

NETWORK OF BANK BRANCHES

As on 30.06.2017

SL NO.	COMMERCIAL & COOPERATIVE BANKS OPERATING IN SIKKIM	NUMBER OF BRANCHES OF THE BANK		
		TOTAL	RURAL	SEMI URBAN
1	STATE BANK OF INDIA	34	29	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	145	109	36

Type of Banks	No. of Banks	No. of Branches
Public Sector Banks	21	105
Private Sector Banks	9	26
Co-operative Banks	1	14
Total	31	145

DISTRICT-WISE BANK BRANCH

BANKS IN SIKKIM		NO. OF BRANCHES DISTRICT-WISE				
		NORTH	EAST	SOUTH	WEST	TOTAL
1	STATE BANK OF INDIA	5	17	9	3	34
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	85	31	18	145

CURRENCY CHEST BRANCHES :

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

* The branch is ready for operation.

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 30.06.2017)

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
31	SISCO Bank Ltd.	3	1	2	3	9
	TOTAL	132	12	33	19	196

List of SLBC members in Sikkim:

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, F&CS Deptt..
14	ORIENTAL BANK OF COMM.	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
34	KARNATAKA BANK LTD.		

AGENDA NO.1

Confirmation of the proceedings of the 53rd State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 23rd August 2017 at Hotel Yangthang Heritage, Gangtok

The Minutes of the 53rd State Level Banker's Committee (SLBC) Meeting for Sikkim held on 23rd August 2017 at Hotel Yangthang Heritage, Gangtok were duly circulated under cover of letter no. LB/33/120 dated 16.09.2017.

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 53rd SLBC Meeting held on 23rd August 2017 at Gangtok.

Action Point	Action Centre	Action Taken
1. Central Bank of India to establish CSP at Lingdong or Dzongu village.	Central Bank of India	Central Bank of India may apprise the house about action taken in this regard.
2. Lead Bank Office to rectify data on credit flow to minority communities.	Lead Bank Office	Action point complied
3. Convener, SLBC to write to the respective DCs for organizing town hall meetings in all the four districts for sensitization on Aadhaar linking.	Convener, SLBC	Lead Bank has conveyed to all the DCs in this regard. However, during FLCs organized by Banks general public were also sensitized regarding linking of Aadhaar with account number.
4. Banks to dispose off pending proposals of PMEGP pertaining to FY 2016-17.	Banks	The present position is as per Agenda No.5
5. Banks to dispose off pending proposals of NULM pertaining to FY 2016-17.	Banks	The Department of UD & HD may apprise the house about the present status.
6. SISCO Bank to sort out the issue of credit linkage of Ekta & Aaradhna SHG.	SISCO Bank	SISCO Bank may apprise the house about action taken in this regard.
7. NABARD to hold sensitization programme on JLG / SHG for Banks.	NABARD	Action point complied. Sensitization programme was conducted in all the four districts.

AGENDA NO: 3**Credit : Deposit Ratio / Credit + Investment : Deposit Ratio as on 30.06.2017**

Banks	C:D Ratio as on 30.06.2016	C+I:D Ratio as on 30.06.2016	As on 30.06.2017						As on 30.06.2017			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	43.9%	74.6%	24089793	12582519	52.2%	9380000	21962519	91.2%	24089793	24832519	103.1%	2870000
C B I	26.7%	73.1%	5391631	1885429	35.0%	0	1885429	35.0%	5391631	1885429	35.0%	
UCO Bank	28.2%	15.4%	1685628	346839	20.6%	0	346839	20.6%	1685628	346839	20.6%	
Canara Bank	35.5%	245.6%	2448551	583633	23.8%	0	583633	23.8%	2448551	583633	23.8%	
Vijaya Bank	19.0%	4.7%	1815601	199615	11.0%	0	199615	11.0%	1815601	199615	11.0%	
Bank of Baroda	98.4%	92.0%	1440975	1588751	110.3%	0	1588751	110.3%	1440975	1588751	110.3%	
Bank of India	24.9%	27.2%	1108798	150944	13.6%	51568	202512	18.3%	1108798	202512	18.3%	
Union Bank of India	36.4%	35.3%	4550558	1029156	22.6%	0	1029156	22.6%	4550558	1029156	22.6%	
P N B	69.6%	66.3%	635650	461158	72.5%	0	461158	72.5%	635650	461158	72.5%	
O B C	59.6%	52.2%	819987	408158	49.8%	0	408158	49.8%	819987	408158	49.8%	
Corporation Bank	70.5%	64.3%	431471	250498	58.1%	0	250498	58.1%	431471	250498	58.1%	
IDBI Bank	25.2%	532.1%	5087002	331617	6.5%	16732390	17064007	335.4%	5087002	17064007	335.4%	
Allahabad Bank	30.1%	109.9%	723274	219512	30.3%	433926	653438	90.3%	723274	653438	90.3%	
United Bank of India	139.0%	150.4%	216716	378044	174.4%	0	378044	174.4%	216716	378044	174.4%	
I O B	60.8%	58.7%	266029	161331	60.6%	0	161331	60.6%	266029	161331	60.6%	
Syndicate Bank	19.0%	10.0%	219401	61602	28.1%	0	61602	28.1%	219401	61602	28.1%	
Andhra Bank	42.8%	40.5%	215822	113166	52.4%	0	113166	52.4%	215822	113166	52.4%	
Indian Bank	19.0%	4.9%	181709	32341	17.8%	0	32341	17.8%	181709	32341	17.8%	
Dena Bank	99.1%	79.8%	441140	64109	14.5%	0	64109	14.5%	441140	64109	14.5%	
B o M	19.0%	20.4%	223093	38436	17.2%	0	38436	17.2%	223093	38436	17.2%	
P&S Bank	37.8%	31.5%	80771	30126	37.3%	0	30126	37.3%	80771	30126	37.3%	
Tot. Pub Sector Bank	41.8%	102.1%	52073600	20916984	40.2%	26597884	47514868	91.2%	52073600	50384868	96.8%	2870000
AXIS Bank Ltd.	13.6%	25.3%	784229	130216	16.6%	0	130216	16.6%	784229	130216	16.6%	
HDFC Bank	24.2%	22.5%	8836385	1807113	20.5%	0	1807113	20.5%	8836385	1807113	20.5%	
IndusInd Bank	42.3%	42.3%	621477	550659	88.6%	0	550659	88.6%	621477	550659	88.6%	
ICICI Bank	163.7%	706.6%	1316879	2236664	169.8%	0	2236664	169.8%	1316879	2236664	169.8%	
YES Bank	20.1%	20.1%	407795	13137	3.2%	0	13137	3.2%	407795	13137	3.2%	
Kotak Mahindra Bank	0.0%	0.0%	231580	9475	4.1%	0	9475	4.1%	231580	9475	4.1%	
South Indian Bank	11.1%	11.0%	70997	4957	7.0%	0	4957	7.0%	70997	4957	7.0%	
Bandhan Bank	507.5%	671.6%	311975	413101	132.4%	0	413101	132.4%	311975	413101	132.4%	
Total Pvt SB	32.3%	74.9%	12581317	5165322	41.1%	0	5165322	41.1%	12581317	5165322	41.1%	0
Total for C B	39.4%	97.7%	64654917	26082306	40.3%	26597884	52680190	81.5%	64654917	55550190	85.9%	2870000
SISCO Bank	67.5%	28.8%	5374867	3539597	65.9%	0	3539597	65.9%	5374867	3539597	65.9%	0
TOTAL	41.3%	88.8%	70029784	29621903	42.3%	26597884	56219787	80.3%	70029784	59089787	84.4%	2870000

