

NETWORK OF BANK BRANCHES

As on 31.12.2013

	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)	5	4	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	5	3	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	PUNJAB & SIND BANK	1	-	1
27	SIKKIM STATE COOP. BANK LTD.	14	13	1
	TOTAL	117	85	32

Type of Banks	No. of Banks	No. of Branches
Public Sector Banks	21	89
Private Sector Banks	5	14
Co-operative Banks	1	14
Total	27	117

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	1	0	5
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	2	0	5
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	PUNJAB & SIND BANK	0	1	0	0	1
27	SISCO BANK	1	5	4	4	14
	TOTAL	8	72	24	13	117

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 (RBI approval awaited)

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

Clearing House establishment pending with :

- a. Gyalshing (West District) : Central Bank of India
b. Namchi (South district) : HDFC Bank Ltd.

**Number of ATMs in the State of Sikkim
(As on 31.12.2013)**

	Banks	East Distt.	North Distt	South Distt.	West District	Total ATMs
1	State Bank of India	25	3	8	4	40
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	2	0	0	0	2
6	O B C	2	0	0	0	2
7	AXIS Bank	20	0	5	1	26
8	IDBI Bank	4	0	1	0	5
9	HDFC Bank	5	0	2	0	7
10	Corporation Bank	1	0	0	0	1
11	Central Bank of India	8	1	1	6	16
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
21	Vijaya Bank	1	0	0	0	1
22	Bank of India	2	0	0	0	2
23	Punjab & Sind Bank	1	0	0	0	1
24	Canara Bank	1	0	0	0	1
	TOTAL	93	5	22	12	132

List of SLBC members:

Controllers of the following Banks		Departments	
1	RESERVE BANK OF INDIA	1	CHIEF SECRETARY, GOVT. OF SIKKIM
2	NABARD	2	PRINCIPAL SECRETARY, FINANCE, GoS
3	STATE BANK OF INDIA	3	SECRETARY, RM&DD, GOVT.OF SIKKIM
4	CENTRAL BANK OF INDIA	4	SECRETARY, TOURISM DEPTT. GoS
5	UCO BANK	5	SECRETARY, WELFARE DEPTT. GoS
6	UNION BANK OF INDIA	6	SECRETARY, UD&HD, GoS
7	CANARA BANK	7	SECRETARY, IND. DEPTT. GoS
8	VIJAYA BANK	8	SECRETARY, AGRICULTURE DEPTT
9	BANK OF BARODA	9	SECRETARY, HORTICULTURE DEPTT.
10	BANK OF INDIA	10	SECRETARY, AH&VS DEPTT.
11	PUNJAB NATIONAL BANK	11	SECRETARY, CO-OPERATION DEPTT.
12	CORPORATION BANK	12	DY. SECY. MIN. OF FINANCE, DFS, GoI
13	UNITED BANK OF INDIA	13	MD, SIDICO
14	ORIENTAL BANK OF COMMERCE	14	DIRECTOR, KVIC, GoI
15	ALLAHABAD BANK	15	DY.DIR, SPICES BOARD, GoI
16	INDIAN OVERSEAS BANK	16	DIR. MSMED, GoI
17	SYNDICATE BANK	17	CEO, SKVIB, GoS
18	ANDHRA BANK	18	PO, RGVN
19	INDIAN BANK	19	MGR. SICON
20	DENA BANK	20	MGR./OC, SIDBI
21	AXIS BANK	21	MD, SABCCO
22	HDFC BANK	22	AGM, NATIONAL HOUSING BANK
23	IDBI BANK	23	AD, NATIONAL HORT. BOARD
24	INDUSIND BANK	24	GM, DISTT. IND. CENTRE, GoS
25	ICICI BANK	25	PD, SRDA, GoS
26	BANK OF MAHARASHTRA	26	RM. AGRI INSURANCE CO. OF INDIA
27	YES BANK	27	PD, SOCIAL WELFARE DEPTT.
28	SISCO BANK	28	AD, (HANDICRAFTS), MIN. OF T&T, GoI, GANGTOK
29	PUNJAB & SIND BANK	29	NEDFI, GANGTOK
		30	DIR. OF HANDICRAFTS & HANDLOOMS, GOVT. OF SIKKIM, GANGTOK

AGENDA NO.1**1. Confirmation of the proceedings of the 39th State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 03rd December 2013 at Mayfair Resort, Gangtok**

The Minutes of the 39th State Level Banker's Committee (SLBC) Meeting for Sikkim held on 3rd. December 2013 at Mayfair Resort, Gangtok were duly circulated under cover of letter no. LB 29/258(M) dated 03.01.2014. 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 39th SLBC Meeting held on 03rd December 2013 at Gangtok.

Action Point	Action Centre	Action Taken
1. Lead Bank to conduct SLBC Meeting within 45 days from the end of December 2013 quarter.	Lead Bank Office, Gangtok	Now held as per scheduled calendar dates with minor re- schedulement arising out of exigency, if any
2. Lead Bank to forward the GPU wise defaulter's list to DC's Office within December 2013.	Lead Bank Office, Gangtok	Since handed over
3. Concerned Banks are to dispose off all 4 (four) pending proposals of SKVIB	Concerned Banks	SKVIB to advise. Concerned Banks to appraise the status
4. Lead Bank has to forward the list of defaulting Banks to their Controllers regarding non-payment of advertisement/ notification cost in media	Lead Bank Office, Gangtok	Advised vide letter No.LB/29/244-248 dt.19.12.2013. List of defaulting bank/branches as per Annexure-I
5. RBI, Gangtok Office to confirm issuance of Currency Chest License for SBI Mangan Branch	R B I Gangtok Office	RBI to apprise on current status

AGENDA NO: 3

Credit : Deposit Ratio / Credit + Investment : Deposit Ratio as on 31.12.2013 (Amount in Rs.'000)

Member Banks (marked *) with high CD ratio may apprise on the details of credit. (Remarks)

