

NETWORK OF BANK BRANCHES

As on 31.03.2013

	COMMERCIAL & COOPERATIVE BANKS OPERATING IN SIKKIM	NUMBER OF BRANCHES OF THE BANK		
		TOTAL	RURAL	SEMI URBAN
1	STATE BANK OF INDIA	32	28	4
2	CENTRAL BANK OF INDIA	16	15	1
3	UNITED COMMERCIAL BANK (UCO)	4	3	1
4	CANARA BANK	4	2	2
5	VIJAYA BANK	1	-	1
6	BANK OF BARODA	1	-	1
7	BANK OF INDIA	1	-	1
8	UNION BANK OF INDIA	8	7	1
9	PUNJAB NATIONAL BANK	1	-	1
10	ORIENTAL BANK OF COMMERCE	2	1	1
11	AXIS BANK LTD	4	3	1
12	UNITED BANK OF INDIA (UBI)	3	1	2
13	HDFC BANK	4	2	2
14	IDBI BANK	3	2	1
15	CORPORATION BANK	1	-	1
16	ALLAHABAD BANK	2	1	1
17	INDUSIND BANK	2	2	-
18	INDIAN OVERSEAS BANK	2	1	1
19	SYNDICATE BANK	1	-	1
20	ANDHRA BANK	1	-	1
21	ICICI BANK	2	1	1
22	INDIAN BANK	1	-	1
23	DENA BANK	2	1	1
24	BANK OF MAHARASHTRA	1	-	1
25	YES BANK	1	-	1
26	SIKKIM STATE COOP. BANK LTD.	14	13	1
	TOTAL	114	83	31

Type of Banks	No. of Banks	No. of Branches
Public Sector Banks	20	87
Private Sector Banks	5	13
Co-operative Banks	1	14

DISTRICT-WISE BANK BRANCH

BANKS IN SIKKIM		No. OF BRANCHES DISTRICT-WISE				
		NORTH	EAST	SOUTH	WEST	TOTAL
1	STATE BANK OF INDIA	5	16	9	2	32
2	CENTRAL BANK OF INDIA	1	8	1	6	16
3	UCO BANK	0	4	0	0	4
4	UNION BANK OF INDIA	1	4	2	1	8
5	CANARA BANK	0	4	0	0	4
6	VIJAYA BANK	0	1	0	0	1
7	BANK OF BARODA	0	1	0	0	1
8	BANK OF INDIA	0	1	0	0	1
9	PUNJAB NATIONAL BANK	0	1	0	0	1
10	ORIENTAL BANK OF COMM	0	2	0	0	2
11	UNITED BANK OF INDIA	0	2	1	0	3
12	CORPORATION BANK	0	1	0	0	1
13	IDBI BANK	0	2	1	0	3
14	ALLAHABAD BANK	0	2	0	0	2
15	INDIAN OVERSEAS BANK	0	2	0	0	2
16	SYNDICATE BANK	0	1	0	0	1
17	ANDHRA BANK	0	1	0	0	1
18	INDIAN BANK	0	1	0	0	1
19	DENA BANK	0	1	1	0	2
20	BANK OF MAHARASHTRA	0	1	0	0	1
21	AXIS BANK LTD	0	3	1	0	4
22	HDFC BANK LTD	0	3	1	0	4
23	ICICI BANK LTD	0	2	0	0	2
24	INDUSIND BANK	0	1	1	0	2
25	YES BANK	0	1	0	0	1
26	SISCO BANK	1	5	4	4	14
	TOTAL	8	71	22	13	114

CURRENCY CHEST BRANCHES :

	District	Bank Branches
1	East District	SBI Gangtok SBI, Singtam CBI, Gangtok
2.	South Distict	CBI Namchi, SBI Jorethang
3.	North District	SBI Mangan (Under process)

CLEARING HOUSE :

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

Number of ATMs in the State of Sikkim

	Banks	East Distt.	North Distt	South Distt.	West District	Total ATMs
1	State Bank of India	22	3	4	3	32
2	Union Bank of India	4	1	2	1	8
3	UCO Bank	4	0	0	0	4
4	United Bank	1	0	1	0	2
5	P N B	1	0	0	0	1
6	O B C	2	0	0	0	2
7	AXIS Bank	20	0	4	1	25
8	IDBI Bank	3	0	1	0	4
9	HDFC Bank	5	0	1	0	6
10	Corporation Bank	1	0	0	0	1
11	Central Bank of India	4	0	1	1	6
12	IndusInd Bank	1	0	1	0	2
13	ICICI Bank Ltd.	4	0	0	0	4
14	Syndicate Bank	1	0	0	0	1
15	Bank of Baroda	1	0	0	0	1
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	IOB	1	0	0	0	1
20	Dena Bank	1	0	1	0	2
	TOTAL	79	4	16	6	105

List of SLBC members:

Controllers of the following Banks		Departments	
	STATE BANK OF INDIA		CHIEF SECRETARY, GOVT. OF SIKKIM
	CENTRAL BANK OF INDIA		SECRETARY, RM&DD, GOVT.OF SIKKI
	UCO BANK		SECRETARY, TOURISM DEPTT. GoS
	UNION BANK OF INDIA		SECRETARY, WELFARE DEPTT. GoS
	CANARA BANK		SECRETARY, UD&HD, GoS
	VIJAYA BANK		SECRETARY, IND. DEPTT. GoS
	BANK OF BARODA		SECRETARY, AGRICULTURE DEPTT
	BANK OF INDIA		SECRETARY, HORTICULTURE DEPTT.
	PUNJAB NATIONAL BANK		SECRETARY, AH&VS DEPTT.
	CORPORATION BANK		SECRETARY, CO-OPERATION DEPTT.
	UNITED BANK OF INDIA		MD, SIDICO
	ORIENTAL BANK OF COMMERCE		SECRETARY, FINANCE DEPTT. GoS
	ALLAHABAD BANK		DIRECTOR, KVIC, GoI
	INDIAN OVERSEAS BANK		DY.DIR, SPICES BOARD, GoI
	SYNDICATE BANK		DIR. MSMED, GoI
	ANDHRA BANK		CEO, SKVIB, GoS
	INDIAN BANK		PO, RGVN
	DENA BANK		MGR. SICON
	AXIS BANK		MGR./OC, SIDBI
	HDFC BANK		MD, SABCCO
	IDBI BANK		AGM, NATIONAL HOUSING BANK
	INDUSIND BANK		AD, NATIONAL HORT. BOARD
	ICICI BANK		GM, DISTT. IND. CENTRE, GoS
	BANK OF MAHARASHTRA		PD, SRDA, GoS
	YES BANK		RM. AGRI INSURANCE CO. OF INDIA
	SISCO BANK		PD, SOCIAL WELFARE DEPTT.
	NABARD		DIR. (FIC),MIN. OF FINANCE, DFS, GoI
	RESERVE BANK OF INDIA		AD, (HANDICRAFTS), MIN. OF Txt GoI, GANGTOK
			BM, NEDFI
			DIR. OF HANDICRAFTS & HANDLOOMS, GOVT. OF SIKKIM

AGENDA NO.1**1. Confirmation of the proceedings of the 36th State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 19th March 2013 at Mayfair Resort, Gangtok**

The Minutes of the 36th State Level Banker's Committee (SLBC) Meeting for Sikkim held on 13th March 2013 at Mayfair Resort, Gangtok were duly circulated under cover of letter no. LB 29/07(M) dated 10.04.2013. 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 36th SLBC Meeting held on 13th March 2013 at Gangtok**