AGENDA NO. 4

Review of Performance under Annual Credit Plan 2017-18 including NPS for the quarter ended 30th June 2017

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at 18.3%.

Achievement under Priority and Non-Priority Sector as on 30.06.2017

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	5151	1358065	849	337921	16.5%	24.9%
Central Bank of India	2920	738770	181	91899	6.2%	12.4%
UCO Bank	1165	308735	31	20783	2.7%	6.7%
Canara Bank	1465	384170	99	59608	6.8%	15.5%
Vijaya Bank	190	63725	34	22547	17.9%	35.4%
Bank of Baroda	625	197830	42	119133	6.7%	60.2%
Bank of India	340	110170	37	4233	10.9%	3.8%
Union Bank of India	1520	380910	35	18738	2.3%	4.9%
Punjab National Bank	265	89830	N/S	N/S	0.0%	0.0%
Oriental Bank of Comm.	565	158500	15	66335	2.7%	41.9%
Corporation Bank	205	73595	22	11650	10.7%	15.8%
IDBI Bank	966	242035	84	27251	8.7%	11.3%
Allahabad Bank	360	110710	20	15328	5.6%	13.8%
United Bank of India	595	169305	61	21923	10.3%	12.9%
Indian Overseas Bank	615	160060	32	10162	5.2%	6.3%
Syndicate Bank	610	164815	22	2658	3.6%	1.6%
Andhra Bank	195	69875	N/S	N/S	0.0%	0.0%
Indian Bank	200	70090	10	4157	5.0%	5.9%
Dena Bank	420	124185	1	350	0.2%	0.3%
Bank of Maharashtra	210	74000	9	4878	4.3%	6.6%
Punjab & Sind Bank	175	57410	9	3955	5.1%	6.9%
Tot. for Comm. Banks	18757	5106785	1593	843509	8.5%	16.5%
AXIS Bank Ltd.	693	167375	0	0	0.0%	0.0%
HDFC Bank	900	211090	866	259828	96.2%	123.1%
IndusInd Bank	300	73995	0	0	0.0%	0.0%
ICICI Bank	625	143400	13	5589	2.1%	3.9%
Yes Bank	95	30830	0	0	0.0%	0.0%
Kotak Mahindra Bank	75	26830	N/S	N/S	0.0%	0.0%
South Indian Bank	105	33670	0	0	0.0%	0.0%
Bandhan Bank	195	58840	N/S	N/S	0.0%	0.0%
Karnataka Bank	75	26830	0	0	0.0%	0.0%
Total Pvt Banks	3063	772860	879	265417	28.7%	34.3%
SISCO Bank Ltd.	3820	820355	165	117625	4.3%	14.3%
TOTAL	25640	6700000	2637	1226551	10.3%	18.3%

Review of Performance under Annual Credit Plan 2017-18
for the quarter ended 30th June 2017 for Priority Sector Advances

All Banks together disbursed Rs.66.49 crores under priority sector advances @ 13% of achievement under ACP