Banks	C:D Ratio as on 31.12.12	C+I:D Ratio as on 31.12.12	As on 31.12.2013						As on 31.12.2013			Investment
			Deposit	Credit	C:D Ratio	Credit from outside Sikkim	Total Credit	C:D Ratio	Deposit	Credit+I nv.	C+I:D Ratio	
			D	C					D	C+I		
S B I	41.87%	71.55%	18449312	6566036	35.6%	4376708	10942744	59.3%	18449312	13795244	74.8%	2852500
C B I	13.99%	50.78%	7651311	1129902	14.8%	1501800	2631702	34.4%	7651311	2631702	34.4%	
UCO Bank	13.86%	116.17%	1224871	197260	16.1%	0	197260	16.1%	1224871	197260	16.1%	
Canara Bank	10.36%	239.52%	3213454	287874	9.0%	5616225	5904099	183.7%	3213454	5904099	183.7%	
Vijaya Bank	16.90%	16.90%	972864	125569	12.9%	0	125569	12.9%	972864	125569	12.9%	
Bank of Baroda	131.12%	131.12%	1327529	1026978	77.4%	0	1026978	77.4%	1327529	1026978	77.4%	
Bank of India	8.02%	8.02%	879700	51742	5.9%	175500	227242	25.8%	879700	227242	25.8%	
Union Bank of India	32.22%	32.22%	1593515	583891	36.6%	0	583891	36.6%	1593515	583891	36.6%	
P N B	61.91%	61.91%	508656	357131	70.2%	0	357131	70.2%	508656	357131	70.2%	
O B C	39.21%	39.21%	845373	333850	39.5%	0	333850	39.5%	845373	333850	39.5%	
Corporation Bank	78.69%	78.64%	536148	327671	61.1%	0	327671	61.1%	536148	327671	61.1%	
IDBI Bank	1.71	270.51	2703525	285032	10.5%	3250000	3535032	130.8%	2703525	3535032	130.8%	
Allahabad Bank	8.43%	70.77%	1391001	84765	6.1%	380723	465488	33.5%	1391001	465488	33.5%	
United Bank of India *	160.45%	160.45%	219910	484542	220.3%	0	484542	220.3%	219910	484542	220.3%	Remarks
I O B	53.70%	53.70%	201871	96958	48.0%	0	96958	48.0%	201871	96958	48.0%	
Syndicate Bank	43.39%	43.39%	180291	56870	31.5%	0	56870	31.5%	180291	56870	31.5%	
Andhra Bank	6.88%	16.33%	154540	13114	8.5%	0	13114	8.5%	154540	13114	8.5%	
Indian Bank	227.00%	227.00%	592697	31600	5.3%	0	31600	5.3%	592697	31600	5.3%	
Dena Bank	156.34	156.34	276830	134966	48.8%	1246746	1381712	499.1%	276830	1381712	499.1%	
B o M	238.84%	740.26%	134886	23844	17.7%	0	23844	17.7%	134886	23844	17.7%	
P&S Bank	0.00%	0.00%	13050	50	0.4%		50	0.4%	13050	50	0.4%	
Tot. Pub Sector Bank	34.89%	81.75%	43071334	12199645	28.3%	16547702	28747347	66.7%	43071334	31599847	73.4%	2852500
AXIS Bank Ltd.	7.40%	15.14%	3453133	531971	15.4%	0	531971	15.4%	3453133	531971	15.4%	
HDFC Bank	13.38%	13.38%	3149663	703743	22.3%	0	703743	22.3%	3149663	703743	22.3%	
IndusInd Bank *	318.84%	318.84%	416717	610390	146.5%		610390	146.5%	416717	610390	146.5%	Remarks
ICICI Bank *	861.58%	861.58%	414000	4437700	1071.9%	0	4437700	1071.9%	414000	4437700	1071.9%	Remarks
YES Bank	0.00%	0.00%	180300	61757	34.3%		61757	34.3%	180300	61757	34.3%	
Tot. Pvt. Sector Bank	61.07%	61.28%	7613813	6345561	83.3%		6345561	83.3%	7613813	6345561	83.3%	0
Total for Com. Bank	39.61%	78.05%	50685147	18545206	36.6%	16547702	35092908	69.2%	50685147	35092908	69.2%	285200
SISCO Bank	51.66%	51.66%	2563969	1558386	60.8%	0	1558386	60.8%	2563969	1558386	60.8%	0
TOTAL	40.05%	77.09%	53249116	20103592	37.8%	16547702	36651294	68.8%	53249116	39503794	74.2%	2852500

DETAILS OF CREDIT FROM OUTSIDE SIKKIM

Name of the Bank	Project	Credit (Rs.'000)
CAG New Delhi	Power Grid	1270000
SBI CAG Mumbai	Hindustan Construction	200000
SBI CAG Hyderabad	NCC Ltd	130000
	NEC Ltd.	90000
	SEW Infratructure	1950000
	Gati Infrastructure	310000
SBI SME Br Siliguri	Teesta Rangit Pvt. Ltd	158233
	Denzong Albrews	170840
	Saharsh Motors	32833
	Sikkim Agro Chemicals	27802
	Sikkim Automotive	17000
	Sikkim Ispat Udyog	20000
	SBI TOTAL	4376708
Canara bank	Esveegee Breweries	5616225
Bank of India	Teesta Urja Ltd	175500
Dena Bank	Lanco Energy	1246746
Central Bank of India	Mayfair Resort	1501800
Allahabad Bank Bhubaneshwar main br	Mayfair Hotels & Resorts	380723
IDBI Bank	Sneha Kinetic	1500000
	Punj Llyod	750000
	Madhya Bharat Power Corp	1000000
	Total	12170994
G/Total		16547702

INVESTMENT IN SIKKIM

Name of the Bank	Investment amount (in Rs.000')	Details
SBI	2852500	Investment in Govt. Bonds

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

The bank-wise, sector-wise recovery position as on 31st December 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.	58457	13133	22.5%	24846	4978	20.0%	659984	413743	62.7%	743287	431854	58.1%
C.B.I.	41161	7580	18.4%	9806	1823	18.6%	61199	9721	15.9%	112166	19124	17.0%
UCO Bank	4242	1138	26.8%	187	115	61.5%	21574	13741	63.7%	26003	14994	57.7%
Canara	2536	2489	98.1%	569	437	76.8%	67825	54723	80.7%	70930	57649	81.3%
Vijaya	99	3	3.0%	669	0	0.0%	14792	6343	42.9%	15560	6346	40.8%
B.O.B.	87	8	9.2%	1374	1205	87.7%	18417	17542	95.2%	19878	18755	94.4%
B.O.I.	561	504	89.8%	102	84	82.4%	527	480	91.1%	1190	1068	89.7%
Union Bank	2582	175	6.8%	378	137	36.2%	4932	3406	69.1%	7892	3718	47.1%
P.N.B.	2573	1971	76.6%	150	117	78.0%	6233	5436	87.2%	8956	7524	84.0%
AXIS Bank	Not advised											
O.B.C.	40	40	100.0%	62506	15085	24.1%	124036	86099	69.4%	186582	101224	54.3%
Corp. Bank	0	0	0.0%	45664	36620	80.2%	135849	126516	93.1%	181513	163136	89.9%
HDFC Bank	2091	2091	100.0%	0	0	0.0%	2074	1972	95.1%	4165	4063	97.6%
IDBI Bank	2733	2733	100.0%	413	413	100.0%	9638	9638	100.0%	12784	12784	100.0%
Allahabad	187	26	13.9%	1684	0	0.0%	4423	4217	95.3%	6294	4243	67.4%
U.B.I.	20	20	100.0%	0	0	0.0%	710	710	100.0%	730	730	100.0%
IndusInd Bank	16806	16513	98.3%	67862	65632	96.7%	0	0	0.0%	84668	82145	97.0%
I.O.B.	1097	480	43.8%	1576	674	42.8%	167	147	88.0%	2840	1301	45.8%
Syndicate Bank	3	0	0.0%	42	26	61.9%	2141	1390	64.9%	2186	1416	64.8%
Andhra Bank	Not advised											
ICICI Bank	Not advised											
Indian Bank	0	0	0.0%	0	0	0.0%	241	88	36.5%	241	88	36.5%
Dena Bank	24	19	79.2%	54	46	85.2%	1662	1580	95.1%	1740	1645	94.5%
BoM	0	0	0.0%	0	0	0.0%	203	203	100.0%	203	203	100.0%
Total for CBs	135299	48923	36.2%	217882	127392	58.5%	1136783	757794	66.7%	1489964	934109	62.7%
SISCO Bank	26625	4876	18.3%	4	4	100.0%	9091	4616	50.8%	35720	9496	26.6%
TOTAL	161924	53799	33.2%	217886	127396	58.5%	1145874	762410	66.5%	1525684	943605	61.8%

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

(Amount in Rs.'000)

