

NETWORK OF BANK BRANCHES

As on 30.06.2014

	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	8	6	2
5	VIJAYA BANK	1	0	1
6	BANK OF BARODA	1	0	1
7	BANK OF INDIA	1	0	1
8	UNION BANK OF INDIA	8	7	1
9	PUNJAB NATIONAL BANK	1	0	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	6	4	2
14	IDBI BANK	4	3	1
15	CORPORATION BANK	1	0	1
16	ALLAHABAD BANK	1	0	1
17	INDUSIND BANK	2	2	0
18	INDIAN OVERSEAS BANK	3	2	1
19	SYNDICATE BANK	1	0	1
20	ANDHRA BANK	1	0	1
21	ICICI BANK	4	2	2
22	INDIAN BANK	1	0	1
23	DENA BANK	2	1	1
24	BANK OF MAHARASHTRA	1	0	1
25	YES BANK	1	0	1
26	PUNJAB & SIND BANK	1	0	1
27	SIKKIM STATE COOP. BANK LTD.	14	13	1
28	BHARATIYA MAHILA BANK	1	0	1
29	KOTAK MAHINDRA BANK	1	0	1
TOTAL		127	92	35

Type of Banks	No. of Banks	No. of Branches
Public Sector Banks	22	95
Private Sector Banks	6	18
Co-operative Banks	1	14
Total	29	127

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	1	4	2	1	8
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	1	2	1	0	4
14	ALLAHABAD BANK	0	1	0	0	1
15	INDIAN OVERSEAS BANK	0	2	1	0	3
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	4	2	0	6
23	ICICI BANK LTD	0	2	1	1	4
24	INDUSIND BANK	0	1	1	0	2
25	YES BANK	0	1	0	0	1
26	PUNJAB & SIND BANK	0	1	0	0	1
27	SISCO BANK	1	5	4	4	14
28	BHARATIYA MAHILA BANK	0	1	0	0	1
29	KOTAK MAHINDRA BANK	0	1	0	0	1
TOTAL		10	74	28	15	127

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 (The concerned Branch require some code number from RBI through their Controllers. Reports awaited)
- b. **Namchi (South district): HDFC Bank Ltd.** Further development awaited. Concerned Bank to apprise the house.

Number of ATMs in the State of Sikkim

(As on 30.06.2014)

	Banks	East Distt.	North Distt	South Distt.	West District	Total ATMs
1	State Bank of India	29	3	10	4	46
2	Union Bank of India	4	1	2	1	8
3	UCO Bank	4	0	0	0	4
4	United Bank of India	2	0	1	0	3
5	Punjab National Bank	2	0	0	0	2
6	Oriental Bank of Com.	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	Indian Overseas Bank	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	4	1	2	1	8
25	Andhra Bank	1	0	0	0	1
26	Bank of Maharashtra	0	0	0	0	0
27	Bharatiya Mahila Bank	1	0	0	0	1
	TOTAL	103	6	26	13	148

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	MD, SIDICO
13	UNITED BANK OF INDIA	13	DIRECTOR, KVIC, GoI
14	ORIENTAL BANK OF COMMERCE	14	DY.DIR, SPICES BOARD, GoI
15	ALLAHABAD BANK	15	DIR. MSMED, GoI
16	INDIAN OVERSEAS BANK	16	CEO, SKVIB, GoS
17	SYNDICATE BANK	17	PO, RGVN
18	ANDHRA BANK	18	MGR. SICON
19	INDIAN BANK	19	MGR./OC, SIDBI
20	DENA BANK	20	MD, SABCCO
21	AXIS BANK	21	AGM, NATIONAL HOUSING BANK
22	HDFC BANK	22	AD, NATIONAL HORT. BOARD
23	IDBI BANK	23	GM, DISTT. IND. CENTRE, GoS
24	INDUSIND BANK	24	PD, SRDA, GoS
25	ICICI BANK	25	RM. AGRI INSURANCE CO. OF INDIA
26	BANK OF MAHARASHTRA	26	PD, SOCIAL WELFARE DEPTT.
27	YES BANK	27	DIR. (FIC), MIN. OF FINANCE, DFS, GoI
28	SISCO BANK	28	AD, (HANDICRAFTS), MIN. OF Txt GoI, GANGTOK
29	PUNJAB & SIND BANK	29	NEDFI, GANGTOK
30	BHARATIYA MAHILA BANK	30	DIR. OF HANDICRAFTS & HANDLOOMS, GOVT. OF SIKKIM, GANGTOK
31	KOTAK MAHINDRA BANK	31	REGIONAL CHIEF, HUDCO, KOLKATA

AGENDA NO.1

1. Confirmation of the proceedings of the 41st State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 14th May 2014 at Mayfair Resort, Gangtok

The Minutes of the 41st State Level Banker's Committee (SLBC) Meeting for Sikkim held on 14th May, 2014 at Mayfair Resort, Gangtok were duly circulated under cover of letter no. LB/30/45 dated 05.07.2014. 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 41st SLBC Meeting held on 14th May, 2014 at Gangtok.

