

NETWORK OF BANK BRANCHES

As on 30.09.2016

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	3	2	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	143	109	34

Type of Banks	No. of Banks	No. of Branches
Public Sector Banks	22	105
Private Sector Banks	8	24
Co-operative Banks	1	14
Total	31	143

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	1	0	3
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	31	18	143

CURRENCY CHEST BRANCHES :

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

*The construction of the Currency Chest is under process. Order for supply and installation of portable strong room and Bins has been placed to Godrej.

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

Numer of ATMs in the State of Sikkim

(As on 30.09.2016)

	Banks	East Distt.	North Distt	South Distt.	West District	Total ATMs
1	State Bank of India	35	6	10	4	55
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.	3	0	0	0	3
7	AXIS Bank	22	0	5	1	28
8	IDBI Bank	3	1	1	1	6
9	HDFC Bank	11	0	3	0	14
10	Corporation Bank	2	0	0	0	2
11	Central Bank of India	8	2	2	7	19
12	IndusInd Bank	1	0	1	0	2
13	ICICI Bank Ltd.	5	0	2	1	8
14	Syndicate Bank	1	0	0	0	1
15	Bank of Baroda	5	0	0	0	5
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	2	0	1	0	3
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	1	0	0	0	1
27	Bharatiya Mahila Bank	1	0	0	0	1
28	Kotak Mahindra Bank	1	0	0	0	1
	TOTAL	125	11	31	16	183

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 50th State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 1st September, 2016 at Mayfair Hotel & Resort, Gangtok

The Minutes of the 50th State Level Banker's Committee (SLBC) Meeting for Sikkim held on 1st September 2016 at Mayfair Hotel & Resort, Gangtok were duly circulated under cover of letter no. LB/32/311 dated 07.10.2016.

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 50th SLBC Meeting held on 1st September 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 28 nos. of FLCs during the quarter.
2. Activation of BC/CSPs for covering unbanked villages.	Banks	Last meeting of sub-committee of SLBC on FI was held on 16.12.2016. It was advised to all the Banks for appointing and activating CSPs immediately.
3. Improvement on percentage of ACP achievement by Bank.	Banks	Progress is as per Agenda No.5
4. Promotion of Joint Liability Groups (JLG)	NABARD / Banks	Bank has not financed any JLG during the quarter.
5. Financing of Dairy farmers under DEDs.	Banks	Progress is as per Agenda No.15
6. Credit Linkage to all eligible SHGs.	Banks	Progress report as per Agenda No.7
7. Submission of consent form of beneficiaries under social welfare schemes by Banks to the Department of SJE & WD.	Banks	The concerned department to apprise the status to the house.

AGENDA NO: 3**Credit : Deposit Ratio / Credit + Investment : Deposit Ratio as on 30.09.2016**

Banks	C:D Ratio as on 30.09.2015	C+I:D Ratio as on 30.09.2015	As on 30.09.2016						As on 30.09.2016			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	34.6%	72.6%	15678196	8099468	51.7%	6865531	14964999	95.5%	15678196	17795907	113.5%	2830908
C B I	22.8%	40.9%	7877517	1903039	24.2%	1831660	3734699	47.4%	7877517	3734699	47.4%	
UCO Bank	15.7%	15.7%	1072293	262811	24.5%	0	262811	24.5%	1072293	262811	24.5%	
Canara Bank	16.6%	263.2%	2322264	588373	25.3%	6317600	6905973	297.4%	2322264	6905973	297.4%	
Vijaya Bank	5.9%	5.9%	2127886	168160	7.9%	0	168160	7.9%	2127886	168160	7.9%	
Bank of Baroda	114.7%	114.7%	1088330	1026239	94.3%	0	1026239	94.3%	1088330	1026239	94.3%	
Bank of India	11.6%	30.9%	1079508	131040	12.1%	175500	306540	28.4%	1079508	306540	28.4%	
Union Bank of India	31.6%	31.6%	4508228	1684965	37.4%	0	1684965	37.4%	4508228	1684965	37.4%	
P N B	72.8%	72.8%	669190	465998	69.6%	0	465998	69.6%	669190	465998	69.6%	
O B C	49.9%	49.9%	748522	356316	47.6%	0	356316	47.6%	748522	356316	47.6%	
Corporation Bank	51.0%	51.0%	363280	259778	71.5%	0	259778	71.5%	363280	259778	71.5%	
IDBI Bank	5.7%	622.7%	2079228	242419	11.7%	16732390	16974809	816.4%	2079228	16974809	816.4%	
Allahabad Bank	18.8%	68.8%	558483	178396	31.9%	433926	612322	109.6%	558483	612322	109.6%	
United Bank of India	152.2%	152.2%	455026	614755	135.1%	0	614755	135.1%	455026	614755	135.1%	
I O B	54.3%	54.3%	233370	147690	63.3%	0	147690	63.3%	233370	147690	63.3%	
Syndicate Bank	3.9%	3.9%	499582	58455	11.7%	0	58455	11.7%	499582	58455	11.7%	
Andhra Bank	38.9%	38.9%	211231	101760	48.2%	0	101760	48.2%	211231	101760	48.2%	
Indian Bank	3.2%	3.2%	169097	31767	18.8%	0	31767	18.8%	169097	31767	18.8%	
Dena Bank	67.4%	67.4%	410480	335742	81.8%	0	335742	81.8%	410480	335742	81.8%	
B o M	8.5%	8.5%	231110	36682	15.9%	0	36682	15.9%	231110	36682	15.9%	
P&S Bank	35.2%	35.2%	45317	27736	61.2%	0	27736	61.2%	45317	27736	61.2%	
Bharatiya Mahila Bank	32.6%	32.6%	24875	42279	170.0%	0	42279	170.0%	24875	42279	170.0%	
Tot. Pub Sector Bank	28.9%	95.7%	42453013	16763868	39.5%	32356607	49120475	115.7%	42453013	51951383	122.4%	2830908
AXIS Bank Ltd.	24.5%	24.5%	4966970	677859	13.6%	0	677859	13.6%	4966970	677859	13.6%	
HDFC Bank	20.7%	20.7%	6953333	1348641	19.4%	0	1348641	19.4%	6953333	1348641	19.4%	
IndusInd Bank	42.3%	42.3%	1574769	666767	42.3%	0	666767	42.3%	1574769	666767	42.3%	
ICICI Bank	173.4%	677.2%	690494	2209364	320.0%	0	2209364	320.0%	690494	2209364	320.0%	
YES Bank	18.6%	18.6%	250700	50314	20.1%	0	50314	20.1%	250700	50314	20.1%	
Kotak Mahindra Bank	0.0%	0.0%	84800	0	0.0%	0	0	0.0%	84800	0	0.0%	
South Indian Bank	24.1%	24.1%	45923	15144	33.0%	0	15144	33.0%	45923	15144	33.0%	
Bandhan Bank	0.0%	0.0%	74700	379100	507.5%	0	379100	507.5%	74700	379100	507.5%	
Total Pvt SB	37.7%	77.7%	14641689	5347189	36.5%	0	5347189	36.5%	14641689	5347189	36.5%	
Total for C B	30.2%	93.1%	57094702	22111057	38.7%	32356607	54467664	95.4%	57094702	54467664	95.4%	
SISCO Bank	26.5%	26.5%	2749219	2331403	84.8%	0	2331403	84.8%	2749219	2331403	84.8%	
TOTAL	29.8%	86.7%	59843921	24442460	40.8%	32356607	56799067	94.9%	59843921	59629975	99.6%	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
IDBI Bank	Sneha Kinetic	1871863
	Punj Llyod	14214425
	Madhya Bharat Power Corp	646102
	IDBI TOTAL	16732390
Grand Total		32356607

