	UNION BANK	23
	UNITED BANK	5
	IDBI BANK	6
	CANARA BANK	10
	INDUSIND BANK	6
	DENA BANK	6
	TOTAL	271
EAST	SBI	106
	CBI	100
	PNB	10
	UCO BANK	18
	UNION BANK	4
	ALLAHABAD BANK	5
	AXIS BANK	10
	IIDBI BANK	6
	BANK OF BARODA	10
	CANARA BANK	6
	IOB	5
	OBC	10
	TOTAL	290
WEST	SBI	72
	CBI	222
	UNION BANK	6
	AXIS BANK	4
	ICICI BANK	2
	IDBI BANK	5
	CANARA BANK	6
	TOTAL	317
	G/TOTAL	989

The present status is as per Annexure-II A & B

AGENDA NO.17

SBI Rural Self Employment Training Institute (RSETI)

The SBI RSETI started its training programme during June 2013. Since then they are conducting various training programmes for Self Employment of the Rural Unemployed Youths as per MoRD and NAR guidelines:

I. Important resolution in DLRAC Meeting during 2016-17

- To expedite the process for construction of RSETI Building on time.
- Follow up of the trainers for Credit Linkage from respective branches.
- Visit of SPC and his observations.

II. Present status of Institution building

After getting approval of Geological & Geo. Technical investigation (soil testing) from Mines and Geological Department, Govt. of Sikkim, the foundation of the building was laid on 03.07.2015, by Shri S.B. Subedi, Hon'ble Minister of RMDD. The blue print, structural plan and the total estimate of the proposed training institute duly approved by RMDD, Govt of Sikkim, had further been forwarded to SBI, Local Head Office, Kolkata, for its approval. At present the concerned Authority has approved the additional cost for the project and online tender has been floated.

III. Grading of the Institution

During current Inspection by NAR (National Academy of Rudseti), the Institution awarded 96 in Category-I and 99 in Category-II out of 100 in each and overall rated highest Grade by NAR as 'AA'

IV. Performance of RSETI is as follows:

a) Total number of trainees (year wise) since beginning till 30.06.2016

2012-2013 = 88
2013-2014 = 482
2014-2015 = 380
2015-2016 = 482
2016-2017=267

b) Total number of Trainees settled year wise till date:

2012-2013 = 0
2013-2014 = 181 (38.00%)
2014-2015 = 344 (90.53%)
2015-2016 = 363 (69.51%)
2016-2017 =120

c) Total number settlement uploaded in MIS (year wise):

2012-2013 = 0
2013-2014 = 181
2014-2015 = 344
2015-2016 = 363
2016-2017 =120

AGENDA NO.18

Joint Liability Group

NABARD has sanctioned a project to Himalayan Education Society (NGO) for formation and credit linkage of 100 nos. of JLG in the state of Sikkim. Till date NABARD has formed 529 nos. of JLG. An amount of Rs. 7.6 lacs has been sanctioned and 0.82 lacs has been disbursed so far.

Banks did not report any progress under this scheme.

AGENDA NO.19

REVIEW OF PROGRESS ON PRADHAN MANTRI JAN-DHAN YOJANA & SOCIAL SECURITY SCHEMES (PM4S)

A State Level Financial Inclusion Committee under the Chairmanship of the Chief Secretary of State to monitor and review the implementation of PMJDY, Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Atal Pension Yojana (APY) & Pradhan Mantri Mudra Yojana (PMMY) has been formed and the 1st meeting of the committee was held on 19th May 2016 at Gangtok.

Important Issues discussed during the meeting:

- Holding of awareness programmes in villages to explain various schemes under PMJDY.
- Need for proactive stand by major banks like State Bank of India, Central Bank of India, Canara Bank, HDFC Bank, UCO Bank & Union Bank of India in increasing the coverage under PMJDY.
- The Chief Secretary recommended for involvement of RM & DD, Govt. of Sikkim and Banks for remaining coverage under PMJDY and other social security schemes under this programme.
- Coverage of left out villages to be taken on priority basis.
- The committee also recommended for presence of member from DFS, Ministry of Finance, Gol in the next meeting.
- The Chief Secretary directed that the meeting of the committee to be held on quarterly basis.

The present position under PM4S for the state of Sikkim is as per **Annexure-III (A),(B) & (C)**.

AGENDA NO.20

Miscellaneous

1. 'Start Up India, Stand up India'

The present position under the scheme in the state of Sikkim is as follows:

SR. NO.	NAME OF BANK	NO. OF A/Cs	SANCTIONED AMT. IN LACS	DISBURSED AMT. IN LACS
1.	State Bank of India	7	135.33	135.33

2. Pradhan Mantri Awas Yojana (PMAY)

Pradhan Mantri Awas Yojana (PMAY) Housing for All (Urban) Scheme Guidelines 2015 was released by the Hon'ble Prime Minister on 17th June 2015. PMAY has four verticals, vis. (i) In Situ Slum Redevelopment, (ii) Affordable Housing through Credit Linked Subsidy, (iii) Affordable Housing in Partnership, (iv) Subsidy for beneficiary led individual house construction.

The second vertical i.e. Credit Linked Subsidy is the Central Sector Scheme, wherein National Housing Bank (NHB) and HUDCO have been identified as Central Nodal Agency (CNA) for the implementation of the scheme through Primary Lending Institutions (PLIs). NHB has signed with more than 140 PLIs and their list is published in NHB's website.