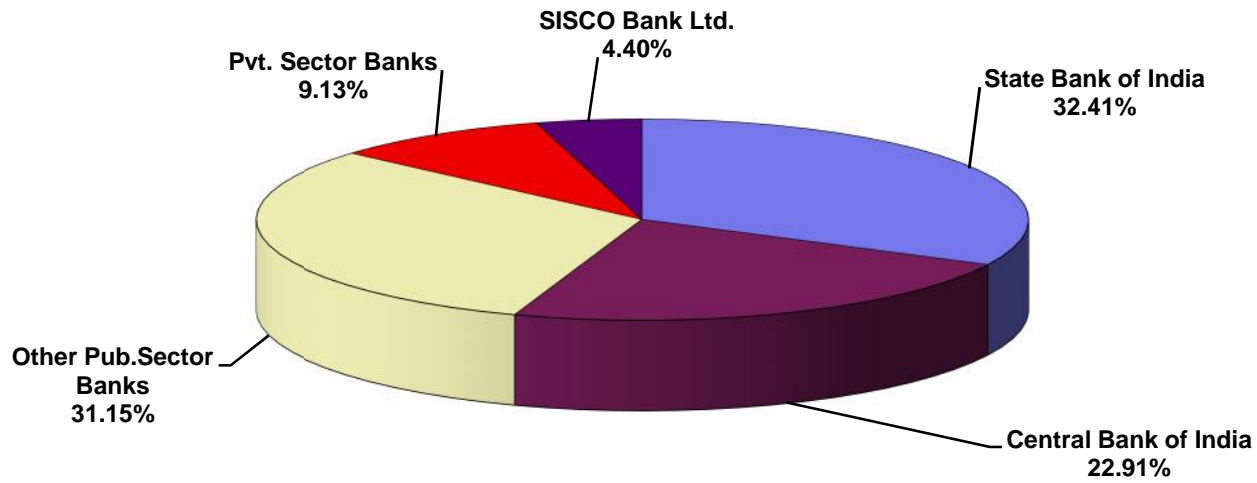
Action Point	Action Centre	Action Taken
1. Installation of Forex facility at Pelling by SBI	State Bank of India	Under Process
2. Roadmap below 2000 population to be submitted by all Banks	All Banks	To apprise the House
3. Lead Bank to write to Banks/controllers for inconsistency in LBR data	All Banks	Since advised
4. Lead Bank to update SLBC website on regular basis	Lead Bank Office	Since updated
5. Note sorting machine to be installed by all Bank/branches	All bank/branches	To apprise the House

AGENDA NO: 3**Credit : Deposit Ratio / Credit + Investment : Deposit Ratio as on 31.03.2013**

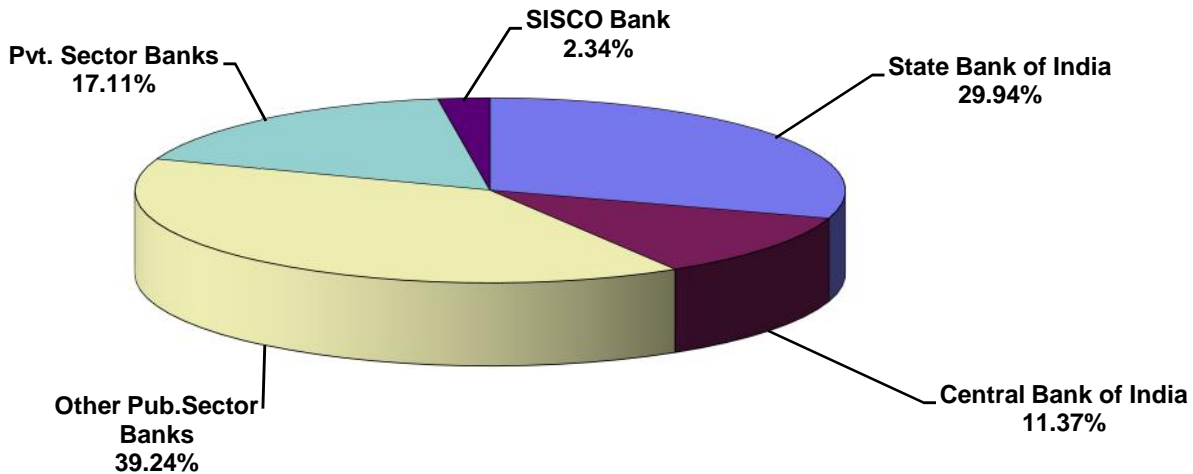
(Amount in Rs.'000)

Banks	As on 31.03.2013								
	Deposit	Credit	C:D Ratio	Cr.from outside Sikkim	Total Credit	C:D Ratio including outside credit	Deposit	Credit+ Inv.	C+I:D Ratio
	D	C					D	C+I	
S B I	16074181	6473611	40.3%	4600800	11074411	68.9%	16074181	13966311	86.9%
C B I	11360240	1207309	10.6%	3000000	4207309	37.0%	37.0%	4405809	38.8%
UCO Bank	1055984	219171	20.8%	1091974	1311145	124.2%	1055984	1311145	124.2%
Canara Bank	2474125	206001	8.3%	3551997	3757998	151.9%	151.9%	3757998	151.9%
Vijaya Bank	874843	134804	15.4%	0	134804	15.4%	15.4%	134804	15.4%
Bankof Baroda	1503194	1032286	68.7%	0	1032286	68.7%	68.7%	1032286	68.7%
Bank of India	839934	67975	8.1%	210400	278375	33.1%	33.1%	278375	33.1%
Union Bank	1760593	702447	39.9%	0	702447	39.9%	39.9%	702447	39.9%
P N B	755985	374032	49.5%	0	374032	49.5%	49.5%	374032	49.5%
O B C	874705	1093812	125.0%	0	1093812	125.0%	125.0%	1093812	125.0%
AXIS Bank	1564493	449060	28.7%	370300	819360	52.4%	52.4%	819360	52.4%
Corp. Bank	396508	318643	80.4%	0	318643	80.4%	80.4%	318643	80.4%
HDFC Bank	2368690	587360	24.8%	0	587360	24.8%	24.8%	587360	24.8%
IDBI Bank	1284200	33700	2.6%	3250000	3283700	255.7%	255.7%	3283700	255.7%
Allahabad	1735850	73171	4.2%	540070	613241	35.3%	35.3%	613241	35.3%
United Bank	545982	808013	148.0%	0	808013	148.0%	148.0%	808013	148.0%
IndusInd	186576	594878	318.8%	0	594878	318.8%	318.8%	594878	318.8%
I O B	187849	102775	54.7%	0	102775	54.7%	54.7%	102775	54.7%
Syndicate	127076	51427	40.5%	0	51427	40.5%	40.5%	51427	40.5%
Andhra Bank	175478	19134	10.9%	15336	34470	19.6%	19.6%	34470	19.6%
Indian Bank	268248	38595	14.4%	0	38595	14.4%	14.4%	38595	14.4%
ICICI Bank	407824	4330416	1061.8%	0	4330416	1061.8%	1061.8%	4330416	1061.8%
Dena Bank	485488	59034	12.2%	0	59034	12.2%	12.2%	59034	12.2%
B o M	100313	23473	23.4%	500000	523473	521.8%	521.8%	523473	521.8%
Yes Bank	0	0	0.0%		0	0.0%	0	0	0.0%
Total for C B	47408359	19001127	40.1%	17130877	36132004	76.2%	47408359	39222404	82.7%
SISCO Bank	2184561	867684	39.7%	0	867684	39.7%	2184561	1359381	62.2%
TOTAL	49592920	19868811	40.1%	17130877	36999688	74.6%	49592920	40581785	81.8%

MARKETSHARE OF DEPOSITS AS ON 31.03.2013



MARKETSHARE OF ADVANCES AS ON 31.03.2013



AGENDA NO.4**Recovery of Banks' dues**

The bank-wise, sector-wise recovery position as on 31st March 2013 is furnished hereunder.

(Amount in Rs'000)

BANK	AGRICULTURE			INDUSTRY			TERTIARY			TOT. FOR ALL SECTORS		
	Demand	Recov.	% Recov.	Demand	Recov.	% Recov.	Demand	Recov.	% Recov.	Demand	Recov.	% Recov.
S.B.I.	98788	73364	74.3%	183476	105282	57.4%	1485865	1114395	75.0%	1768129	1293041	73.1%
C.B.I.	30689	8434	27.5%	10532	3508	33.3%	56014	6888	12.3%	97235	18830	19.4%
UCO Bank	833	509	61.1%	134	134	100.0%	17433	12553	72.0%	18400	13196	71.7%
Canara	130	130	100.0%	6578	1560	23.7%	1462	1287	88.0%	8170	2977	36.4%
Vijaya	83	0	0.0%	582	13	2.2%	2176	2176	100.0%	2841	2189	77.1%
B.O.B.	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
B.O.I.	5818	4938	84.9%	1480	380	25.7%	2738	2256	82.4%	10036	7574	75.5%
Union Bank	1257	1109	88.2%	26728	25534	95.5%	17286	16089	93.1%	45271	42732	94.4%
P.N.B.	464	164	35.3%	111	107	96.4%	22942	16466	71.8%	23517	16737	71.2%
AXIS Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
O.B.C.	4	4	100.0%	622	141	22.7%	1300	876	67.4%	1926	1021	53.0%
Corp. Bank	1403	1365	97.3%	52767	52497	99.5%	120997	120709	99.8%	175167	174571	99.7%
HDFC Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
IDBI Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Allahabad	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
U.B.I.	5513	3476	63.1%	321	83	25.9%	38126	33472	87.8%	43960	37031	84.2%
IndusInd	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
I.O.B.	3630	788	21.7%	1600	230	14.4%	12989	1924	14.8%	18219	2942	16.1%
Syndicate Bank	0	0	0.0%	188	155	82.4%	4377	3702	84.6%	4565	3857	84.5%
Andhra Bank	0	0	0.0%	0	0	0.0%	145	145	100.0%	145	145	100.0%
ICICI Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Indian Bank	0	0	0.0%	0	0	0.0%	83	83	100.0%	83	83	100.0%
Dena Bank	0	0	0.0%	0	0	0.0%	84	84	100.0%	84	84	100.0%
BoM	0	0	0.0%	0	0	0.0%	1092	1092	100.0%	1092	1092	100.0%
Total for CBs	148612	94281	63.4%	285119	189624	66.5%	1785109	1334197	74.7%	2218840	1618102	72.9%
SISCO Bank	33407	9911	29.7%	150	6	4.0%	133005	112163	84.3%	166562	122080	73.3%
TOTAL	182019	104192	57.2%	285269	189630	66.5%	1918114	1446360	75.4%	2385402	1740182	73.0%

