

NETWORK OF BANK BRANCHES

As on 30.09.2017

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

CLEARING HOUSE :

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

Number of ATMs in the State of Sikkim**(As on 30.09.2017)**

Sr. No.	Banks	East Distt.	North Distt	South Distt.	West District	Total ATMs
1	Allahabad Bank	1	0	0	0	1
2	Andhra Bank	0	0	0	0	0
3	AXIS Bank	26	0	5	1	32
4	Bandhan Bank	1	0	0	0	1
5	Bank of Baroda	5	0	0	0	5
6	Bank of India	3	0	0	0	3
7	Bank of Maharashtra	1	0	0	0	1
8	Canara Bank	4	1	2	1	8
9	Central Bank of India	8	2	2	7	19
10	Corporation Bank	2	0	0	0	2
11	Dena Bank	1	0	1	0	2
12	HDFC Bank	11	0	3	0	14
13	ICICI Bank Ltd.	5	0	2	1	8
14	IDBI Bank	4	2	1	1	8
15	Indian Bank	1	0	0	0	1
16	Indian Overseas Bank	2	0	1	0	3
17	IndusInd Bank	1	0	1	0	2
18	Karnataka Bank	1	0	0	0	1
19	Kotak Mahindra Bank	1	0	0	0	1
20	Oriental Bank of Com.	3	0	0	0	3
21	Punjab & Sind Bank	1	0	0	0	1
22	Punjab National Bank	2	0	0	0	2
23	South Indian Bank	1	0	0	0	1
24	State Bank of India	43	5	12	4	64
25	Syndicate Bank	1	0	0	0	1
26	UCO Bank	4	1	0	0	5
27	Union Bank of India	4	1	3	1	9
28	United Bank of India	2	0	1	0	3
29	Vijaya Bank	1	0	0	0	1
30	YES Bank	1	0	0	0	1
31	SISCO Bank Ltd.	3	1	2	3	9
	TOTAL	144	13	36	19	212

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	KOTAK MAHINDRA BANK	30	NEDFI, GANGTOK
31	SOUTH INDIAN BANK	31	DIR. OF HANDICRAFTS & HANDLOOMS, GOVT. OF SIKKIM, GANGTOK
32	BANDHAN BANK	32	REGIONAL CHIEF, HUDCO, KOLKATA
33	KARNATAKA BANK LTD.	33	THE MANAGING DIRECTOR, SIMFED

AGENDA NO.1

Confirmation of the proceedings of the 54th State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 22nd September 2017 at Hotel Yangthang Heritage, Gangtok

The Minutes of the 54th State Level Banker's Committee (SLBC) Meeting for Sikkim held on 22nd September 2017 at Hotel Yangthang Heritage, Gangtok were duly circulated under cover of letter no. LB/33/145 dated 27.10.2017.

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 54th SLBC Meeting held on 22nd September 2017 at Gangtok.

Action Point	Action Centre	Action Taken
1. Axis Bank, Andhra Bank, Bandhan Bank, Kotak Mahindra Bank & PNB to submit their returns to Lead Bank office within 5 days.	Banks	Bandhan Bank, Karnataka Bank & ICICI Bank did not submit their returns for the quarter ended September 2017.
2. Banks having defaulters in KCC accounts to share the defaulters list with Director FS & ADD, Govt. of Sikkim for their assistance in recovery.	Banks	SBI has already forwarded the list of KCC defaulters to the department. Other Banks may apprise the house.
3. Banks to appoint Nodal officer for handling DBT related issues.	Banks	SBI Gangtok has appointed a Nodal Officer for DBT related issues. Other Banks may apprise the house.
4. Banks to dispose off pending proposals of PMEGP.	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.

AGENDA NO: 3**Credit : Deposit Ratio / Credit + Investment : Deposit Ratio as on 30.09.2017**

