

NETWORK OF BANK BRANCHES

As on 31.12.2017

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	9	7	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	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	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	5	2	1	9
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	86	31	18	146

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 31.12.2017)**

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	9	2	2	7	20
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.	5	1	4	4	9
	TOTAL	147	13	38	20	218

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 55th State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 04th December 2017 at Hotel Yangthang Heritage, Gangtok

The Minutes of the 55th State Level Banker's Committee (SLBC) Meeting for Sikkim held on 04th December 2017 at Hotel Yangthang Heritage, Gangtok were duly circulated under cover of letter no. LB/33/177 dated 31.12.2017.

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 55th SLBC Meeting held on 04th December 2017.

Action Point	Action Centre	Action Taken
1. 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.
2. 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.
3. Concerned department of UD&HD to write to all bank branches having pending PMAY & NULM proposals to dispose of at the earliest	UD & HD	Concerned department may please apprise on the latest position to the House in this regard.
4. Banks to dispose of pending proposals of PMEGP	Banks	Detailed report is presented Agenda item No.5

AGENDA NO: 3**Credit : Deposit Ratio / Credit + Investment : Deposit Ratio as on 31.12.2017**

Banks	C:D Ratio on 31.12.2016	C+I:D Ratio on 31.12.2016	As on 31.12.2017						As on 31.12.2017			Invest- ment
			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	52.7%	90.9%	23560132	11094719	47.1%	9380000	20474719	86.9%	23560132	52.7%	90.9%	2870000
C B I	22.2%	40.6%	8992132	1842532	20.5%	0	1842532	20.5%	8992132	22.2%	40.6%	
UCO Bank	13.8%	13.8%	2065759	332365	16.1%	0	332365	16.1%	2065759	13.8%	13.8%	
Canara Bank	21.8%	322.2%	3280603	822471	25.1%	0	822471	25.1%	3280603	21.8%	322.2%	
Vijaya Bank	7.9%	7.9%	1811300	222896	12.3%	0	222896	12.3%	1811300	7.9%	7.9%	
Bank of Baroda	89.2%	89.2%	1700937	1692998	99.5%	0	1692998	99.5%	1700937	89.2%	89.2%	
Bank of India	14.9%	32.7%	1102252	194619	17.7%	51568	246187	22.3%	1102252	14.9%	32.7%	
Union Bank	35.7%	35.7%	2971690	1285251	43.2%	0	1285251	43.2%	2971690	35.7%	35.7%	
P N B	44.3%	44.3%	894217	476550	53.3%	0	476550	53.3%	894217	44.3%	44.3%	
O B C	55.7%	55.7%	758507	412063	54.3%	0	412063	54.3%	758507	55.7%	55.7%	
Corporation Bank	71.5%	71.5%	403081	251874	62.5%	0	251874	62.5%	403081	71.5%	71.5%	
IDBI Bank	6.6%	440.5%	4660613	355117	7.6%	16732390	17087507	366.6%	4660613	6.6%	440.5%	
Allahabad Bank	27.5%	9.9%	833359	208641	25.0%	433926	642567	77.1%	833359	27.5%	9.9%	
United Bank	105.3%	105.3%	477347	707155	148.1%	0	707155	148.1%	477347	105.3%	105.3%	
I O B	63.7%	63.7%	271856	169884	62.5%	0	169884	62.5%	271856	63.7%	63.7%	
Syndicate Bank	10.6%	10.6%	244069	62505	25.6%	0	62505	25.6%	244069	10.6%	10.6%	
Andhra Bank	43.9%	43.9%	194610	118444	60.9%	0	118444	60.9%	194610	43.9%	43.9%	
Indian Bank	16.9%	16.9%	350500	15664	4.5%	0	15664	4.5%	350500	16.9%	16.9%	
Dena Bank	72.4%	72.4%	404868	327887	81.0%	0	327887	81.0%	404868	72.4%	72.4%	
B o M	14.7%	14.7%	223938	41948	18.7%	0	41948	18.7%	223938	14.7%	14.7%	
P&S Bank	45.9%	45.9%	102646	46903	45.7%	0	46903	45.7%	102646	45.9%	45.9%	
Tot. P S	36.5%	101.3%	55304416	20682486	37.4%	26597884	47280370	85.5%	55304416	36.5%	101.3%	2870000
AXIS Bank Ltd.	6.7%	6.7%	1898096	656764	34.6%	0	656764	34.6%	1898096	6.7%	6.7%	
HDFC Bank	38.6%	38.6%	6482367	2011677	31.0%	0	2011677	31.0%	6482367	38.6%	38.6%	
IndusInd Bank	0.0%	0.0%	762226	557545	73.1%	0	557545	73.1%	762226	0.0%	0.0%	
ICICI Bank	252.0%	252.0%	2571473	2280524	88.7%	0	2280524	88.7%	2571473	252.0%	252.0%	
YES Bank	0.4%	0.4%	407795	20289	5.0%	0	20289	5.0%	407795	0.4%	0.4%	
Kotak Mahindra	0.0%	0.0%	0	0	0.0%	0	0	0.0%	0	0.0%	0.0%	
South Indian Bank	28.1%	28.1%	65831	5448	8.3%	0	5448	8.3%	65831	28.1%	28.1%	
Bandhan Bank	507.5%	507.5%	362400	453897	125.2%	0	453897	125.2%	362400	507.5%	507.5%	
Karnataka Bank	0	0	0	0	0.0%	0	0	0.0%	0	0%	0%	
Total Pvt SB	71.4%	71.4%	12550188	5986144	47.7%	0	5986144	47.7%	12550188	71.4%	71.4%	0
Total for C B	40.1%	98.2%	67854604	26668630	39.3%	26597884	53266514	78.5%	67854604	40.1%	98.2%	2870000
SISCO Bank	91.3%	91.3%	3575439	3476116	97.2%	0	3476116	97.2%	3575439	91.3%	91.3%	0
TOTAL	42.8%	97.9%	71430043	30144746	42.2%	26597884	56742630	79.4%	71430043	42.8%	97.9%	2870000

