

NETWORK OF BANK BRANCHES

As on 31.03.2017

SL NO.	COMMERCIAL & COOPERATIVE BANKS OPERATING IN SIKKIM	NUMBER OF BRANCHES OF THE BANK		
		TOTAL	RURAL	SEMI URBAN
1	STATE BANK OF INDIA	35	30	5
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	6	5	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	KOTAK MAHINDRA BANK	1	0	1
29	SOUTH INDIAN BANK	1	0	1
30	BANDHAN BANK	1	0	1
31	KARNATAKA BANK	1	0	1
	TOTAL	146	110	36

Type of Banks	No. of Banks	No. of Branches
Public Sector Banks	21	106
Private Sector Banks	9	26
Co-operative Banks	1	14
Total	31	146

DISTRICT-WISE BANK BRANCH

BANKS IN SIKKIM		NO. OF BRANCHES DISTRICT-WISE				
		NORTH	EAST	SOUTH	WEST	TOTAL
1	STATE BANK OF INDIA	5	18	9	3	35
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	4	1	1	6
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	KOTAK MAHINDRA BANK	0	1	0	0	1
29	SOUTH INDIAN BANK	0	1	0	0	1
30	BANDHAN BANK	0	1	0	0	1
31	KARNATAKA BANK	0	1	0	0	1
	TOTAL	11	86	31	18	146

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 branch is ready for operation. Instruction for operation is awaited from RBI.**

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 31.03.2017)

Sr. No.	Banks	East Distt.	North Distt	South Distt.	West District	Total ATMs
1	State Bank of India	37	6	10	4	57
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
29	Bandhan Bank	1	0	0	0	1
30	South Indian Bank	1	0	0	0	1
	TOTAL	129	11	31	16	187

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 52nd State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 29th May 2017 at Chintan Bhawan Gangtok

The Minutes of the 52nd State Level Banker's Committee (SLBC) Meeting for Sikkim held on 29th May 2017 at Chintan Bhawan, Gangtok were duly circulated under cover of letter no. LB/33/72 dated 05.06.2017.

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 52nd SLBC Meeting held on 29th May 2017 at Gangtok.

Action Point	Action Centre	Action Taken
1. Providing banking facilities at Tashiding, Yuksom, Lingdong & Dzongu.	Banks	Survey has been completed for Tashiding and Yuksom. For Dzongu, the District Authority has been requested to identify a suitable candidate as CSP.
2. Consent forms of beneficiaries under NSAP to be submitted to the Banks by Department of SJE & WD.	SJE & WD	The concerned department to apprise the status to the house.
3. Lead Bank to furnish data on credit flow to minority communities.	Lead Bank	The details are as per Annexure III.
4. Banks to ensure Aadhaar & Mobile Number linking with SB accounts	Banks	More than 80% has been completed. Seeding for the remaining accounts is on war footing.

AGENDA NO: 3**Credit : Deposit Ratio / Credit + Investment : Deposit Ratio as on 31.03.2017**

Banks	C:D Ratio as on 31.03.2016	C+I:D Ratio as on 31.03.2016	As on 31.03.2017						As on 31.03.2017			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	37.2%	74.6%	22664263	12586969	55.5%	6865531	19452500	85.8%	22664263	22283408	98.3%	2830908
C B I	55.1%	73.1%	10671930	2290996	21.5%	1831660	4122656	38.6%	10671930	4122656	38.6%	
UCO Bank	15.4%	15.4%	1641244	340846	20.8%	0	340846	20.8%	1641244	340846	20.8%	
Canara Bank	18.6%	245.6%	2469237	661369	26.8%	6317600	6978969	282.6%	2469237	6978969	282.6%	
Vijaya Bank	4.7%	4.7%	2046661	191407	9.4%	0	191407	9.4%	2046661	191407	9.4%	
Bank of Baroda	92.0%	92.0%	1349961	1335009	98.9%	0	1335009	98.9%	1349961	1335009	98.9%	
Bank of India	11.2%	27.2%	1198437	166626	13.9%	51568	218194	18.2%	1198437	218194	18.2%	
Union Bank of India	35.3%	35.3%	4036803	1294188	32.1%	0	1294188	32.1%	4036803	1294188	32.1%	
P N B	66.3%	66.3%	816827	483459	59.2%	0	483459	59.2%	816827	483459	59.2%	
O B C	52.2%	52.2%	639725	415302	64.9%	0	415302	64.9%	639725	415302	64.9%	
Corporation Bank	64.3%	64.3%	424665	246257	58.0%	0	246257	58.0%	424665	246257	58.0%	
IDBI Bank	9.2%	532.1%	4874800	352899	7.2%	16732390	17085289	350.5%	4874800	17085289	350.5%	
Allahabad Bank	29.8%	109.9%	695145	218629	31.5%	433926	652555	93.9%	695145	652555	93.9%	
United Bank of India	150.4%	150.4%	483704	460397	95.2%	0	460397	95.2%	483704	460397	95.2%	
I O B	58.7%	58.7%	261833	157860	60.3%	0	157860	60.3%	261833	157860	60.3%	
Syndicate Bank	10.0%	10.0%	208616	61652	29.6%	0	61652	29.6%	208616	61652	29.6%	
Andhra Bank	40.5%	40.5%	215399	111124	51.6%	0	111124	51.6%	215399	111124	51.6%	
Indian Bank	4.9%	4.9%	181709	32341	17.8%	0	32341	17.8%	181709	32341	17.8%	
Dena Bank	79.8%	79.8%	439681	327390	74.5%	0	327390	74.5%	439681	327390	74.5%	
B o M	20.4%	20.4%	210174	38463	18.3%	0	38463	18.3%	210174	38463	18.3%	
P&S Bank	31.5%	31.5%	72923	27971	38.4%	0	27971	38.4%	72923	27971	38.4%	
Bharatiya Mahila Bank	66.4%	66.4%	30205	43461	143.9%	0	43461	143.9%	30205	43461	143.9%	
Tot. Pub Sector Bank	31.1%	102.1%	55633942	21844615	39.3%	32232675	54077290	97.2%	55633942	56908198	102.3%	2830908
AXIS Bank Ltd.	25.3%	25.3%	706859	115093	16.3%	0	115093	16.3%	706859	115093	16.3%	
HDFC Bank	22.5%	22.5%	7442040	1768842	23.8%	0	1768842	23.8%	7442040	1768842	23.8%	
IndusInd Bank	42.3%	42.3%	520700	582200	111.8%	0	582200	111.8%	520700	582200	111.8%	
ICICI Bank	172.7%	706.6%	1225260	2224833	181.6%	0	2224833	181.6%	1225260	2224833	181.6%	
YES Bank	20.1%	20.1%	339930	1362	0.4%	0	1362	0.4%	339930	1362	0.4%	
Kotak Mahindra Bank	0.0%	0.0%	231580	9475	4.1%	0	9475	4.1%	231580	9475	4.1%	
South Indian Bank	11.0%	11.0%	61940	4463	7.2%	0	4463	7.2%	61940	4463	7.2%	
Bandhan Bank	671.6%	671.6%	282700	449000	158.8%	0	449000	158.8%	282700	449000	158.8%	
Total Pvt SB	39.6%	74.9%	10811009	5155268	47.7%	0	5155268	47.7%	10811009	5155268	47.7%	
Total for C B	37.4%	97.7%	66444951	26999883	40.6%	32232675	59232558	89.1%	66444951	59232558	89.1%	
SISCO Bank	28.8%	28.8%	3554814	2823497	79.4%	0	2823497	79.4%	3554814	2823497	79.4%	0
TOTAL	36.3%	88.8%	69999765	29823380	42.6%	32232675	62056055	88.7%	69999765	64886963	92.7%	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	51568
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		32232675