Banks	C:D Ratio as on 30.09.2016	C+I:D Ratio as on 30.09.2016	As on 30.09.2017						As on 30.09.2017			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	51.7%	74.6%	23584175	12846174	54.5%	9380000	22226174	94.2%	23584175	25096174	106.4%	2870000
C B I	24.2%	73.1%	10614302	1861501	17.5%	0	1861501	17.5%	10614302	1861501	17.5%	
UCO Bank	24.5%	15.4%	2058393	322232	15.7%	0	322232	15.7%	2058393	322232	15.7%	
Canara Bank	25.3%	245.6%	3339057	690215	20.7%	0	690215	20.7%	3339057	690215	20.7%	
Vijaya Bank	7.9%	4.7%	1815601	213396	11.8%	0	213396	11.8%	1815601	213396	11.8%	
Bank of Baroda	94.3%	92.0%	1587859	1638874	103.2%	0	1638874	103.2%	1587859	1638874	103.2%	
Bank of India	12.1%	27.2%	955892	187359	19.6%	51568	238927	25.0%	955892	238927	25.0%	
Union Bank of India	37.4%	35.3%	3019725	1258272	41.7%	0	1258272	41.7%	3019725	1258272	41.7%	
P N B	69.6%	66.3%	894217	476550	53.3%	0	476550	53.3%	894217	476550	53.3%	
O B C	47.6%	52.2%	2013270	427379	21.2%	0	427379	21.2%	2013270	427379	21.2%	
Corporation Bank	71.5%	64.3%	403081	251874	62.5%	0	251874	62.5%	403081	251874	62.5%	
IDBI Bank	11.7%	532.1%	4659593	354327	7.6%	16732390	17086717	366.7%	4659593	17086717	366.7%	
Allahabad Bank	31.9%	109.9%	764431	210107	27.5%	433926	644033	84.2%	764431	644033	84.2%	
United Bank of India	135.1%	150.4%	442813	632745	142.9%	0	632745	142.9%	442813	632745	142.9%	
I O B	63.3%	58.7%	275026	166005	60.4%	0	166005	60.4%	275026	166005	60.4%	
Syndicate Bank	11.7%	10.0%	201912	72626	36.0%	0	72626	36.0%	201912	72626	36.0%	
Andhra Bank	48.2%	40.5%	211497	114782	54.3%	0	114782	54.3%	211497	114782	54.3%	
Indian Bank	18.8%	4.9%	35540	32341	91.0%	0	32341	91.0%	35540	32341	91.0%	
Dena Bank	81.8%	79.8%	434969	61431	14.1%	0	61431	14.1%	434969	61431	14.1%	
B o M	15.9%	20.4%	224690	41189	18.3%	0	41189	18.3%	224690	41189	18.3%	
P&S Bank	61.2%	31.5%	92593	36043	38.9%	0	36043	38.9%	92593	36043	38.9%	
Tot. Pub Sector Bank	39.5%	102.1%	57628636	21895422	38.0%	26597884	48493306	84.1%	57628636	51363306	89.1%	2870000
AXIS Bank Ltd.	13.6%	25.3%	1898096	656764	34.6%	0	656764	34.6%	1898096	656764	34.6%	
HDFC Bank	19.4%	22.5%	7332444	2014281	27.5%	0	2014281	27.5%	7332444	2014281	27.5%	
IndusInd Bank	42.3%	42.3%	658489	567911	86.2%	0	567911	86.2%	658489	567911	86.2%	
ICICI Bank	320.0%	706.6%	1459397	2237691	153.3%	0	2237691	153.3%	1459397	2237691	153.3%	
YES Bank	20.1%	20.1%	407795	20289	5.0%	0	20289	5.0%	407795	20289	5.0%	
Kotak Mahindra Bank	0.0%	0.0%	290054	159	0.1%	0	159	0.1%	290054	159	0.1%	
South Indian Bank	33.0%	11.0%	64030	5078	7.9%	0	5078	7.9%	64030	5078	7.9%	
Bandhan Bank	507.5%	671.6%	329886	42326	12.8%	0	42326	12.8%	329886	42326	12.8%	
Total Pvt SB	36.5%	74.9%	12440191	5544499	44.6%	0	5544499	44.6%	12440191	5544499	44.6%	0
Total for C B	38.5%	97.7%	70068827	27439921	39.2%	26597884	54037805	77.1%	70068827	56907805	81.2%	2870000
SISCO Bank	84.8%	28.8%	5600489	4438665	79.3%	0	4438665	79.3%	5600489	4438665	79.3%	0
TOTAL	40.8%	88.8%	75669316	31878586	42.1%	26597884	58476470	77.3%	75669316	61346470	81.1%	2870000

AGENDA NO. 4

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

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at 44.1%.