Recovery position in Govt. Sponsored Schemes as on 31st March 2013

(Amount in Rs.'000)

BANK	SGSY			PMRY			OTHER GOVT. PROGS.			TOT. FOR ALL SCHEMES		
	Demand	Recov.	% Recov.	Demand	Recov.	% Recov.	Demand	Recov.	% Recov.	Demand	Recov.	% Recov.
S.B.I.	8600	6202	72.1%	5200	2926	56.3%	5300	3477	65.6%	19100	12605	66.0%
C.B.I.	4340	1258	29.0%	4382	1587	36.2%	8139	3714	45.6%	16861	6559	38.9%
UCO Bank	1017	622	61.2%	222	13	5.9%	245	88	35.9%	1484	723	48.7%
Canara Bank	0	0	0.0%	17	12	70.6%	5	5	100.0%	22	17	77.3%
Vijaya Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
B.O.B.	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
B.O.I.	355	102	28.7%	0	0	0.0%	1582	432	27.3%	1937	534	27.6%
Union Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
P.N.B.	37	11	29.7%	67	45	67.2%	56	34	60.7%	160	90	56.3%
AXIS Bank Ltd.	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
O.B.C.	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Corpn. Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
HDFC Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
IDBI Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Allahabad Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
U.B.I.	0	0	0.0%	1545	927	60.0%	0	0	0.0%	1545	927	60.0%
IndusInd Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
I.O.B.	0	0	0.0%	0	0	0.0%	120	30	25.0%	120	30	25.0%
Syndicate Bank	0	0	0.0%	0	0	0.0%	427	388	90.9%	427	388	90.9%
Andhra Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
ICICI Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Indian Bank	0	0	0.0%	36	0	0.0%	0	0	0.0%	36	0	0.0%
Dena Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
BoM	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Total for C.Bs	14349	8195	57.1%	11469	5510	48.0%	15874	8168	51.5%	41692	21873	52.5%
SISCO Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
TOTAL	14349	8195	57.1%	11469	5510	48.0%	15874	8168	51.5%	41692	21873	52.5%

AGENDA NO. 5**Review of Performance under Annual Credit Plan 2012-13 including NPS for the quarter ended 31st March 2013**

Overall achievement by banks (both priority sector and non-priority sector advances) stood at 113.7%. However, few individual banks has to improve their performance.

Achievement under Priority and Non-Priority Sector as on 31.03.2013

Name of Bank	Annual Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	8190	1560150	4565	1430260	55.7%	91.7%
Central Bank of India	3730	405650	635	165925	17.0%	40.9%
UCO Bank	715	95500	85	163860	11.9%	171.6%
Canara Bank	385	73500	93	129266	24.2%	175.9%
Vijaya Bank	265	59000	47	32581	17.7%	55.2%
Bank of Baroda	465	160000	185	122986	39.8%	76.9%
Bank of India	315	60500	113	128744	35.9%	212.8%
Union Bank of India	1715	254350	114	41321	6.6%	16.2%
Punjab National Bank	315	56800	105	58318	33.3%	102.7%
Oriental Bank of Com.	665	165500	51	55939	7.7%	33.8%
AXIS Bank Ltd.	415	105700	18	33537	4.3%	31.7%
Corporation Bank	245	55800	67	30687	27.3%	55.0%
HDFC Bank	520	111700	780	255964	150.0%	229.2%
IDBI Bank	260	54400	5	50769	1.9%	93.3%
Allahabad Bank	155	35500	39	8494	25.2%	23.9%
United Bank of India	1125	194700	339	153792	30.1%	79.0%
IndusInd Bank	150	37500	150	107890	100.0%	287.7%
Indian Overseas Bank	180	31500	12	8980	6.7%	28.5%
Syndicate Bank	145	31300	11	4060	7.6%	13.0%
Andhra Bank	120	22900	47	22018	39.2%	96.1%
ICICI Bank	390	138300	41	1426488	10.5%	1031.4%
Indian Bank	115	21700	84	18218	73.0%	84.0%
Dena Bank	70	17500	6	602	8.6%	3.4%
Bank of Maharashtra	95	20000	37	21587	38.9%	107.9%
Yes Bank	40	10550	0	0	0.0%	0.0%
Total for Com. Banks	20785	3780000	7629	4472286	36.7%	118.3%
SISCO Bank Ltd.	4275	330000	428	199500	10.0%	60.5%
TOTAL	25060	4110000	8057	4671786	32.2%	113.7%

Review of Performance under Annual Credit Plan 2012-13
for the quarter ended 31st March 2013 For Priority Sector Advances

All banks together disbursed Rs. 206.17 crores under priority sector advances @ 73.4%.

Name of Bank	Annual Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	6519	1175150	3768	1207103	57.8%	102.7%
Central Bank of India	3206	298650	227	35968	7.1%	12.0%
UCO Bank	567	65500	49	38300	8.6%	58.5%
Canara Bank	289	53500	65	105816	22.5%	197.8%
Vijaya Bank	140	34000	27	23157	19.3%	68.1%
Bank of Baroda	265	120000	53	69319	20.0%	57.8%
Bank of India	215	40500	46	14608	21.4%	36.1%
Union Bank of India	1433	197350	75	27246	5.2%	13.8%
Punjab National Bank	215	36800	58	48562	27.0%	132.0%
Oriental Bank of Comm.	330	98500	18	13667	5.5%	13.9%
AXIS Bank Ltd.	174	40700	0	0	0.0%	0.0%
Corporation Bank	95	25800	24	15627	25.3%	60.6%
HDFC Bank	190	43700	417	78493	219.5%	179.6%
IDBI Bank	60	13400	4	2769	6.7%	20.7%
Allahabad Bank	105	25500	33	7214	31.4%	28.3%
United Bank of India	948	162700	320	150063	33.8%	92.2%
IndusInd Bank	50	17500	51	34828	102.0%	199.0%
Indian Overseas Bank	130	21500	7	8050	5.4%	37.4%
Syndicate Bank	95	21300	9	3800	9.5%	17.8%
Andhra Bank	70	12900	10	8325	14.3%	64.5%
ICICI Bank	42	8300	30	4886	71.4%	58.9%
Indian Bank	65	11700	36	8499	55.4%	72.6%
Dena Bank	45	12500	2	125	4.4%	1.0%
Bank of Maharashtra	55	12000	24	16774	43.6%	139.8%
Yes Bank	15	5550	0	0	0.0%	0.0%
Tot. for Comm.Banks	15318	2555000	5353	1923199	34.9%	75.3%
SISCO Bank Ltd.	3812	255000	260	138560	6.8%	54.3%
TOTAL	19130	2810000	5613	2061759	29.3%	73.4%

Agriculture and Allied Activities

The overall achievement under this sector during the year is as below :

(As on 31.03.2013)

(Amount in Rs'000)