AGENDA NO. 4

Review of Performance under Annual Credit Plan 2017-18 including NPS for the quarter ended 31st December 2017

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at 86.5%.

Achievement under Priority and Non-Priority Sector as on 31.12.2017

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	5151	1358065	4840	2053634	94.0%	151.2%
Central Bank of India	2920	738770	691	361570	23.7%	48.9%
UCO Bank	1165	308735	147	71929	12.6%	23.3%
Canara Bank	1465	384170	411	183523	28.1%	47.8%
Vijaya Bank	190	63725	103	70740	54.2%	111.0%
Bank of Baroda	625	197830	123	269193	19.7%	136.1%
Bank of India	340	110170	143	51654	42.1%	46.9%
Union Bank of India	1520	380910	225	143816	14.8%	37.8%
Punjab National Bank	265	89830	53	48512	20.0%	54.0%
Oriental Bank of Comm.	565	158500	104	111194	18.4%	70.2%
Corporation Bank	205	73595	46	21905	22.4%	29.8%
IDBI Bank	966	242035	213	71005	22.0%	29.3%
Allahabad Bank	360	110710	57	25478	15.8%	23.0%
United Bank of India	595	169305	252	196419	42.4%	116.0%
Indian Overseas Bank	615	160060	104	24105	16.9%	15.1%
Syndicate Bank	610	164815	153	29171	25.1%	17.7%
Andhra Bank	195	69875	8	10604	4.1%	15.2%
Indian Bank	200	70090	32	12456	16.0%	17.8%
Dena Bank	420	124185	10	5214	2.4%	4.2%
Bank of Maharashtra	210	74000	25	9424	11.9%	12.7%
Punjab & Sind Bank	175	57410	37	22190	21.1%	38.7%
Tot. for Comm. Banks	18757	5106785	7777	3793736	41.5%	74.3%
AXIS Bank Ltd.	693	167375	0	0	0.0%	0.0%
HDFC Bank	900	211090	2995	1413000	332.8%	669.4%
IndusInd Bank	300	73995	0	0	0.0%	0.0%
ICICI Bank	625	143400	22	7193	3.5%	5.0%
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	4948	354667	2537.4%	602.8%
Karnataka Bank	75	26830	0	0	0.0%	0.0%
Total Pvt Banks	3063	772860	7965	1774860	260.0%	229.6%
SISCO Bank Ltd.	3820	820355	407	223898	10.7%	27.3%
TOTAL	25640	6700000	16149	5792494	63.0%	86.5%

Performance as on 30.09.2017	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
All Banks	25640	6700000	6039	2957111	23.6%	44.1%

Review of Performance under Annual Credit Plan 2017-18
for the quarter ended 31st December 2017 for Priority Sector Advances

All Banks together disbursed Rs.299.22 crores under priority sector advances @ 58.7% of achievement under ACP