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 September 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.	94279	8968	9.5%	193914	26324	13.6%	3647867	514308	14.1%	3936060	549600	14.0%
C.B.I.	74153	5273	7.1%	34743	48	0.1%	389254	5742	1.5%	498150	11063	2.2%
UCO Bank	501	175	34.9%	120	67	55.8%	14527	10431	71.8%	15148	10673	70.5%
Union Bank	13950	120	0.9%	643	19	3.0%	51561	2872	5.6%	66154	3011	4.6%
IDBI Bank	77226	11596	15.0%	0	0	0.0%	209876	75758	36.1%	287102	87354	30.4%
U.B.I.	7236	1190	16.4%	949	227	23.9%	42816	6365	14.9%	51001	7782	15.3%
Dena Bank	24	9	37.5%	9050	135	1.5%	132	26	19.7%	9206	170	1.8%
Canara 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%
Vijaya Bank	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	30300	25800	85.1%	506	470	92.9%	3723	3520	94.5%	34529	29790	86.3%
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	1093	29	2.7%	7558	1516	20.1%	1159	1140	98.4%	9810	2685	27.4%
Corp. Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
HDFC Bank	11253	9233	82.0%	22266	22016	98.9%	1207	1190	98.6%	34726	32439	93.4%
Allahabad	58	48	82.8%	47	32	68.1%	668	511	76.5%	773	591	76.5%
Indusind Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Syndicate Bank	48	0	0.0%	6235	3215	51.6%	6707	3285	49.0%	12990	6500	50.0%
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%
BoM	2100	733	34.9%	2605	731	0.0%	40664	18759	46.1%	45369	20223	44.6%
P & S Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
BMB	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Total for CBs	312580	63308	20.3%	280328	55164	19.7%	4442041	658707	14.8%	5034949	777179	15.4%
SISCO Bank	136999	19323	14.1%	909.5	196.5	21.6%	200888	19713	9.8%	338796.5	39232.5	11.6%
TOTAL	449579	82631	18.4%	281237.5	55360.5	19.7%	4642929	678420	14.6%	5373745.	816411.	15.2%

Recovery position in Govt. Sponsored Schemes as on 30th September, 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.	3639	76	2.1%	1637	273	16.7%	3117	131	4.2%	8393	480	5.7%
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%	99	86	86.9%	235	212	90.2%	334	298	89.2%
Union Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
IDBI Bank	0	0	0.0%	0	0	0.0%	1657	717	43.3%	1657	717	43.3%
U.B.I.	45	0	0.0%	17	17	100.0%	1495	95	6.4%	1557	112	7.2%
Dena Bank	0	0	0.0%	12	3	25.0%	0	0	0.0%	12	3	25.0%
Canara 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%
Vijaya Bank	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%	355	0	0.0%	750	0	0.0%	1105	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%
Corp. 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%
Allahabad	0	0	0.0%	0	0	0.0%	200	100	50.0%	200	100	50.0%
Indusind Bank	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%
BoM	0	0	0.0%	665	100	0.0%	0	0	0.0%	665	100	15.0%
P & S Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
BMB	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Total for CBs	4738	251	5.3%	14053	6284	44.7%	8600	1300	15.1%	27391	7835	28.6%
SISCO Bank	917	105	11.5%	0	0	0.0%	658	104	15.8%	1575	209	13.3%
TOTAL	5655	356	6.3%	14053	6284	44.7%	9258	1404	15.2%	28966	8044	27.8%

AGENDA NO. 5

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

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at 34.2%.