INVESTMENT IN SIKKIM

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

AGENDA NO. 4

Review of Performance under Annual Credit Plan 2016-17 including NPS for the quarter ended 31st March 2017

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at 63.5%.

Achievement under Priority and Non-Priority Sector as on 31.03.2017

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	9529	1604268	2140	1562662	22.5%	97.4%
Central Bank of India	4772	682775	969	381243	20.3%	55.8%
UCO Bank	1427	255798	152	74523	10.7%	29.1%
Canara Bank	1851	323776	735	121006	39.7%	37.4%
Vijaya Bank	262	74730	N/S	N/S	N/S	N/S
Bank of Baroda	668	146240	512	449694	76.6%	307.5%
Bank of India	388	101400	199	49561	51.3%	48.9%
Union Bank of India	2206	360991	614	114515	27.8%	31.7%
Punjab National Bank	269	68840	191	83272	71.0%	121.0%
Oriental Bank of Comm.	783	175260	254	152370	32.4%	86.9%
Corporation Bank	276	79330	44	48477	15.9%	61.1%
IDBI Bank	1307	207544	354	107695	27.1%	51.9%
Allahabad Bank	415	107210	118	80732	28.4%	75.3%
United Bank of India	840	161077	382	67509	45.5%	41.9%
Indian Overseas Bank	747	135995	107	39890	14.3%	29.3%
Syndicate Bank	380	91480	63	29045	16.6%	31.8%
Andhra Bank	216	49120	30	17843	13.9%	36.3%
Indian Bank	183	47520	28	16201	15.3%	34.1%
Dena Bank	510	102160	72	18519	14.1%	18.1%
Bank of Maharashtra	212	47560	21	5490	9.9%	11.5%
Punjab & Sind Bank	180	53420	81	29135	45.0%	54.5%
Bharatiya Mahila Bank	233	55940	64	9869	27.5%	17.6%
Tot. for Comm. Banks	27654	4932434	7130	3459251	25.8%	70.1%
AXIS Bank Ltd.	1337	237574	N/S	N/S	N/S	N/S
HDFC Bank	2168	420860	1816	467730	83.8%	111.1%
IndusInd Bank	534	99815	N/S	N/S	N/S	N/S
ICICI Bank	1426	248609	417	36864	29.2%	14.8%
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	11	3746	7.0%	7.0%
Bandhan Bank	226	49075	210	130600	92.9%	266.1%
Total Pvt Banks	6200	1214013	2454	638940	39.6%	52.6%
SISCO Bank Ltd.	5180	620981	631	196348	12.2%	31.6%
TOTAL	39034	6767428	10215	4294539	26.2%	63.5%

Review of Performance under Annual Credit Plan 2016-17
for the quarter ended 31st March 2017 for Priority Sector Advances

All Banks together disbursed Rs.198.78 crores under priority sector advances @ 38% of achievement under ACP