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	4330	1006865	2505	997469	57.9%	99.1%
Central Bank of India	2555	571170	407	243982	15.9%	42.7%
UCO Bank	985	230015	115	53196	11.7%	23.1%
Canara Bank	1250	297290	295	141810	23.6%	47.7%
Vijaya Bank	150	48045	58	54899	38.7%	114.3%
Bank of Baroda	500	146390	61	183021	12.2%	125.0%
Bank of India	270	82730	131	49824	48.5%	60.2%
Union Bank of India	1295	291110	190	132120	14.7%	45.4%
Punjab National Bank	215	60630	31	26966	14.4%	44.5%
Oriental Bank of Comm.	470	119300	62	89684	13.2%	75.2%
Corporation Bank	155	53995	46	21905	29.7%	40.6%
IDBI Bank	825	187675	182	59718	22.1%	31.8%
Allahabad Bank	295	83270	50	24082	16.9%	28.9%
United Bank of India	480	121105	235	195030	49.0%	161.0%
Indian Overseas Bank	510	119700	77	15125	15.1%	12.6%
Syndicate Bank	520	128375	38	11324	7.3%	8.8%
Andhra Bank	155	54195	3	4420	1.9%	8.2%
Indian Bank	155	50490	22	10334	14.2%	20.5%
Dena Bank	350	95585	6	4610	1.7%	4.8%
Bank of Maharashtra	160	54400	16	7505	10.0%	13.8%
Punjab & Sind Bank	125	47410	11	10550	8.8%	22.3%
Tot. for Comm. Banks	15750	3849745	4541	2337574	28.8%	60.7%
AXIS Bank Ltd.	565	118175	0	0	0.0%	0.0%
HDFC Bank	780	158890	1340	123494	171.8%	77.7%
IndusInd Bank	250	52315	0	0	0.0%	0.0%
ICICI Bank	535	109800	22	7193	4.1%	6.6%
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	4905	341449	3633.3%	966.7%
Karnataka Bank	55	18990	0	0	0.0%	0.0%
Total Pvt Banks	2535	561300	6267	472136	247.2%	84.1%
SISCO Bank Ltd.	3455	684955	283	182485	8.2%	26.6%
TOTAL	21740	5096000	11091	2992195	51.0%	58.7%

Performance as on 30.09.2017	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
All Banks	21740	5096000	3018	1315413	13.9%	25.8%

A. Agriculture and Allied Activities

The overall achievement under this sector recorded at only 17.0% at the end of third quarter. Sub-sector wise credit flow under Agriculture and Allied Activities is as per **Page No.26**

(As on 31.12.2017)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	3415	468930	1818	130242	53.2%	27.8%
Central Bank of India	1985	263770	123	28244	6.2%	10.7%
UCO Bank	740	95420	21	2130	2.8%	2.2%
Canara Bank	950	127000	144	32673	15.2%	25.7%
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	48	23717	28.2%	108.1%
Union Bank of India	1000	132935	49	7086	4.9%	5.3%
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	74	9531	11.7%	11.4%
Allahabad Bank	200	25470	1	200	0.5%	0.8%
United Bank of India	350	47935	31	7298	8.9%	15.2%
I O B	390	52350	29	4924	7.4%	9.4%
Syndicate Bank	385	51705	7	853	1.8%	1.6%
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	6	1560	7.1%	13.4%
Punjab & Sind Bank	40	4810	1	150	2.5%	3.1%
Total for Com.Banks	11725	1568400	2370	250551	20.2%	16.0%
AXIS Bank Ltd.	440	58930	0	0	0.0%	0.0%
HDFC Bank	660	89750	1060	62089	160.6%	69.2%
IndusInd Bank	195	26335	0	0	0.0%	0.0%
ICICI Bank	440	60415	18	685	4.1%	1.1%
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	756	48419	795.8%	393.0%
Karnataka Bank	25	3190	0	0	0.0%	0.0%
Total Pvt Banks	1975	266850	1834	111193	92.9%	41.7%
SISCO Bank Ltd.	2920	400750	158	19028	5.4%	4.7%
TOTAL	16620	2236000	4362	380772	26.2%	17.0%

Performance as on 30.09.2017	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
All Banks	16620	2236000	1386	167730	8.3%	7.5%

B. Industry Sector

The overall achievement under this sector recorded at 54.4%.