Achievement under Priority and Non-Priority Sector as on 30.09.2016

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	9529	1604268	1615	833532	16.9%	52.0%
Central Bank of India	4772	682775	653	210623	13.7%	30.8%
UCO Bank	1427	255798	101	20480	7.1%	8.0%
Canara Bank	1851	323776	684	93299	37.0%	28.8%
Vijaya Bank	262	74730	0	0	0.0%	0.0%
Bank of Baroda	668	146240	153	225228	22.9%	154.0%
Bank of India	388	101400	113	22286	29.1%	22.0%
Union Bank of India	2206	360991	425	77269	19.3%	21.4%
Punjab National Bank	269	68840	103	20796	38.3%	30.2%
Oriental Bank of Comm.	783	175260	238	146852	30.4%	83.8%
Corporation Bank	276	79330	24	19065	8.7%	24.0%
IDBI Bank	1307	207544	199	44754	15.2%	21.6%
Allahabad Bank	415	107210	53	14744	12.8%	13.8%
United Bank of India	840	161077	118	29160	14.0%	18.1%
Indian Overseas Bank	747	135995	82	19503	11.0%	14.3%
Syndicate Bank	380	91480	55	16500	14.5%	18.0%
Andhra Bank	216	49120	50	12605	23.1%	25.7%
Indian Bank	183	47520	18	8185	9.8%	17.2%
Dena Bank	510	102160	52	12919	10.2%	12.6%
Bank of Maharashtra	212	47560	3	240	1.4%	0.5%
Punjab & Sind Bank	180	53420	66	20132	36.7%	37.7%
Bharatiya Mahila Bank	233	55940	58	7979	24.9%	14.3%
Tot. for Comm. Banks	27654	4932434	4863	1856151	17.6%	37.6%
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	409	31786	28.7%	12.8%
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	10	3146	6.4%	5.9%
Bandhan Bank	226	49075	110	130600	48.7%	266.1%
Total Pvt Banks	6200	1214013	1400	357042	22.6%	29.4%
SISCO Bank Ltd.	5180	620981	429	101021	8.3%	16.3%
TOTAL	39034	6767428	6692	2314214	17.1%	34.2%

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

All Banks together disbursed Rs.121.11 crores at the end of 2nd quarter under priority sector advances @ 23.1% of achievement under ACP

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.09.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	7781	1138068	862	210451	11.1%	18.5%	4520710
Central Bank of India	4278	554075	422	133469	9.9%	24.1%	1196708
UCO Bank	1282	213298	73	13041	5.7%	6.1%	179368
Canara Bank	1697	274276	617	73107	36.4%	26.7%	351626
Vijaya Bank	162	44730	0	0	0.0%	0.0%	129185
Bank of Baroda	548	111240	48	152038	8.8%	136.7%	663388
Bank of India	298	76400	111	21711	37.2%	28.4%	102084
Union Bank of India	1939	290491	388	57794	20.0%	19.9%	1008423
Punjab National Bank	199	48840	38	7660	19.1%	15.7%	131224
Oriental Bank of Comm.	573	115260	179	106574	31.2%	92.5%	260298
Corporation Bank	156	44330	24	19065	15.4%	43.0%	231131
IDBI Bank	1138	164544	190	40428	16.7%	24.6%	170750
Allahabad Bank	335	83210	50	13284	14.9%	16.0%	169109
United Bank of India	700	124577	115	29034	16.4%	23.3%	551943
Indian Overseas Bank	667	112995	65	16432	9.7%	14.5%	127279
Syndicate Bank	325	76480	29	8777	8.9%	11.5%	42256
Andhra Bank	171	36120	48	11505	28.1%	31.9%	12251
Indian Bank	143	35520	18	8185	12.6%	23.0%	29148
Dena Bank	460	88160	33	5669	7.2%	6.4%	318779
Bank of Maharashtra	177	37560	1	40	0.6%	0.1%	27498
Punjab & Sind Bank	145	43420	10	3675	6.9%	8.5%	22489
Bharatiya Mahila Bank	193	43940	55	7600	28.5%	17.3%	36981
Tot. for Comm.Banks	23367	3757534	3376	939539	14.4%	25.0%	10282628
AXIS Bank Ltd.	1122	181574	0	0	0.0%	0.0%	62031
HDFC Bank	1818	323360	503	52228	27.7%	16.2%	281029
IndusInd Bank	434	73815	0	0	0.0%	0.0%	1647
ICICI Bank	1161	175609	24	11817	2.1%	6.7%	12931
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	2	800	1.6%	1.9%	800
Bandhan Bank	206	43075	110	130600	53.4%	303.2%	379100
Total Pvt Banks	5120	913513	639	195445	12.5%	21.4%	737538
SISCO Bank Ltd.	4922	562681	350	76148	7.1%	13.5%	1970451
TOTAL	33409	5233728	4365	1211132	13.1%	23.1%	12990617

A. Agriculture and Allied Activities

The overall achievement under this sector recorded at 9.8% at the end of 2nd quarter. Sub-sector wise credit flow under Agriculture and Allied Activities is as per Page No.32.

(As on 30.09.2016)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.09.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	5730	463123	322	25667	5.6%	5.5%	211457
Central Bank of India	3447	251333	162	30344	4.7%	12.1%	489342
UCO Bank	904	75825	3	490	0.3%	0.6%	23687
Canara Bank	1215	94370	257	25689	21.2%	27.2%	71884
Vijaya Bank	82	7160	0	0	0.0%	0.0%	7165
Bank of Baroda	368	31850	0	0	0.0%	0.0%	8626
Bank of India	164	15170	64	10857	39.0%	71.6%	36591
Union Bank of India	1430	112760	125	15640	8.7%	13.9%	85206
Punjab National Bank	120	11370	12	1165	10.0%	10.2%	2909
Oriental Bank of Comm.	397	33770	0	0	0.0%	0.0%	2839
Corporation Bank	75	6760	0	0	0.0%	0.0%	4787
IDBI Bank	850	63100	97	17751	11.4%	28.1%	18964
Allahabad Bank	198	17280	4	305	2.0%	1.8%	13309
United Bank of India	461	39405	30	4350	6.5%	11.0%	49544
Indian Overseas Bank	461	39365	23	8662	5.0%	22.0%	37124
Syndicate Bank	197	17150	0	0	0.0%	0.0%	49
Andhra Bank	111	10460	0	0	0.0%	0.0%	474
Indian Bank	76	6860	0	0	0.0%	0.0%	0
Dena Bank	296	26105	16	3669	5.4%	14.1%	10116
Bank of Maharashtra	115	6010	0	0	0.0%	0.0%	1904
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	1115	144589	6.6%	10.7%	1076846
AXIS Bank Ltd.	810	61365	0	0	0.0%	0.0%	3122
HDFC Bank	1216	101540	106	9165	8.7%	9.0%	71071
IndusInd Bank	281	23660	0	0	0.0%	0.0%	0
ICICI Bank	836	64460	21	2247	2.5%	3.5%	7198
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	10	4900	7.8%	41.2%	61634
Total Pvt Banks	3420	275800	137	16312	4.0%	5.9%	143025
SISCO Bank Ltd.	4279	368342	243	33910	5.7%	9.2%	405689
TOTAL	24578	1990188	1495	194811	6.1%	9.8%	1625560

B. Industry Sector

The overall achievement under this sector recorded at 40.9% at the end of 2nd quarter.