National Housing Bank has proposed for workshop for Bankers on CLSS (Credit Linked Subsidy Scheme) under PMAY.

3. Direct Benefit Transfer

- I. As per report from SJE & WD, Govt. of Sikkim the present status under National Social Assistance Programme (NSAP) is as follows:

SL NO.	NAME OF SCHMES	TOTAL PENSIONERS	BEN WITH ACCOUNT NO. (DBT)	BEN WITH UID	BEN WITHOUT UID
1	IGNOAPS	17713	17713	15623	2090
2	IGNDPS	587	587	479	108
3	IGNWPS	968	968	846	122
TOTAL		19268	19268	16948	2320

II. Direct Benefit Transfer for LPG (DBTL)

Bank Branches in Sikkim has taken initiation for seeding of Aadhaar to get the benefit of subsidy under PAHAL. The district wise position is as under:

State	Total Active Consumer	Total Aadhaar Seeding	Total CTC (ATC+BTC)	% CTC
Sikkim	109568	88842	98009	89.45%

ATC – LPG consumer has linked his/her Aadhaar number to both LPG consumer number and to the bank account

BTC - LPG consumer has linked his/her bank account number to LPG IDs

CTC- Cash Transfer Compliant: A consumer who has joined the DBTL scheme by any of the following two ways and is ready to receive LPG subsidy directly into his bank account.

4. Recovery of Bank Dues

Integrated approach with GPU / Gram Bikash Adhikari and District Collectorate level intervention is requested for percentage recovery of Banks dues under Agriculture & Govt. Sponsored schemes. However, Lead Bank has taken initiation to extend the recovery enactment (Public Debt Recovery Act) in Sikkim for Commercial Banks. In response to this the Government of Sikkim has taken necessary initiation and referred to the concerned department(Land Revenue and Disaster Management Department) to facilitate the process as per action point of the 47th SLBC Meeting the issue is under consideration with Govt. of Sikkim.

5. Credit Flow to SC/ST in Sikkim

Detailed as per Annexure-IV-A and IV-B

6. Sansad Adarsh Gram Yojana (SAGY)

The Hon'ble MP (Lok Sabha) of Sikkim Shri P.D. Rai has adopted **Kitam Manpur** village in South district and The Hon'ble MP (Rajya Sabha) of Sikkim Shri Hishey Lachungpa has adopted **Tingbong** village in North district. Identification of BC/CSP for both the villages is under process and presumed to be activated shortly.

7. Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)

District Level Implementation Committee has been established to survey and identify the cluster for natural water conservation, ground water recharge, micro irrigation etc. to popularize **"PER DROP - MORE CROP"** DIP (District Implementation Plan) for all the districts is now in final stage.

Members are invited to raise any other matter not already covered in the agenda items for discussion, with the permission of the Chairperson.

7. Sub Sector wise and Agency-wise Credit Flow under Agriculture and Allied Activities 2016-17 As on 30.06.2016

Amount in '000															
Sector	East District			West District			North District			South District			Total for State		
	CBs	Coops	Total	CBs	Coops	Total	CBs	Coops	Total	CBs	Coops	Total	CBs	Coops	Total
Paddy	433	0	433	0	0	0	0	0	0	393	0	393	826	0	826
Wheat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pulses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ginger	2659	0	2659	0	0	0	1210	2165	3375	800	2310	3110	4669	4475	9144
Vegetable	246	0	246	794	180	974	99	165	264	528	0	528	1667	345	2012
Miscellaneous	27738	2310	30048	6192	3695	9887	1218	0	1218	4328	0	4328	39476	6005	45481
Crop Loans	31076	2310	33386	6986	3875	10861	2527	2330	4857	6049	2310	8359	46638	10825	57463
Minor Irrigation	0	0	0	0	0	0	0	0	0	50	0	50	50	0	50
Land Development	8804	0	8804	0	0	0	0	0	0	285	0	285	9089	0	9089
Farm Mechanism	100	0	100	0	0	0	137	0	137	40	0	40	277	0	277
Term Loans	8904	0	8904	0	0	0	137	0	137	375	0	375	9416	0	9416
Horticulture	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Spices/Cardamom	405	10583	10988	2012	0	2012	520	0	520	2610	0	2610	5547	10583	16130
Miscellaneous/Floriculture	7502	0	7502	0	0	0	0	0	0	190	0	190	7692	0	7692
Plantation & Horticulture	7907	10583	18490	2012	0	2012	520	0	520	2800	0	2800	13239	10583	23822
Dairy Development	900	5600	6500	0	0	0	0	0	0	5208	216	5424	6108	5816	11924
Poultry	150	0	150	0	0	0	0	0	0	2280	500	2780	2430	500	2930
Sheep/Goat/Pig	0	0	0	0	0	0	0	0	0	1840	0	1840	1840	0	1840
Miscellaneous	1455	0	1455	0	0	0	0	0	0	200	0	200	1655	0	1655
Animal Husbandry	2505	5600	8105	0	0	0	0	0	0	9528	716	10244	12033	6316	18349
Fisheries	0	0	0	0	0	0	0	0	0	350	0	350	350	0	350
Forestry & Wasteland Dev.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Storage & Market Yards	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Agri & Allied Activities	3577	0	3577	0	0	0		0	0		0	0	3577	0	3577
GRAND TOTAL	53969	18493	72462	8998	3875	12873	3184	2330	5514	19102	3026	22128	85253	27724	112977