BANK	SGSY			PMEGP			OTHER GOVT. PROGS.			TOT. FOR ALL SCHEMES		
	Demand	Recov.	% Recov.	Demand	Recov.	% Recov.	Demand	Recov.	% Recov.	Demand	Recov.	% Recov.
S.B.I.	6096	1479	24.3%	7883	4413	56.0%	9043	2500	27.6%	23022	8392	36.5%
C.B.I.	1172	166	14.2%	9142	4446	48.6%	0	0	#DIV/0!	10314	4612	44.7%
UCO Bank	1310	327	25.0%	137	0	0.0%	772	127	16.5%	2219	454	20.5%
Canara Bank	Not advised											
Vijaya Bank	0	0	0.0%	78	0	0.0%	0	0	0.0%	78	0	0.0%
B.O.B.	Not advised											
B.O.I.	0	0	0.0%	85	66	77.6%	0	0	0.0%	85	66	77.6%
Union Bank	Not advised											
P.N.B.	46	15	32.6%	176	84	47.7%	0	0	0.0%	222	99	44.6%
AXIS Bank Ltd.	Not advised											
O.B.C.	Not advised											
Corpn. Bank	Not advised											
HDFC Bank	Not advised											
IDBI Bank	0	0	0.0%	950	950	100.0%	0	0	0.0%	950	950	100.0%
Allahabad Bank	148	0	0.0%	62	0	0.0%	52	0	0.0%	262	0	0.0%
U.B.I.	0	0	0.0%	63	63	100.0%	0	0	0.0%	63	63	100.0%
IndusInd Bank	Not advised											
I.O.B.	0	0	0.0%	176	167	94.9%	0	0	0.0%	176	167	94.9%
Syndicate Bank	0	0	0.0%	13	7	53.8%	0	0	0.0%	13	7	53.8%
Andhra Bank	Not advised											
ICICI Bank	Not advised											
Indian Bank	Not advised											
Dena Bank	Not advised											
BoM	Not advised											
Total for C.Bs	8772	1987	22.7%	18765	10196	54.3%	9867	2627	26.6%	37404	14810	39.6%
SISCO Bank	18	3	16.7%	0	0	0.0%	0	0	0.0%	18	3	16.7%
TOTAL	8790	1990	22.6%	18765	10196	54.3%	9867	2627	26.6%	37422	14813	39.6%

AGENDA NO. 5**Review of Performance under Annual Credit Plan 2013-14 including NPS for the quarter ended 31st December 2013**

Overall achievement by banks (both priority sector and non-priority sector advances) stood at 63.6%.

Achievement under Priority and Non-Priority Sector as on 31.12.2013

Name of Bank	Target		Achievement		% Achievement		
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	10130	1654700	2891	1445381	28.5%	87.4%	
Central Bank of India	5427	533400	753	160663	13.9%	30.1%	
UCO Bank	894	115500	116	51969	13.0%	45.0%	
Canara Bank	592	98500	375	151523	63.3%	153.8%	
Vijaya Bank	440	73500	82	42667	18.6%	58.1%	
Bank of Baroda	590	155500	142	81767	24.1%	52.6%	
Bank of India	420	68500	2	320	0.5%	0.5%	
Union Bank of India	2971	348500	200	68099	6.7%	19.5%	
Punjab National Bank	825	88000	90	35574	10.9%	40.4%	
Oriental Bank of Comm.	723	156000	71	32827	9.8%	21.0%	
Corporation Bank	450	72800	49	21641	10.9%	29.7%	
IDBI Bank	837	112600	75	33814	9.0%	30.0%	
Allahabad Bank	330	51000	95	82717	28.8%	162.2%	
United Bank of India	1783	222600	236	43839	13.2%	19.7%	
Indian Overseas Bank	362	54000	163	17205	45.0%	31.9%	
Syndicate Bank	308	41000	80	12412	26.0%	30.3%	
Andhra Bank	297	32700	5	5225	1.7%	16.0%	
Indian Bank	293	31500	13	5304	4.4%	16.8%	
Dena Bank	592	58200	158	46233	26.7%	79.4%	
Bank of Maharashtra	295	37500	13	14174	4.4%	37.8%	
Punjab & Sind Bank	0	0	2	50	100%	100%	
Tot. for Comm. Banks	28559	4006000	5611	2353404	19.6%	58.7%	
AXIS Bank Ltd.	919	133700	12	21155	1.3%	15.8%	
HDFC Bank	2790	250700	762	431478	27.3%	172.1%	
IndusInd Bank	647	72700	38	101783	5.9%	140.0%	
ICICI Bank	646	163100	0	0	0.0%	0.0%	
Yes Bank	250	19550	290	61755	116.0%	315.9%	
Total Pvt Banks	5252	639750	1102	616171	21.0%	96.3%	
SISCO Bank Ltd.	2597	300550	405	176022	15.6%	58.6%	
TOTAL	36408	4946300	7118	3145597	19.6%	63.6%	

Review of Performance under Annual Credit Plan 2013-14
for the quarter ended 31st December 2013 For Priority Sector Advances

All banks together disbursed Rs. 164.30 crores till the end of 3rd quarter under priority sector advances @ 45.1% of achievement under ACP

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	8187	1289700	1613	846781	19.7%	65.7%
Central Bank of India	4869	426900	440	76732	9.0%	18.0%
UCO Bank	744	85500	75	24960	10.1%	29.2%
Canara Bank	482	76500	256	79101	53.1%	103.4%
Vijaya Bank	315	48500	54	22471	17.1%	46.3%
Bank of Baroda	390	115500	62	60879	15.9%	52.7%
Bank of India	320	48500	0	0	0.0%	0.0%
Union Bank of India	2666	289500	168	58101	6.3%	20.1%
Punjab National Bank	725	68000	32	23160	4.4%	34.1%
Oriental Bank of Comm.	393	90000	37	15445	9.4%	17.2%
Corporation Bank	300	42800	13	3700	4.3%	8.6%
IDBI Bank	577	60600	46	18382	8.0%	30.3%
Allahabad Bank	270	39000	88	36879	32.6%	94.6%
United Bank of India	1643	195600	200	40633	12.2%	20.8%
Indian Overseas Bank	287	39000	155	16489	54.0%	42.3%
Syndicate Bank	258	31000	23	5430	8.9%	17.5%
Andhra Bank	247	22700	0	0	0.0%	0.0%
Indian Bank	243	21500	0	0	0.0%	0.0%
Dena Bank	542	48200	134	10773	24.7%	22.4%
Bank of Maharashtra	255	28500	4	2590	1.6%	9.1%
Punjab & Sind Bank	0	0	2	50	100%	100%
Tot. for Comm.Banks	23713	3067500	3402	1342556	14.3%	43.8%
AXIS Bank Ltd.	609	72700	0	0	0.0%	0.0%
HDFC Bank	2445	177700	267	104949	10.9%	59.1%
IndusInd Bank	542	52700	14	7750	2.6%	14.7%
ICICI Bank	346	28100	0	0	0.0%	0.0%
Yes Bank	240	17550	285	58521	118.8%	333.5%
Total Pvt Banks	4182	348750	566	171220	13.5%	49.1%
SISCO Bank Ltd.	2182	220050	263	129278	12.1%	58.7%
TOTAL	30077	3636300	4231	1643054	14.1%	45.1%