(As on 30.09.2016)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.09.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	221	69548	5	1100	2.3%	1.6%	139633
Central Bank of India	136	40005	6	3000	4.4%	7.5%	128565
UCO Bank	36	15700	0	0	0.0%	0.0%	8226
Canara Bank	56	21475	139	18002	248.2%	83.8%	243043
Vijaya Bank	4	4600	0	0	0.0%	0.0%	0
Bank of Baroda	15	10900	3	94420	20.0%	866.2%	91111
Bank of India	10	9200	14	2762	140.0%	30.0%	6290
Union Bank of India	56	18575	107	12025	191.1%	64.7%	255887
Punjab National Bank	3	4500	0	0	0.0%	0.0%	63588
Oriental Bank of Comm.	16	12400	6	624	37.5%	5.0%	25809
Corporation Bank	5	4600	0	0	0.0%	0.0%	104775
IDBI Bank	37	11275	1	200	2.7%	1.8%	611
Allahabad Bank	9	7700	0	0	0.0%	0.0%	6155
United Bank of India	17	8687	0	0	0.0%	0.0%	189050
Indian Overseas Bank	16	8600	0	0	0.0%	0.0%	52153
Syndicate Bank	9	7700	0	0	0.0%	0.0%	9874
Andhra Bank	2	3000	26	4875	1300.0%	162.5%	0
Indian Bank	3	4200	0	0	0.0%	0.0%	18275
Dena Bank	10	5300	0	0	0.0%	0.0%	292551
Bank of Maharashtra	3	4500	0	0	0.0%	0.0%	3067
Punjab & Sind Bank	3	4500	0	0	0.0%	0.0%	0
Bharatiya Mahila Bank	4	4600	1	250	25.0%	5.4%	608
Total for Comm.Banks	671	281565	308	137258	45.9%	48.7%	1639271
AXIS Bank Ltd.	32	13575	0	0	0.0%	0.0%	0
HDFC Bank	45	21300	0	0	0.0%	0.0%	29398
IndusInd Bank	10	5400	0	0	0.0%	0.0%	0
ICICI Bank	32	12675	3	9570	9.4%	75.5%	5733
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	3	4500	0	0	0.0%	0.0%	0
Bandhan Bank	6	3200	0	0	0.0%	0.0%	125246
Total Pvt. Banks	134	69650	3	9570	2.2%	13.7%	160377
SISCO Bank Ltd.	97	18700	37	4450	38.1%	23.8%	165397
TOTAL	902	369915	348	151278	38.6%	40.9%	1965045

C. Other Priority Sector

The overall achievement under this sector recorded at 30.1% at the end of 2nd quarter.

(As on 30.09.2016)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.09.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	1830	605397	535	183684	29.2%	30.3%	4169620
Central Bank of India	695	262737	254	100125	36.5%	38.1%	578801
UCO Bank	342	121773	70	12551	20.5%	10.3%	147455
Canara Bank	426	158431	221	29416	51.9%	18.6%	36699
Vijaya Bank	76	32970	0	0	0.0%	0.0%	122020
Bank of Baroda	165	68490	45	57618	27.3%	84.1%	563651
Bank of India	124	52030	33	8092	26.6%	15.6%	59203
Union Bank of India	453	159156	156	30129	34.4%	18.9%	667330
Punjab National Bank	76	32970	26	6495	34.2%	19.7%	64727
Oriental Bank of Comm.	160	69090	173	105950	108.1%	153.4%	231650
Corporation Bank	76	32970	24	19065	31.6%	57.8%	121569
IDBI Bank	251	90169	92	22477	36.7%	24.9%	151175
Allahabad Bank	128	58230	46	12979	35.9%	22.3%	149645
United Bank of India	222	76485	85	24684	38.3%	32.3%	313349
Indian Overseas Bank	190	65030	42	7770	22.1%	11.9%	38002
Syndicate Bank	119	51630	29	8777	24.4%	17.0%	32333
Andhra Bank	58	22660	22	6630	37.9%	29.3%	11777
Indian Bank	64	24460	18	8185	28.1%	33.5%	10873
Dena Bank	154	56755	17	2000	11.0%	3.5%	16112
Bank of Maharashtra	59	27050	1	40	1.7%	0.1%	22527
Punjab & Sind Bank	76	32970	10	3675	13.2%	11.1%	22489
Bharatiya Mahila Bank	73	28470	54	7350	74.0%	25.8%	35504
Total for Comm.Banks	5817	2129923	1953	657692	33.6%	30.9%	7566511
AXIS Bank Ltd.	280	106634	0	0	0.0%	0.0%	58909
HDFC Bank	557	200520	397	43063	71.3%	21.5%	180560
IndusInd Bank	143	44755	0	0	0.0%	0.0%	1647
ICICI Bank	293	98474	0	0	0.0%	0.0%	0
Yes Bank	73	28470	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	73	28470	0	0	0.0%	0.0%	0
South Indian Bank	76	32770	2	800	2.6%	2.4%	800
Bandhan Bank	71	27970	100	125700	140.8%	449.4%	192220
Total Pvt. Banks	1566	568063	499	169563	31.9%	29.8%	434136
SISCO Bank Ltd.	546	175639	70	37788	12.8%	21.5%	1399365
TOTAL	7929	2873625	2522	865043	31.8%	30.1%	9400012