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	4330	1006865	245	109436	5.7%	10.9%
Central Bank of India	2555	571170	147	78203	5.8%	13.7%
UCO Bank	985	230015	20	6073	2.0%	2.6%
Canara Bank	1250	297290	69	49700	5.5%	16.7%
Vijaya Bank	150	48045	17	16104	11.3%	33.5%
Bank of Baroda	500	146390	19	83606	3.8%	57.1%
Bank of India	270	82730	33	3878	12.2%	4.7%
Union Bank of India	1295	291110	30	15815	2.3%	5.4%
Punjab National Bank	215	60630	N/S	N/S	0.0%	0.0%
Oriental Bank of Comm.	470	119300	8	63050	1.7%	52.8%
Corporation Bank	155	53995	22	11650	14.2%	21.6%
IDBI Bank	825	187675	63	20124	7.6%	10.7%
Allahabad Bank	295	83270	17	14298	5.8%	17.2%
United Bank of India	480	121105	56	21591	11.7%	17.8%
Indian Overseas Bank	510	119700	28	6636	5.5%	5.5%
Syndicate Bank	520	128375	4	710	0.8%	0.6%
Andhra Bank	155	54195	N/S	N/S	0.0%	0.0%
Indian Bank	155	50490	6	3417	3.9%	6.8%
Dena Bank	350	95585	1	350	0.3%	0.4%
Bank of Maharashtra	160	54400	3	3430	1.9%	6.3%
Punjab & Sind Bank	125	47410	2	600	1.6%	1.3%
Tot. for Comm. Banks	15750	3849745	790	508671	5.0%	13.2%
AXIS Bank Ltd.	565	118175	0	0	0.0%	0.0%
HDFC Bank	780	158890	383	43048	49.1%	27.1%
IndusInd Bank	250	52315	0	0	0.0%	0.0%
ICICI Bank	535	109800	7	5473	1.3%	5.0%
Yes Bank	75	22990	0	0	0.0%	0.0%
Kotak Mahindra Bank	55	18990	N/S	N/S	0.0%	0.0%
South Indian Bank	85	25830	0	0	0.0%	0.0%
Bandhan Bank	135	35320	N/S	N/S	0.0%	0.0%
Karnataka Bank	55	18990	0	0	0.0%	0.0%
Total Pvt Banks	2535	561300	390	48521	15.4%	8.6%
SISCO Bank Ltd.	3455	684955	138	107715	4.0%	15.7%
TOTAL	21740	5096000	1318	664907	6.1%	13.0%

A. Agriculture and Allied Activities

The overall achievement under this sector recorded at 3.9% at the end of first quarter. Sub-sector wise credit flow under Agriculture and Allied Activities is as per Page No.29.

(As on 30.06.2017)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	3415	468930	101	22594	3.0%	4.8%
Central Bank of India	1985	263770	32	9434	1.6%	3.6%
UCO Bank	740	95420	0	0	0.0%	0.0%
Canara Bank	950	127000	24	19392	2.5%	15.3%
Vijaya Bank	80	10445	0	0	0.0%	0.0%
Bank of Baroda	330	41890	5	95	1.5%	0.2%
Bank of India	170	21930	16	885	9.4%	4.0%
Union Bank of India	1000	132935	12	1039	1.2%	0.8%
Punjab National Bank	130	17030	N/S	N/S	0.0%	0.0%
O B C	335	42000	2	150	0.6%	0.4%
Corporation Bank	85	11395	0	0	0.0%	0.0%
IDBI Bank	635	83665	31	4131	4.9%	4.9%
Allahabad Bank	200	25470	1	200	0.5%	0.8%
United Bank of India	350	47935	14	5963	4.0%	12.4%
I O B	390	52350	9	2054	2.3%	3.9%
Syndicate Bank	385	51705	1	190	0.3%	0.4%
Andhra Bank	85	11395	N/S	N/S	0.0%	0.0%
Indian Bank	85	11190	0	0	0.0%	0.0%
Dena Bank	250	35535	1	350	0.4%	1.0%
Bank of Maharashtra	85	11600	0	0	0.0%	0.0%
Punjab & Sind Bank	40	4810	0	0	0.0%	0.0%
Total for Com.Banks	11725	1568400	249	66477	2.1%	4.2%
AXIS Bank Ltd.	440	58930	0	0	0.0%	0.0%
HDFC Bank	660	89750	236	12736	35.8%	14.2%
IndusInd Bank	195	26335	0	0	0.0%	0.0%
ICICI Bank	440	60415	4	65	0.9%	0.1%
Yes Bank	45	6190	0	0	0.0%	0.0%
Kotak Mahindra Bank	25	3190	N/S	N/S	0.0%	0.0%
South Indian Bank	50	6530	0	0	0.0%	0.0%
Bandhan Bank	95	12320	N/S	N/S	0.0%	0.0%
Karnataka Bank	25	3190	0	0	0.0%	0.0%
Total Pvt Banks	1975	266850	240	12801	12.2%	4.8%
SISCO Bank Ltd.	2920	400750	94	8307	3.2%	2.1%
TOTAL	16620	2236000	583	87585	3.5%	3.9%

B. Industry Sector

The overall achievement under this sector recorded at 12.2%.