Name of Bank	Annual Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	4872	222300	1707	75610	35.0%	34.0%
Central Bank of India	2838	135300	108	9426	3.8%	7.0%
UCO Bank	458	19000	13	3033	2.8%	16.0%
Canara Bank	193	9000	5	956	2.6%	10.6%
Vijaya Bank	69	3000	0	0	0.0%	0.0%
Bank of Baroda	75	3500	1	200	1.3%	5.7%
Bank of India	150	7000	28	266	18.7%	3.8%
Union Bank of India	1108	49700	43	3835	3.9%	7.7%
Punjab National Bank	152	6800	25	12207	16.4%	179.5%
Oriental Bank of Com.	165	8500	0	0	0.0%	0.0%
AXIS Bank Ltd.	106	5700	0	0	0.0%	0.0%
Corporation Bank	40	2000	0	0	0.0%	0.0%
HDFC Bank	109	5200	370	51504	339.4%	990.5%
IDBI Bank	37	2000	0	0	0.0%	0.0%
Allahabad Bank	70	3500	6	1245	8.6%	35.6%
United Bank of India	703	31100	123	28679	17.5%	92.2%
IndusInd Bank	20	1000	15	6455	75.0%	645.5%
Indian Overseas Bank	95	4500	0	0	0.0%	0.0%
Syndicate Bank	49	2300	0	0	0.0%	0.0%
Andhra Bank	45	2200	4	3160	8.9%	143.6%
ICICI Bank	21	1200	30	4886	142.9%	407.2%
Indian Bank	45	2200	0	0	0.0%	0.0%
Dena Bank	26	1500	1	49	3.8%	3.3%
Bank of Maharashtra	35	1500	0	0	0.0%	0.0%
Yes Bank	0	0	0	0	0.0%	0.0%
Total for Com. Banks	11481	530000	2479	201511	21.6%	38.0%
SISCO Bank Ltd.	3568	170000	105	67361	2.9%	39.6%
TOTAL	15049	700000	2584	268872	17.2%	38.4%

B. Industry Sector

Though the overall achievement under this sector is good, performance of most of the individual banks are very poor.

(As on 31.03.2013)

(Amount in Rs'000)

Name of Bank	Annual Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	100	23350	121	110433	121.0%	472.9%
Central Bank of India	52	10850	45	2148	86.5%	19.8%
UCO Bank	30	4500	1	200	3.3%	4.4%
Canara Bank	13	3500	4	20225	30.8%	577.9%
Vijaya Bank	15	4000	0	0	0.0%	0.0%
Bank of Baroda	5	1500	7	18400	140.0%	1226.7%
Bank of India	10	3500	3	1295	30.0%	37.0%
Union Bank of India	61	13650	0	0	0.0%	0.0%
Punjab National Bank	17	2000	1	800	5.9%	40.0%
Oriental Bank of Com.	17	5000	0	0	0.0%	0.0%
AXIS Bank Ltd.	11	3000	0	0	0.0%	0.0%
Corporation Bank	16	3800	0	0	0.0%	0.0%
HDFC Bank	13	5500	1	10000	7.7%	181.8%
IDBI Bank	4	1400	1	603	25.0%	43.1%
Allahabad Bank	6	2000	0	0	0.0%	0.0%
United Bank of India	19	5600	5	24396	26.3%	435.6%
IndusInd Bank	5	1500	0	0	0.0%	0.0%
Indian Overseas Bank	4	1000	3	4700	75.0%	470.0%
Syndicate Bank	6	2000	0	0	0.0%	0.0%
Andhra Bank	9	2700	0	0	0.0%	0.0%
ICICI Bank	4	1100	0	0	0.0%	0.0%
Indian Bank	5	1500	0	0	0.0%	0.0%
Dena Bank	4	1000	1	76	25.0%	7.6%
Bank of Maharashtra	2	500	0	0	0.0%	0.0%
Yes Bank	2	550	0	0	0.0%	0.0%
Total for com.Banks	430	105000	193	193276	44.9%	184.1%
SISCO Bank Ltd.	68	5000	8	3820	11.8%	76.4%
TOTAL	498	110000	201	197096	40.4%	179.2%

C. Tertiary Sector

The overall achievement under this sector recorded at 79.8% during the year.

Name of Bank	(As on 31.03.2013)		(Amount in Rs.'000)			
	Annual Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	1547	929500	1940	1021060	125.4%	109.9%
Central Bank of India	316	152500	74	24394	23.4%	16.0%
UCO Bank	79	42000	35	35067	44.3%	83.5%
Canara Bank	83	41000	56	84635	67.5%	206.4%
Vijaya Bank	56	27000	27	23157	48.2%	85.8%
Bank of Baroda	185	115000	45	50719	24.3%	44.1%
Bank of India	55	30000	15	13047	27.3%	43.5%
Union Bank of India	264	134000	32	23411	12.1%	17.5%
Punjab National Bank	46	28000	32	35555	69.6%	127.0%
Oriental Bank of Com.	148	85000	18	13667	12.2%	16.1%
AXIS Bank Ltd.	57	32000	0	0	0.0%	0.0%
Corporation Bank	39	20000	24	15627	61.5%	78.1%
HDFC Bank	68	33000	46	16989	67.6%	51.5%
IDBI Bank	19	10000	3	2166	15.8%	21.7%
Allahabad Bank	29	20000	27	5969	93.1%	29.8%
United Bank of India	226	126000	192	96988	85.0%	77.0%
IndusInd Bank	25	15000	36	28373	144.0%	189.2%
Indian Overseas Bank	31	16000	4	3350	12.9%	20.9%
Syndicate Bank	40	17000	9	3800	22.5%	22.4%
Andhra Bank	16	8000	6	5165	37.5%	64.6%
ICICI Bank	17	6000	0	0	0.0%	0.0%
Indian Bank	15	8000	36	8499	240.0%	106.2%
Dena Bank	15	10000	0	0	0.0%	0.0%
Bank of Maharashtra	18	10000	24	16774	133.3%	167.7%
Yes Bank	13	5000	0	0	0.0%	0.0%
Total for Comm.Banks	3407	1920000	2681	1528412	78.7%	79.6%
SISCO Bank Ltd.	176	80000	147	67379	83.5%	84.2%
TOTAL	3583	2000000	2828	1595791	78.9%	79.8%

D. Non-Priority Sector : Bank wise performance is as under

(As on 31.03.2013)

(Amount in Rs.'000)

Name of Bank	Annual Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	1671	385000	797	223157	47.7%	58.0%
Central Bank of India	524	107000	408	129957	77.9%	121.5%
UCO Bank	148	30000	36	125560	24.3%	418.5%
Canara Bank	96	20000	28	23450	29.2%	117.3%
Vijaya Bank	125	25000	20	9424	16.0%	37.7%
Bank of Baroda	200	40000	132	53667	66.0%	134.2%
Bank of India	100	20000	67	114136	67.0%	570.7%
Union Bank of India	282	57000	39	14075	13.8%	24.7%
Punjab National Bank	100	20000	47	9756	47.0%	48.8%
Oriental Bank of Comm.	335	67000	33	42272	9.9%	63.1%
AXIS Bank Ltd.	241	65000	18	33537	7.5%	51.6%
Corporation Bank	150	30000	43	15060	28.7%	50.2%
HDFC Bank	330	68000	363	177471	110.0%	261.0%
IDBI Bank	200	41000	1	48000	0.5%	117.1%
Allahabad Bank	50	10000	6	1280	12.0%	12.8%
United Bank of India	177	32000	19	3729	10.7%	11.7%
IndusInd Bank	100	20000	99	73062	99.0%	365.3%
Indian Overseas Bank	50	10000	5	930	10.0%	9.3%
Syndicate Bank	50	10000	2	260	4.0%	2.6%
Andhra Bank	50	10000	37	13693	74.0%	136.9%
ICICI Bank	348	130000	11	1421602	3.2%	1093.5%
Indian Bank	50	10000	48	9719	96.0%	97.2%
Dena Bank	25	5000	4	477	16.0%	9.5%
Bank of Maharashtra	40	8000	13	4813	32.5%	60.2%
Yes Bank	25	5000	0	0	0.0%	0.0%
Total for Comm.Banks	5467	1225000	2276	2549087	41.6%	208.1%
SISCO Bank Ltd.	463	75000	168	60940	36.3%	81.3%
TOTAL	5930	1300000	2444	2610027	41.2%	200.8%

AGENDA NO. 6**Review of other Priority Sector Advances and other Special Programmes as on 31st March 2013****Swarnjayanti Gram Swarozgar Yojana (SGSY)**

Sponsoring by the department was not uniform for all the banks. Most of the banks were untouched by the department in terms of sponsorships.