Agriculture and Allied Activities

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

(As on 31.12.2013)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	6330	361000	701	173280	11.1%	48.0%
Central Bank of India	4390	260000	255	23283	5.8%	9.0%
UCO Bank	610	36000	5	329	0.8%	0.9%
Canara Bank	365	21500	142	18609	38.9%	86.6%
Vijaya Bank	245	14500	0	0	0.0%	0.0%
Bank of Baroda	240	14000	1	50	0.4%	0.4%
Bank of India	250	15000	0	0	0.0%	0.0%
Union Bank of India	2320	138000	84	6415	3.6%	4.6%
Punjab National Bank	660	36000	14	5493	2.1%	15.3%
Oriental Bank of Comm. Corporation Bank	250	15000	15	1580	6.0%	10.5%
IDBI Bank	240	14000	0	0	0.0%	0.0%
Allahabad Bank	490	29000	6	3836	1.2%	13.2%
United Bank of India	220	12000	17	710	7.7%	5.9%
Indian Overseas Bank	1420	82000	70	11496	4.9%	14.0%
Syndicate Bank	240	14000	99	6667	41.3%	47.6%
Andhra Bank	220	12000	0	0	0.0%	0.0%
Indian Bank	220	12000	0	0	0.0%	0.0%
Dena Bank	220	12000	0	0	0.0%	0.0%
Bank of Maharashtra	490	29000	62	4515	12.7%	15.6%
Punjab & Sind Bank	220	12000	0	0	0.0%	0.0%
Total for Comm.Banks	19640	1139000	1471	256263	7.5%	22.5%
AXIS Bank Ltd.	0	0	515	31500	0.0%	0.0%
HDFC Bank	2315	121500	244	30988	10.5%	25.5%
IndusInd Bank	490	29000	14	7750	2.9%	26.7%
ICICI Bank	320	17000	0	0	0.0%	0.0%
Yes Bank	220	12000	0	0	0.0%	0.0%
Total Pvt Banks	3860	211000	258	38738	6.7%	18.4%
SISCO Bank Ltd.	1900	120000	91	64723	4.8%	53.9%
TOTAL	25400	1470000	1820	359724	7.2%	24.5%

B. Industry Sector

The overall achievement under this sector is good through better contribution from few Banks only

(As on 31.12.2013)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	145	24200	10	17739	6.9%	73.3%
Central Bank of India	79	11400	39	1936	49.4%	17.0%
UCO Bank	36	4500	0	0	0.0%	0.0%
Canara Bank	18	9000	0	0	0.0%	0.0%
Vijaya Bank	15	4000	0	0	0.0%	0.0%
Bank of Baroda	5	1500	1	400	20.0%	26.7%
Bank of India	15	3500	0	0	0.0%	0.0%
Union Bank of India	70	12500	4	1219	5.7%	9.8%
Punjab National Bank	14	2000	0	0	0.0%	0.0%
Oriental Bank of Comm.	27	5000	1	665	3.7%	13.3%
Corporation Bank	10	3800	0	0	0.0%	0.0%
IDBI Bank	8	1600	24	2726	300.0%	170.4%
Allahabad Bank	4	2000	0	0	0.0%	0.0%
United Bank of India	13	8600	31	5215	238.5%	60.6%
Indian Overseas Bank	4	1000	0	0	0.0%	0.0%
Syndicate Bank	4	2000	0	0	0.0%	0.0%
Andhra Bank	8	2700	0	0	0.0%	0.0%
Indian Bank	7	1500	0	0	0.0%	0.0%
Dena Bank	5	1200	1	65	20.0%	5.4%
Bank of Maharashtra	1	500	0	0	0.0%	0.0%
Punjab & Sind Bank	0	0	0	0	0.0%	0.0%
Total for Comm. Banks	488	102500	111	29965	22.7%	29.2%
AXIS Bank Ltd.	12	3200	0	0	0.0%	0.0%
HDFC Bank	21	12200	2	35000	9.5%	286.9%
IndusInd Bank	5	1700	0	0	0.0%	0.0%
ICICI Bank	2	1100	0	0	0.0%	0.0%
Yes Bank	1	550	0	0	0.0%	0.0%
Total Pvt. Banks	41	18750	2	35000	4.9%	186.7%
SISCO Bank Ltd.	64	5050	4	2815	6.3%	55.7%
TOTAL	593	126300	117	67780	19.7%	53.7%

C. Tertiary Sector

The overall achievement under this sector recorded at 59.6% during the year.

(As on 31.12.2013)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	1712	904500	902	655762	52.7%	72.5%
Central Bank of India	400	155500	146	51513	36.5%	33.1%
UCO Bank	98	45000	70	24631	71.4%	54.7%
Canara Bank	99	46000	114	60492	115.2%	131.5%
Vijaya Bank	55	30000	54	22471	98.2%	74.9%
Bank of Baroda	145	100000	60	60429	41.4%	60.4%
Bank of India	55	30000	0	0	0.0%	0.0%
Union Bank of India	276	139000	80	50467	29.0%	36.3%
Punjab National Bank	51	30000	18	17667	35.3%	58.9%
Oriental Bank of Comm.	116	70000	21	13200	18.1%	18.9%
Corporation Bank	50	25000	13	3700	26.0%	14.8%
IDBI Bank	79	30000	16	11820	20.3%	39.4%
Allahabad Bank	46	25000	71	36169	154.3%	144.7%
United Bank of India	210	105000	99	23922	47.1%	22.8%
Indian Overseas Bank	43	24000	56	9822	130.2%	40.9%
Syndicate Bank	34	17000	23	5430	67.6%	31.9%
Andhra Bank	19	8000	0	0	0.0%	0.0%
Indian Bank	16	8000	0	0	0.0%	0.0%
Dena Bank	47	18000	71	6193	151.1%	34.4%
Bank of Maharashtra	34	16000	4	2590	11.8%	16.2%
Punjab & Sind Bank	0	0	2	50	0.0%	0.0%
Total for Comm. Banks	3585	1826000	1820	1056328	50.8%	57.8%
AXIS Bank Ltd.	82	38000	0	0	0.0%	0.0%
HDFC Bank	109	44000	21	38961	19.3%	88.5%
IndusInd Bank	47	22000	0	0	0.0%	0.0%
ICICI Bank	24	10000	0	0	0.0%	0.0%
Yes Bank	19	5000	285	58521	1500.0%	1170.4%
Total Pvt. Banks	281	119000	306	97482	108.9%	81.9%
SISCO Bank Ltd.	218	95000	168	61740	77.1%	65.0%
TOTAL	4084	2040000	2294	1215550	56.2%	59.69%

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

(As on 31.12.2013)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	1943	365000	1278	598600	65.8%	164.0%
Central Bank of India	558	106500	313	83931	56.1%	78.8%
UCO Bank	150	30000	41	27009	27.3%	90.0%
Canara Bank	110	22000	119	72422	108.2%	329.2%
Vijaya Bank	125	25000	28	20196	22.4%	80.8%
Bank of Baroda	200	40000	80	20888	40.0%	52.2%
Bank of India	100	20000	2	320	2.0%	1.6%
Union Bank of India	305	59000	32	9998	10.5%	16.9%
Punjab National Bank	100	20000	58	12414	58.0%	62.1%
Oriental Bank of Comm.	330	66000	34	17382	10.3%	26.3%
Corporation Bank	150	30000	36	17941	24.0%	59.8%
IDBI Bank	260	52000	29	15432	11.2%	29.7%
Allahabad Bank	60	12000	7	45838	11.7%	382.0%
United Bank of India	140	27000	36	3206	25.7%	11.9%
Indian Overseas Bank	75	15000	8	716	10.7%	4.8%
Syndicate Bank	50	10000	57	6982	114.0%	69.8%
Andhra Bank	50	10000	5	5225	10.0%	52.3%
Indian Bank	50	10000	13	5304	26.0%	53.0%
Dena Bank	50	10000	24	35460	48.0%	354.6%
Bank of Maharashtra	40	9000	9	11584	22.5%	128.7%
Punjab & Sind bank	0	0	0	0	0.0%	0.0%
Total for Comm.Banks	4846	938500	2209	1010848	45.6%	107.7%
AXIS Bank Ltd.	310	61000	12	21155	3.9%	34.7%
HDFC Bank	345	73000	495	326529	143.5%	447.3%
IndusInd Bank	105	20000	24	94033	22.9%	470.2%
ICICI Bank	300	135000	0	0	0.0%	0.0%
Yes Bank	10	2000	5	3234	50.0%	161.7%
Total Pvt Banks	1070	291000	536	444951	50.1%	152.9%
SISCO Bank Ltd.	415	80500	142	46744	34.2%	58.1%
TOTAL	6331	1310000	2887	1502543	45.6%	114.7%

AGENDA NO. 6**Review of other Priority Sector Advances and other Special Programmes as on 31st December 2013****1. Swarnjayanti Gram Swarozgar Yojana (SGSY)**

The Department did not sponsor any proposals during the FY as the nomenclature of the scheme is being changed to NRLM.