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2017
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	7781	1138068	1115	367070	14.3%	32.3%	4618753
Central Bank of India	4278	554075	605	238068	14.1%	43.0%	1168501
UCO Bank	1282	213298	117	35111	9.1%	16.5%	258731
Canara Bank	1697	274276	659	85622	38.8%	31.2%	366864
Vijaya Bank	162	44730	N/S	N/S	N/S	N/S	129185
Bank of Baroda	548	111240	278	210603	50.7%	189.3%	700213
Bank of India	298	76400	141	32570	47.3%	42.6%	121231
Union Bank of India	1939	290491	538	88854	27.7%	30.6%	968987
Punjab National Bank	199	48840	43	35565	21.6%	72.8%	161478
Oriental Bank of Comm.	573	115260	190	108134	33.2%	93.8%	292668
Corporation Bank	156	44330	44	48477	28.2%	109.4%	231131
IDBI Bank	1138	164544	338	96722	29.7%	58.8%	208493
Allahabad Bank	335	83210	63	41916	18.8%	50.4%	211077
United Bank of India	700	124577	367	63212	52.4%	50.7%	277024
Indian Overseas Bank	667	112995	86	30957	12.9%	27.4%	141307
Syndicate Bank	325	76480	35	14256	10.8%	18.6%	41107
Andhra Bank	171	36120	28	14998	16.4%	41.5%	8815
Indian Bank	143	35520	18	11753	12.6%	33.1%	29424
Dena Bank	460	88160	52	10469	11.3%	11.9%	63728
Bank of Maharashtra	177	37560	19	5140	10.7%	13.7%	27604
Punjab & Sind Bank	145	43420	11	4175	7.6%	9.6%	13082
Bharatiya Mahila Bank	193	43940	61	9490	31.6%	21.6%	34568
Tot. for Comm.Banks	23367	3757534	4808	1553162	20.6%	41.3%	10073971
AXIS Bank Ltd.	1122	181574	N/S	N/S	N/S	N/S	121357
HDFC Bank	1818	323360	1070	129751	58.9%	40.1%	384684
IndusInd Bank	434	73815	N/S	N/S	N/S	N/S	1647
ICICI Bank	1161	175609	34	16895	2.9%	9.6%	12068
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%	0
Bandhan Bank	206	43075	210	130600	101.9%	303.2%	422600
Total Pvt Banks	5120	913513	1316	278046	25.7%	30.4%	942356
SISCO Bank Ltd.	4922	562681	532	156640	10.8%	27.8%	2220121
TOTAL	33409	5233728	6656	1987848	19.9%	38.0%	13236448

A. Agriculture and Allied Activities

The overall achievement under this sector recorded at 15.4%. Sub-sector wise credit flow under Agriculture and Allied Activities is as per Page No.29.

(As on 31.03.2017)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2017
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	5730	463123	388	43247	6.8%	9.3%	205457
Central Bank of India	3447	251333	207	42699	6.0%	17.0%	563172
UCO Bank	904	75825	15	3279	1.7%	4.3%	26423
Canara Bank	1215	94370	261	26362	21.5%	27.9%	69122
Vijaya Bank	82	7160	N/S	N/S	N/S	N/S	7165
Bank of Baroda	368	31850	1	17500	0.3%	54.9%	26826
Bank of India	164	15170	69	12817	42.1%	84.5%	25795
Union Bank of India	1430	112760	218	25718	15.2%	22.8%	89133
Punjab National Bank	120	11370	16	2265	13.3%	19.9%	3851
Oriental Bank of Comm.	397	33770	0	0	0.0%	0.0%	2711
Corporation Bank	75	6760	0	0	0.0%	0.0%	4787
IDBI Bank	850	63100	106	23584	12.5%	37.4%	32465
Allahabad Bank	198	17280	4	305	2.0%	1.8%	6055
United Bank of India	461	39405	66	11223	14.3%	28.5%	32243
Indian Overseas Bank	461	39365	30	13746	6.5%	34.9%	41573
Syndicate Bank	197	17150	3	84	1.5%	0.5%	108
Andhra Bank	111	10460	0	0	0.0%	0.0%	456
Indian Bank	76	6860	0	0	0.0%	0.0%	0
Dena Bank	296	26105	18	4069	6.1%	15.6%	10242
Bank of Maharashtra	115	6010	9	1370	7.8%	22.8%	3105
Punjab & Sind Bank	66	5950	0	0	0.0%	0.0%	0
Bharatiya Mahila Bank	116	10870	0	0	0.0%	0.0%	805
Total for Comm.Banks	16879	1346046	1411	228268	8.4%	17.0%	1151494
AXIS Bank Ltd.	810	61365	N/S	N/S	N/S	N/S	28204
HDFC Bank	1216	101540	215	17601	17.7%	17.3%	73588
IndusInd Bank	281	23660	N/S	N/S	N/S	N/S	0
ICICI Bank	836	64460	21	2247	2.5%	3.5%	6160
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%	73600
Total Pvt Banks	3420	275800	246	24748	7.2%	9.0%	181552
SISCO Bank Ltd.	4279	368342	371	52856	8.7%	14.3%	390044
TOTAL	24578	1990188	2028	305872	8.3%	15.4%	1723090

B. Industry Sector

The overall achievement under this sector recorded at 60.2%.

(As on 31.03.2017)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2017
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	221	69548	6	2110	2.7%	3.0%	106804
Central Bank of India	136	40005	40	10428	29.4%	26.1%	268872
UCO Bank	36	15700	0	0	0.0%	0.0%	105
Canara Bank	56	21475	140	21945	250.0%	102.2%	240630
Vijaya Bank	4	4600	N/S	N/S	N/S	N/S	N/S
Bank of Baroda	15	10900	4	94420	26.7%	866.2%	91288
Bank of India	10	9200	14	2762	140.0%	30.0%	7712
Union Bank of India	56	18575	107	13585	191.1%	73.1%	271560
Punjab National Bank	3	4500	0	0	0.0%	0.0%	60915
Oriental Bank of Comm.	16	12400	6	624	37.5%	5.0%	89263
Corporation Bank	5	4600	0	0	0.0%	0.0%	104148
IDBI Bank	37	11275	30	8391	81.1%	74.4%	612
Allahabad Bank	9	7700	0	0	0.0%	0.0%	5202
United Bank of India	17	8687	0	0	0.0%	0.0%	4052
Indian Overseas Bank	16	8600	3	1772	18.8%	20.6%	26365
Syndicate Bank	9	7700	1	190	11.1%	2.5%	8687
Andhra Bank	2	3000	6	4875	300.0%	162.5%	0
Indian Bank	3	4200	0	0	0.0%	0.0%	18986
Dena Bank	10	5300	0	0	0.0%	0.0%	35851
Bank of Maharashtra	3	4500	0	0	0.0%	0.0%	2748
Punjab & Sind Bank	3	4500	0	0	0.0%	0.0%	0
Bharatiya Mahila Bank	4	4600	1	250	25.0%	5.4%	678
Total for Comm.Banks	671	281565	358	161352	53.4%	57.3%	1344478
AXIS Bank Ltd.	32	13575	N/S	N/S	N/S	N/S	244
HDFC Bank	45	21300	1	47300	2.2%	222.1%	62823
IndusInd Bank	10	5400	N/S	N/S	N/S	N/S	0
ICICI Bank	32	12675	3	9570	9.4%	75.5%	5908
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%	348800
Total Pvt. Banks	134	69650	4	56870	3.0%	81.7%	417775
SISCO Bank Ltd.	97	18700	37	4475	38.1%	23.9%	178367
TOTAL	902	369915	399	222697	44.2%	60.2%	1940620