(Amount in Rs.'000)

Name of Bank / Branch	Annual Target (beneficiary)		SPONS.		SANCTIONED				DISBURSED				REJECTD		PEND	
	No.	Amt.	Groups	Indiv.	Group		Individual		Group		Individual		Gr.	Ind.	Gr.	Ind.
			No.	No.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	No.	No.	No.
S.B.I.	2117	30809	50	80	50	11218	80	1635	50	11218	80	1635	0	0	0	0
C.B.I.	1504	20978	16	55	16	4803	55	1473	16	4803	55	1473	0	0	0	0
UCO Bank	102	1604	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	12	187	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vijaya Bank	14	156	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankofBaroda	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of India	30	300	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Union Bank	237	3839	2	52	2	517	52	1111	2	517	52	1111	0	0	0	0
P.N.B.	10	158	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AXIS Bank	85	1185	1	0	1	256	0	0	1	256	0	0	0	0	0	0
O.B.C.	33	497	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corpn. Bank	10	140	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HDFC Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IDBI Bank	21	328	0	0	0	0	0	0	0	0	0	0	0	0	0	0
A'habadBank	10	140	0	0	0	0	0	0	0	0	0	0	0	0	0	0
U.B.I.	82	983	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I.O.B.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Syndicate	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ICICI Bank	33	462	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Indian Bank	23	190	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dena Bank	20	312	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total for CBs	4343	62268	69	187	69	16794	187	4219	69	16794	187	4219	0	0	0	0
SISCO Bank	485	6923	11	18	11	1679	18	487	11	1679	18	487	0	0	0	0
TOTAL	4828	69191	80	205	80	18473	205	4706	80	18473	205	4706	0	0	0	0

B. Prime Minister's Employment Generation Programme
The scheme is being implemented (sponsored) by 3 Government agencies and their status are as below :

i) Sponsored by DIC

P M E G P sponsored by DIC

(As on 31.03.2013)

(Amt. in Rs'000)

Name of Bank	Annual Target		Spon	Sanctioned		Disbursed		Reject	Pend.
	No.	Sub. Amt.	No.	No.	Amt.	No.	Amt.	No.	No.
S.B.I.	34	10200	24	11	3983	11	3983	12	1
C.B.I.	22	6600	11	4	2671	4	2671	1	6
UCO Bank	4	1200	0	0	0	0	0	0	0
Canara Bank	3	900	0	0	0	0	0	0	0
Vijaya Bank	1	300	0	0	0	0	0	0	0
B.O.B.	1	300	0	0	0	0	0	0	0
Bank of India	1	300	1	1	312	1	312	0	0
Union Bank	12	3600	7	3	643	3	643	4	0
P.N.B.	1	300	0	0	0	0	0	0	0
O.B.C.	3	900	0	0	0	0	0	0	0
AXIS Bank	4	1200	0	0	0	0	0	0	0
Corpn.Bank	2	600	0	0	0	0	0	0	0
HDFC Bank	2	600	2	0	0	0	0	2	0
IDBI Bank	1	300	1	1	950	1	950	0	0
Allahbad Bank	1	300	0	0	0	0	0	0	0
U.B.I.	4	1200	2	0	0	0	0	0	2
IndusInd Bank	0	0	0	0	0	0	0	0	0
I.O.B.	1	300	3	3	3800	3	3800	0	0
SyndicateBank	1	300	0	0	0	0	0	0	0
Andhra Bank	1	300	0	0	0	0	0	0	0
ICICI Bank	0	0	0	0	0	0	0	0	0
Indian Bank	1	300	0	0	0	0	0	0	0
Dena Bank	1	300	0	0	0	0	0	0	0
BoM	1	300	0	0	0	0	0	0	0
Yes Bank Ltd.	0	0	0	0	0	0	0	0	0
SISCO Bank	0	0	0	0	0	0	0	0	0
TOTAL	102	30600	51	23	12359	23	12359	19	9

P M E G P
Sponsored by KVIC

P M E G P sponsored by KVIC

(As on 31.03.2013)

(Amt. in Rs'000)

Name of Bank	Annual Target		Spon	Sanctioned		Disbursed		Reject	Pend.
	No.	Sub. Amt.	No.	No.	Amt.	No.	Amt.	No.	No.
S.B.I.	34	10200	8	4	1435	4	1435	2	2
C.B.I.	25	7500	6	1	288	1	288	1	4
UCO Bank	5	1500	0	0	0	0	0	0	0
Canara Bank	3	900	0	0	0	0	0	0	0
Vijaya Bank	1	300	0	0	0	0	0	0	0
B.O.B.	1	300	0	0	0	0	0	0	0
Bank of India	2	600	0	0	0	0	0	0	0
Union Bank	14	4200	4	0	0	0	0	0	4
P.N.B.	1	300	0	0	0	0	0	0	0
O.B.C.	3	900	1	0	0	0	0	1	0
AXIS Bank	3	900	0	0	0	0	0	0	0
Corpn.Bank	2	600	1	1	140	1	140	0	0
HDFC Bank	1	300	0	0	0	0	0	0	0
IDBI Bank	1	300	0	0	0	0	0	0	0
Allahbad Bank	2	600	1	1	479	1	479	0	0
U.B.I.	6	1800	1	0	0	0	0	1	0
IndusInd Bank	1	300	0	0	0	0	0	0	0
I.O.B.	2	600	1	0	0	0	0	1	0
SyndicateBank	2	600	0	0	0	0	0	0	0
Andhra Bank	2	600	0	0	0	0	0	0	0
ICICI Bank	0	0	0	0	0	0	0	0	0
Indian Bank	2	600	0	0	0	0	0	0	0
Dena Bank	2	600	0	0	0	0	0	0	0
BoM	2	600	0	0	0	0	0	0	0
Yes Bank Ltd.	0	0	0	0	0	0	0	0	0
SISCO Bank	0	0	0	0	0	0	0	0	0
TOTAL	117	35100	23	7	2342	7	2342	6	10

P M E G P
Sponsored by SKVIB

P M E G P (Sponsored by SKVIB)

(As on 31.03.2013)

(Amt. in Rs'000)

Name of Bank	Annual Target		Spons.	Sanctioned		Disbursed		Reject.	Pend.
	No.	Sub. Amt.	No.	No.	Amt.	No.	Amt.	No.	No.
S.B.I.	26	7800	12	2	690	2	690	9	1
C.B.I.	22	6600	6	0	0	0	0	1	5
UCO Bank	4	1200	1	1	200	1	200	0	0
Canara Bank	3	900	0	0	0	0	0	0	0
Vijaya Bank	1	300	0	0	0	0	0	0	0
B.O.B.	1	300	0	0	0	0	0	0	0
Bank of India	1	300	0	0	0	0	0	0	0
Union Bank	9	2700	2	0	0	0	0	1	1
P.N.B.	2	600	1	0	0	0	0	0	1
O.B.C.	2	600	0	0	0	0	0	0	0
AXIS Bank	3	900	0	0	0	0	0	0	0
Corpn.Bank	1	300	0	0	0	0	0	0	0
HDFC Bank	1	300	0	0	0	0	0	0	0
IDBI Bank	1	300	0	0	0	0	0	0	0
Allahabad Bank	1	300	0	0	0	0	0	0	0
U.B.I.	4	1200	0	0	0	0	0	0	0
IndusInd Bank	1	300	0	0	0	0	0	0	0
I.O.B.	2	600	0	0	0	0	0	0	0
Syndicate Bank	1	300	0	0	0	0	0	0	0
Andhra Bank	1	300	0	0	0	0	0	0	0
ICICI Bank	0	0	0	0	0	0	0	0	0
Indian Bank	1	300	0	0	0	0	0	0	0
Dena Bank	2	600	0	0	0	0	0	0	0
BoM	2	600	0	0	0	0	0	0	0
Yes Bank Ltd.	0	0	0	0	0	0	0	0	0
SISCO Bank	0	0	0	0	0	0	0	0	0
TOTAL	92	27600	23	4	1690	4	1690	11	8

C. Swarnajayanti Sahari Rozgar Yojana (SJSRY)

The Bank wise target and sponsoring of cases under the scheme is furnished below:

(As on 31.03.2013)

(Amount in Rs.'000)