(As on 30.06.2017)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	180	62780	0	0	0.0%	0.0%
Central Bank of India	175	57270	1	300	0.6%	0.5%
UCO Bank	45	23020	0	0	0.0%	0.0%
Canara Bank	75	32590	7	4879	9.3%	15.0%
Vijaya Bank	15	10200	0	0	0.0%	0.0%
Bank of Baroda	30	19000	2	53300	6.7%	280.5%
Bank of India	20	12400	0	0	0.0%	0.0%
Union Bank of India	65	25810	8	2120	12.3%	8.2%
Punjab National Bank	20	10200	N/S	N/S	0.0%	0.0%
Oriental Bank of Comm.	30	14800	0	0	0.0%	0.0%
Corporation Bank	15	10200	0	0	0.0%	0.0%
IDBI Bank	55	18795	2	260	3.6%	1.4%
Allahabad Bank	20	12600	1	190	5.0%	1.5%
United Bank of India	20	13020	1	24	5.0%	0.2%
Indian Overseas Bank	25	11200	0	0	0.0%	0.0%
Syndicate Bank	25	14020	0	0	0.0%	0.0%
Andhra Bank	15	10400	N/S	N/S	0.0%	0.0%
Indian Bank	20	10200	0	0	0.0%	0.0%
Dena Bank	20	10900	0	0	0.0%	0.0%
Bank of Maharashtra	20	10400	0	0	0.0%	0.0%
Punjab & Sind Bank	20	10200	0	0	0.0%	0.0%
Total for Comm.Banks	910	400005	22	61073	2.4%	15.3%
AXIS Bank Ltd.	25	12525	0	0	0.0%	0.0%
HDFC Bank	25	11500	13	328	52.0%	2.9%
IndusInd Bank	15	5600	0	0	0.0%	0.0%
ICICI Bank	30	10825	0	0	0.0%	0.0%
Yes Bank	5	5000	0	0	0.0%	0.0%
Kotak Mahindra Bank	10	5000	N/S	N/S	0.0%	0.0%
South Indian Bank	10	5200	0	0	0.0%	0.0%
Bandhan Bank	10	5400	N/S	N/S	0.0%	0.0%
Karnataka Bank	5	5000	0	0	0.0%	0.0%
Total Pvt. Banks	135	66050	13	328	9.6%	0.5%
SISCO Bank Ltd.	120	38345	0	0	0.0%	0.0%
TOTAL	1165	504400	35	61401	3.0%	12.2%

C. Other Priority Sector

The overall achievement under this sector recorded at 21.9%.

(As on 30.06.2017)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	735	475155	144	86842	19.6%	18.3%
Central Bank of India	395	250130	114	68469	28.9%	27.4%
UCO Bank	200	111575	20	6073	10.0%	5.4%
Canara Bank	225	137700	38	25429	16.9%	18.5%
Vijaya Bank	55	27400	17	16104	30.9%	58.8%
Bank of Baroda	140	85500	12	30211	8.6%	35.3%
Bank of India	80	48400	17	2993	21.3%	6.2%
Union Bank of India	230	132365	10	12656	4.3%	9.6%
Punjab National Bank	65	33400	N/S	N/S	0.0%	0.0%
Oriental Bank of Comm. Corporation Bank	105	62500	6	62900	5.7%	100.6%
IDBI Bank	55	32400	22	11650	40.0%	36.0%
Allahabad Bank	135	85215	30	15733	22.2%	18.5%
United Bank of India	75	45200	15	13908	20.0%	30.8%
Indian Overseas Bank	110	60150	41	15604	37.3%	25.9%
Syndicate Bank	95	56150	19	4582	20.0%	8.2%
Andhra Bank	110	62650	3	520	2.7%	0.8%
Indian Bank	55	32400	N/S	N/S	0.0%	0.0%
Dena Bank	50	29100	6	3417	12.0%	11.7%
Bank of Maharashtra	80	49150	0	0	0.0%	0.0%
Punjab & Sind Bank	55	32400	3	3430	5.5%	10.6%
Total for Comm.Banks	3115	1881340	519	381121	16.7%	20.3%
AXIS Bank Ltd.	100	46720	0	0	0.0%	0.0%
HDFC Bank	95	57640	134	29984	141.1%	52.0%
IndusInd Bank	40	20380	0	0	0.0%	0.0%
ICICI Bank	65	38560	3	5408	4.6%	14.0%
Yes Bank	25	11800	0	0	0.0%	0.0%
Kotak Mahindra Bank	20	10800	N/S	N/S	0.0%	0.0%
South Indian Bank	25	14100	0	0	0.0%	0.0%
Bandhan Bank	30	17600	N/S	N/S	0.0%	0.0%
Karnataka Bank	25	10800	0	0	0.0%	0.0%
Total Pvt. Banks	425	228400	137	35392	32.2%	15.5%
SISCO Bank Ltd.	415	245860	44	99408	10.6%	40.4%
TOTAL	3955	2355600	700	515921	17.7%	21.9%

Non-Priority Sector : Bank wise performance is as under

(As on 30.06.2017)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	821	351200	604	228485	73.6%	65.1%
Central Bank of India	365	167600	34	13696	9.3%	8.2%
UCO Bank	180	78720	11	14710	6.1%	18.7%
Canara Bank	215	86880	30	9908	14.0%	11.4%
Vijaya Bank	40	15680	17	6443	42.5%	41.1%
Bank of Baroda	125	51440	23	35527	18.4%	69.1%
Bank of India	70	27440	4	355	5.7%	1.3%
Union Bank of India	225	89800	5	2923	2.2%	3.3%
Punjab National Bank	50	29200	N/S	N/S	0.0%	0.0%
Oriental Bank of Comm.	95	39200	7	3285	7.4%	8.4%
Corporation Bank	50	19600	0	0	0.0%	0.0%
IDBI Bank	141	54360	21	7127	14.9%	13.1%
Allahabad Bank	65	27440	3	1030	4.6%	3.8%
United Bank of India	115	48200	5	332	4.3%	0.7%
Indian Overseas Bank	105	40360	4	3526	3.8%	8.7%
Syndicate Bank	90	36440	18	1948	20.0%	5.3%
Andhra Bank	40	15680	N/S	N/S	0.0%	0.0%
Indian Bank	45	19600	4	740	8.9%	3.8%
Dena Bank	70	28600	0	0	0.0%	0.0%
Bank of Maharashtra	50	19600	6	1448	12.0%	7.4%
Punjab & Sind bank	50	10000	7	3355	14.0%	33.6%
Total for Comm. Banks	3007	1257040	803	334838	26.7%	26.6%
AXIS Bank Ltd.	128	49200	0	0	0.0%	0.0%
HDFC Bank	120	52200	483	216780	402.5%	415.3%
IndusInd Bank	50	21680	0	0	0.0%	0.0%
ICICI Bank	90	33600	6	116	6.7%	0.3%
Yes Bank	20	7840	0	0	0.0%	0.0%
Kotak Mahindra Bank	20	7840	N/S	N/S	0.0%	0.0%
South Indian Bank	20	7840	0	0	0.0%	0.0%
Bandhan Bank	60	23520	N/S	N/S	0.0%	0.0%
Karnataka Bank	20	7840	0	0	0.0%	0.0%
Total Pvt Banks	528	211560	489	216896	92.6%	102.5%
SISCO Bank Ltd.	365	135400	27	9910	7.4%	7.3%
TOTAL	3900	1604000	1319	561644	33.8%	35.0%