C. Other Priority Sector

The overall achievement under this sector recorded at 50.8%.

(As on 31.03.2017)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2017
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	1830	605397	721	321713	39.4%	53.1%	4306492
Central Bank of India	695	262737	358	184941	51.5%	70.4%	336457
UCO Bank	342	121773	102	31832	29.8%	26.1%	232203
Canara Bank	426	158431	258	37315	60.6%	23.6%	57112
Vijaya Bank	76	32970	N/S	N/S	N/S	N/S	122020
Bank of Baroda	165	68490	273	98683	165.5%	144.1%	582099
Bank of India	124	52030	58	16991	46.8%	32.7%	87724
Union Bank of India	453	159156	213	49551	47.0%	31.1%	608294
Punjab National Bank	76	32970	27	33300	35.5%	101.0%	96712
Oriental Bank of Comm.	160	69090	184	107510	115.0%	155.6%	200694
Corporation Bank	76	32970	44	48477	57.9%	147.0%	122196
IDBI Bank	251	90169	202	64747	80.5%	71.8%	175416
Allahabad Bank	128	58230	59	41611	46.1%	71.5%	199820
United Bank of India	222	76485	301	51989	135.6%	68.0%	240729
Indian Overseas Bank	190	65030	53	15439	27.9%	23.7%	73369
Syndicate Bank	119	51630	31	13982	26.1%	27.1%	32312
Andhra Bank	58	22660	22	10123	37.9%	44.7%	8359
Indian Bank	64	24460	18	11753	28.1%	48.0%	10438
Dena Bank	154	56755	34	6400	22.1%	11.3%	17635
Bank of Maharashtra	59	27050	10	3770	16.9%	13.9%	21751
Punjab & Sind Bank	76	32970	11	4175	14.5%	12.7%	13082
Bharatiya Mahila Bank	73	28470	60	9240	82.2%	32.5%	33085
Total for Comm.Banks	5817	2129923	3039	1163542	52.2%	54.6%	7577999
AXIS Bank Ltd.	280	106634	N/S	N/S	N/S	N/S	92909
HDFC Bank	557	200520	854	64850	153.3%	32.3%	248273
IndusInd Bank	143	44755	N/S	N/S	N/S	N/S	1647
ICICI Bank	293	98474	10	5078	3.4%	5.2%	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%	0
Bandhan Bank	71	27970	200	125700	281.7%	449.4%	200
Total Pvt. Banks	1566	568063	1066	196428	68.1%	34.6%	343029
SISCO Bank Ltd.	546	175639	124	99309	22.7%	56.5%	1651710
TOTAL	7929	2873625	4229	1459279	53.3%	50.8%	9572738

Non-Priority Sector : Bank wise performance is as under

(As on 31.03.2017)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2017
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	1748	466200	1025	1195592	58.6%	256.5%	2237838
Central Bank of India	494	128700	364	143175	73.7%	111.2%	258075
UCO Bank	145	42500	35	39412	24.1%	92.7%	35373
Canara Bank	154	49500	76	35384	49.4%	71.5%	220229
Vijaya Bank	100	30000	N/S	N/S	N/S	N/S	38975
Bank of Baroda	120	35000	234	239091	195.0%	683.1%	337026
Bank of India	90	25000	58	16991	64.4%	68.0%	45395
Union Bank of India	267	70500	76	25661	28.5%	36.4%	685790
Punjab National Bank	70	20000	148	47707	211.4%	238.5%	321980
Oriental Bank of Comm.	210	60000	64	44236	30.5%	73.7%	124939
Corporation Bank	120	35000	0	0	0.0%	0.0%	15126
IDBI Bank	169	43000	16	10973	9.5%	25.5%	57361
Allahabad Bank	80	24000	55	38816	68.8%	161.7%	7552
United Bank of India	140	36500	15	4297	10.7%	11.8%	25427
Indian Overseas Bank	80	23000	21	8933	26.3%	38.8%	16553
Syndicate Bank	55	15000	28	14789	50.9%	98.6%	20545
Andhra Bank	45	13000	2	2845	4.4%	21.9%	91200
Indian Bank	40	12000	10	4448	25.0%	37.1%	2917
Dena Bank	50	14000	20	8050	40.0%	57.5%	900
Bank of Maharashtra	35	10000	2	350	5.7%	3.5%	10858
Punjab & Sind bank	35	10000	70	24960	200.0%	249.6%	14889
Bharatiya Mahila Bank	40	12000	3	379	7.5%	3.2%	8893
Total for Comm. Banks	4287	1174900	2322	1906089	54.2%	162.2%	4577841
AXIS Bank Ltd.	215	56000	N/S	N/S	N/S	N/S	622281
HDFC Bank	350	97500	746	337979	213.1%	346.6%	1188728
IndusInd Bank	100	26000	N/S	N/S	N/S	N/S	665000
ICICI Bank	265	73000	383	19969	144.5%	27.4%	2212765
Yes Bank	50	15000	0	0	0.0%	0.0%	1362
Kotak Mahindra Bank	50	15000	0	0	0.0%	0.0%	9475
South Indian Bank	30	12000	9	2946	30.0%	24.6%	4463
Bandhan Bank	20	6000	0	0	0.0%	0.0%	26400
Total Pvt Banks	1080	300500	1138	360894	105.4%	120.1%	4730474
SISCO Bank Ltd.	258	58300	99	39708	38.4%	68.1%	413325
TOTAL	5625	1533700	3559	2306691	63.3%	150.4%	9721640