Action Point	Action Centre	Action Taken
1. Ensure regular holding of BLBC, DCC and DLRC Meeting	Nodal Branches/Lead Bank Office	DCC meeting conducted regularly. Nodal Branches assured to conduct BLBC meeting. DLRC Meeting for the East & North district conducted on 25.07.2014 & 23.07.2014 respectively.
2. Preparation and circulation of ACP for the year 2014-15 immediately	Lead Bank Office	Since complied with
3. Initiation by Lead Bank to extend the recovery enactment in Sikkim for Commercial Banks	Lead Bank Office	Action point to be continued

<p>4. Ensuring submission of error-free LBR & other Reports for data compilation within seven (7) days from end of quarter with data integrity.</p>	<p>All Bank Branches</p>	<p>Action point to be continued for all Bank Branches. List of non submitting/late submitting branches enclosed.</p>
<p>5. All Banks should conduct outdoor Financial Literacy Campaign regularly with the coordination of RBI, NABARD and LDM</p>	<p>All Bank Branches</p>	<p>As per RBI guidelines rural Branches to conduct 1 FLCC in a month. Circulated vide Lead Bank letter No. LB/30/55 dated 14.07.2014. Reports awaited.</p>
<p>6. Quarterly submission of GPU-wise defaulter's list pertaining to AGL sector and Govt. Sponsored Schemes to Lead Bank Office for onward submission to Govt. Department</p>	<p>All Bank Branches</p>	<p>Reports awaited from the branches</p>
<p>7. Strategic Plan by the Banks to achieve the target to be allotted in ACP for 2014-15 to improve CD ratio.</p>	<p>All Bank Branches</p>	<p>To be apprised by the Bank</p>

AGENDA NO: 3**Credit : Deposit Ratio / Credit + Investment : Deposit Ratio as on 30.06.2014** (Amount in Rs.'000)

Banks	C:D Ratio as on 30.06.13	C+I:D Ratio as on 30.06.13	As on 30.06.2014						As on 30.06.2014			Investment
			Deposit	Credit	C:D Ratio	Credit from outside Sikkim	Total Credit	C:D Ratio	Deposit	Credit+Inv.	C+I:D Ratio	
			D	C					D	C+I		
S B I	41.6%	67.5%	17102859	5627274	32.9%	6865531	12492805	73.0%	17102859	15323713	89.6%	2830908
C B I	14.10%	35.10%	7923708	1583632	20.0%	1501800	3085432	38.9%	7923708	3085432	38.9%	
UCO Bank	16.30%	16.30%	1330662	231959	17.4%	0	231959	17.4%	1330662	231959	17.4%	
Canara Bank	52.20%	52.20%	2575276	294298	11.4%	5998900	6293198	244.4%	2575276	6293198	244.4%	
Vijaya Bank	12.70%	12.70%	1176782	134489	11.4%	0	134489	11.4%	1176782	134489	11.4%	
Bank of Baroda	66.20%	66.20%	743476	985548	132.6%	0	985548	132.6%	743476	985548	132.6%	
Bank of India	5.90%	25.80%	806265	84950	10.5%	175500	260450	32.3%	806265	260450	32.3%	
Union Bank of India	43.20%	43.20%	2102234	753827	35.9%		753827	35.9%	2102234	753827	35.9%	
P N B	69.90%	69.90%	576668	377461	65.5%	0	377461	65.5%	576668	377461	65.5%	
O B C	41.10%	41.10%	633931	300093	47.3%	0	300093	47.3%	633931	300093	47.3%	
Corporation Bank	81.90%	81.90%	539461	312871	58.0%	0	312871	58.0%	539461	312871	58.0%	
IDBI Bank	5.00%	83.90%	1944742	30736	1.6%	3250000	3280736	168.7%	1944742	3280736	168.7%	
Allahabad Bank	11.30%	48.80%	1997601	104601	5.2%	433926	538527	27.0%	1997601	538527	27.0%	
United Bank of India	209.00%	209.00%	430152	710561	165.2%	0	710561	165.2%	430152	710561	165.2%	
I O B	56.10%	56.10%	207051	101108	48.8%	0	101108	48.8%	207051	101108	48.8%	
Syndicate Bank	39.90%	39.90%	188165	60008	31.9%	0	60008	31.9%	188165	60008	31.9%	
Andhra Bank	13.40%	13.40%	154540	13114	8.5%	0	13114	8.5%	154540	13114	8.5%	
Indian Bank	16.70%	16.70%	529663	10404	2.0%	0	10404	2.0%	529663	10404	2.0%	
Dena Bank	42.70%	42.70%	382288	180270	47.2%	1246746	1427016	373.3%	382288	1427016	373.3%	
B o M	16.10%	16.10%	193361	45416	23.5%	0	45416	23.5%	193361	45416	23.5%	
P&S Bank	0.00%	0.00%	38868	1842	4.7%		1842	4.7%	38868	1842	4.7%	
Bharatiya Mahila Bank	0.00%	0.00%	3007	26	0.9%		26	0.9%	3007	26	0.9%	
Tot. Pub Sector Bank	31.70%	60.70%	41580760	11944488	28.7%	19472403	31416891	75.6%	41580760	34247799	82.4%	
AXIS Bank Ltd.	21.00%	21.00%	3774893	539618	14.3%	0	539618	14.3%	3774893	539618	14.3%	
HDFC Bank	35.70%	35.70%	3258472	571546	17.5%	0	571546	17.5%	3258472	571546	17.5%	
IndusInd Bank	281.40%	281.40%	416717	610390	146.5%		610390	146.5%	416717	610390	146.5%	
ICICI Bank	1071.90%	1071.90%	463075	6109054	1319.2%	0	6109054	1319.2%	463075	6109054	1319.2%	
YES Bank	0.00%	0.00%	180300	61757	34.3%		61757	34.3%	180300	61757	34.3%	
Kotak Mahindra Bank	0.00%	0.00%	0	0								
Total Pvt SB	197.80%	197.80%	8093457	7892365	97.5%		7892365	97.5%	8093457	7892365	97.5%	
Total for C B	44.30%	71.10%	49674217	19836853	39.9%	19472403	39309256	79.1%	49674217	39309256	79.1%	
SISCO Bank	41.60%	41.60%	3045683	1373685	45.1%	0	1373685	45.1%	3045683	1373685	45.1%	0
TOTAL	44.10%	69.30%	52719900	21210538	40.2%	19472403	40682941	77.2%	52719900	43513849	82.5%	2830908