Non-Priority Sector : Bank wise performance is as under

(As on 30.09.2016)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.09.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	1748	466200	753	623081	43.1%	133.7%	2560831
Central Bank of India	494	128700	231	77154	46.8%	59.9%	705532
UCO Bank	145	42500	28	7439	19.3%	17.5%	85179
Canara Bank	154	49500	67	20192	43.5%	40.8%	236743
Vijaya Bank	100	30000	0	0	0.0%	0.0%	38975
Bank of Baroda	120	35000	105	73190	87.5%	209.1%	362021
Bank of India	90	25000	2	575	2.2%	2.3%	28956
Union Bank of India	267	70500	37	19475	13.9%	27.6%	699121
Punjab National Bank	70	20000	65	13136	92.9%	65.7%	334774
Oriental Bank of Comm.	210	60000	59	40278	28.1%	67.1%	96018
Corporation Bank	120	35000	0	0	0.0%	0.0%	28647
IDBI Bank	169	43000	9	4326	5.3%	10.1%	71669
Allahabad Bank	80	24000	3	1460	3.8%	6.1%	9287
United Bank of India	140	36500	3	126	2.1%	0.3%	28448
Indian Overseas Bank	80	23000	17	3071	21.3%	13.4%	20411
Syndicate Bank	55	15000	26	7723	47.3%	51.5%	16199
Andhra Bank	45	13000	2	1100	4.4%	8.5%	89509
Indian Bank	40	12000	0	0	0.0%	0.0%	2619
Dena Bank	50	14000	19	7250	38.0%	51.8%	17049
Bank of Maharashtra	35	10000	2	200	5.7%	2.0%	9184
Punjab & Sind bank	35	10000	56	16457	160.0%	164.6%	5247
Bharatiya Mahila Bank	40	12000	3	379	7.5%	3.2%	5298
Total for Comm. Banks	4287	1174900	1487	916612	34.7%	78.0%	5451717
AXIS Bank Ltd.	215	56000	0	0	0.0%	0.0%	615828
HDFC Bank	350	97500	368	139282	105.1%	142.9%	1067613
IndusInd Bank	100	26000	0	0	0.0%	0.0%	665000
ICICI Bank	265	73000	385	19969	145.3%	27.4%	2196553
Yes Bank	50	15000	0	0	0.0%	0.0%	50314
Kotak Mahindra Bank	50	15000	0	0	0.0%	0.0%	0
South Indian Bank	30	12000	8	2346	26.7%	19.6%	14344
Bandhan Bank	20	6000	0	0	0.0%	0.0%	0
Total Pvt Banks	1080	300500	761	161597	70.5%	53.8%	4609652
SISCO Bank Ltd.	258	58300	79	24873	30.6%	42.7%	434105
TOTAL	5625	1533700	2327	1103082	41.4%	71.9%	10495474

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

The target under the scheme has been allotted to the Banks for the FY 2016-17. The status of proposals forwarded to the Bank Branches is as follows:

P M E G P
Sponsored by DIC

(As on 30.09.2016)

(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	6	0	0	0	0	3	3
C.B.I.	6	1200	3	0	0	0	0	1	2
UCO Bank	0	0	1	0	0	0	0	1	0
Canara Bank	4	800	0						
Vijaya Bank	0	0	0						
B.O.B.	2	400	0						
Bank of India	1	200	0						
Union Bank	3	600	4	0	0	0	0	1	3
P.N.B.	0	0	0						
O.B.C.	0	0	0						
Corpn.Bank	0	0	1	0	0	0	0	0	1
IDBI Bank	1	200	2	0	0	0	0	0	2
Allahabad Bank	1	200	1	1	4.50	1	4.50	0	0
U.B.I.	1	200	0						
I.O.B.	1	200	0						
Syndicate Bank	0	0	0						
Andhra Bank	0	0	0						
Indian Bank	0	0	0						
Dena Bank	1	200	0						
BOM	1	200	0						
P & S Bank	0	0	0						
BMB	0	0	4	1	3.42	1	3.42	0	3
Indusind Bank	0	0	0						
Axis Bank	0	0	0						
TOTAL	40	8000	22	2	7.92	2	7.92	6	14

Details of Pending cases as under :

SBI 3	2 Under process (incomplete documents), 1 will be sanctioned shortly
CBI 2	1 under process. 1 pending as BM yet to be posted (Mangalbaray branch)
Union 3	1 sent to RO for sanction. 2 under process
Corporation 1	1 under process
IDBI : 2	2 under process
BMB 3	Under process

P M E G P
Sponsored by KVIC

Name of Bank	(As on 30.09.2016)							(Amt. in Rs'000)	
	Annual Target		Spon	Sanctioned		Disbursed		Reject	Pend.
	No.	MM	No.	No.	Amt.	No.	Amt.	No.	No.
S.B.I.	9	1800	2	0	0	0	0	0	2
C.B.I.	5	1000	8	0	0	0	0	0	8
UCO Bank	0	0	0						
Canara Bank	2	400	0						
Union Bank	2	400	2	0	0	0	0	0	2
O.B.C.	1	200	0						
IDBI Bank	2	400	0						
U.B.I	1	200	0						
Dena Bank	1	200	0						
Allahabad Bank	1	200	0						
Andhra Bank	1	200	0						
Corporation	1	200	0						
P N B	1	200	0						
Syndicate Bank	1	200	0						
Indian Bank	1	200	0						
Vijaya Bank	1	200	0						
TOTAL	30	6000	12	0	0	0	0	0	12

Details of pending cases as under :

SBI 2	Applicant asked to submit documents. Not yet submitted despite reminders
CBI 8	3 Applications not received by branch. 3 Applications pending as BM yet to be posted at Mangalbaray. 2 Applications under process
Union Bank 2	Under Process