AGENDA NO. 5**Review of other Priority Sector Advances and other Special Programmes as on 30th June 2017****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 30.06.2017)

(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	16	4	1632	4	1632	11	1
C.B.I.	6	1200	7	3	1473	3	1473	3	1
UCO Bank	0	0	0	0	0	0	0	0	0
Canara Bank	4	800	1	0	0	0	0	1	0
Vijaya Bank	0	0	0	0	0	0	0	0	0
B.O.B.	2	400	0	0	0	0	0	0	0
Bank of India	1	200	0	0	0	0	0	0	0
Union Bank	3	600	6	1	238	1	238	4	1
P.N.B.	0	0	0	0	0	0	0	0	0
O.B.C.	0	0	0	0	0	0	0	0	0
Corpn.Bank	0	0	0	0	0	0	0	0	0
IDBI Bank	1	200	5	1	236	1	236	4	0
Allahabad Bank	1	200	1	1	428	1	428	0	0
U.B.I.	1	200	1	0	0	0	0	1	0
I.O.B.	1	200	0	0	0	0	0	0	0
Syndicate Bank	0	0	1	0	0	0	0	1	0
Andhra Bank	0	0	1	0	0	0	0	1	0
Indian Bank	0	0	0	0	0	0	0	0	0
Dena Bank	1	200	0	0	0	0	0	0	0
BOM	1	200	0	0	0	0	0	0	0
P & S Bank	0	0	0	0	0	0	0	0	0
BMB	0	0	13	3	816	3	816	4	6
Indusind Bank	0	0	0	0	0	0	0	0	0
Axis Bank	0	0	0	0	0	0	0	0	0
TOTAL	40	8000	52	13	4823	13	4823	30	9

Details of Pending cases as under :

SBI 1	Under process
CBI 1	Under process
Union 1	Under process
BMB 6	Under process

P M E G P
Sponsored by KVIC

Name of Bank	(As on 30.06.2017)							(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	19	8	4194	8	4194	5	6
C.B.I.	5	1000	17	5	2301	5	2301	9	3
UCO Bank	0	0	0						
Canara Bank	2	400	0						
Union Bank	2	400	3	1	280	1	280	1	1
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						
BOM	0	0	1	0	0	0	0	0	1
TOTAL	30	6000	40	14	6775	14	6775	15	11

Details of pending cases as under :

SBI 6	Under Process
CBI 3	Under Process
Union Bank 1	Under Process
BOM 1	Under Process

P M E G P
Sponsored by SKVIB

(As on 30.06.2017)

(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.	7	1400	49	8	2006	8	2006	28	13
C.B.I.	4	800	29	7	1353	7	1353	16	6
UCO Bank	4	800	4	0	0	0	0	3	1
Canara Bank	3	600	1	0	0	0	0	0	1
Union Bank	3	600	3	2	1330	2	1330	0	1
O.B.C.	0	0	1	0	0	0	0	0	1
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						
PNB	0	0	1	0	0	0	0	1	0
Andhra Bank	0	0	2	2	690	2	690	0	0
TOTAL	30	6000	91	19	5379	19	5379	49	23

Details of pending cases as under :

SBI 13	Under Process
CBI 6	Under Process
Canara 1	Under Process
UCO 1	Under Process
Union Bank 1	Under Process
OBC 1	Under Process

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.

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 46 Nos. of applications to the Bank Branches under Self Employment Programme (SEP-I) component of DAY-NULM. The present status is as follows:

SELF EMPLOYMENT PROGRAMME (INDIVIDUALS)							
Name of Bank	(As on 31.03.2017)					(Amt. in Rs'000)	
	Spon.	Sanctioned		Disbursed		Reject	Pending
	No.	No.	Amt.	No.	Amt.	No.	No.
Allahabad Bank	1	0	0	0	0	1	0
Axis Bank	3	0	0	0	0	0	3
Bank of India	1	0	0	0	0	0	1
Bank of Baroda	3	0	0	0	0	0	3
Canara Bank	1	0	0	0	0	0	1
C.B.I.	12	0	0	0	0	2	10
HDFC Bank	2	0	0	0	0	0	2
O.B.C.	1	0	0	0	0	0	1
S.B.I.	10	1	200	1	121	6	3
U.B.I.	3	3	600	3	600	0	0
UCO Bank	5	2	296	2	296	3	1
Union Bank	1	0	0	0	0	0	1
Vijaya	3	0	0	0	0	1	2
TOTAL	46	6	1096	6	1017	13	28

AGENDA NO. 6

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 31.03.2017				
		No. of Groups	Savings Linked		Credit linked	
			No.	Amt.	No.	Amt.
NABARD	EAST	549	334	12665	125	4710
	NORTH	401	384	15100	20	910
	Sub-Total	950	718	27765	145	5620
NERLP	WEST	1744	1725	27556	166	9550
	SOUTH	1526	1526	29865	92	15904
	Sub-Total	3270	3251	57421	258	25454
Grand Total		4220	3969	85186	403	31074

AGENDA NO. 7**Kisan Credit Card (KCC)**

The position on issuance of Kisan Credit Cards (KCC) in the State as on 31.03.2017 is furnished below.