(As on 31.12.2017)

(Amount in Rs '000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	180	62780	13	95300	7.2%	151.8%
Central Bank of India	175	57270	2	5300	1.1%	9.3%
UCO Bank	45	23020	4	25270	8.9%	109.8%
Canara Bank	75	32590	26	35435	34.7%	108.7%
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	1	10000	3.3%	67.6%
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	3	3864	15.0%	29.7%
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	76	257683	8.4%	64.4%
AXIS Bank Ltd.	25	12525	0	0	0.0%	0.0%
HDFC Bank	25	11500	50	16837	200.0%	146.4%
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	0	0	0.0%	0.0%
South Indian Bank	10	5200	0	0	0.0%	0.0%
Bandhan Bank	10	5400	0	0	0.0%	0.0%
Karnataka Bank	5	5000	0	0	0.0%	0.0%
Total Pvt. Banks	135	66050	50	16837	37.0%	25.5%
SISCO Bank Ltd.	120	38345	0	0	0.0%	0.0%
TOTAL	1165	504400	126	274520	10.8%	54.4%

Performance as on 30.09.2017	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
All Banks	1165	504400	81	114606	7.0%	22.7%

C. Other Priority Sector

The overall achievement under this sector recorded at 99.2% at the end of third quarter.

(As on 31.12.2017)

(Amount in Rs '000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	735	475155	674	771927	91.7%	162.5%
Central Bank of India	395	250130	282	210438	71.4%	84.1%
UCO Bank	200	111575	90	25796	45.0%	23.1%
Canara Bank	225	137700	125	73702	55.6%	53.5%
Vijaya Bank	55	27400	58	54899	105.5%	200.4%
Bank of Baroda	140	85500	52	119901	37.1%	140.2%
Bank of India	80	48400	83	26107	103.8%	53.9%
Union Bank of India	230	132365	123	106037	53.5%	80.1%
Punjab National Bank	65	33400	23	26296	35.4%	78.7%
Oriental Bank of Comm.	105	62500	59	79534	56.2%	127.3%
Corporation Bank	55	32400	46	21905	83.6%	67.6%
IDBI Bank	135	85215	103	49687	76.3%	58.3%
Allahabad Bank	75	45200	48	23692	64.0%	52.4%
United Bank of India	110	60150	201	183868	182.7%	305.7%
Indian Overseas Bank	95	56150	48	10201	50.5%	18.2%
Syndicate Bank	110	62650	31	10471	28.2%	16.7%
Andhra Bank	55	32400	3	4420	5.5%	13.6%
Indian Bank	50	29100	22	10334	44.0%	35.5%
Dena Bank	80	49150	4	3780	5.0%	7.7%
Bank of Maharashtra	55	32400	10	5945	18.2%	18.3%
Punjab & Sind Bank	65	32400	10	10400	15.4%	32.1%
Total for Comm.Banks	3115	1881340	2095	1829340	67.3%	97.2%
AXIS Bank Ltd.	100	46720	0	0	0.0%	0.0%
HDFC Bank	95	57640	230	44568	242.1%	77.3%
IndusInd Bank	40	20380	0	0	0.0%	0.0%
ICICI Bank	65	38560	4	6508	6.2%	16.9%
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	4149	293030	13830.0%	1664.9%
Karnataka Bank	25	10800	0	0	0.0%	0.0%
Total Pvt. Banks	425	228400	4383	344106	1031.3%	150.7%
SISCO Bank Ltd.	415	245860	125	163457	30.1%	66.5%
TOTAL	3955	2355600	6603	2336903	167.0%	99.2%

Performance as on 30.06.2017	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
All Banks	3955	2355600	1551	1033077	39.2%	43.9%

Non-Priority Sector : Bank wise performance is as under

(As on 31.12.2017)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	821	351200	2335	1056165	284.4%	300.7%
Central Bank of India	365	167600	284	117588	77.8%	70.2%
UCO Bank	180	78720	32	18733	17.8%	23.8%
Canara Bank	215	86880	116	41713	54.0%	48.0%
Vijaya Bank	40	15680	45	15841	112.5%	101.0%
Bank of Baroda	125	51440	62	86172	49.6%	167.5%
Bank of India	70	27440	12	1830	17.1%	6.7%
Union Bank of India	225	89800	35	11696	15.6%	13.0%
Punjab National Bank	50	29200	22	21546	44.0%	73.8%
Oriental Bank of Comm.	95	39200	42	21510	44.2%	54.9%
Corporation Bank	50	19600	0	0	0.0%	0.0%
IDBI Bank	141	54360	31	11287	22.0%	20.8%
Allahabad Bank	65	27440	7	1396	10.8%	5.1%
United Bank of India	115	48200	17	1389	14.8%	2.9%
Indian Overseas Bank	105	40360	27	8980	25.7%	22.2%
Syndicate Bank	90	36440	115	17847	127.8%	49.0%
Andhra Bank	40	15680	5	6184	12.5%	39.4%
Indian Bank	45	19600	10	2122	22.2%	10.8%
Dena Bank	70	28600	4	604	5.7%	2.1%
Bank of Maharashtra	50	19600	9	1919	18.0%	9.8%
Punjab & Sind bank	50	10000	26	11640	52.0%	116.4%
Total for Comm. Banks	3007	1257040	3236	1456162	107.6%	115.8%
AXIS Bank Ltd.	128	49200	0	0	0.0%	0.0%
HDFC Bank	120	52200	1655	1289506	1379.2%	2470.3%
IndusInd Bank	50	21680	0	0	0.0%	0.0%
ICICI Bank	90	33600	0	0	0.0%	0.0%
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	43	13218	71.7%	56.2%
Karnataka Bank	20	7840	0	0	0.0%	0.0%
Total Pvt Banks	528	211560	1698	1302724	321.6%	615.8%
SISCO Bank Ltd.	365	135400	124	41413	34.0%	30.6%
TOTAL	3900	1604000	5058	2800299	129.7%	174.6%