Achievement under Priority and Non-Priority Sector as on 30.09.2017

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	5151	1358065	1883	847221	36.6%	62.4%
Central Bank of India	2920	738770	472	225897	16.2%	30.6%
UCO Bank	1165	308735	73	51624	6.3%	16.7%
Canara Bank	1465	384170	264	101539	18.0%	26.4%
Vijaya Bank	190	63725	92	61498	48.4%	96.5%
Bank of Baroda	625	197830	90	183149	14.4%	92.6%
Bank of India	340	110170	100	18823	29.4%	17.1%
Union Bank of India	1520	380910	154	117478	10.1%	30.8%
Punjab National Bank	265	89830	53	48512	20.0%	54.0%
Oriental Bank of Comm.	565	158500	59	84025	10.4%	53.0%
Corporation Bank	205	73595	46	21905	22.4%	29.8%
IDBI Bank	966	242035	152	51153	15.7%	21.1%
Allahabad Bank	360	110710	39	19472	10.8%	17.6%
United Bank of India	595	169305	120	64890	20.2%	38.3%
Indian Overseas Bank	615	160060	69	17377	11.2%	10.9%
Syndicate Bank	610	164815	94	15859	15.4%	9.6%
Andhra Bank	195	69875	6	6811	3.1%	9.7%
Indian Bank	200	70090	20	9314	10.0%	13.3%
Dena Bank	420	124185	4	3230	1.0%	2.6%
Bank of Maharashtra	210	74000	21	8364	10.0%	11.3%
Punjab & Sind Bank	175	57410	22	10980	12.6%	19.1%
Tot. for Comm. Banks	18757	5106785	3833	1969121	20.4%	38.6%
AXIS Bank Ltd.	693	167375	0	0	0.0%	0.0%
HDFC Bank	900	211090	1909	810881	212.1%	384.1%
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	0	0	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	N/S	N/S	0.0%	0.0%
Total Pvt Banks	3063	772860	1922	816470	62.7%	105.6%
SISCO Bank Ltd.	3820	820355	284	171520	7.4%	20.9%
TOTAL	25640	6700000	6039	2957111	23.6%	44.1%

Performance as on 30.06.2017	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
All Banks	25640	6700000	2637	1226551	10.3%	18.3%

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

All Banks together disbursed Rs.131.54 crores under priority sector advances @ 25.8% of achievement under ACP

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	4330	1006865	615	255449	14.2%	25.4%
Central Bank of India	2555	571170	295	156376	11.5%	27.4%
UCO Bank	985	230015	48	34223	4.9%	14.9%
Canara Bank	1250	297290	180	76212	14.4%	25.6%
Vijaya Bank	150	48045	49	46342	32.7%	96.5%
Bank of Baroda	500	146390	43	104821	8.6%	71.6%
Bank of India	270	82730	96	18468	35.6%	22.3%
Union Bank of India	1295	291110	127	107669	9.8%	37.0%
Punjab National Bank	215	60630	31	26966	14.4%	44.5%
Oriental Bank of Comm.	470	119300	42	70308	8.9%	58.9%
Corporation Bank	155	53995	46	21905	29.7%	40.6%
IDBI Bank	825	187675	127	42566	15.4%	22.7%
Allahabad Bank	295	83270	32	18076	10.8%	21.7%
United Bank of India	480	121105	106	63664	22.1%	52.6%
Indian Overseas Bank	510	119700	51	9955	10.0%	8.3%
Syndicate Bank	520	128375	22	4119	4.2%	3.2%
Andhra Bank	155	54195	1	627	0.6%	1.2%
Indian Bank	155	50490	12	7834	7.7%	15.5%
Dena Bank	350	95585	3	3030	0.9%	3.2%
Bank of Maharashtra	160	54400	12	6445	7.5%	11.8%
Punjab & Sind Bank	125	47410	2	600	1.6%	1.3%
Tot. for Comm. Banks	15750	3849745	1940	1075655	12.3%	27.9%
AXIS Bank Ltd.	565	118175	0	0	0.0%	0.0%
HDFC Bank	780	158890	864	88490	110.8%	55.7%
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	0	0	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	N/S	N/S	0.0%	0.0%
Total Pvt Banks	2535	561300	871	93963	34.4%	16.7%
SISCO Bank Ltd.	3455	684955	207	145795	6.0%	21.3%
TOTAL	21740	5096000	3018	1315413	13.9%	25.8%

Performance as on 30.06.2017	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
All Banks	21740	5096000	1318	664907	6.1%	13.0%

A. Agriculture and Allied Activities

The overall achievement under this sector recorded at 7.5% at the end of second quarter. Sub-sector wise credit flow under Agriculture and Allied Activities is as per [Page No.26](#).