Name of Bank	Annual Target		KCC issued during year		Cumulative as on 31.03.2017	
	No.	Amount	No.	Amount	No.	Amount
State Bank of India	3635	323996	277	32322	7123	160746
Central Bank of India	2422	179550	144	9698	1812	134644
UCO Bank	553	52370	2	260	48	2336
Union Bank of India	939	80470	100	7835	507	36725
IDBI Bank	556	43850	70	15704	113	8580
United Bank of India	287	28500	63	4855	170	7802
Dena Bank	182	18100	16	2250	23	2685
Canara Bank	768	65250	65	28853	203	8789
Vijaya Bank	60	5550	N/S	N/S	1	25
Bank of Baroda	230	22500	7	192	18	623
Bank of India	120	11800	76	1627	97	1672
Punjab National Bank	100	9500	16	2265	10	175
Oriental Bank of Comm. Corporation Bank	240	22650	0	0	0	0
Allahabad Bank	50	4900	2	696	2	696
Indian Overseas Bank	130	12450	12	635	58	3987
Syndicate Bank	272	26600	11	585	15	688
Andhra Bank	140	13700	1	58	2	108
Indian Bank	80	8150	0	0	0	0
Bank of Maharashtra	50	4900	0	0	0	0
Punjab & Sind Bank	80	3400	0	0	7	604
Bharatiya Mahila Bank	50	4900	0	0	0	0
Total Comm. Banks	11034	951886	862	107835	10209	370885
Axis Bank Ltd.	530	43600	N/S	N/S	6	5661
HDFC Bank Ltd.	726	71550	344	15123	775	51743
IndusInd Bank Ltd.	172	17100	N/S	N/S	0	0
ICICI Bank Ltd.	552	46600	5	736	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	10	4900	0	0
Total Pvt Banks	2170	197050	359	20759	782	57524
SISCO Bank	3053	281213	274	19754	3252	149783
GRAND TOTAL	16257	1430149	1495	148348	14243	578192

AGENDA NO. 8**Housing Finance Scheme**

The position of Housing Loan is as below: (As on 31.03.2017)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2017
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	168	233800	259	149216	154.2%	63.8%	2982075
Central Bank of India	65	82400	23	25731	35.4%	31.2%	209113
UCO Bank	26	38100	43	14714	165.4%	38.6%	109424
Union Bank of India	40	56900	75	22068	187.5%	38.8%	8276
IDBI Bank	22	32900	57	29186	259.1%	88.7%	66551
United Bank of India	21	28500	47	21315	223.8%	74.8%	558890
Dena Bank	18	27000	1	1000	5.6%	3.7%	8880
Canara Bank	35	65900	14	5358	40.0%	8.1%	442103
Vijaya Bank	6	9000	N/S	N/S	N/S	N/S	79849
Bank of Baroda	12	18000	66	72352	550.0%	402.0%	140059
Bank of India	9	13500	4	2600	44.4%	19.3%	102564
Punjab National Bank	6	9000	23	11895	383.3%	132.2%	32890
Oriental Bank of Com.	12	18000	23	6067	191.7%	33.7%	21736
Corporation Bank	6	9000	0	0	0.0%	0.0%	137237
Allahabad Bank	13	19500	4	3600	30.8%	18.5%	8851
Indian Overseas Bank	16	23500	2	1500	12.5%	6.4%	13982
Syndicate Bank	9	13500	2	2820	22.2%	20.9%	0
Andhra Bank	3	4500	1	3150	33.3%	70.0%	948
Indian Bank	3	4500	3	1500	100.0%	33.3%	11360
Bank of Maharashtra	6	9000	1	1430	16.7%	15.9%	19679
Punjab & Sind Bank	6	9000	0	0	0.0%	0.0%	10570
Bharatiya Mahila Bank	3	4500	1	1400	33.3%	31.1%	10774
Total Comm.Banks	505	730000	649	376902	128.5%	51.6%	4975811
AXIS Bank Ltd.	27	39500	N/S	N/S	N/S	N/S	9911
HDFC Bank	60	90000	2	189	3.3%	0.2%	826
IndusInd Bank	10	16500	N/S	N/S	N/S	N/S	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	189	1.4%	0.1%	12384
SISCO Bank Ltd.	56	78400	55	64408	98.2%	82.2%	151189
TOTAL	701	1017900	706	441499	100.7%	43.4%	5139384

AGENDA NO.9**Achievements under Education Loan 2016-17**

As on 31.03.2017

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2017
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	107	43000	12	4321	11.2%	10.0%	56864
Central Bank of India	76	31040	8	9701	10.5%	31.3%	16162
UCO Bank	40	16600	3	1177	7.5%	7.1%	5489
Canara Bank	50	20785	4	595	8.0%	2.9%	2636
Vijaya Bank	15	6000	N/S	N/S	N/S	N/S	6037
Bank of Baroda	27	10800	5	3915	18.5%	36.3%	1752
Bank of India	21	8400	2	361	9.5%	4.3%	1350
Union Bank of India	59	24800	6	1192	10.2%	4.8%	13183
Punjab National Bank	15	6000	1	660	6.7%	11.0%	5049
Oriental Bank of Corporation Bank	27	10800	1	205	3.7%	1.9%	2740
IDBI Bank	15	6000	0	0	0.0%	0.0%	4794
Allahabad Bank	32	13400	1	600	3.1%	4.5%	5270
United Bank of India	21	8400	3	1698	14.3%	20.2%	2075
Indian Overseas Bank	27	11045	1	400	3.7%	3.6%	575
Syndicate Bank	27	10900	1	133	3.7%	1.2%	1421
Andhra Bank	21	8400	0	0	0.0%	0.0%	932
Indian Bank	15	6000	2	2548	13.3%	42.5%	1481
Dena Bank Total	15	6000	0	0	0.0%	0.0%	0
Bank of Maharashtra	21	8585	0	0	0.0%	0.0%	290
Punjab & Sind Bank	15	6000	0	0	0.0%	0.0%	0
Bharatiya Mahila Bank	15	6000	0	0	0.0%	0.0%	1538
Total for Comm. Banks	676	274955	51	27554	7.5%	10.0%	133515
AXIS Bank Ltd.	15	6000	1	48	6.7%	0.8%	3877
HDFC Bank Total	36	15000	N/S	N/S	N/S	N/S	828
IndusInd Bank Total	66	28200	0	0	0.0%	0.0%	68
ICICI Bank	21	8585	N/S	N/S	N/S	N/S	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%	200
Total Pvt banks	218	91385	0	0	0.0%	0.0%	1096
SISCO Bank Ltd.	17	6800	0	0	0.0%	0.0%	5622
TOTAL	911	373140	51	27554	5.6%	7.4%	140233