P M E G P
Sponsored by SKVIB

(As on 30.09.2016)

(Amt. in Rs'000)

Name of Bank	Annual Target		Spon No.	Sanctioned		Disbursed		Reject No.	Pend. No.
	No.	MM		No.	Amt.	No.	Amt.		
S.B.I.	7	1400	14	0	0	0	0	5	9
C.B.I.	4	800	15	1	2.10	1	2.10	7	7
UCO Bank	4	800	1	0	0	0	0	1	0
Canara Bank	3	600	1	0	0	0	0	1	0
Union Bank	3	600	1	0	0	0	0	0	1
O.B.C.	0	0	0						
IDBI Bank	2	400	0						
U.B.I	1	200	0						
I.O.B	1	200	0						
Dena Bank	1	200	0						
Syndicate Bank	1	200	1	0	0	0	0	1	0
Bank of Baroda	1	200	0						
Bank of India	1	200	0						
P & S Bank	1	200	0						
Andhra Bank	0	0	1	0	0	0	0	0	1
TOTAL	30	6000	34	1	2.10	1	2.10	15	18 *

Details of pending cases as under :

SBI 9	6 applications ; Joint inspection called for 3 application : will be sanctioned shortly
CBI 7	1 application not received 3 pending as BM yet to be posted at Mangalbaray branch 3 under process
Union Bank 1	1 under process
Andhra bank 1	1 considered for sanction after scaling down of project cost

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 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.

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)

On 22nd November 2016 Task Force Committee has recommended and forwarded 49 Nos. of applications to the Bank Branches under Self Employment Programme (SEP-I) component of DAY-NULM.

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 30.09.2016				
		No. of Groups	Savings Linked		Credit linked	
			No.	Amt.	No.	Amt.
NABARD	EAST	565	334	12665	119	4710
	NORTH	401	384	15100	20	910
NERLP	WEST	1718	1700	27002	111	5800
	SOUTH	1496	1496	60901	96	16802
SRDA, GoS		300	-	-	-	-
		4480	3914	115668	346	28222

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

The position on issuance of Kisan Credit Cards (KCC) in the State as on 30.09.2016 is furnished below.

Name of Bank	Annual Target		KCC issued during year		Cumulative as on 30.09.2016	
	No.	Amount	No.	Amount	No.	Amount
State Bank of India	3635	323996	226	18619	7092	158606
Central Bank of India	2422	179550	98	7199	1794	135356
UCO Bank	553	52370	0	0	53	3356
Union Bank of India	939	80470	37	1455	501	35030
IDBI Bank	556	43850	30	2521	114	8616
United Bank of India	287	28500	17	1866	170	7802
Dena Bank	182	18100	10	1360	18	2228
Canara Bank	768	65250	53	3570	171	7059
Vijaya Bank	60	5550	0	0	1	25
Bank of Baroda	230	22500	7	192	18	623
Bank of India	120	11800	44	850	72	1187
Punjab National Bank	100	9500	0	0	10	175
Oriental Bank of Comm.	240	22650	0	0	0	0
Corporation Bank	50	4900	0	0	0	0
Allahabad Bank	130	12450	11	585	57	4048
Indian Overseas Bank	272	26600	3	156	6	360
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	536	38373	10085	365124
Axis Bank Ltd.	530	43600	0	0	8	2679
HDFC Bank Ltd.	726	71550	211	19513	884	31812
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	211	19513	893	34611
SISCO Bank	3053	281213	144	12299	3646	137886
GRAND TOTAL	16257	1430149	891	70185	14624	537621

AGENDA NO. 9**Housing Finance Scheme**

The position of Housing Loan is as below: (As on 30.09.2016)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.09.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	168	233800	179	71434	106.5%	30.6%	2986652
Central Bank of India	65	82400	21	8845	32.3%	10.7%	197619
UCO Bank	26	38100	42	6200	161.5%	16.3%	103025
Union Bank of India	40	56900	49	9594	122.5%	16.9%	2612
IDBI Bank	22	32900	17	6909	77.3%	21.0%	66551
United Bank of India	21	28500	53	18930	252.4%	66.4%	548516
Dena Bank	18	27000	1	1000	5.6%	3.7%	9258
Canara Bank	35	65900	10	3447	28.6%	5.2%	487114
Vijaya Bank	6	9000	0	0	0.0%	0.0%	59336
Bank of Baroda	12	18000	31	44997	258.3%	250.0%	187398
Bank of India	9	13500	14	2500	155.6%	18.5%	102564
Punjab National Bank	6	9000	23	5595	383.3%	62.2%	31590
Oriental Bank of Com.	12	18000	23	5667	191.7%	31.5%	17812
Corporation Bank	6	9000	0	0	0.0%	0.0%	211362
Allahabad Bank	13	19500	2	1300	15.4%	6.7%	8915
Indian Overseas Bank	16	23500	11	1500	68.8%	6.4%	13755
Syndicate Bank	9	13500	0	0	0.0%	0.0%	0
Andhra Bank	3	4500	10	3150	333.3%	70.0%	641
Indian Bank	3	4500	3	1500	100.0%	33.3%	11872
Bank of Maharashtra	6	9000	0	0	0.0%	0.0%	21905
Punjab & Sind Bank	6	9000	0	0	0.0%	0.0%	6791
Bharatiya Mahila Bank	3	4500	1	1400	33.3%	31.1%	7849
Total Comm.Banks	505	730000	490	193968	97.0%	26.6%	5083137
AXIS Bank Ltd.	27	39500	0	0	0.0%	0.0%	911
HDFC Bank	60	90000	2	160	3.3%	0.2%	510
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%	3068
SISCO Bank Ltd.	56	78400	36	25503	64.3%	32.5%	160667
TOTAL	701	1017900	528	219631	75.3%	21.6%	5246872