(As on 30.09.2017)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	3415	468930	266	39356	7.8%	8.4%
Central Bank of India	1985	263770	85	17744	4.3%	6.7%
UCO Bank	740	95420	7	460	0.9%	0.5%
Canara Bank	950	127000	77	25470	8.1%	20.1%
Vijaya Bank	80	10445	0	0	0.0%	0.0%
Bank of Baroda	330	41890	6	293	1.8%	0.7%
Bank of India	170	21930	41	2267	24.1%	10.3%
Union Bank of India	1000	132935	30	4066	3.0%	3.1%
Punjab National Bank	130	17030	8	670	6.2%	3.9%
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	50	7221	7.9%	8.6%
Allahabad Bank	200	25470	1	200	0.5%	0.8%
United Bank of India	350	47935	21	6570	6.0%	13.7%
I O B	390	52350	17	3074	4.4%	5.9%
Syndicate Bank	385	51705	5	651	1.3%	1.3%
Andhra Bank	85	11395	0	0	0.0%	0.0%
Indian Bank	85	11190	0	0	0.0%	0.0%
Dena Bank	250	35535	2	830	0.8%	2.3%
Bank of Maharashtra	85	11600	4	1460	4.7%	12.6%
Punjab & Sind Bank	40	4810	0	0	0.0%	0.0%
Total for Com.Banks	11725	1568400	622	110482	5.3%	7.0%
AXIS Bank Ltd.	440	58930	0	0	0.0%	0.0%
HDFC Bank	660	89750	644	44627	97.6%	49.7%
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	0	0	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	N/S	N/S	0.0%	0.0%
Total Pvt Banks	1975	266850	648	44692	32.8%	16.7%
SISCO Bank Ltd.	2920	400750	116	12556	4.0%	3.1%
TOTAL	16620	2236000	1386	167730	8.3%	7.5%

Performance as on 30.06.2017	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
All Banks	16620	2236000	583	87585	3.5%	3.9%

B. Industry Sector

The overall achievement under this sector recorded at 22.7%.

(As on 30.09.2017)

(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	2	5300	1.1%	9.3%
UCO Bank	45	23020	1	17000	2.2%	73.8%
Canara Bank	75	32590	12	8765	16.0%	26.9%
Vijaya Bank	15	10200	0	0	0.0%	0.0%
Bank of Baroda	30	19000	3	62827	10.0%	330.7%
Bank of India	20	12400	0	0	0.0%	0.0%
Union Bank of India	65	25810	18	18997	27.7%	73.6%
Punjab National Bank	20	10200	0	0	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	5	500	9.1%	2.7%
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	0	0	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	43	113603	4.7%	28.4%
AXIS Bank Ltd.	25	12525	0	0	0.0%	0.0%
HDFC Bank	25	11500	38	1003	152.0%	8.7%
IndusInd Bank	15	5600	0	0	0.0%	0.0%
ICICI Bank	30	10825	N/S	N/S	0.0%	0.0%
Yes Bank	5	5000	0	0	0.0%	0.0%
Kotak Mahindra Bank	10	5000	0	0	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	N/S	N/S	0.0%	0.0%
Total Pvt. Banks	135	66050	38	1003	28.1%	1.5%
SISCO Bank Ltd.	120	38345	0	0	0.0%	0.0%
TOTAL	1165	504400	81	114606	7.0%	22.7%

Performance as on 30.06.2017	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
All Banks	1165	504400	35	61401	3.0%	12.2%

C. Other Priority Sector

The overall achievement under this sector recorded at 43.9% at the end of second quarter.

(As on 30.09.2017)