Performance as on 30.09.2017	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
All Banks	3900	1604000	3021	1641698	77.5%	102.4%

AGENDA NO. 5**Review of other Priority Sector Advances and other Special Programmes as on 31st December 2017****1. Prime Minister's Employment Generation Programme (PMEGP)**

The present status of proposals forwarded to the Bank branches during the FY 2017-18 as on 31/12/2017 are as follows:

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

(As on 31.12.2017)

(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	7	1
C.B.I.	2	0	0	0	0	0	2
UCO Bank	1	1	380	1	380	0	0
Union Bank of India	4	4	1129	4	1129	0	0
Canara Bank	1	1	380	1	380	0	0
IDBI Bank	0	0	0	0	0	0	0
U.B.I.	2	1	399	1	399	1	0
Dena Bank	1	0	0	0	0	1	0
Andhra Bank	1	1	250	1	250	0	0
TOTAL	22	10	3033	10	3023	9	3

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

(As on 31.12.2017)

(Amt. in Rs'000)

Name of Bank	Spon	Sanctioned		Disbursed		Reject	Pend.
	No.	No.	Amt.	No.	Amt.	No.	No.
S.B.I.	15	2	1218	2	1218	5	8
C.B.I.	5	0	0	0	0	1	4
UCO Bank	1	1	300	1	300	0	0
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	3	1518	3	1518	6	15

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

(As on 31.12.2017)

(Amt. in Rs'000)

Name of Bank	Spon	Sanctioned		Disbursed		Reject	Pend.
	No.	No.	Amt.	No.	Amt.	No.	No.
S.B.I.	23	8	1365	4	1365	6	9
C.B.I.	14	4	1478	4	1478	5	5
UCO Bank	1	0	0	0	0	1	0
Union Bank of India	1	1	444	1	444	0	0
UBI	1	0	0	0	0	1	0
Bank of India	1	0	0	0	0	1	0
OBC	1	0	0	0	0	0	1
PNB	1	1	304	1	304	0	0
TOTAL	43	14	3591	14	3591	14	15

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

Banks were forwarded with 74 proposals as detailed below :

Name of the Bank	No. of Proposals forwarded
SBI	24
CBI	11
UNION BANK	9
UCO BANK	7
CANARA BANK	4
UNITED BANK	3
IDBI BANK	5
BANK OF BARODA	2
CORPORATION BANK	1
BANK OF MAHARASHTRA	1
IOB	1
VIJAYA BANK	1
OBC	1
AXIS BANK	2
HDFC BANK	2
TOTAL	74

3. CHIEF MINISTER'S START-UP SCHEME (CMSS)

Following banks were forwarded with a total of 93 cases

Name of the Bank	No. of Proposals forwarded
SBI	43
CBI	28
UNION BANK	4
PNB	4
BoM	4
CANARA BANK	2
BANK OF INDIA	2
DENA BANK	1
IOB	1
UCO BANK	1
UNITED BANK	1
ALLAHABAD BANK	1
BANK OF BARODA	1
TOTAL	93

Banks may please apprise about their pending status.