Name of Bank	Annual Target		Spons No.	Sanctioned		Disbursed		Reject No.	Pend. No.
	No.	Amt.		No.	Amt.	No.	Amt.		
S.B.I.	75	11250	9	6	1200	6	1200	2	1
C.B.I.	42	6300	16	16	3150	16	3150	0	0
UCO Bank	10	1500	4	4	800	4	800	0	0
Canara Bank	5	750	4	4	800	4	800	0	0
Vijaya Bank	2	300	0	0	0	0	0	0	0
B.O.B.	2	300	0	0	0	0	0	0	0
Bank of India	5	750	1	1	200	1	200	0	0
Union Bank	9	1350	1	0	0	0	0	0	1
P.N.B.	0	0	1	1	200	1	200	0	0
O.B.C.	0	0	0	0	0	0	0	0	0
AXIS Bank	0	0	0	0	0	0	0	0	0
Corpn.Bank	0	0	0	0	0	0	0	0	0
HDFC Bank	0	0	0	0	0	0	0	0	0
IDBI Bank	2	300	0	0	0	0	0	0	0
Allahabad Bank	0	0	0	0	0	0	0	0	0
U.B.I.	0	0	1	0	0	0	0	1	0
IndusInd Bank	0	0	0	0	0	0	0	0	0
I.O.B.	0	0	0	0	0	0	0	0	0
Syndicate Bank	0	0	0	0	0	0	0	0	0
Andhra Bank	2	300	0	0	0	0	0	0	0
ICICI Bank	0	0	0	0	0	0	0	0	0
Indian Bank	0	0	0	0	0	0	0	0	0
Dena Bank	0	0	0	0	0	0	0	0	0
BoM	0	0	0	0	0	0	0	0	0
Yes Bank Ltd.	0	0	0	0	0	0	0	0	0
SISCO Bank	0	0	0	0	0	0	0	0	0
TOTAL	154	23100	37	32	6350	32	6350	3	2

AGENDA NO. 7**Promotion of Self Help Groups (SHGs)**

Saving linked as well as credit linked of SHGs in the state are as follows :

(Amount in Rs.'000)

Name of Bank / District	SHGs under SGSY						Non-SGSY SHGs			
	Sav. linked during 01.04.12-31.03.13		Credit linked during 01.04.12-31.03.13		R.F.relsd. during 01.04.12-31.03.13		Sav. Linked during 01.04.12-31.03.13		Credit linked during 01.04.12-31.03.13	
	Savings A/c						Savings A/c			
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
S.B.I.	30	123	50	11218	40	725	0	0	0	0
C.B.I.	6	27	16	4803	25	460	0	0	0	0
UCO Bank	0	0	0	0	1	15	0	0	0	0
Canara Bank	0	0	0	0	2	30	0	0	0	0
Vijaya Bank	0	0	0	0	0	0	0	0	0	0
B.O.B.	0	0	0	0	0	0	0	0	0	0
B.O.I.	0	0	0	0	0	0	0	0	0	0
Union Bank	0	0	2	517	4	70	0	0	0	0
P.N.B.	0	0	0	0	0	0	0	0	0	0
O.B.C.	0	0	0	0	0	0	0	0	0	0
AXIS Bank	0	0	1	256	0	0	0	0	0	0
Corpn. Bank	0	0	0	0	0	0	0	0	0	0
HDFC Bank	0	0	0	0	0	0	0	0	0	0
IDBI Bank	0	0	0	0	0	0	0	0	0	0
Allahabad	0	0	0	0	0	0	0	0	0	0
U.B.I.	0	0	0	0	0	0	0	0	0	0
IndusInd	0	0	0	0	0	0	0	0	0	0
I.O.B.	0	0	0	0	0	0	2	119	0	0
Syndicate	0	0	0	0	0	0	0	0	0	0
Andhra Bank	0	0	0	0	0	0	0	0	0	0
ICICI Bank	0	0	0	0	0	0	0	0	0	0
Indian Bank	0	0	0	0	0	0	0	0	0	0
Dena Bank	0	0	0	0	0	0	0	0	0	0
BoM	0	0	0	0	0	0	0	0	0	0
Yes Bank	0	0	0	0	0	0	0	0	0	0
Total for	36	150	69	16794	72	1300	2	119	0	0
SISCO Bank	15	60	11	1679	9	170	47	354	10	568
TOTAL	51	210	80	18473	81	1470	49	473	10	568

CUMULATIVE POSITION OF SHGs UPTO 31.03.2013

(Amount in Rs.'000)

BANK	SHGs under SGSY			Non-SGSY SHGs	
	Savings Linked	Credit Linked		Savings Linked	Credit Linked
		R.F. linked	2 nd Grad. Loan		
	No.	No.	No.	No.	No.
TOTAL	2614	1966	1063	445	142

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

The position concerning issuance of Kisan Credit Cards (KCC) in the State as on 31.03.2013 is furnished below. The importance of coverage of all eligible farmers under KCC cannot be over emphasized. The branch level functionaries need to take greater interest so that the number of KCCs issued shows a marked improvement in future and also to cover all eligible farmers by KCC as per direction of GOI.

KISAN CREDIT CARD

(As on 31.03.2013)

(Amount in Rs.'000)

Name of Bank	Annual Target	KCC issued during year		Total KCC issued till date (cumulative)	
		No.	Amount	No.	Amount
State Bank of India	2357	1659	69253	5216	198084
Central Bank of India	1550	93	4115	1116	62451
UCO Bank	125	8	160	17	1095
Canara Bank	90	0	0	6	300
Vijaya Bank	18	0	0	0	0
Bank of Baroda	30	0	0	9	195
Bank of India	50	0	0	138	1164
Union Bank of India	542	37	1650	182	10556
Punjab National Bank	50	0	0	50	11775
Oriental Bank of Com	60	0	0	64	952
AXIS Bank Ltd.	46	0	0	1	500
Corporation Bank	10	0	0	0	0
HDFC Bank	50	298	30494	680	78996
IDBI Bank	10	0	0	45	335
Allahabad Bank	40	1	20	24	253
United Bank of India	206	0	0	74	1260
IndusInd Bank	10	0	0	0	0
Indian Overseas Bank	30	0	0	0	0
Syndicate Bank	20	0	0	2	101
Andhra Bank	20	0	0	0	0
ICICI Bank	10	0	0	0	0
Indian Bank	20	0	0	1	50
Dena Bank	10	0	0	0	0
Bank of Maharashtra	10	0	0	0	0
Yes Bank Ltd.	0	0	0	0	0
Total for Comm Banks	5364	2096	105692	7625	368067
SISCO Bank	2685	105	67361	6136	110084
GRAND TOTAL	8049	2201	173053	13761	478151

AGENDA NO. 9
Housing Finance Scheme

The position of Housing Loan is as below: (As on 31.03.2013)

(Amount in Rs.'000)

Name of Bank	Annual Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	940	733250	508	401933	54.0%	54.8%
Central Bank of India	156	108200	11	7716	7.1%	7.1%
UCO Bank	36	28000	14	17538	38.9%	62.6%
Canara Bank	43	26000	1	500	2.3%	1.9%
Vijaya Bank	20	15000	1	1700	5.0%	11.3%
Bank of Baroda	150	103700	44	50563	29.3%	48.8%
Bank of India	30	22000	1	1800	3.3%	8.2%
Union Bank of India	118	87550	23	19354	19.5%	22.1%
Punjab National Bank	25	18700	24	33010	96.0%	176.5%
Oriental Bank of Comm.	103	70700	16	12448	15.5%	17.6%
AXIS Bank Ltd.	33	22200	0	0	0.0%	0.0%
Corporation Bank	18	10700	15	13020	83.3%	121.7%
HDFC Bank	0	0	6	663	100.0%	100.0%
IDBI Bank	13	8000	2	1340	15.4%	16.8%
Allahabad Bank	20	15000	10	2269	50.0%	15.1%
United Bank of India	150	103000	71	59657	47.3%	57.9%
IndusInd Bank	12	9000	0	0	0.0%	0.0%
Indian Overseas Bank	18	11000	0	0	0.0%	0.0%
Syndicate Bank	13	9700	0	0	0.0%	0.0%
Andhra Bank	12	7000	1	1000	8.3%	14.3%
ICICI Bank	5	3000	0	0	0.0%	0.0%
Indian Bank	8	6000	1	325	12.5%	5.4%
Dena Bank	10	8100	0	0	0.0%	0.0%
Bank of Maharashtra	12	8000	19	7242	158.3%	90.5%
Yes Bank Ltd.	6	3000	0	0	0.0%	0.0%
Total for Comm.Banks	1951	1436800	768	632078	39.4%	44.0%
SISCO Bank Ltd.	95	57000	37	16089	38.9%	28.2%
TOTAL	2046	1493800	805	648167	39.3%	43.4%