Agenda No. 10**Performances under MSME 2016-17**

As on 31.03.2017

(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	2110	40929	67986	111025	35.48%
C B I	40005	10900	105217	156122	10428	1608	139740	151776	97.22%
UCO Bank	15700	3650	46383	65733	0	0	15941	15941	24.25%
Canara	21475	5500	48266	75241	21945	500	29388	51833	68.89%
Vijaya	4600	1000	13310	18910	N/S	N/S	N/S	N/S	N/S
B o B	10900	3000	29910	43810	94420	1015	28924	124359	283.86%
B o I	9200	2000	22610	33810	2762	0	13530	16292	48.19%
Union Bank	18575	5200	51216	74991	13585	6055	16119	35759	47.68%
P N B	4500	1000	13310	18810	0	8845	4900	13745	73.07%
O B C	12400	3000	29910	45310	624	2000	97701	100325	221.42%
AXIS Bank	13575	3800	39354	56729	N/S	N/S	N/S	N/S	N/S
Corporation	4600	1000	13310	18910	0	0	45896	45896	242.71%
HDFC	21300	5000	54120	80420	47300	0	61218	108518	134.94%
IDBI Bank	11275	3400	28449	43124	8391	1210	25174	34775	80.64%
Allahabad	7700	2000	21610	31310	0	12082	25011	37093	118.47%
United Bank	8687	1300	26820	36807	0	4435	26239	30674	83.34%
IndusInd	5400	1000	13510	19910	N/S	N/S	N/S	N/S	N/S
I O B	8600	1800	21810	32210	1772	220	13348	15340	47.62%
Syndicate	7700	2000	21610	31310	190	3522	7640	11352	36.26%
Andhra Bnk	3000	1000	9300	13300	4875	0	4425	9300	69.92%
ICICI Bank	12675	3200	28254	44129	9570	0	5078	14648	33.19%
Indian Bank	4200	1000	9300	14500	0	700	9553	10253	70.71%
Dena Bank	5300	2000	13510	20810	0	200	3550	3750	18.02%
B O M	4500	1000	7990	13490	0	2300	40	2340	17.35%
Yes Bank	4500	1000	13310	18810	0	0	0	0	0.00%
P & S Bank	4500	1000	13310	18810	0	0	4175	4175	22.20%
BMB	4600	1000	13310	18910	250	1019	6693	7962	42.10%
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	218222	86640	685669	990531	70.07%
SISCO	18700	3500	68493	90693	4475	0	28195	32670	36.02%
TOTAL	369915	108650	1025693	1504258	222697	86640	713864	1023201	68.02%

AGENDA NO.11**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	2907	189	31756	1458
Central Bank of India	6577	5837	33684	42199
UCO Bank	1576	5859	11967	372995
Canara Bank	1007	1291	10865	4753
Vijaya Bank	2	12	1001	1267
Bank of Baroda	3	101	299	1343
Bank of India	567	11864	4910	21283
Union Bank of India	903	1137.3	9145	10889
Punjab National Bank	0	0	2944	9216
Oriental Bank of Com	946	2809	3033	7757
AXIS Bank Ltd.	42	128	1568	1594
Corporation Bank	81	850	799	2262
HDFC Bank	1055	971	6428	5528
IDBI Bank	699	1240	5762	6629
Allahabad Bank	354	742	646	2000
United Bank of India	286	4582	2018	6753
Indusind Bank	0	0	104	14
Indian Overseas Bank	387	1604	3459	7381
Syndicate Bank	182	155	712	2341
Andhra Bank	6	39	633	1771
ICICI Bank	10	10	623	844
Indian Bank	82	54	1030	599
Dena Bank	324	3675	5335	123517
Bank of Maharashtra	57	305	2726	30910
Yes Bank	0	0	78	141
P & S Bank	278	648	312	1305
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	18351	44124.3	141993	668484
SISCO Bank Ltd.	713	8423.3	25702	39498
GRAND TOTAL	19064	52547.6	167695	707982

AGENDA NO.12

Weavers Credit Card Scheme (WCC)

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

AGENDA NO.13

Artisan Credit Card

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

AGENDA NO.14

Joint Liability Group

Banks have not financed any JLG during the quarter. NABARD to kindly apprise the house regarding progress & achievement on JLG.

AGENDA NO.15

Dairy Entrepreneurship Development Scheme (DEDs)

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

	(As on 31.03.2017)	(Amt. in Rs'000)
Name of Bank	No. of accounts	Amt. Disbursed
Bank of India	1	795
Bank of Maharashtra	9	1370
Central Bank of India	6	2646
Dena Bank	14	3304
IDBI Bank	14	2850
Indian Overseas Bank	5	1720
SISCO Bank	176	30728
State Bank of India	30	4765
Syndicate Bank	1	22
UCO Bank	10	2547
Union Bank of India	3	1260
TOTAL	269	52007

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
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.