2. 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

Name of Bank	Annual Target		(As on 31.12.2013)			(Amt. in Rs'000)			
	No.	Sub. Amt.	Spon No.	Sanctioned No.	Amt.	Disbursed No.	Amt.	Reject No.	Pend. No.
S.B.I.	40	9074	8	5	1692	5	1692	1	2
C.B.I.	20	4600	16	7	2326	7	2326	2	7
UCO Bank	5	1150	1	0	0	0	0	1	0
Canara Bank	5	1150	0	0	0	0	0	0	0
Vijaya Bank	1	230	0	0	0	0	0	0	0
B.O.B.	1	230	0	0	0	0	0	0	0
Bank of India	1	230	1	0	0	0	0	0	1
Union Bank	10	2300	4	3	665	3	665	0	1
P.N.B.	2	460	0	0	0	0	0	0	0
O.B.C.	2	460	0	0	0	0	0	0	0
AXIS Bank	0	0	0	0	0	0	0	0	0
Corpn.Bank	1	230	0	0	0	0	0	0	0
HDFC Bank	0	0	0	0	0	0	0	0	0
IDBI Bank	2	460	0	0	0	0	0	0	0
Allahbad Bank	2	460	0	0	0	0	0	0	0
U.B.I.	4	920	1	0	0	0	0	0	1
IndusInd Bank	0	0	0	0	0	0	0	0	0
I.O.B.	2	460	0	0	0	0	0	0	0
SyndicateBank	2	460	0	0	0	0	0	0	0
Andhra Bank	1	230	0	0	0	0	0	0	0
ICICI Bank	0	0	0	0	0	0	0	0	0
Indian Bank	1	230	0	0	0	0	0	0	0
Dena Bank	2	460	0	0	0	0	0	0	0
BoM	1	230	0	0	0	0	0	0	0
Yes Bank Ltd.	0	0	0	0	0	0	0	0	0
Pun & Sind Bank	0	0	0	0	0	0	0	0	0
SISCO Bank	0	0	0	0	0	0	0	0	0
TOTAL	105	24024	31	15	4683	15	4683	4	12

P M E G P
Sponsored by KVIC

(As on 31.12.2013)

(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.	28	6500	14	5	2485	5	285	4	5
C.B.I.	14	3239	6	5	2199	5	2199	1	0
UCO Bank	4	920	1	1	345	1	345	0	0
Canara Bank	3	690	0	0	0	0	0	0	0
Vijaya Bank	1	230	0	0	0	0	0	0	0
B.O.B.	1	230	0	0	0	0	0	0	0
Bank of India	1	230	0	0	0	0	0	0	0
Union Bank	7	1610	2	1	949	1	949	0	1
P.N.B.	1	230	0	0	0	0	0	0	0
O.B.C.	2	460	1	1	665	1	665	0	0
AXIS Bank	0	0	0	0	0	0	0	0	0
Corpn.Bank	1	230	0	0	0	0	0	0	0
HDFC Bank	0	0	0	0	0	0	0	0	0
IDBI Bank	2	460	1	1	1500	1	1500	0	0
Allahbad Bank	2	460	0	0	0	0	0	0	0
U.B.I.	3	690	1	1	997	1	997	0	0
IndusInd Bank	0	0	0	0	0	0	0	0	0
I.O.B.	2	460	0	0	0	0	0	0	0
SyndicateBank	1	230	0	0	0	0	0	0	0
Andhra Bank	1	230	0	0	0	0	0	0	0
ICICI Bank	0	0	0	0	0	0	0	0	0
Indian Bank	1	230	0	0	0	0	0	0	0
Dena Bank	2	460	0	0	0	0	0	0	0
BoM	1	230	0	0	0	0	0	0	0
Yes Bank Ltd.	0	0	0	0	0	0	0	0	0
Pun & Sind Bank	0	0	0	0	0	0	0	0	0
SISCO Bank	0	0	0	0	0	0	0	0	0
TOTAL	78	18019	26	15	9140	15	6940	5	6

P M E G P
Sponsored by SKVIB

(As on 31.12.2013)

(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.	28	6440	1	0	0	0	0	1	0
C.B.I.	15	3299	2	2	700	2	700	0	0
UCO Bank	4	920	0	0	0	0	0	0	0
Canara Bank	4	920	0	0	0	0	0	0	0
Vijaya Bank	1	230	0	0	0	0	0	0	0
B.O.B.	1	230	0	0	0	0	0	0	0
Bank of India	1	230	0	0	0	0	0	0	0
Union Bank	7	1610	0	0	0	0	0	0	0
P.N.B.	1	230	0	0	0	0	0	0	0
O.B.C.	2	460	0	0	0	0	0	0	0
AXIS Bank	0	0	0	0	0	0	0	0	0
Corpn. Bank	1	230	0	0	0	0	0	0	0
HDFC Bank	0	0	0	0	0	0	0	0	0
IDBI Bank	2	460	0	0	0	0	0	0	0
Allahabad Bank	2	460	0	0	0	0	0	0	0
U.B.I.	2	460	0	0	0	0	0	0	0
IndusInd Bank	0	0	0	0	0	0	0	0	0
I.O.B.	2	460	0	0	0	0	0	0	0
Syndicate Bank	1	230	0	0	0	0	0	0	0
Andhra Bank	1	230	0	0	0	0	0	0	0
ICICI Bank	0	0	0	0	0	0	0	0	0
Indian Bank	1	230	0	0	0	0	0	0	0
Dena Bank	2	460	0	0	0	0	0	0	0
BoM	1	230	0	0	0	0	0	0	0
Yes Bank Ltd.	0	0	0	0	0	0	0	0	0
Pun. & Sind Bank	0	0	0	0	0	0	0	0	0
SISCO Bank	0	0	0	0	0	0	0	0	0
TOTAL	79	18019	3	2	700	2	700	1	0

C. Swarnajayanti Sahari Rozgar Yojana (SJSRY)

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

Name of Bank	Annual Target		Spons No.	Sanctioned		Disbursed		Reject No.	Pend. No.
	No.	Amt.		No.	Amt.	No.	Amt.		
S.B.I.	97	14550	7	2	400	2	400	0	5
C.B.I.	58	8700	1	0	0	0	0	0	1
UCO Bank	16	2400	1	0	0	0	0	1	0
Canara Bank	5	750	1	1	200	1	200	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	0	0	0	0	0	0	0
Union Bank	11	1650	0	0	0	0	0	0	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	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	1	1	200	1	200	0	0
U.B.I.	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	2	300	1	0	0	0	0	1	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	200	30000	12	4	800	4	800	2	6

***Most of the beneficiaries have not visited the branch despite being called for.**

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 01.04.13-31.12.13		Credit linked during 01.04.13-31.12.13		R.F.relsd. during 01.04.13-31.12.13		Sav. Linked during 01.04.13-31.12.13		Credit linked during 01.04.13-31.12.13	
	Savings A/c						Savings A/c			
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
S.B.I.	0	0	0	0	0	0	235	0	1	20
C.B.I.	0	0	0	0	0	0	0	0	0	0
UCO Bank	0	0	0	0	0	0	0	0	0	0
Canara Bank	0	0	0	0	0	0	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	0	0	0	0	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	0	0	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	0	0	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 PSBs	0	0	0	0	0	0	235	0	1	20
SISCO Bank	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	235*	0	1	20

235* Women SHG**CUMULATIVE POSITION OF SHGs UPTO 31.12.2013**

(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	680	143

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

The position concerning issuance of Kisan Credit Cards (KCC) in the State as on 31.12.2013 is furnished below.