(Amount in Rs '000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	735	475155	349	216093	47.5%	45.5%
Central Bank of India	395	250130	208	133332	52.7%	53.3%
UCO Bank	200	111575	40	16763	20.0%	15.0%
Canara Bank	225	137700	91	41977	40.4%	30.5%
Vijaya Bank	55	27400	49	46342	89.1%	169.1%
Bank of Baroda	140	85500	34	41701	24.3%	48.8%
Bank of India	80	48400	55	16201	68.8%	33.5%
Union Bank of India	230	132365	79	84606	34.3%	63.9%
Punjab National Bank	65	33400	23	26296	35.4%	78.7%
Oriental Bank of Comm.	105	62500	40	70158	38.1%	112.3%
Corporation Bank	55	32400	46	21905	83.6%	67.6%
IDBI Bank	135	85215	72	34845	53.3%	40.9%
Allahabad Bank	75	45200	30	17686	40.0%	39.1%
United Bank of India	110	60150	84	57070	76.4%	94.9%
Indian Overseas Bank	95	56150	34	6881	35.8%	12.3%
Syndicate Bank	110	62650	17	3468	15.5%	5.5%
Andhra Bank	55	32400	1	627	1.8%	1.9%
Indian Bank	50	29100	12	7834	24.0%	26.9%
Dena Bank	80	49150	1	2200	1.3%	4.5%
Bank of Maharashtra	55	32400	8	4985	14.5%	15.4%
Punjab & Sind Bank	65	32400	2	600	3.1%	1.9%
Total for Comm.Banks	3115	1881340	1275	851570	40.9%	45.3%
AXIS Bank Ltd.	100	46720	0	0	0.0%	0.0%
HDFC Bank	95	57640	182	42860	191.6%	74.4%
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	0	0	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	N/S	N/S	0.0%	0.0%
Total Pvt. Banks	425	228400	185	48268	43.5%	21.1%
SISCO Bank Ltd.	415	245860	91	133239	21.9%	54.2%
TOTAL	3955	2355600	1551	1033077	39.2%	43.9%

Performance as on 30.06.2017	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
All Banks	3955	2355600	700	515921	17.7%	21.9%

Non-Priority Sector : Bank wise performance is as under

(As on 30.09.2017)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	821	351200	1268	591772	154.4%	168.5%
Central Bank of India	365	167600	177	69521	48.5%	41.5%
UCO Bank	180	78720	25	17401	13.9%	22.1%
Canara Bank	215	86880	84	25327	39.1%	29.2%
Vijaya Bank	40	15680	43	15156	107.5%	96.7%
Bank of Baroda	125	51440	47	78328	37.6%	152.3%
Bank of India	70	27440	4	355	5.7%	1.3%
Union Bank of India	225	89800	27	9809	12.0%	10.9%
Punjab National Bank	50	29200	22	21546	44.0%	73.8%
Oriental Bank of Comm.	95	39200	17	13717	17.9%	35.0%
Corporation Bank	50	19600	0	0	0.0%	0.0%
IDBI Bank	141	54360	25	8587	17.7%	15.8%
Allahabad Bank	65	27440	7	1396	10.8%	5.1%
United Bank of India	115	48200	14	1226	12.2%	2.5%
Indian Overseas Bank	105	40360	18	7422	17.1%	18.4%
Syndicate Bank	90	36440	72	11740	80.0%	32.2%
Andhra Bank	40	15680	5	6184	12.5%	39.4%
Indian Bank	45	19600	8	1480	17.8%	7.6%
Dena Bank	70	28600	1	200	1.4%	0.7%
Bank of Maharashtra	50	19600	9	1919	18.0%	9.8%
Punjab & Sind bank	50	10000	20	10380	40.0%	103.8%
Total for Comm. Banks	3007	1257040	1893	893466	63.0%	71.1%
AXIS Bank Ltd.	128	49200	0	0	0.0%	0.0%
HDFC Bank	120	52200	1045	722391	870.8%	1383.9%
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	0	0	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	N/S	N/S	0.0%	0.0%
Total Pvt Banks	528	211560	1051	722507	199.1%	341.5%
SISCO Bank Ltd.	365	135400	77	25725	21.1%	19.0%
TOTAL	3900	1604000	3021	1641698	77.5%	102.4%

Performance as on 30.06.2017	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
All Banks	3900	1604000	1319	561644	33.8%	35.0%

AGENDA NO. 5**Review of other Priority Sector Advances and other Special Programmes as on 30th September 2017****1. Prime Minister's Employment Generation Programme (PMEGP)**

The present status of proposals forwarded to the Bank branches during the FY 2017-18 is as follows:

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

(As on 30.09.2017)

(Amt. in Rs'000)

Name of Bank	Spon	Sanctioned		Disbursed		Reject	Pend.
	No.	No.	Amt.	No.	Amt.	No.	No.
S.B.I.	10	2	495	2	495	5	3
C.B.I.	2	0	0	0	0	0	2
UCO Bank	1	1	380	0	0	0	0
Union Bank of India	4	4	1129	0	0	0	0
Canara Bank	1	1	380	0	0	0	0
IDBI Bank	0	0	0	0	0	0	0
U.B.I.	2	1	399	0	0	0	1
Dena Bank	1	0	0	0	0	0	1
Andhra Bank	1	1	250	0	0	0	0
TOTAL	22	10	3033	2	495	5	7