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

As on 30.09.2016

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.09.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	107	43000	11	3491	10.3%	8.1%	57017
Central Bank of India	76	31040	6	6099	7.9%	19.6%	16290
UCO Bank	40	16600	2	988	5.0%	6.0%	5315
Canara Bank	50	20785	3	543	6.0%	2.6%	2578
Vijaya Bank	15	6000	0	0	0.0%	0.0%	6037
Bank of Baroda	27	10800	4	2915	14.8%	27.0%	1752
Bank of India	21	8400	2	361	9.5%	4.3%	1200
Union Bank of India	59	24800	3	692	5.1%	2.8%	13229
Punjab National Bank	15	6000	0	0	0.0%	0.0%	5062
Oriental Bank of Corporation Bank	27	10800	1	205	3.7%	1.9%	4883
IDBI Bank	15	6000	0	0	0.0%	0.0%	4794
Allahabad Bank	32	13400	1	350	3.1%	2.6%	4700
United Bank of India	21	8400	2	805	9.5%	9.6%	2075
Indian Overseas Bank	27	11045	0	0	0.0%	0.0%	1823
Syndicate Bank	27	10900	1	133	3.7%	1.2%	1294
Andhra Bank	21	8400	0	0	0.0%	0.0%	1115
Indian Bank	15	6000	10	2400	66.7%	40.0%	811
Dena Bank Total	15	6000	0	0	0.0%	0.0%	0
Bank of Maharashtra	21	8585	0	0	0.0%	0.0%	750
Punjab & Sind Bank	15	6000	0	0	0.0%	0.0%	0
Bharatiya Mahila Bank	15	6000	0	0	0.0%	0.0%	405
Total for Comm. Banks	676	274955	47	19030	7.0%	6.9%	133932
AXIS Bank Ltd.	15	6000	1	48	6.7%	0.8%	2802
HDFC Bank Total	36	15000	0	0	0.0%	0.0%	528
IndusInd Bank Total	66	28200	0	0	0.0%	0.0%	68
ICICI Bank	21	8585	0	0	0.0%	0.0%	0
Yes Bank	36	15600	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%	3027
TOTAL	911	373140	47	19030	5.2%	5.1%	140611

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

As on 30.09.2016

(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	1100	22651	27361	51112	16.33%
C B I	40005	10900	105217	156122	3000	249	69651	72900	46.69%
UCO Bank	15700	3650	46383	65733	0	0	1638	1638	2.49%
Canara	21475	5500	48266	75241	18002	500	1940	20442	27.17%
Vijaya	4600	1000	13310	18910	0	0	0	0	0.00%
B o B	10900	3000	29910	43810	94420	0	7845	102265	233.43%
B o I	9200	2000	22610	33810	2762	0	4600	7362	21.77%
Union Bank	18575	5200	51216	74991	12025	4705	8866	25596	34.13%
P N B	4500	1000	13310	18810	0	0	0	0	0.00%
O B C	12400	3000	29910	45310	624	2000	5229	7853	17.33%
AXIS Bank	13575	3800	39354	56729	0	0	0	0	0.00%
Corporation	4600	1000	13310	18910	0	0	17712	17712	93.66%
HDFC	21300	5000	54120	80420	0	0	42885	42885	53.33%
IDBI Bank	11275	3400	28449	43124	200	400	7413	8013	18.58%
Allahabad	7700	2000	21610	31310	0	7069	3780	10849	34.65%
United Bank	8687	1300	26820	36807	0	0	5704	5704	15.50%
IndusInd	5400	1000	13510	19910	0	0	0	0	0.00%
I O B	8600	1800	21810	32210	0	220	2770	2990	9.28%
Syndicate	7700	2000	21610	31310	0	3152	5625	8777	28.03%
Andhra Bnk	3000	1000	9300	13300	4875	0	1080	5955	44.77%
ICICI Bank	12675	3200	28254	44129	9570	0	0	9570	21.69%
Indian Bank	4200	1000	9300	14500	0	0	4685	4685	32.31%
Dena Bank	5300	2000	13510	20810	0	200	650	850	4.08%
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	3675	3675	19.54%
BMB	4600	1000	13310	18910	250	679	4441	5370	28.40%
Kotak Bank	4500	1000	13310	18810	0	0	0	0	0.00%
South Indian	4500	800	13310	18610	0	0	800	800	4.30%
Bandhan Bank	3200	500	13310	17010	0	0	32600	32600	191.65%
Total Com.	351215	105150	957200	1413565	146828	41825	260950	449603	31.81%
SISCO	18700	3500	68493	90693	4450	0	1795	6245	6.89%
TOTAL	369915	108650	1025693	1504258	151278	41825	262745	455848	30.30%

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	2455	147.2	31352	1351
Central Bank of India	1949	2107	35784	36930
UCO Bank	793	484	4193	18893
Canara Bank	945	284	10844	4153
Vijaya Bank	2	12	1001	1267
Bank of Baroda	3	101	299	1343
Bank of India	385	259	3565	2587
Union Bank of India	46	502	9092	9256
Punjab National Bank	0	0	2944	9216
Oriental Bank of Com	273	339	2915	6519
AXIS Bank Ltd.	0	0	1433	524
Corporation Bank	65	250	783	1952
HDFC Bank	781	447	6169	4156
IDBI Bank	645	1608	5902	4575
Allahabad Bank	15	0	623	1098
United Bank of India	356	965	3882	3699
Indusind Bank	0	0	104	14
Indian Overseas Bank	50	6	2339	3022
Syndicate Bank	78	27	611	1348
Andhra Bank	4	23	636	1408
ICICI Bank	0	0	478	528
Indian Bank	48	26	1005	571
Dena Bank	1948	2547	5285	120914
Bank of Maharashtra	40	267	2669	24497
Yes Bank	0	0	79	58683
P & S Bank	274	644	318	688
Bharatiya Mahila Bank	0	0	50	6
Kotak Mahindra Bank	0	0	86	1707
South Indian Bank	20	22	20	22
Bandhan Bank	0	0	0	0
Total Comm Banks	11175	11067.2	134461	320927
SISCO Bank Ltd.	299	5374.3	24909	35480
GRAND TOTAL	11474	16441.5	159370	356407