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 (PMEGP)**

The annual target allotted for the state under the scheme was 100. However, the same has been revised upto 250 nos.

Pending cases of 2016-17 as under :

Sl.No.	Bank	KVIC	SKVIB	DIC	Total
1	CBI	3	6	1	10
2	Union Bank	1	1	1	3
3	BoM	1	0	0	1
4	UCO Bank	0	1	0	1
5	SBI	0	0	6	6
6	OBC	0	1	0	1
7	Canara Bank	0	1	0	1
			Total		23

P M E G P (2017-18)**Sponsored by DIC**

(As on 30.06.2017)

(Amt. in Rs'000)

Name of Bank	Spon	Sanctioned		Disbursed		Reject	Pend.
	No.	No.	Amt.	No.	Amt.	No.	No.
S.B.I.	10	0	0	0	0	0	10
C.B.I.	2	0	0	0	0	0	2
UCO Bank	1	0	0	0	0	0	1
Union Bank of India	4	0	0	0	0	0	4
Canara Bank	1	0	0	0	0	0	1
U.B.I.	3	0	0	0	0	0	3
Andhra Bank	1	0	0	0	0	0	1
TOTAL	22	0	0	0	0	0	22

P M E G P
Sponsored by KVIC

(As on 30.06.2017)

(Amt. in Rs'000)

Name of Bank	Spon	Sanctioned		Disbursed		Reject	Pend.
	No.	No.	Amt.	No.	Amt.	No.	No.
S.B.I.	14	0	0	0	0	0	14
C.B.I.	5	0	0	0	0	0	5
UCO Bank	1	0	0	0	0	0	1
Union Bank of India	1	0	0	0	0	0	1
IDBI Bank	1	0	0	0	0	0	1
Bk. of Maharashtra	1	0	0	0	0	0	1
TOTAL	23	0	0	0	0	0	23

P M E G P
Sponsored by SKVIB

(As on 30.06.2017)

(Amt. in Rs'000)

Name of Bank	Spon	Sanctioned		Disbursed		Reject	Pend.
	No.	No.	Amt.	No.	Amt.	No.	No.
S.B.I.	21	0	0	0	0	0	21
C.B.I.	14	0	0	0	0	0	14
UCO Bank	2	0	0	0	0	0	2
Union Bank of India	1	0	0	0	0	0	1
IOB	1	0	0	0	0	0	1
Bank of India	1	0	0	0	0	0	1
OBC	1	0	0	0	0	0	1
PNB	1	0	0	0	0	0	1
TOTAL	42	0	0	0	0	0	42

2. Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM)
The target for the FY 2017-18 is as follows:

CREDIT TARGETS UNDER NATIONAL URBAN LIVELIHOOD MISSION(NULM) FY-2017-18											
STATE: SIKKIM		NULM TARGET									
		TARGET FOR IND. SEP-I		TARGET FOR Group. SEP-G			TARGET FOR SHG Bank Linkage			TOTAL	
Sr. No.	BANKS	No. of A/Cs	Amt. (in lac)	No of Grp	No of Ben	Amt. (in lac)	No. of SHG	No. of Ben	Amt. (in lac)	Total No. of Beneficiaries	Amt. (in lac)
1	S B I	16	32.00	4	20	40.00	3	30	3.00	66	75.00
2	C B I	9	18.00	2	10	20.00	2	20	2.00	39	40.00
3	UCO BANK	6	12.00	0	0	0.00	0	0	0.00	6	12.00
4	CANARA BANK	8	16.00	0	0	0.00	2	20	2.00	28	18.00
5	VIJAYA BANK	1	2.00	0	0	0.00	0	0	0.00	1	2.00
6	BANK OF BARODA	3	6.00	1	5	10.00	0	0	0.00	8	16.00
7	BANK OF INDIA	2	4.00	0	0	0.00	0	0	0.00	2	4.00
8	UNION BANK	7	14.00	2	10	20.00	0	0	0.00	17	34.00
9	P N B	1	2.00	0	0	0.00	0	0	0.00	1	2.00
10	O B C	2	4.00	0	0	0.00	0	0	0.00	2	4.00
11	AXIS BANK LTD	5	10.00	2	10	20.00	1	10	1.00	25	31.00
12	UNITED BANK	3	6.00	1	5	10.00	0	0	0.00	8	16.00
13	HDFC BANK	8	16.00	0	0	0.00	2	20	2.00	28	18.00
14	IDBI BANK	5	10.00	0	0	0.00	0	0	0.00	5	10.00
15	CORPORATION	1	2.00	0	0	0.00	0	0	0.00	1	2.00
16	ALLAHABAD	2	4.00	0	0	0.00	0	0	0.00	2	4.00
17	INDUSIND BANK	2	4.00	0	0	0.00	0	0	0.00	2	4.00
18	I O B	2	4.00	0	0	0.00	0	0	0.00	2	4.00
19	SYNDICATE BANK	2	4.00	0	0	0.00	0	0	0.00	2	4.00
20	ANDHRA BANK	1	2.00	0	0	0.00	0	0	0.00	1	2.00
21	ICICI BANK	5	10.00	2	10	20.00	0	0	0.00	15	30.00
22	INDIAN BANK	1	2.00	0	0	0.00	0	0	0.00	1	2.00
23	DENA BANK	2	4.00	0	0	0.00	0	0	0.00	2	4.00
24	B O M	1	2.00	0	0	0.00	0	0	0.00	1	2.00
25	YES BANK	1	2.00	0	0	0.00	0	0	0.00	1	2.00
26	PUNJAB & SIND Bnk	1	2.00	0	0	0.00	0	0	0.00	1	2.00
27	KOTAK MAHINDRA	1	2.00	0	0	0.00	0	0	0.00	1	2.00
28	SOUTH INDIAN BANK	1	2.00	0	0	0.00	0	0	0.00	1	2.00
29	BANDHAN BANK	1	2.00	1	5	10.00	0	0	0.00	6	12.00
30	KARNATAKA BANK	0	0.00	0	0	0.00	0	0	0.00	0	0.00
	Total Com. Bank	100	200.00	15	75	150.00	10	100	10.00	275	360.00
31	SISCO	0	0.00	0	0	0.00	0	0	0.00	0	0.00
	STATE TOTAL	100	200.00	15	75	150.00	10	100	10.00	275	360.00