P M E G P**Sponsored by KVIC**

(As on 30.09.2017)

(Amt. in Rs'000)

Name of Bank	Spon	Sanctioned		Disbursed		Reject	Pend.
	No.	No.	Amt.	No.	Amt.	No.	No.
S.B.I.	15	0	0	0	0	4	11
C.B.I.	5	0	0	0	0	1	4
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	24	0	0	0	0	5	19

P M E G P**Sponsored by SKVIB**

(As on 30.09.2017)

(Amt. in Rs'000)

Name of Bank	Spon	Sanctioned		Disbursed		Reject	Pend.
	No.	No.	Amt.	No.	Amt.	No.	No.
S.B.I.	23	3	1065	2	565	4	16
C.B.I.	14	3	1478	0	0	5	6
UCO Bank	2	0	0	0	0	1	1
Union Bank of India	1	1	444	0	0	0	0
UBI	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	1	304	0	0	0	0
TOTAL	44	8	3291	2	565	10	26

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

The target for the FY 2017-18 is as below. However, there was no sponsorship of proposals during the quarter.

CREDIT TARGETS UNDER NATIONAL URBAN LIVELIHOOD MISSION(NULM) FY-2017-18											
STATE: SIKKIM		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 Ben.	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 under		SHGs as on 30.09.2017				
		No. of Groups	Savings Linked		Credit linked	
			No.	Amt.	No.	Amt.
WSHG (NABARD)	EAST	549	334	12665	125	4710
	NORTH	401	384	15100	20	910
	Sub-Total	950	718	27765	145	5620
NERLP	WEST	1746	1745	35628	194	11960
	SOUTH	1530	1530	34720	112	17324
	Sub-Total	3276	3275	70348	306	29284
NRLM	EAST	1038	1038	8572	35	2674
	NORTH	32	252	3165	3	190
	Sub-Total	1070	1290	11737	38	2864
Grand Total		5296	5283	109850	489	37768

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

The position on issuance of Kisan Credit Cards (KCC) in the State as on 30.09.2017 is furnished below.

Name of Bank	KCC issued during year		Cumulative as on 30.09.2017	
	No.	Amount	No.	Amount
State Bank of India	159	11000	3128	148798
Central Bank of India	111	7906	2077	143106
UCO Bank	2	260	48	2379
Union Bank of India	56	4466	666	41081
IDBI Bank	0	0	104	7145
United Bank of India	68	4481	166	7720
Dena Bank	0	0	19	2204
Canara Bank	39	27184	229	11088
Vijaya Bank	0	0	1	25
Bank of Baroda	7	192	18	623
Bank of India	49	1433	122	3619
Punjab National Bank	16	2265	10	175
Oriental Bank of Comm.	0	0	21	2267
Corporation Bank	0	0	2	696
Allahabad Bank	10	435	60	4060
Indian Overseas Bank	9	524	15	822
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	527	60204	6695	376520
Axis Bank Ltd.	1	1990	19	30740
HDFC Bank Ltd.	642	29532	1056	43656
IndusInd Bank Ltd.	0	0	0	0
ICICI Bank Ltd.	N/S	N/S	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	N/S	N/S	0	0
Total Pvt Banks	653	36422	1086	79416
SISCO Bank	37	4390	2653	261793
GRAND TOTAL	1217	101016	10434	717729

AGENDA NO. 8**Housing Finance Scheme**

The overall achievement under this sector recorded at 44.1% at the end of second quarter.