AGENDA NO. 10
Achievements under Education Loan 2012-13
As on 31.03.2013

(Amt. in Rs'000)

Name of Bank	Annual Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank Of India	65	31600	23	15864	35.4%	50.2%
Central Bank Of India	15	6500	7	1864	46.7%	28.7%
UCO Bank	8	3100	5	2354	62.5%	75.9%
Canara Bank	8	4050	1	75	12.5%	1.9%
Vijaya Bank	4	2000	0	0	0.0%	0.0%
Bank Of Baroda	3	2000	0	0	0.0%	0.0%
Bank of India	5	2500	2	1500	40.0%	60.0%
Union Bank of India	16	7900	1	359	6.3%	4.5%
Punjab National Bank	4	2000	3	1090	75.0%	54.5%
Oriental Bank of Comm.	6	2400	4	819	66.7%	34.1%
Axis Bank Ltd.	14	6500	0	0	0.0%	0.0%
Corporation Bank	4	2000	0	0	0.0%	0.0%
HDFC Bank	13	7000	0	0	0.0%	0.0%
IDBI Bank	1	500	0	0	0.0%	0.0%
Allahabad Bank	5	2000	0	0	0.0%	0.0%
United Bank of India	7	3500	6	1500	85.7%	42.9%
IndusInd Bank	4	2000	0	0	0.0%	0.0%
Indian Overseas bank	2	1000	0	0	0.0%	0.0%
Syndicate Bank	2	1000	0	0	0.0%	0.0%
ICICI Bank	0	0	0	0	0.0%	0.0%
Andhra Bank	0	0	0	0	0.0%	0.0%
Indian Bank	1	500	0	0	0.0%	0.0%
Dena Bank	0	0	0	0	0.0%	0.0%
Bank of Maharashtra	2	800	1	282	50.0%	35.3%
Yes Bank Ltd.	2	1000	0	0	0.0%	0.0%
Total for CBs	191	91850	53	25707	27.7%	28.0%
SISCO Bank	10	5000	5	1200	50.0%	24.0%
TOTAL	201	96850	58	26907	28.9%	27.8%

Agenda No. 11**Performances under MSME 2012-13****As on 31.03.2013**

Name of Bank	Annual Target				Achievement				
	SSI	TO	SBF	Total	SSI	TO	SBF/SE	Total	% of Ach
S B I	23350	69400	95250	188000	110403	11627	59022	181052	96.3%
C B I	10850	5300	32500	48650	2148	1513	7451	11112	22.8%
UCO Bank	4500	6000	4900	15400	200	3133	9792	13125	85.2%
Canara	3500	3500	7450	14450	20225	10896	71919	103040	713.1%
Vijaya	4000	5000	5000	14000	0	1991	19466	21457	153.3%
B o B	1500	5000	4300	10800	18400	156	0	18556	171.8%
B o I	3500	2850	2650	9000	1295	1060	10487	12842	142.7%
Union Bank	13650	6600	31950	52200	0	2505	1103	3608	6.9%
P N B	2000	3000	4300	9300	800	1265	190	2255	24.2%
O B C	5000	3000	8900	16900	0	0	0	0	0.0%
AXIS Bank	3000	1000	2300	6300	0	0	0	0	0.0%
Corporation	3800	2000	5300	11100	0	0	1433	1433	12.9%
HDFC	5500	2000	24000	31500	10000	0	15513	25513	81.0%
IDBI Bank	1400	900	600	2900	603	0	826	1429	49.3%
Allahabad	2000	700	2300	5000	0	400	1484	1884	37.7%
United Bank	5600	8500	11000	25100	24396	2873	32704	59973	238.9%
IndusInd	1500	2000	2000	5500	0	28373	0	28373	515.9%
I O B	1000	2000	2000	5000	4700	500	2850	8050	161.0%
Syndicate	2000	2000	4300	8300	0	0	3800	3800	45.8%
Andhra Bnk	2700	400	600	3700	0	0	4165	4165	112.6%
ICICI Bank	1100	0	3000	4100	0	0	0	0	0.0%
Indian Bank	1500	400	1100	3000	0	0	8174	8174	272.5%
Dena Bank	1000	1000	900	2900	76	0	0	76	2.6%
B O M	500	0	1200	1700	0	2750	6500	9250	544.1%
Yes Bank	550	0	1000	1550	0	0	0	0	0.0%
Total Com.	105000	132550	258800	496350	193246	69042	256879	519167	104.6%
SISCO	5000	6500	11500	23000	3820	0	4021	7841	34.1%
GRAND TOTAL	110000	139050	270300	519350	197066	69042	260900	527008	101.5%

Agenda No.12**National Horticulture Board Scheme**

Name of Bank	Lol pending as on 31.03.12	LOIs issued during current FY	LOIs received by Banks	LOIs Sanctioned by Banks		LOIs Disbursed by Banks		LOIs Rejected by Bank	LOIs Pending at Bank
	No.	No.	No.	No.	Amt.	No.	Amt.	No.	No.
S.B.I.	3	0	3	0	0	0	0	3	0
C.B.I.	5	0	5	2	0	0	0	3	0
UCO Bank	0	0	0	0	0	0	0	0	0
Canara Bank	0	0	0	0	0	0	0	0	0
Vijaya Bank	1	0	1	0	0	0	0	1	0
B.O.B.	0	0	0	0	0	0	0	0	0
Bank of India	1	0	1	0	0	0	0	1	0
Union Bank	2	0	2	0	0	0	0	2	0
P.N.B.	0	0	0	0	0	0	0	0	0
O.B.C.	0	0	0	0	0	0	0	0	0
Axis Bank	0	0	0	0	0	0	0	0	0
Corpn.Bank	2	0	2	0	0	0	0	2	0
HDFC Bank	0	0	0	0	0	0	0	0	0
IDBI Bank	0	0	0	0	0	0	0	0	0
Allahabad Bank	0	0	0	0	0	0	0	0	0
United Bank	0	0	0	0	0	0	0	0	0
IndusInd Bank	0	0	0	0	0	0	0	0	0
I.O.B.	0	0	0	0	0	0	0	0	0
Syndicate Bank	0	0	0	0	0	0	0	0	0
Andhra Bank	0	0	0	0	0	0	0	0	0
ICICI Bank	0	0	0	0	0	0	0	0	0
Indian Bank	0	0	0	0	0	0	0	0	0
Tot. for CBs	14	0	14	2	0	0	0	12	0
SISCO Bank	5	0	5	1	0	0	0	4	0
TOTAL	19	0	19	3	0	0	0	16	0

AGENDA NO.13**Artisan Credit Card**

The department of Handicraft & Handlooms, Govt.of India has not furnish information in respect of sponsoring of cases under the scheme or sanction of loan by any Bank . However, Bank branch should ensure that no cases sponsored to them in the past by the department should remain pending with them.

AGENDA NO.14**Financial Inclusion by Extension of Banking Services with opening of “Basic Savings Bank” account**

North, South and West districts have been identified for the purpose and all villages have been allotted to various banks and all banks have been notified of the need to open “**BSB**” accounts. During the year 14069 “**BSB**” A/cs were opened while the cumulative number of “**BSB**” a/cs opened till the end of the quarter is 47417.