AGENDA NO.13

Weavers Credit Card Scheme (WCC)

The concerned department 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 30.09.2016)			(Amt. in Rs'000)			
	Spons. No.	Sanctioned No.	Amt.	Disbursed No.	Amt.	Reject. No.	Pend. No.
C.B.I	2	0	0	0	0	1	1
S.B.I	9	0	0	0	0	3	6
Bharatiya Mahila Bank	24	13	325	13	325	9	2
TOTAL	35	13	325	13	325	13	9

AGENDA NO.15

Dairy Entrepreneurship Development Scheme (DEDs)

The present status under the scheme at the end of 2nd quarter for the FY 2016-17 is furnished below:

Name of Bank	(As on 30.09.2016)		(Amt. in Rs'000)	
	No. of accounts	Amt. Disbursed	No. of accounts	Amt. Disbursed
Central Bank of India	1	282		
Dena Bank	14	3304		
IDBI Bank	13	2250		
Indian Overseas Bank	4	770		
SISCO Bank	51	11932		
State Bank of India	17	1597		
UCO Bank	1	290		
Union Bank of India	3	1260		
TOTAL	104	21685		

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

The construction of Institution building has been started.

III. Performance of RSETI is as follows:

a) Total number of trainees (year wise) since beginning till 30.09.2016

2012-2013 = 88
2013-2014 = 482
2014-2015 = 380
2015-2016 = 482
2016-2017 = 389

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 = 171

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

2012-2013 = 0
2013-2014 = 181
2014-2015 = 344
2015-2016 = 363
2016-2017 = 389

AGENDA NO.18

Joint Liability Group

Banks had not financed any JLG during the quarter.

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 2nd meeting of the committee was held on 28th October 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 all Banks in increasing the coverage under PMJDY all social security schemes.
- Banks to focus on increasing enrollment under APY through FLC in coordination with State Govt. Department.
- 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 Chief Secretary advised Convener to follow up the issues on connectivity with BSNL.

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

AGENDA NO.20

Miscellaneous

1. '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.	Andhra Bank	1	12.00	3.00
2.	Central Bank of India	1	15.00	15.00
3.	Indusind Bank	5	89.39	79.39
4.	State Bank of India	13	143.74	143.74
5.	Union Bank of India	1	10.00	8.00
6.	United Bank of India	1	10.00	10.00
	TOTAL	22	280.13	259.13

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) & State Innovative Scheme (SIS) as on August 2016 is as follows:

SCHEMES			TOTAL NOS. OF EXISTING BENEFICIARIES WITH BANK/PO ACCOUNTS		AADHAR SEEDED	%AADHAAR
NATIONAL SOCIAL ASSISTANCE PROGRAMME	IGNOAPS	Age (60-69)	11418	20525	18269	89%
		Age (70-79)	5811			
		Age(80 and above)	3296			
	IGNWPS		1395	1267	91%	
	IGNDPS		664	553	83%	
NFBS		92	92	100%		
STATE INNOVATIVE SCHEMES	Subsistence Allowance		2734	2233	82%	
	Unmarried Women Pension Scheme		273	256	94%	

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	115117	105496	96148	83.52%

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 Fasal Bima Yojana (PMFBY)

The notification for PMFBY has been issued by the Department of FS & AD, Govt. of Sikkim vide Memo No. 560/FS&AD dated 07.11.2016 which has been duly circulated to the Bank Branches by Lead Bank Office.

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 30.09.2016

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	1845	0	1845	449	0	449	0	0	0	3553	0	3553	5847	0	5847
Wheat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pulses	0	0	0	200	0	200	0	0	0	0	0	0	200	0	200
Ginger	9051	0	9051	0	0	0	1210	2165	3375	800	2310	3110	11061	4475	15536
Vegetable	1276	0	1276	2937	180	3117	99	165	264	648	0	648	4960	345	5305
Miscellaneous	38191	2380	40571	25084	3695	28779	1518	0	1518	7926	0	7926	72719	6075	78794
Crop Loans	50363	2380	52743	28670	3875	32545	2827	2330	5157	12927	2310	15237	94787	10895	105682
Minor Irrigation	0	0	0	0	0	0	0	0	0	50	0	50	50	0	50
Land Development	9164	0	9164	0	0	0	0	0	0	285	0	285	9449	0	9449
Farm Mechanism	430	0	430	0	0	0	402	0	402	40	0	40	872	0	872
Term Loans	9594	0	9594	0	0	0	402	0	402	375	0	375	10371	0	10371
Horticulture	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Spices/Cardamom	1575	10583	12158	4305	0	4305	520	0	520	3181	0	3181	9581	10583	20164
Miscellaneous/Floriculture	11339	0	11339	0	0	0	0	0	0	190	0	190	11529	0	11529
Plantation & Horticulture	12914	10583	23497	4305	0	4305	520	0	520	3371	0	3371	21110	10583	31693
Dairy Development	1522	6100	7622	950	3564	4514	0	540	540	7281	1728	9009	9753	11932	21685
Poultry	250	0	250	0	0	0	0	0	0	2370	500	2870	2620	500	3120
Sheep/Goat/Pig	0	0	0	0	0	0	0	0	0	1840	0	1840	1840	0	1840
Miscellaneous	4467	0	4467	0	0	0	0	0	0	200	0	200	4667	0	4667
Animal Husbandry	6239	6100	12339	950	3564	4514	0	540	540	11691	2228	13919	18880	12432	31312
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 Act	14489	0	14489	100	0	100	0	0	0	814	0	814	15403	0	15403
GRAND TOTAL	93599	19063	112662	34025	7439	41464	3749	2870	6619	29528	4538	34066	160901	33910	194811