(As on 30.09.2017)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	246	246000	142	139315	57.7%	56.6%
Central Bank of India	106	106000	46	62337	43.4%	58.8%
UCO Bank	45	43000	10	9730	22.2%	22.6%
Union Bank of India	62	62000	27	28049	43.5%	45.2%
IDBI Bank	39	39000	17	19435	43.6%	49.8%
United Bank of India	29	29000	17	24242	58.6%	83.6%
Dena Bank	20	20000	1	2200	5.0%	11.0%
Canara Bank	57	57000	11	18614	19.3%	32.7%
Vijaya Bank	10	10000	14	22400	140.0%	224.0%
Bank of Baroda	30	30000	19	39207	63.3%	130.7%
Bank of India	16	16000	9	1900	56.3%	11.9%
Punjab National Bank	10	10000	8	13791	80.0%	137.9%
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	10	10050	45.5%	62.8%
Indian Overseas Bank	23	23000	1	850	4.3%	3.7%
Syndicate Bank	29	29000	3	1039	10.3%	3.6%
Andhra Bank	12	10000	0	0	0.0%	0.0%
Indian Bank	10	10000	3	5000	30.0%	50.0%
Bank of Maharashtra	10	10000	3	3925	30.0%	39.3%
Punjab & Sind Bank	10	10000	0	0	0.0%	0.0%
Total Comm.Banks	820	810000	342	403484	41.7%	49.8%
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	N/S	N/S	0.0%	0.0%
Yes Bank	5	5000	0	0	0.0%	0.0%
Kotak Mahindra Bank	5	5000	0	0	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	N/S	N/S	0.0%	0.0%
Total Pvt Bank	105	95000	4	455	3.8%	0.5%
SISCO Bank Ltd.	111	106000	60	41796	54.1%	39.4%
TOTAL	1036	1011000	406	445735	39.2%	44.1%

Performance as on 30.06.2017	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
All Banks	1036	1011000	160	183980	15.4%	18.2%

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

(As on 30.09.2017)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	17	8500	7	2516	41.2%	29.6%
Central Bank of India	10	5000	17	8277	170.0%	165.5%
UCO Bank	3	1500	0	0	0.0%	0.0%
Canara Bank	8	4000	2	605	25.0%	15.1%
Vijaya Bank	0	0	0	0	0.0%	0.0%
Bank of Baroda	2	1000	1	170	50.0%	17.0%
Bank of India	0	0	0	0	0.0%	0.0%
Union Bank of India	10	5000	9	2788	90.0%	55.8%
Punjab National Bank	2	1000	0	0	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	0.0%	0.0%
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	1	627	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	39	15196	54.9%	42.8%
AXIS Bank Ltd.	9	4500	0	0	0.0%	0.0%
HDFC Bank Total	7	3500	1	399	14.3%	11.4%
IndusInd Bank Total	2	1000	0	0	0.0%	0.0%
ICICI Bank	7	3500	N/S	N/S	0.0%	0.0%
Yes Bank	2	1000	0	0	0.0%	0.0%
Kotak Mahindra Bank	0	0	0	0	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	N/S	N/S	0.0%	0.0%
Total Pvt banks	31	15500	1	399	3.2%	2.6%
SISCO Bank Ltd.	4	2000	0	0	0.0%	0.0%
TOTAL	106	53000	40	15595	37.7%	29.4%

Performance as on 30.06.2017	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
All Banks	106	53000	12	4757	11.3%	9.0%

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

(As on 30.09.2017)

(Amount 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	10349	39510	49859	23.38%
C B I	57270	12060	79000	148330	5300	5941	21777	33018	22.26%
UCO Bank	23020	7200	40000	70220	17000	140	6318	23458	33.41%
Canara	32590	8860	38500	79950	8765	1050	18441	28256	35.34%
Vijaya	10200	2400	10000	22600	0	9840	14102	23942	105.94%
B o B	19000	4000	32500	55500	62827	0	2049	64876	116.89%
B o I	12400	2400	17500	32300	0	1290	12773	14063	43.54%
Union Bank	25810	8040	37000	70850	18997	1690	7142	27829	39.28%
P N B	10200	2400	12500	25100	0	6655	0	6655	26.51%
O B C	14800	4000	18500	37300	0	704	9630	10334	27.71%
AXIS Bank	12525	3240	13000	28765	0	0	0	0	0.00%
Corporation	10200	2400	12500	25100	0	0	4202	4202	16.74%
HDFC	11500	3200	13000	27700	1003	0	39006	40009	144.44%
IDBI Bank	18795	4840	21000	44635	500	2100	11361	13961	31.28%
Allahabad	12600	3200	15000	30800	190	3578	3335	7103	23.06%
United Bank	13020	3200	15000	31220	24	4535	28293	32852	105.23%
IndusInd	5600	2400	3500	11500	0	0	0	0	0.00%
I O B	11200	3200	17000	31400	0	551	5200	5751	18.32%
Syndicate	14020	3200	17500	34720	0	410	1919	2329	6.71%
Andhra Bnk	10400	2400	12500	25300	0	0	0	0	0.00%
ICICI Bank	10825	1600	7500	19925	0	0	908	908	4.56%
Indian Bank	10200	1600	12500	24300	0	0	2834	2834	11.66%
Dena Bank	10900	3200	15000	29100	0	0	0	0	0.00%
B O M	10400	2400	12500	25300	0	600	460	1060	4.19%
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	0	0	0	0	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	N/S	N/S	N/S	N/S	0.00%
Total Com.	466055	125940	625000	1216995	114606	49433	229860	396228	32.56%
SISCO	38345	12070	63000	113415	0	0	4990	4990	4.40%
TOTAL	504400	138010	688000	1330410	114606	49433	234850	398889	29.98%