Name of Bank	Annual Target	KCC issued during year		Total KCC outstanding	
		No.	Amount	No.	Amount
State Bank of India	5440	173	6866	2438	104245
Central Bank of India	3580	84	4798	831	46061
UCO Bank	500	8	130	25	1225
Canara Bank	300	25	1616	31	1916
Vijaya Bank	200	0	0	0	0
Bank of Baroda	200	0	0	9	195
Bank of India	200	0	0	138	1164
Union Bank of India	1880	1	50	183	10650
Punjab National Bank	600	10	175	60	11950
Oriental Bank of Com	200	10	830	13	1070
AXIS Bank Ltd.	400	0	0	1	500
Corporation Bank	200	0	0	0	0
HDFC Bank	2200	11	1888	691	80884
IDBI Bank	400	7	1016	7	1010
Allahabad Bank	200	16	400	40	653
United Bank of India	1200	0	0	74	1260
IndusInd Bank	400	0	0	0	0
Indian Overseas Bank	200	38	1656	38	1656
Syndicate Bank	200	0	0	2	101
Andhra Bank	200	0	0	0	0
ICICI Bank	300	0	0	0	0
Indian Bank	200	0	0	1	50
Dena Bank	400	4	139	10	411
Bank of Maharashtra	200	0	0	0	0
Yes Bank Ltd.	200	0	0	0	0
Punjab & Sind Bank	0	0	0	0	0
Total for Comm Banks	20000	387	19564	4592	265001
SISCO Bank	1400	105	67361	2909	95422
GRAND TOTAL	21400	492	86925	7501	360423

The total number of KCC defaulters as reported by Banks as on 31.12.2013 stands at 842.

AGENDA NO. 9
Housing Finance Scheme

The position of Housing Loan is as below: (As on 31.12.2013)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	836	612681	676	289000	80.9%	47.2%
Central Bank of India	138	89974	33	16800	23.9%	18.7%
UCO Bank	36	26461	5	6408	13.9%	24.2%
Union Bank of India	102	77781	42	35488	41.2%	45.6%
IDBI Bank	16	10400	2	838	12.5%	8.1%
United Bank of India	128	80960	3	2300	2.3%	2.8%
Dena Bank	11	8000	2	1485	18.2%	18.6%
Canara Bank	37	27730	6	11100	16.2%	40.0%
Vijaya Bank	18	15000	2	500	11.1%	3.3%
Bank of Baroda	100	80000	60	60429	60.0%	75.5%
Bank of India	25	20000	0	0	0.0%	0.0%
Punjab National Bank	25	20000	7	7100	28.0%	35.5%
Oriental Bank of Com.	47	38500	10	6700	21.3%	17.4%
Corporation Bank	22	14000	13	3700	59.1%	26.4%
Allahabad Bank	20	15500	3	6928	15.0%	44.7%
Indian Overseas Bank	13	12000	0	0	0.0%	0.0%
Syndicate Bank	11	9000	1	1500	9.1%	16.7%
Andhra Bank	6	4000	0	0	0.0%	0.0%
Indian Bank	6	4730	0	0	0.0%	0.0%
Bank of Maharashtra	14	9000	2	1650	14.3%	18.3%
Punjab & Sind Bank	0	0	0	0	0.0%	0.0%
Total Comm.Banks	1611	1175717	867	451926	53.8%	38.4%
AXIS Bank Ltd.	23	17646	0	0	0.0%	0.0%
HDFC Bank	0	0	1	408	100%	100%
IndusInd Bank	11	8000	0	0	0.0%	0.0%
ICICI Bank	2	2000	0	0	0.0%	0.0%
Yes Bank	0	0	0	0	0.0%	0.0%
Total Pvt Bank	36	27646	1	408	2.8%	1.5%
SISCO Bank Ltd.	89	59100	106	44410	119.1%	75.1%
TOTAL	1736	1234817	973	496336	56.0%	40.2%

AGENDA NO. 10
Achievements under Education Loan 2013-14

As on 31.12.2013

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	82	26935	45	7010	54.9%	26.2%
Central Bank of India	56	18485	18	3463	32.1%	18.7%
UCO Bank	22	7270	1	195	4.5%	2.7%
Canara Bank	25	8190	3	1272	12.0%	15.5%
Vijaya Bank	10	3270	10	4792	100.0%	146.5%
Bank of Baroda	10	3270	0	0	0.0%	0.0%
Bank of India	10	3270	0	0	0.0%	0.0%
Union Bank of India	47	15315	5	1935	10.6%	12.6%
Punjab National Bank	10	3270	2	514	20.0%	15.7%
Oriental Bank of Comm.	15	4920	2	500	13.3%	10.2%
Corporation Bank	10	3270	0	0	0.0%	0.0%
IDBI Bank Total	26	8520	1	1100	3.8%	12.9%
Allahabad Bank	10	3270	2	1353	20.0%	41.4%
United Bank of India	25	8140	12	3665	48.0%	45.0%
Indian Overseas Bank	10	3270	0	0	0.0%	0.0%
Syndicate Bank	10	3270	0	0	0.0%	0.0%
Andhra Bank	10	3270	0	0	0.0%	0.0%
Indian Bank	10	3270	0	0	0.0%	0.0%
Dena Bank Total	16	5250	3	558	18.8%	10.6%
Bank of Maharashtra	10	3270	0	0	0.0%	0.0%
Punjab & Sind Bank	0	0	0	0	0.0%	0.0%
Total for Comm.Banks	424	138995	104	26357	24.5%	19.0%
AXIS Bank Ltd.	26	8520	0	0	0.0%	0.0%
HDFC Bank Total	36	11790	0	0	0.0%	0.0%
IndusInd Bank Total	16	5250	0	0	0.0%	0.0%
ICICI Bank	20	6540	0	0	0.0%	0.0%
Yes Bank	10	3270	0	0	0.0%	0.0%
Total Pvt banks	108	35370	0	0	0.0%	0.0%
SISCO Bank Ltd.	33	10835	1	250	3.0%	2.3%
TOTAL	565	185200	105	26607	18.6%	14.4%

Agenda No. 11**Performances under MSE 2013-14**

As on 31.12.2013

(Amt. in Rs.'000)

Name of Bank	Annual Target (Amt.)				Achievement (Amt)				
	SSI	TO	SBF	Total	SSI	TO	SBF/SE	Total	% of Ach
S B I	24200	61236	87563	172999	16717	15181	250638	282536	163.3%
C B I	11400	500	31163	43063	1936	1450	18518	21904	50.9%
UCO Bank	4500	3000	5900	13400	0	600	17101	17701	132.1%
Canara	9000	3000	5310	17310	0	1000	43717	44717	258.3%
Vijaya	4000	1000	5000	10000	0	3210	13969	17179	171.8%
B o B	1500	1000	4300	6800	400	0	0	400	5.9%
B o I	3500	2000	1750	7250	0	0	0	0	0.0%
Union Bank	12500	6500	23708	42708	1219	289	9537	11045	25.9%
P N B	2000	2000	3000	7000	0	839	1900	2739	39.1%
O B C	5000	3000	9000	17000	665	0	5800	6465	38.0%
AXIS Bank	3200	1000	5374	9574	0	0	0	0	0.0%
Corporation	3800	1000	2000	6800	0	0	0	0	0.0%
HDFC	12200	2000	19674	33874	35000	0	38309	73309	216.4%
IDBI Bank	1600	2000	3600	7200	2726	0	9882	12608	175.1%
Allahabad	2000	1200	3461	6661	0	2587	10886	13473	202.3%
United Bank	8600	6000	6772	21372	5215	3150	7343	15708	73.5%
IndusInd	1700	2000	3149	6849	0	0	0	0	0.0%
I O B	1000	2500	2000	5500	0	348	6400	6748	122.7%
Syndicate	2000	1000	2000	5000	0	0	3930	3930	78.6%
Andhra Bnk	2700	0	300	3000	0	0	0	0	0.0%
ICICI Bank	1100	0	0	1100	0	0	0	0	0.0%
Indian Bank	1500	0	0	1500	0	348	9474	9822	654.8%
Dena Bank	1200	1000	2458	4658	65	0	4150	4215	90.5%
B O M	500	1000	2461	3961	0	0	700	700	17.7%
Yes Bank	550	0	0	550	0	0	58521	58521	10640%
P & S Bank	0	0	0	0	0	0	50	50	100%
Total Com.	121250	103936	229943	455129	63943	29002	510825	603770	132.7%
SISCO	5050	3000	12320	20370	2815	0	1225	4040	19.8%
GRAND TOTAL	126300	106936	242263	475499	66758	29002	512050	607810	127.8%

Agenda No.12

National Horticulture Board Scheme

No data available.