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 31.12.2017			
		No. of Groups	Savings Linked	Credit linked	
			No.	No.	Amt.
Women SHG promoted by NGO	EAST	549	334	125	4710
	NORTH	401	384	20	910
	Sub-Total	950	718	145	5620

Name of Bank / Branch	SHG PROMOTED BY NERLP (SOUTH & WEST)		
	Sav. Linked as on 31.12.2017	Cr. Linked as on 31.12.2017	
	No.	No.	Amt.
SBI	1153	173	17587
CBI	1279	64	3210
UNION BANK	432	113	7170
UNITED BANK	6	1	100
DENA BANK	43	0	0
CANARA BANK	61	96	4800
IDBI BANK	136	35	11314
SISCO	168	21	1480
	3278	503	45661

SHG PROMOTED BY NRLM (EAST/NORTH)			
Name of Bank / Branch	Sav. Linked as on 31.12.2017	Cr. Linked as on 31.12.2017	
	No.	No.	Amt.
SBI	492	56	3839
CBI	514	4	342
UNION BANK	38	2	400
UCO BANK	36	0	0
IOB	63	1	20
CANARA BANK	7	0	0
IDBI BANK	4	0	0
BANK OF INDIA	8	0	0
	1162	63	4601

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

The position on issuance of Kisan Credit Cards (KCC) in the State as on 31.12.2017 is furnished below.

Name of Bank	KCC issued during year		Cumulative as on 31.12.2017	
	No.	Amount	No.	Amount
State Bank of India	1460	68569	3225	155070
Central Bank of India	143	7929	2109	143124
UCO Bank	2	260	48	2379
Union Bank of India	56	4466	666	41081
IDBI Bank	20	2665	124	9810
United Bank of India	84	5526	169	8011
Dena Bank	0	0	19	2204
Canara Bank	110	9140	302	17229
Vijaya Bank	0	0	1	25
Bank of Baroda	7	192	18	623
Bank of India	49	1433	122	3619
Punjab National Bank	8	670	8	670
Oriental Bank of Comm.	0	0	21	2267
Corporation Bank	0	0	2	696
Allahabad Bank	0	0	60	3470
Indian Overseas Bank	9	524	15	822
Syndicate Bank	3	294	4	344
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	1951	101668	6920	392048
Axis Bank Ltd.	0	0	19	8240
HDFC Bank Ltd.	1058	46993	1342	49369
IndusInd Bank Ltd.	0	0	0	0
ICICI Bank Ltd.	0	0	0	0
Yes Bank	0	0	0	0
Kotak Mahindra Bank	0	0	0	0
South Indian Bank	0	0	0	0
Bandhan Bank	0	0	0	0
Karnataka Bank	0	0	0	0
Total Pvt Banks	1058	46993	1361	57609
SISCO Bank	37	4390	2653	261793
GRAND TOTAL	3046	153051	10934	711450

AGENDA NO. 8**Housing Finance Scheme**

The overall achievement under this sector recorded at 107.5% at the end of third quarter.

(As on 31.12.2017)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	246	246000	301	600900	122.4%	244.3%
Central Bank of India	106	106000	85	120890	80.2%	114.0%
UCO Bank	45	43000	15	13230	33.3%	30.8%
Union Bank of India	62	62000	34	42929	54.8%	69.2%
IDBI Bank	39	39000	28	29545	71.8%	75.8%
United Bank of India	29	29000	30	38695	103.4%	133.4%
Dena Bank	20	20000	1	2200	5.0%	11.0%
Canara Bank	57	57000	21	31386	36.8%	55.1%
Vijaya Bank	10	10000	17	26281	170.0%	262.8%
Bank of Baroda	30	30000	27	53737	90.0%	179.1%
Bank of India	16	16000	12	4900	75.0%	30.6%
Punjab National Bank	10	10000	8	13791	80.0%	137.9%
Oriental Bank of Com.	24	24000	5	6600	20.8%	27.5%
Corporation Bank	10	10000	0	0	0.0%	0.0%
Allahabad Bank	22	16000	15	13450	68.2%	84.1%
Indian Overseas Bank	23	23000	1	850	4.3%	3.7%
Syndicate Bank	29	29000	4	1139	13.8%	3.9%
Andhra Bank	12	10000	0	0	0.0%	0.0%
Indian Bank	10	10000	4	6000	40.0%	60.0%
Bank of Maharashtra	10	10000	4	4325	40.0%	43.3%
Punjab & Sind Bank	10	10000	5	8600	50.0%	86.0%
Total Comm.Banks	820	810000	617	1019448	75.2%	125.9%
AXIS Bank Ltd.	27	17000	0	0	0.0%	0.0%
HDFC Bank	25	25000	6	787	24.0%	3.1%
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	0	0	0.0%	0.0%
South Indian Bank	5	5000	0	0	0.0%	0.0%
Bandhan Bank	5	5000	0	0	0.0%	0.0%
Karnataka Bank	5	5000	0	0	0.0%	0.0%
Total Pvt Bank	105	95000	6	787	5.7%	0.8%
SISCO Bank Ltd.	111	106000	84	66714	75.7%	62.9%
TOTAL	1036	1011000	707	1086949	68.2%	107.5%