Bank	During the Year		Cumulative No. of A/cs (till end of Quarter)
	No.	Amt.	No.
	State Bank of India	9903	0
Central Bank of India	787	0	4497
Union Bank of India	1848	27	4160
United Bank	8	0	959
Dena Bank	0	0	0
Axis Bank	13	0	13
HDFC Bank	0	0	0
Total for Comm. Banks	12559	27	35605
SISCO Bank Ltd.	1510	26	11812
TOTAL FOR ALL BANKS	14069	53	47417

STATEMENT ON FINANCIAL INCLUSION - NORTH DISTRICT

(As on 31.03.2013)

Sl. No.	Name of Bank	No. of wards allotted under Service Area Approach	No. of Households in Service Area as per 2001 census	Total No. of Households covered under S/B Accounts till date	Total No. of 'No Frills' Accounts opened till date
1	State Bank of India	88	10329	9987	7256
2	Union Bank of India	15	592	377	581
	Total for Comm. Banks	103	10921	10364	7837
3	SISCO Bank Ltd.	-	-	910	1676
	TOTAL for All Banks	103	10921	11274	9513

STATEMENT ON FINANCIAL INCLUSION - WEST DISTRICT

(As on 31.03.2013)

Sl. No.	Name of Bank	No. of wards allotted under Service Area Approach	No. of Households in Service Area as per 2001 census	Total No. of Households covered under S/B Accounts till date	Total No. of 'No Frills' Accounts opened till date
1	State Bank of India	31	4566	4566	9885
2	Central Bank of India	243	18678	18678	3754
3	Union Bank of India	0	0	438	2847
	Total for Comm. Banks	274	23244	23682	16486
4	SISCO Bank Ltd.	-	-	1078	4253
	TOTAL for All Banks	274	23244	24760	20739

STATEMENT ON FINANCIAL INCLUSION - SOUTH DISTRICT

(As on 31.03.2013)

Sl. No.	Name of Bank	No. of wards allotted under Service Area Approach	No. of Households in Service Area as per 2001 census	Total No. of Households covered under S/B Accounts till date	Total No. of 'No Frills' Accounts opened till date
1	State Bank of India	115	21943	20260	8835
2	Central Bank of India	2	238	196	743
3	Union Bank of India	10	1500	1367	732
4	United Bank of India	12	1661	1460	959
5	Dena Bank			0	0
6	Axis Bank, Namchi			0	13
7	HDFC Bank			0	0
	Total for Comm. Banks	139	25342	23283	11282
8	SISCO Bank Ltd.	-	-	1443	5883
	TOTAL for All Banks	139	25342	24726	17165

EAST DISTRICT
Position of “Basic Savings Bank Deposit Account”

(As on 31.03.2013)

Name of Bank/Branch	During the current year		Till date (cumulative)	
	No.	Amt.	No.	Amt.
State Bank of India	13049	0	16401	701
Central Bank of India	12942	390	30338	1083
UCO Bank	715	600	1038	775
Union Bank of India	107	214	1310	648
Oriental Bank of Com.	390	38	891	661
Axis Bank	763	0	766	120
Canara Bank	802	14	1219	256
Vijaya Bank	0	0	0	0
Bank of Baroda	642	55	642	55
Bank of India	0	0	140	50
Punjab National Bank	41	5	615	230
Corporation Bank	0	0	145	185
HDFC Bank	0	0	308	200
IDBI Bank	22	1	158	115
Allahabad Bank	276	5	382	38
United Bank of India	329	20	887	61
IndusInd Bank	0	0	104	14
Indian Overseas Bank	271	254	666	932
Syndicate Bank	27	12	845	1050
Andhra Bank	411	6	482	128
ICICI Bank	0	0	64	0
Indian Bank	95	0	108	22
Dena Bank	3	10	478	135
Bank of Maharashtra	268	64	300	68
Yes Bank Ltd.	0	0	0	0
SISCO Total	55	3	6305	3983
TOTAL	31208	1691	64592	11510

Agenda No.15**Weavers Credit Card Scheme****WEAVERS CREDIT CARD SCHEME**

(As on 31.03.2013)

(Amt. in Rs'000)

Name of Bank	Spons.	Sanctioned		Disbursed		Reject.	Pend.
	No.	No.	Amt.	No.	Amt.	No.	No.
State Bank of India	646	133	5250	133	5250	513	0
Central Bank of India	458	74	2810	74	2810	246	138
UCO Bank	1	0	0	0	0	1	0
Canara Bank	0	0	0	0	0	0	0
Vijaya Bank	0	0	0	0	0	0	0
Bank of Baroda	0	0	0	0	0	0	0
Bank of India	0	0	0	0	0	0	0
Union Bank of India	127	7	280	7	280	78	42
Punjab National Bank	0	0	0	0	0	0	0
Oriental Bank of Comm.	0	0	0	0	0	0	0
AXIS Bank Ltd.	0	0	0	0	0	0	0
Corporation Bank	2	2	200	2	200	0	0
HDFC Bank	0	0	0	0	0	0	0
IDBI Bank	15	11	462	11	462	4	0
Allahabad Bank	0	0	0	0	0	0	0
United Bank of India	0	0	0	0	0	0	0
IndusInd Bank	0	0	0	0	0	0	0
Indian Overseas Bank	0	0	0	0	0	0	0
Syndicate Bank	0	0	0	0	0	0	0
Andhra Bank	0	0	0	0	0	0	0
ICICI Bank	0	0	0	0	0	0	0
Indian Bank	3	0	0	0	0	3	0
Dena Bank	0	0	0	0	0	0	0
Bank of Maharashtra	0	0	0	0	0	0	0
Yes Bank	0	0	0	0	0	0	0
Tot. for Comm.Banks	1252	227	9002	227	9002	845	180
SISCO Bank Ltd.	0	0	0	0	0	0	0
TOTAL	1252	227	9002	227	9002	845	180

It was reported that most of the Borrowers have not visited the branches and Branches are regularly trying to contact them.

While most of the cases are under consideration and called for inspection.

AGENDA NO.16**Miscellaneous****1. 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(2001 CENSUS) IN THE STATE OF SIKKIM

DISTRICT	BANK	NO. OF VILLAGES
NORTH DISTRICT	SBI	91
	CBI	15
	UNION BANK	5
	TOTAL	111
SOUTH DISTRICT	SBI	206
	CBI	17
	HDFC BANK	13
	AXIS BANK	6
	UNION BANK	16
	UNITED BANK	13
	TOTAL	271
EAST	SBI	113
	CBI	105
	PNB	10
	SYNDICATE BANK	4
	UCO BANK	6
	UNION BANK	8
	DENA BANK	5
	ANDHRA BANK	2
	AXIS BANK	14
	ICICI	4
	BANK OF BARODA	2
	CANARA BANK	3
	INDIAN BANK	4
	IOB	5
	OBC	5
	TOTAL	290
WEST	SBI	68
	CBI	231
	UNION BANK	18
	TOTAL	317
G/TOTAL		989*

*Number of villages allocated to Banks may change after re-allocation of existing villages to the recently opened bank branches after conducting Service Area Re-allocation Committee meeting shortly.

2. Direct Cash Transfer

Under the captioned scheme, East and West districts of Sikkim has been identified by the Govt. of India and its implementation is going on with full swing. At present only 10 schemes under three departments viz. Social Welfare, Health and HRD department are being implemented in the state. Now under 2nd phase, North and South districts were identified for the same.

3. Direct Benefit Transfer

Under Direct Benefit Transfer, two schemes namely Indira Gandhi Matritya Surakhsya Yojana (IGMSY) and Janani Surakshya Yojana schemes have been rolled out successfully under APBS (Aadhar Payment Bridge System). A total of 265 beneficiaries under IGMSY aggregating Rs.7.65 lakhs and a total of 81 beneficiaries under JSY aggregating to Rs.55800/- were credited to the respective beneficiary accounts.

4. Recommendation of Two Days Co-ordination Workshop for North Eastern RSETIs in North Eastern States held at NIRD-NERC, Guwahati on 31th-31st October 2012

During the course of the captioned meet, following recommendations were evolved :

1. Clubbing of districts and re-allocation to banks for opening of RSETIs
2. Recommendations of the Groups presented in Workshop
3. As per the guidelines, the competent authority for clubbing of districts and re-allocation of districts to banks is respective SLBCs. Members may kindly discuss the issue.

5. Constitution of Committee to Formulate a special Financial Inclusion Plan to deepen the Financial Services in North East Region

As per the recommendations of National Advisory Council on the Development of the North East Region, it was decided to constitute a Committee to formulate a Special Financial Inclusion Plan to deepen the Financial Services in the North East Region under the Chairmanship of Chief General Manager, State Bank of India, (NER), with representatives from major banks functioning in the NER. The Committee may, while finalizing the plan also ascertain the views of MoRD, Min. of Communication & Information Technology, State Governments of NE states, RBI, Nabard and NAC. Representatives from any other organization may also be co-opted in the committee for the purpose of achieving the objectives.

6. Mandatory Entries of Application in the e-Tracking System of PMEGP for 2013-14

As a part of bringing in transparency and accountability in implementation of PMEGP scheme, Min. of MSME has introduced system of e-tracking of PMEGP applications. KVIC has already developed the software for e-tracking whereby applications are tracked from the point of receipt to forwarding to DTFC, forwarding to banks, sanctioned by banks, disbursement as well as margin money disbursement and upto the stage of physical verification and final margin money adjustment account. Therefore Banks should accept the applications of PMEGP only if they have been received through e-tracking system. Application not received through e-tracking system should be rejected outright by the financing branches.

Members are invited to raise any other matter not already covered in the agenda items for discussion, with the permission of the Chair.