AGENDA NO.13

Artisan Credit Card

The department of Handicraft & Handlooms, Govt. of India has not furnished 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

Name of Bank	During current year		Till date (cumulative)	
	No.	Amt.	No.	Amt.
State Bank of India	16015	4720	46246	6050
Central Bank of India	2446	2711	45714	5969
UCO Bank	267	291	1174	1803
Canara Bank	450	500	2157	1312
Vijaya Bank	190	69	190	69
Bank of Baroda	102	16	693	63
Bank of India	58	36	168	102
Union Bank of India	1170	570	6943	2059
Punjab National Bank	43	1	640	231
Oriental Bank of Com	436	131	1107	792
AXIS Bank Ltd.	208	3305	974	3425
Corporation Bank	0		145	185
HDFC Bank	0	0	308	200
IDBI Bank	779	395	937	510
Allahabad Bank	115	365	497	403
United Bank of India	157	44	1916	68
IndusInd Bank	0	0	104	14
Indian Overseas Bank	76	78	696	937
Syndicate Bank	25	112	854	1054
Andhra Bank	3	1	482	128
ICICI Bank	0	0	64	0
Indian Bank	38	23	113	25
Dena Bank	56	12	498	135
Bank of Marashtra	0		300	68
Yes Bank	4	7	4	7
P & S Bank	85	9	85	9
Total Comm Banks	22723	13396	113009	25618
SISCO Bank Ltd.	3669	2239	21261	7307
GRAND TOTAL	26392	15635	134270	32925

Agenda No.15
WEAVERS CREDIT CARD SCHEME

(As on 31.12.2013)

(Amt. in Rs'000)

Name of Bank	Spons.	Sanctioned		Disbursed		Reject.	Pend.
	No.	No.	Amt.	No.	Amt.	No.	No.
State Bank of India	7	0	0	0	0	1	6
Central Bank of India	16	7	340	7	340	0	9
UCO Bank	0	0	0	0	0	0	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	14	0	0	0	0	0	14
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	0	0	0	0	0	0	0
HDFC Bank	0	0	0	0	0	0	0
IDBI Bank	0	0	0	0	0	0	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	0	0	0	0	0	0	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	37	7	340	7	340	1	29
SISCO Bank Ltd.	0	0	0	0	0	0	0
TOTAL	37	7	340	7	340	1	29

7 more application were received during the end of December2013 which were subsequently forwarded to service area branches.

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*
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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 of the state Govt. viz. Social Welfare, Health and HRD department are being implemented in the state. Now under 2nd phase, North and South districts were also under the purview for implementation of the schemes.

3. Sharing of Advertisement Cost among banks for DCT/DBT Advertisement

As decided in the SLBC meeting, advertisement was given in local daily newspapers both in English and Nepali language for information on DCT/DBT and also for One-Family-One-Account. Subsequently, the cost of advertisement is to be shared among banks, as decided in the Special SLBC Meeting dated 29.04.2013. House has to decide regarding continuation of the Public Notification. The list of the defaulting branches are annexed herewith as per Annexure I.

4. Space for Branch premises for BHARATIYA MAHILA BANK LTD at Gangtok.

Bharatiya Mahila Bank Ltd. proposes to open their new branches in the state capital, where Gangtok is one of their identified centre. Any Bank with suitable availability of space 2000-2500 sq ft in the city may come forward and extend support for opening of branch. (reference attached herewith in Annexure II).

5. Inclusion of HUDCO representatives in SLBCs Register in the state of Sikkim.

The Convenor of the SLBC for the state of Sikkim received a request letter from the Joint Secretary, Ministry of Housing and Urban Poverty Alleviation, Govt. of India to include the representative of HUDCO regional Office. HUDCO and National Housing Bank are the Central Nodal Agencies(CNA) for implementation of RAJIV RINN YOJANA (RRY). We recommend to the House for inclusion of HUDCO as a member for the SLBC in the state of Sikkim. (Reference attached herewith in Annexure III).

6. Dairy Entrepreneurship Development Scheme (DEDS)

The Under Secretary, Ministry of Finance, DFS, Govt. of India requested the Convenor of the SLBC for the State of Sikkim to make DEDs as a regular agenda item in a prioritized manner. It has also been advised to discuss the matter in details. We recommend to the House to incorporate the item as one the specific agenda henceforth. The Status of the position of the scheme will be inform to the house with the collaboration of NABARD, Gangtok Office. (Annexure- IV)

Any other matter not already covered in the agenda items for discussion may be taken up with the permission of the Chair.

BANK-WISE / SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLAN 2013-14 (PRIORITY SECTORS) : SIKKIM STATE

As on 30.09.2013

(Amt. inRs'000)