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 30.06.2017				
		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	1740	31633	172	10450
	SOUTH	1530	1530	32668	96	16194
	Sub-Total	3274	3270	64301	268	26644
Grand Total		4224	3988	92066	413	32264

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

The position on issuance of Kisan Credit Cards (KCC) in the State as on 30.06.2017 is furnished below.

Name of Bank	KCC issued during year		Cumulative as on 30.06.2017	
	No.	Amount	No.	Amount
State Bank of India	41	2130	7092	158606
Central Bank of India	47	5635	1812	134644
UCO Bank	2	260	48	2379
Union Bank of India	31	2980	513	31023
IDBI Bank	0	0	110	7593
United Bank of India	5	395	166	7720
Dena Bank	0	0	20	2239
Canara Bank	36	26971	228	11292
Vijaya Bank	0	0	1	25
Bank of Baroda	7	192	18	623
Bank of India	34	875	95	2282
Punjab National Bank	16	2265	10	175
Oriental Bank of Comm.	0	0	0	0
Corporation Bank	0	0	2	696
Allahabad Bank	8	335	58	3962
Indian Overseas Bank	8	424	15	694
Syndicate Bank	1	58	2	108
Andhra Bank	0	0	0	0
Indian Bank	0	0	0	0
Bank of Maharashtra	0	0	7	604
Punjab & Sind Bank	0	0	0	0
Total Comm. Banks	236	42520	10197	364665
Axis Bank Ltd.	0	0	6	5661
HDFC Bank Ltd.	208	12088	740	35753
IndusInd Bank Ltd.	0	0	0	0
ICICI Bank Ltd.	0	0	1	120
Yes Bank	0	0	0	0
Kotak Mahindra Bank	0	0	0	0
South Indian Bank	0	0	0	0
Bandhan Bank	10	4900	10	4900
Karnataka Bank	0	0	0	0
Total Pvt Banks	218	16988	757	46434
SISCO Bank	7	4252	2957	143925
GRAND TOTAL	461	63760	13911	555024

AGENDA NO. 8**Housing Finance Scheme**

The position of Housing Loan is as below:

(As on 30.06.2017)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	246	246000	57	49749	23.2%	20.2%
Central Bank of India	106	106000	16	16420	15.1%	15.5%
UCO Bank	45	43000	5	3935	11.1%	9.2%
Union Bank of India	62	62000	7	11970	11.3%	19.3%
IDBI Bank	39	39000	5	8800	12.8%	22.6%
United Bank of India	29	29000	5	4415	17.2%	15.2%
Dena Bank	20	20000	0	0	0.0%	0.0%
Canara Bank	57	57000	8	17614	14.0%	30.9%
Vijaya Bank	10	10000	5	8300	50.0%	83.0%
Bank of Baroda	30	30000	11	29847	36.7%	99.5%
Bank of India	16	16000	2	100	12.5%	0.6%
Punjab National Bank	10	10000	N/S	N/S	0.0%	0.0%
Oriental Bank of Com.	24	24000	1	1400	4.2%	5.8%
Corporation Bank	10	10000	0	0	0.0%	0.0%
Allahabad Bank	22	16000	4	8100	18.2%	50.6%
Indian Overseas Bank	23	23000	1	850	4.3%	3.7%
Syndicate Bank	29	29000	0	0	0.0%	0.0%
Andhra Bank	12	10000	N/S	N/S	0.0%	0.0%
Indian Bank	10	10000	1	2000	10.0%	20.0%
Bank of Maharashtra	10	10000	1	3000	10.0%	30.0%
Punjab & Sind Bank	10	10000	0	0	0.0%	0.0%
Total Comm.Banks	820	810000	129	166500	15.7%	20.6%
AXIS Bank Ltd.	27	17000	0	0	0.0%	0.0%
HDFC Bank	25	25000	4	455	16.0%	1.8%
IndusInd Bank	10	10000	0	0	0.0%	0.0%
ICICI Bank	18	18000	0	0	0.0%	0.0%
Yes Bank	5	5000	0	0	0.0%	0.0%
Kotak Mahindra Bank	5	5000	N/S	N/S	0.0%	0.0%
South Indian Bank	5	5000	0	0	0.0%	0.0%
Bandhan Bank	5	5000	N/S	N/S	0.0%	0.0%
Karnataka Bank	5	5000	0	0	0.0%	0.0%
Total Pvt Bank	105	95000	4	455	3.8%	0.5%
SISCO Bank Ltd.	111	106000	27	17025	24.3%	16.1%
TOTAL	1036	1011000	160	183980	15.4%	18.2%