Performance as on 30.09.2017	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
All Banks	1036	1011000	406	445735	39.2%	44.1%

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

(As on 31.12.2017)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	17	8500	13	9300	76.5%	109.4%
Central Bank of India	10	5000	19	9500	190.0%	190.0%
UCO Bank	3	1500	0	0	0.0%	0.0%
Canara Bank	8	4000	2	769	25.0%	19.2%
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	1	91	0.0%	0.0%
Union Bank of India	10	5000	9	3025	90.0%	60.5%
Punjab National Bank	2	1000	0	0	0.0%	0.0%
Oriental Bank of Comm.	2	1000	1	239	50.0%	23.9%
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	49	23934	69.0%	67.4%
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	0	0	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	0	0	0.0%	0.0%
Karnataka Bank	0	0	0	0	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	50	24333	47.2%	45.9%

Performance as on 30.09.2017	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
All Banks	106	53000	40	15595	37.7%	29.4%

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

Name of Bank	Annual Target (Amt.)				Achievement (Amt)				Rs'000	
	SSI	TO	SBF	Total	SSI	TO	SBF/SE	Total	% of Ach	
S B I	62780	26500	124000	213280	95000	13121	110303	218424	102.41%	
C B I	57270	12060	79000	148330	5300	6601	31026	42927	28.94%	
UCO Bank	23020	7200	40000	70220	25270	140	10680	36090	51.40%	
Canara	32590	8860	38500	79950	35435	1050	36986	73471	91.90%	
Vijaya	10200	2400	10000	22600	0	9840	18778	28618	126.63%	
B o B	19000	4000	32500	55500	62827	2791	62928	128546	231.61%	
B o I	12400	2400	17500	32300	0	1730	18498	20228	62.63%	
Union Bank	25810	8040	37000	70850	18997	2685	18401	40083	56.57%	
P N B	10200	2400	12500	25100	0	6655	0	6655	26.51%	
O B C	14800	4000	18500	37300	10000	2704	11806	24510	65.71%	
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	16837	0	40382	57219	206.57%	
IDBI Bank	18795	4840	21000	44635	500	3750	14743	18993	42.55%	
Allahabad	12600	3200	15000	30800	190	4583	4792	9565	31.06%	
United Bank	13020	3200	15000	31220	3864	5250	97108	106222	340.24%	
IndusInd	5600	2400	3500	11500	0	0	0	0	0.00%	
I O B	11200	3200	17000	31400	0	1551	7520	9071	28.89%	
Syndicate	14020	3200	17500	34720	0	1310	7369	8679	25.00%	
Andhra Bnk	10400	2400	12500	25300	0	0	3793	3793	14.99%	
ICICI Bank	10825	1600	7500	19925	0	0	6508	6508	32.66%	
Indian Bank	10200	1600	12500	24300	0	0	2834	2834	11.66%	
Dena Bank	10900	3200	15000	29100	0	0	1100	1100	3.78%	
B O M	10400	2400	12500	25300	0	1160	460	1620	6.40%	
Yes Bank	5000	800	2500	8300	0	0	0	0	0.00%	
P & S Bank	10200	2400	11500	24100	0	0	1800	1800	7.47%	
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	0	0	293030	293030	2441.92%	
Karnataka Bank	5000	800	2500	8300	0	0	0	0	0.00%	
Total Com.	466055	125940	625000	1216995	274220	64921	805047	1152867	94.73%	
SISCO	38345	12070	63000	113415	0	0	4990	4990	4.40%	
TOTAL	504400	138010	688000	1330410	274220	64921	810037	1149178	86.38%	

Performance as on 30.09.2017	Annual Target (Amt.)				Achievement (Amt)				
	SSI	TO	SBF	Total	SSI	TO	SBF/SE	Total	% of Ach
All Banks	504400	138010	688000	1330410	114606	49433	234850	398889	29.98%

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 forwarded 17 ACC cases as detailed below :

Name of the Bank	No. of Proposals forwarded	Sanctioned/Disbursed		Rejected	Pending
		No.	Amt		
SBI	13	0	0	6	7
CBI	3	0	0	2	1
PNB	1	0	0	0	1
TOTAL	17	0	0	8	9

AGENDA No.13

Joint Liability Group

Canara Bank sanctioned and disbursed Rs.8.00 lac to 11 JLGs.