AGENDA NO.17

Credit Flow to Minority Communities

Statement showing Priority Sector Advances granted to the members of specified minority communities vis-à-vis overall Priority Sector Advances in Identified Districts (i.e. all four districts of Sikkim) for the quarter ended March 2017 is as per Annexure III.

AGENDA NO.18

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 be completed on stipulated time i.e. January 2018.

- Credit Linkage: All Bank branches are to be given minimum target to sanction applications of RSETI trainees. Proper follow up should be done to reach least national average of 45%.

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 31.03.2017

Year wise	Cumulative
2012-2013 = 88	88
2013-2014 = 482	570
2014-2015 = 380	950
2015-2016 = 482	1432
2016-2017 = 484	1916
2017-2018 = 85	2001

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 = 304 (62.80%)
2017-2018 = 86

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

Year wise	Cumulative
2012-2013 = 0	0
2013-2014 = 181	181
2014-2015 = 344	525
2015-2016 = 363	888
2016-2017 = 304	1192
2017-2018 = 86	1278

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. The progress is reviewed and discussed regularly in the meeting.

The present position under PM4S for the state of Sikkim is as per **Annexure-IV (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: (As on 31.03.2017)

SR. NO.	NAME OF BANK	NO. OF A/Cs	SANCTIONED AMT. IN LACS	DISBURSED AMT. IN LACS
1.	Allahabad Bank	1	13.00	13.00
2.	Andhra Bank	3	60.00	39.00
3.	Bank of Baroda	1	16.50	16.50
4.	Bank of India	2	40.00	5.00
5.	Canara Bank	1	12.00	12.00
6.	Central Bank of India	1	15.00	15.00
7.	Indusind Bank	5	89.39	79.39
8.	Oriental Bank of Commerce	1	12.00	12.00
9.	Punjab National Bank	3	60.20	20.20
10.	State Bank of India	24	293.18	268.94
11.	Union Bank of India	1	10.00	10.00
12.	United Bank of India	3	31.00	26.00
13.	Vijaya Bank	3	32.00	32.00
	TOTAL	49	684.27	549.03

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.

The concerned department to apprise the house about present status on the implementation of scheme in the state.

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 March 2017 is as follows:

SCHEMES		TOTAL NOS. OF EXISTING BENEFICIARIES WITH BANK/PO ACCOUNTS	AADHAR SEEDED	%AADHAAR
NATIONAL SOCIAL ASSISTANCE PROGRAMME	IGNOAPS	21155	19412	92%
	IGNWPS	1559	1469	94%
	IGNDPS	710	622	88%
	NFBS	201	201	100%
STATE INNOVATIVE SCHEMES	Subsistence Allowance	2850	2380	84%
	Unmarried Women Pension scheme	375	359	96%

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. Pradhan Mantri Fasal Bima Yojana (PMFBY)

The Department of FS & AD, Govt. of Sikkim has issued notification for implementation of PMFBY in all four districts of Sikkim during Kharif 2017 & Kharif 2018 season vide Memo No. 33/FS & AD dated 09.05.2017 which has been duly circulated to the Bank branches through email by Lead Bank Office.

Banks are requested to send the progress report under PMFBY to Lead Bank on monthly basis.

Sub Sector wise and Agency-wise Credit Flow under Agriculture and Allied Activities 2016-17 As on 31.03.2017

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	2006	0	2006	449	0	449	0	0	0	4970	0	4970	7425	0	7425
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	11985	0	11985	0	0	0	2360	2165	4525	900	2310	3210	15245	4475	19720
Vegetable	1355	0	1355	2937	180	3117	99	165	264	1298	0	1298	5689	345	6034
Miscellaneous	46022	2380	48402	37604	3695	41299	3350	0	3350	17391	0	17391	104367	6075	110442
Crop Loans	61368	2380	63748	41190	3875	45065	5809	2330	8139	24559	2310	26869	132926	10895	143821
Minor Irrigation	0	0	0	0	0	0	0	0	0	50	0	50	50	0	50
Land Development	12311	0	12311	0	0	0	0	0	0	285	0	285	12596	0	12596
Farm Mechanism	7298	0	7298	0	0	0	919	0	919	40	0	40	8257	0	8257
Term Loans	19609	0	19609	0	0	0	919	0	919	375	0	375	20903	0	20903
Horticulture	50	0	50	0	0	0	0	0	0	0	0	0	50	0	50
Spices/Cardamom	1805	10583	12388	5658	0	5658	520	0	520	3460	0	3460	11443	10583	22026
Miscellaneous/Floriculture	29039	0	29039	0	0	0	0	0	0	3260	0	3260	32299	0	32299
Plantation & Horticulture	30894	10583	41477	5658	0	5658	520	0	520	6720	0	6720	43792	10583	54375
Dairy Development	11820	7672	19492	1084	17618	18702	0	1080	1080	8375	4358	12733	21279	30728	52007
Poultry	1183	0	1183	0	0	0	0	0	0	2470	500	2970	3653	500	4153
Sheep/Goat/Pig	40	0	40	0	0	0	0	0	0	1840	0	1840	1880	0	1880
Miscellaneous	10161	0	10161	0	0	0	199	0	199	200	150	350	10560	150	10710
Animal Husbandry	23204	7672	30876	1084	17618	18702	199	1080	1279	12885	5008	17893	37372	31378	68750
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	16759	0	16759	100	0	100	0	0	0	814	0	814	17673	0	17673
GRAND TOTAL	151834	20635	172469	48032	21493	69525	7447	3410	10857	45703	7318	53021	253016	52856	305872