AGENDA NO.9**Achievements under Education Loan 2017-18**

(As on 30.06.2017)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	17	8500	2	445	11.8%	5.2%
Central Bank of India	10	5000	7	3913	70.0%	78.3%
UCO Bank	3	1500	0	0	0.0%	0.0%
Canara Bank	8	4000	0	0	0.0%	0.0%
Vijaya Bank	0	0	0	0	0.0%	0.0%
Bank of Baroda	2	1000	0	0	0.0%	0.0%
Bank of India	0	0	0	0	0.0%	0.0%
Union Bank of India	10	5000	1	186	10.0%	3.7%
Punjab National Bank	2	1000	N/S	N/S	0.0%	0.0%
Oriental Bank of Comm.	2	1000	0	0	0.0%	0.0%
Corporation Bank	0	0	0	0	0.0%	0.0%
IDBI Bank	6	3000	1	100	16.7%	3.3%
Allahabad Bank	0	0	1	113	100%	100%
United Bank of India	3	1500	0	0	0.0%	0.0%
Indian Overseas Bank	1	500	0	0	0.0%	0.0%
Syndicate Bank	1	500	0	0	0.0%	0.0%
Andhra Bank	0	0	N/S	N/S	0.0%	0.0%
Indian Bank	0	0	0	0	0.0%	0.0%
Dena Bank Total	2	1000	0	0	0.0%	0.0%
Bank of Maharashtra	2	1000	0	0	0.0%	0.0%
Punjab & Sind Bank	2	1000	0	0	0.0%	0.0%
Total for Comm. Banks	71	35500	12	4757	16.9%	13.4%
AXIS Bank Ltd.	9	4500	0	0	0.0%	0.0%
HDFC Bank Total	7	3500	0	0	0.0%	0.0%
IndusInd Bank Total	2	1000	0	0	0.0%	0.0%
ICICI Bank	7	3500	0	0	0.0%	0.0%
Yes Bank	2	1000	0	0	0.0%	0.0%
Kotak Mahindra Bank	0	0	N/S	N/S	0.0%	0.0%
South Indian Bank	2	1000	0	0	0.0%	0.0%
Bandhan Bank	2	1000	N/S	N/S	0.0%	0.0%
Karnataka Bank	0	0	0	0	0.0%	0.0%
Total Pvt banks	31	15500	0	0	0.0%	0.0%
SISCO Bank Ltd.	4	2000	0	0	0.0%	0.0%
TOTAL	106	53000	12	4757	11.3%	9.0%

Agenda No. 10**Performances under MSME 2017-18**

(As on 30.06.2017)

(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	62780	26500	124000	213280	0	6496	21880	28376	13.30%
C B I	57270	12060	79000	148330	300	3728	2498	6526	4.40%
UCO Bank	23020	7200	40000	70220	0	140	1398	1538	2.19%
Canara	32590	8860	38500	79950	4879	0	7528	12407	15.52%
Vijaya	10200	2400	10000	22600	0	2800	5004	7804	34.53%
B o B	19000	4000	32500	55500	53300	0	364	53664	96.69%
B o I	12400	2400	17500	32300	0	0	2893	2893	8.96%
Union Bank	25810	8040	37000	70850	2120	0	500	2620	3.70%
P N B	10200	2400	12500	25100	N/S	N/S	N/S	N/S	0.00%
O B C	14800	4000	18500	37300	0	0	5600	5600	15.01%
AXIS Bank	12525	3240	13000	28765	0	0	0	0	0.00%
Corporation	10200	2400	12500	25100	0	0	1950	1950	7.77%
HDFC	11500	3200	13000	27700	328	0	29529	29857	107.79%
IDBI Bank	18795	4840	21000	44635	260	1450	4784	6494	14.55%
Allahabad	12600	3200	15000	30800	190	2545	3000	5735	18.62%
United Bank	13020	3200	15000	31220	24	1616	9373	11013	35.28%
IndusInd	5600	2400	3500	11500	0	0	0	0	0.00%
I O B	11200	3200	17000	31400	0	0	3412	3412	10.87%
Syndicate	14020	3200	17500	34720	0	10	10	20	0.06%
Andhra Bnk	10400	2400	12500	25300	N/S	N/S	N/S	N/S	0.00%
ICICI Bank	10825	1600	7500	19925	0	0	908	908	4.56%
Indian Bank	10200	1600	12500	24300	0	0	1417	1417	5.83%
Dena Bank	10900	3200	15000	29100	0	0	0	0	0.00%
B O M	10400	2400	12500	25300	0	250	180	430	1.70%
Yes Bank	5000	800	2500	8300	0	0	0	0	0.00%
P & S Bank	10200	2400	11500	24100	0	0	600	600	2.49%
Kotak Bank	5000	800	2500	8300	N/S	N/S	N/S	N/S	0.00%
South Indian	5200	1600	4000	10800	0	0	0	0	0.00%
Bandhan Bank	5400	1600	5000	12000	N/S	N/S	N/S	N/S	0.00%
Karnataka Bank	5000	800	2500	8300	0	0	0	0	0.00%
Total Com.	466055	125940	625000	1216995	61401	19035	102828	183284	15.06%
SISCO	38345	12070	63000	113415	0	0	80	80	0.07%
TOTAL	504400	138010	688000	1330410	61401	19035	102908	183344	13.78%