AGENDA No.14

Dairy Entrepreneurship Development Scheme (DEDs)

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

(As on 31.12.2017)		(Amt. in Rs'000)
Name of Bank	No. of accounts	Amt. Disbursed
State Bank of India	56	6682
Bank of Baroda	1	198
Bank of India	1	400
Bank of Maharashtra	3	1080
Central Bank of India	9	835
Canara Bank	9	1300
Dena Bank	1	480
IDBI Bank	11	1290
UCO Bank	8	800
Syndicate Bank	6	663
SISCO Bank	54	4984
Punjab & Sind Bank	1	150
Union Bank of India	6	2147
TOTAL	166	21009

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 December 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 31.12.2017			
SI No.	Year Wise	During the Year	Cumilative
1	2012-2013	88	88
2	2013-2014	482	570
3	2014-2015	380	950
4	2015-2016	482	1432
5	2016-2017	484	1916
6	2017-2018	202	2138
B)Total Number of Trainees settled year wise till 31.12.2017			
SI No.	Year Wise	Numbers	Percentage
1	2012-2013	0	0
2	2013-2014	181	38%
3	2014-2015	344	90.53%
4	2015-2016	363	69.51%
5	2016-2017	304	62.80%
6	2017-2018	267	89.00%
C) Total Number Settlement uploaded in MIS (year wise):31.12.2017			
SI No.	Year Wise	During the Year	Cumilative
1	2012-2013	0	0
2	2013-2014	181	181
3	2014-2015	344	525
4	2015-2016	363	888
5	2016-2017	304	1192
6	2017-2018	267	1459

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 31.12.2017)

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	3	52.50	37.50
4.	Bank of India	2	40.00	40.00
5.	Canara Bank	5	10250.00	63.50
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	34	375.77	387.71
13.	UCO Bank	1	15.00	3.50
14.	Union Bank of India	1	10.00	10.00
15.	United Bank of India	5	53.50	48.30
16.	Vijaya Bank	3	32.00	32.00
	TOTAL	72	1037.76	839.45

	NO. OF A/Cs	Sanctioned Amount in Lacs	Disbursed Amount in Lacs
Performance up to 30.09.2017	66	969.17	807.52

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. 33/FS&ADD dated 9th May 2017 for Kharif 2017-18 season and Notification No.175/FS&ADD dated 2nd November 2017, for Rabi 2017-18 season for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in all Districts of Sikkim which was duly circulated to all the Bank branches.

We furnish below the detail of coverage of farmers under the scheme in the state during these two seasons :

SI.No.	SEASON (2017-18)	INSURANCE AGENCY	TOTAL NUMBER OF FARMERS COVERED
1	KHARIF	SBI GENERAL	800
2	RABI	IFFCO-TOKIO	616

Sub Sector wise and Agency-wise Credit Flow under Agriculture and Allied Activities 2017-18 As on 31.12.2017

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	5011	2472	7483	19902	4305	24207	1931	0	1931	6393	850	7243	33237	7627	40864
Vegetable	510	177	687	0	0	0	430	0	430	607	0	607	1547	177	1724
Miscellaneous	26617	0	26617	9779	500	10279	15230	0	15230	25137	780	25917	76763	1280	78043
Crop Loans (I)	32138	2649	34787	29681	4805	34486	17591	0	17591	32137	1630	33767	111547	9084	120631
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
Farm Mechanism		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	2570	0	2570	2955	0	2955
Spices/Cardamom	0	0	0	2270	0	2270	150	0	150	100	0	100	2520	0	2520
Misc/Floriculture	79511	4000	83511	853	530	1383	2060	0	2060	4840	80	4920	87264	4610	91874
Plantation & Horticulture	79711	4000	83711	3123	530	3653	2395	0	2395	7510	80	7590	92739	4610	97349
Dairy Development	17728	2878	20606	0	0	0	1670	648	2318	8417	1458	9875	27815	4984	32799
Poultry	15763	0	15763	200	0	200	100	0	100	2414	0	2414	18477	0	18477
Sheep/Goat/Pig	1670	0	1670	100	0	100	130	0	130	2157	300	2457	4057	300	4357
Miscellaneous	20000		20000	0	0	0	0	0	0	648	0	648	20648	0	20648
Animal Husbandry	55161	2878	58039	300	0	300	1900	648	2548	13636	1758	15394	70997	5284	76281
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	80424	0	80424	58	0	58	3550	0	3550	2429	50	2479	86461	50	86511
Term Loans (II)	215296	6878	222174	3481	530	4011	7845	648	8493	23575	1888	25463	250197	9944	260141
GRAND TOTAL (I+II)	247434	9527	256961	33162	5335	38497	25436	648	26084	55712	3518	59230	361744	19028	380772