BANK	CROP LOANS						AGRICULTURE & ALLIED ACTIVITIES						TOTAL FOR AGRICULTURE					
	Target		Achievement		% Achievement		Target		Achievement		% Achievement		Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
S.B.I	5440	272000	314	16758	5.8%	6.2%	890	89000	108	6671	12.1%	7.5%	6330	361000	422	23429	6.7%	6.5%
C.B.I	3580	179000	64	4764	1.8%	2.7%	810	81000	86	9132	10.6%	11.3%	4390	260000	150	13896	3.4%	5.3%
UCO Bank	500	25000	0	0	0.0%	0.0%	110	11000	5	329	4.5%	3.0%	610	36000	5	329	0.8%	0.9%
Canara Bank	300	15000	13	264	4.3%	1.8%	65	6500	39	7826	60.0%	120.4%	365	21500	52	8090	14.2%	37.6%
Vijaya Bank	200	10000	0	0	0.0%	0.0%	45	4500	0	0	0.0%	0.0%	245	14500	0	0	0.0%	0.0%
B.O.B	200	10000	0	0	0.0%	0.0%	40	4000	0	0	0.0%	0.0%	240	14000	0	0	0.0%	0.0%
B.O.I	200	10000	0	0	0.0%	0.0%	50	5000	0	0	0.0%	0.0%	250	15000	0	0	0.0%	0.0%
Union Bank	1880	94000	43	3990	2.3%	4.2%	440	44000	2	110	0.5%	0.3%	2320	138000	45	4100	1.9%	3.0%
P.N.B	600	30000	0	0	0.0%	0.0%	60	6000	12	5168	20.0%	86.1%	660	36000	12	5168	1.8%	14.4%
O.B.C.	200	10000	7	630	3.5%	6.3%	50	5000	0	0	0.0%	0.0%	250	15000	7	630	2.8%	4.2%
AXIS Bank	400	20000	0	0	0.0%	0.0%	115	11500	0	0	0.0%	0.0%	515	31500	0	0	0.0%	0.0%
U.B.I.	1200	60000	9	2195	0.8%	3.7%	220	22000	42	6204	19.1%	28.2%	1420	82000	51	8399	3.6%	10.2%
Corp.Bank	200	10000	0	0	0.0%	0.0%	40	4000			0.0%	0.0%	240	14000	0	0	0.0%	0.0%
HDFC	2200	110000	0	0	0.0%	0.0%	115	11500	165	21726	143.5%	188.9%	2315	121500	165	21726	7.1%	17.9%
IDBI	400	20000	2	1823	0.5%	9.1%	90	9000	0	0	0.0%	0.0%	490	29000	2	1823	0.4%	6.3%
All'bd Bank	200	10000	14	350	7.0%	3.5%	20	2000	3	360	15.0%	18.0%	220	12000	17	710	7.7%	5.9%
IndusInd	400	20000	0	0	0.0%	0.0%	90	9000	14	7750	15.6%	86.1%	490	29000	14	7750	2.9%	26.7%
I.O.B.	200	10000	0	0	0.0%	0.0%	40	4000	0	0	0.0%	0.0%	240	14000	0	0	0.0%	0.0%
Syndicate	200	10000	0	0	0.0%	0.0%	20	2000	0	0	0.0%	0.0%	220	12000	0	0	0.0%	0.0%
Andhra Bank	200	10000	0	0	0.0%	0.0%	20	2000	0	0	0.0%	0.0%	220	12000	0	0	0.0%	0.0%
ICICI Bank	300	15000	0	0	0.0%	0.0%	20	2000	0	0	0.0%	0.0%	320	17000	0	0	0.0%	0.0%
Indian Bank	200	10000	0	0	0.0%	0.0%	20	2000	0	0	0.0%	0.0%	220	12000	0	0	0.0%	0.0%
Dena Bank	400	20000	11	486	2.8%	2.4%	90	9000	28	1201	31.1%	13.3%	490	29000	39	1687	8.0%	5.8%
BoM	200	10000	0	0	0.0%	0.0%	20	2000	0	0	0.0%	0.0%	220	12000	0	0	0.0%	0.0%
Yes bank	200	10000	0	0	0.0%	0.0%	20	2000	0	0	0.0%	0.0%	220	12000	0	0	0.0%	0.0%
Tot. for CBs	20000	1000000	477	31260	2.4%	3.1%	3500	350000	504	66477	14.4%	19.0%	23500	1350000	981	97737	4.2%	7.2%
SISCO Bank	1400	70000	56	50171	4.0%	71.7%	500	50000	14	2936	2.8%	5.9%	1900	120000	70	53107	3.7%	44.3%
TOTAL	21400	1070000	533	81431	2.5%	7.6%	4000	400000	518	69413	13.0%	17.4%	25400	1470000	1051	150844	4.1%	10.3%

BANK-WISE & SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLAN 2013-14 : SIKKIM STATE

As on 30.09.2013

BANK	INDUSTRY SECTOR						TERTIARY SECTOR						TOTAL FOR ALL PRIORITY SECTORS					
	Target		Achievement		% Achievement		Target		Achievement		% Achievement		Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
S.B.I	145	24200	6	15994	4.1%	66.1%	1712	904500	657	477340	38.4%	52.8%	8187	1289700	1085	516763	13.3%	40.1%
C.B.I	79	11400	28	1200	35.4%	10.5%	400	155500	58	25573	14.5%	16.4%	4869	426900	236	40669	4.8%	9.5%
UCO Bank	36	4500	0	0	0.0%	0.0%	98	45000	28	13228	28.6%	29.4%	744	85500	33	13557	4.4%	15.9%
Canara	18	9000	0	0	0.0%	0.0%	99	46000	80	19228	80.8%	41.8%	482	76500	132	27318	27.4%	35.7%
Vijaya Bank	15	4000	0	0	0.0%	0.0%	55	30000	24	12045	43.6%	40.2%	315	48500	24	12045	7.6%	24.8%
B.O.B	5	1500	0	0	0.0%	0.0%	145	100000	42	41284	29.0%	41.3%	390	115500	42	41284	10.8%	35.7%
B.O.I	15	3500	0	0	0.0%	0.0%	55	30000	0	0	0.0%	0.0%	320	48500	0	0	0.0%	0.0%
Union	70	12500	2	270	2.9%	2.2%	276	139000	49	31339	17.8%	22.5%	2666	289500	96	35709	3.6%	12.3%
P.N.B	14	2000	0	0	0.0%	0.0%	51	30000	10	7867	19.6%	26.2%	725	68000	22	13035	3.0%	19.2%
O.B.C.	27	5000	0	0	0.0%	0.0%	116	70000	9	6000	7.8%	8.6%	393	90000	16	6630	4.1%	7.4%
AXIS Bank	12	3200	0	0	0.0%	0.0%	82	38000	0	0	0.0%	0.0%	609	72700	0	0	0.0%	0.0%
U.B.I.	13	8600	21	3475	161.5%	40.4%	210	105000	59	13231	28.1%	12.6%	1643	195600	131	25105	8.0%	12.8%
Corp.Bank	10	3800	0	0	0.0%	0.0%	50	25000	8	2600	16.0%	10.4%	300	42800	8	2600	2.7%	6.1%
HDFC	21	12200	2	35000	9.5%	286.9%	109	44000	15	15598	13.8%	35.5%	2445	177700	182	72324	7.4%	40.7%
IDBII	8	1600	12	1363	150.0%	85.2%	79	30000	4	2953	5.1%	9.8%	577	60600	18	6139	3.1%	10.1%
All'bd Bank	4	2000	0	0	0.0%	0.0%	46	25000	37	15936	80.4%	63.7%	270	39000	54	16646	20.0%	42.7%
IndusInd	5	1700	0	0	0.0%	0.0%	47	22000	0	0	0.0%	0.0%	542	52700	14	7750	2.6%	14.7%
I.O.B.	4	1000	0	0	0.0%	0.0%	43	24000	7	6748	16.3%	28.1%	287	39000	7	6748	2.4%	17.3%
Syndicate	4	2000	0	0	0.0%	0.0%	34	17000	19	4530	55.9%	26.6%	258	31000	19	4530	7.4%	14.6%
Andhrabank	8	2700	0	0	0.0%	0.0%	19	8000	0	0	0.0%	0.0%	247	22700	0	0	0.0%	0.0%
ICICI Bank	2	1100	0	0	0.0%	0.0%	24	10000	0	0	0.0%	0.0%	346	28100	0	0	0.0%	0.0%
Indian Bank	7	1500	0	0	0.0%	0.0%	16	8000	0	0	0.0%	0.0%	243	21500	0	0	0.0%	0.0%
Dena total	5	1200	0	0	0.0%	0.0%	47	18000	4	1729	8.5%	9.6%	542	48200	43	3416	7.9%	7.1%
BoM	1	500	0	0	0.0%	0.0%	34	16000	2	1650	5.9%	10.3%	255	28500	2	1650	0.8%	5.8%
Yes bank	1	550	0	0	0.0%	0.0%	19	5000	0	0	0.0%	0.0%	240	17550	0	0	0.0%	0.0%
Total CBs	529	121250	71	57302	13.4%	47.3%	3866	1945000	1112	698879	28.8%	35.9%	27895	3416250	2164	853918	7.8%	25.0%
SISCO	64	5050	3	315	4.7%	6.2%	218	95000	108	39525	49.5%	41.6%	2182	220050	181	92947	8.3%	42.2%
TOTAL	593	126300	74	57617	12.5%	45.6%	4084	2040000	1220	738404	29.9%	36.2%	30077	3636300	2345	946865	7.8%	26.0%