AGENDA NO.11

Weavers Credit Card Scheme (WCC)

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

AGENDA NO.12

Artisan Credit Card

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

AGENDA NO.13

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.14

Dairy Entrepreneurship Development Scheme (DEDs)

The present status under the scheme for the FY (2017-18) is furnished below:

(As on 30.06.2017)		(Amt. in Rs'000)
Name of Bank	No. of accounts	Amt. Disbursed
State Bank of India	16	1145
Bank of India	1	400
TOTAL	17	1545

AGENDA NO.15

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

AGENDA NO.16

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 June 2017 is as per Annexure III.

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

- 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 30.06.2017

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.18

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 **Annex IV (A),(B),(C)& (D)**.

AGENDA NO.19

Miscellaneous

1. 'Stand up India'

The present position under the scheme in the state of Sikkim is as follows: (As on 30.06.2017)

SR. NO.	NAME OF BANK	NO. OF A/Cs	SANCTIONED AMT. IN LACS	DISBURSED AMT. IN LACS
1.	Allahabad Bank	2	23.01	23.01
2.	Andhra Bank	3	60.00	39.00
3.	Bank of Baroda	2	52.50	25.50
4.	Bank of India	2	40.00	40.00
5.	Canara Bank	3	75.50	46.50
6.	Central Bank of India	1	15.00	15.00
7.	Corporation Bank	1	18.00	18.00
8.	Indusind Bank	6	101.89	91.89
9.	Oriental Bank of Commerce	1	12.00	12.00
10.	Punjab National Bank	3	60.20	60.20
11.	State Bank of India	28	338.78	309.13
12.	Union Bank of India	1	10.00	10.00
13.	United Bank of India	5	53.30	48.30
14.	Vijaya Bank	3	32.00	32.00
	TOTAL	61	892.18	770.53

2. Pradhan Mantri Awas Yojana (PMAY)

The department of UD & HD, Govt. of Sikkim has forwarded 302 number of applications of Credit Linked Subsidy Scheme (CLSS) under Pradhan Mantri Awas Yojana (PMAY) Housing for All (Urban) scheme. Out of 302 number of applications 51 number of applications has been rejected by the Banks. The representative of UD & HD may kindly apprise the house about the present status of the cases.

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 September 2017 is as follows:

SCHEMES		Total Nos. Of Existing Beneficiaries With Bank/Po Accounts	Aadhar Seeded	% Aadhaar
National Social Assistance Programme	IGNOAPS	20954	18871	92%
	IGNWPS	1526	1384	95%
	IGNDPS	712	582	87%
	NFBS	-	-	-
State Innovative Schemes	Subsistence Allowance	2825	2340	83%
	Unmarried Women Pension scheme	364	322	95%

4. Pradhan Mantri Fasal Bima Yojana (PMFBY)

The Govt. of Sikkim issued Notification No. 33/FS&ADD dated 9th May 2017, for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in all Districts of Sikkim during Kharif 2017 season which was duly circulated to all the Bank branches. Banks were advised vide mail for uploading requisite information on the crop insurance portal (www.agri-insurance.gov.in) by 31st August 2017 and send farmers list to the implementing Agency (i.e. SBI General).

We furnish below the detail of coverage of farmers under the scheme in the state :

Sl.No.	Total Number of farmers covered	Total number uploaded in the portal	Of Which total number of Loanee farmers	Non-Loanee farmers
1	800	636	244	392

Sub Sector wise and Agency-wise Credit Flow under Agriculture and Allied Activities 2017-18 As on 30.06.2017

Sector	Amount in '000														
	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pulses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ginger	1090	2472	3562	1449	4205	5654	100	0	100	1157	850	2007	3796	7527	11323
Vegetable	410	0	410	0	0	0	430	0	430	0	0	0	840	0	840
Miscellaneous	860	0	860	2098	0	2098	1885	0	1885	805	780	1585	5648	780	6428
Crop Loans (I)	2360	2472	4832	3547	4205	7752	2415	0	2415	1962	1630	3592	10284	8307	18591
Minor Irrigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Land Development	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Farm Mechanism	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sub-Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Horticulture	200	0	200	0	0	0	185	0	185	0	0	0	385	0	385
Spices/Cardamom	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Miscellaneous/Floriculture	38292	0	38292	63	0	63	0	0	0	2792	0	2792	41147	0	41147
Plantation & Horticulture	38492	0	38492	63	0	63	185	0	185	2792	0	2792	41532	0	41532
Dairy Development	802	0	802	0	0	0	0	0	0	743	0	743	1545	0	1545
Poultry	40	0	40	0	0	0	0	0	0	0	0	0	40	0	40
Sheep/Goat/Pig	0	0	0	0	0	0	0	0	0	252	0	252	252	0	252
Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Animal Husbandry	842	0	842	0	0	0	0	0	0	995	0	995	1837	0	1837
Fisheries	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	23940	0	23940	58	0	58	1098	0	1098	529	0	529	25625	0	25625
Term Loans (II)	63274	0	63274	121	0	121	1283	0	1283	4316	0	4316	68994	0	68994
GRAND TOTAL (I+II)	65634	2472	68106	3668	4205	7873	3698	0	3698	6278	1630	7908	79278	8307	87585