Performance as on 30.06.2017	Annual Target (Amt.)				Achievement (Amt)				
	SSI	TO	SBF	Total	SSI	TO	SBF/SE	Total	% of Ach
All Banks	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 30.09.2017)		(Amt. in Rs'000)
Name of Bank	No. of accounts	Amt. Disbursed
State Bank of India	27	3269
Bank of Baroda	1	198
Bank of India	1	400
Bank of Maharashtra	3	1080
Central Bank of India	8	735
Canara Bank	1	500
Dena Bank	1	480
IDBI Bank	3	500
Syndicate Bank	4	461
SISCO Bank	14	2592
Union Bank of India	6	2147
TOTAL	69	12362

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 September 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 is in progress.

III. Performance of RSETI is as follows:

a) Total number of trainees (year wise) since beginning till 30.09.2017

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 = 202	2138

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 = 202 (95.50%)

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 = 202	1394

AGENDA NO.18

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

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 Pradhan Mantri Jan-Dhan Yojana, Social Security Schemes, Mudra & Stand Up India 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 30.09.2017)

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.	IDBI Bank	1	25.00	0.00
9.	Indusind Bank	6	101.89	91.89
10.	Oriental Bank of Commerce	1	12.00	12.00
11.	Punjab National Bank	3	60.20	60.20
12.	State Bank of India	31	375.77	346.12
13.	UCO Bank	1	15.00	0.00
14.	Union Bank of India	1	10.00	10.00
15.	United Bank of India	5	53.30	48.30
16.	Vijaya Bank	3	32.00	32.00
	TOTAL	66	969.17	807.52

	NO. OF A/Cs	Sanctioned Amount in Lacs	Disbursed Amount in Lacs
Performance up to 30.06.2017	61	892.18	770.53
During the quarter	5	76.99	36.99

2. Pradhan Mantri Awas Yojana (PMAY)

The department of UD & HD, Govt. of Sikkim has forwarded 336 number of applications of Credit Linked Subsidy Scheme (CLSS) under Pradhan Mantri Awas Yojana (PMAY) Housing for All (Urban) scheme. 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. 175/FS&ADD dated 2nd November 2017, for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in all Districts of Sikkim during Rabi 2017-18 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) and send list of farmers 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 30.09.2017

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	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	4891	2472	7363	7547	4305	11852	731	0	731	5403	850	6253	18572	7627	26199
Vegetable	410	177	587	0	0	0	430	0	430	607	0	607	1447	177	1624
Miscellaneous	3924	0	3924	3724	500	4224	3997	0	3997	2040	780	2820	13685	1280	14965
Crop Loans (I)	9225	2649	11874	11271	4805	16076	5158	0	5158	8050	1630	9680	33704	9084	42788
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	920	0	920	1305	0	1305
Spices/Cardamom	0	0	0	1100	0	1100	150	0	150	100	0	100	1350	0	1350
Miscellaneous/Floriculture	59874	0	59874	853	530	1383	2060	0	2060	3445	0	3445	66232	530	66762
Plantation & Horticulture	60074	0	60074	1953	530	2483	2395	0	2395	4465	0	4465	68887	530	69417
Dairy Development	3376	1620	4996	0	0	0	1048	0	1048	5994	324	6318	10418	1944	12362
Poultry	40	0	40	0	0	0	100	0	100	846	0	846	986	0	986
Sheep/Goat/Pig	380	0	380	0	0	0	0	0	0	532	300	832	912	300	1212
Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Animal Husbandry	3796	1620	5416	0	0	0	1148	0	1148	7372	624	7996	12316	2244	14560
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	38930	0	38930	58	0	58	1398	0	1398	529	50	579	40915	50	40965
Term Loans (II)	102800	1620	104420	2011	530	2541	4941	0	4941	12366	674	13040	122118	2824	124942
GRAND TOTAL (I+II)	112025	4269	116294	13282	5335	18617	10099	0	10099	20416	2304	22720	155822	11908	167730