DETAILS OF CREDIT FROM OUTSIDE SIKKIM

Name of the Bank	Project	Credit (Rs.'000)
SBI CAG New Delhi	Power Grid	3780000
SBI CAG Mumbai	Hindustan Construction	200000
SBI CAG Hyderabad	NCC Ltd	130000
	NEC Ltd.	90000
	SEW Infratructure	1950000
	Gati Infrastructure	310000
	Teesta Rangit Pvt. Ltd	159907
SBI SME Br Siliguri	Denzong Albrews	154000
	Saharsh Motors	32694
	Sikkim Agro Chemicals	26930
	Sikkim Automotive	17000
	Sikkim Ispat Udyog	15000
	SBI TOTAL	
Canara bank	Teesta Urja Ltd	5228200
	LANCO Teesta Hydropower Ltd.	418900
	NSL Tiding Power	351800
	Canara TOTAL	
Bank of India	Esveege Breweries	175500
Dena Bank	Teesta Urja Ltd	1246746
Central Bank of India	Lanco Energy	1501800
Allahabad Bank	Mayfair Hotels & Resorts	433926
IDBI Bank	Sneha Kinetic	1500000
	Punj Llyod	750000
	Madhya Bharat Power Corp	1000000
IDBI TOTAL		3250000
Grand Total		19472403

INVESTMENT IN SIKKIM

Name of the Bank	Investment amount (in Rs.000')	Details
SBI	2830908	Investment in Govt. Bonds

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

The bank-wise, sector-wise recovery position as on 30th June 2014 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.	58895	14154	24.0%	24723	4973	20.1%	648648	421885	65.0%	732266	441012	60.2%
C.B.I.	31364	3780	12.1%	5639	2126	37.7%	19985	4205	21.0%	56988	10111	17.7%
UCO Bank	2196	947	43.1%	206	196	95.1%	18383	15417	83.9%	20785	16560	79.7%
Canara Bank	890	890	100.0%	67400	58000	86.1%	0	0	0.0%	68290	58890	86.2%
Vijaya	105	65	61.9%	0	0	0.0%	12091	6377	52.7%	12196	6442	52.8%
B.O.B.	229	10	4.4%	389	199	51.2%	5116	0	0.0%	5734	209	3.6%
B.O.I.	NOT ADVISED											
Union Bank	1658	0	0.0%	160	18	11.3%	34903	859	2.5%	36721	877	2.4%
P.N.B.	2761	2115	76.6%	538	519	96.5%	11229	9984	88.9%	14528	12618	86.9%
AXIS Bank	NOT ADVISED											
O.B.C.	1777	0	0.0%	0	0	0.0%	880	0	0.0%	2657	0	0.0%
Corp. Bank	0	0	0.0%	85	79	92.9%	124	116	93.5%	209	195	93.3%
HDFC Bank	NOT ADVISED											
IDBI Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Allahabad	87	0	0.0%	1684	0	0.0%	5645	5060	89.6%	7416	5060	68.2%
U.B.I.	11246	1877	16.7%	5005	1434	28.7%	36084	7886	21.9%	52335	11197	21.4%
IndusInd Bank	NOT ADVISED											
I.O.B.	931	526	56.5%	494	670	135.6%	3223	1271	39.4%	4648	2467	53.1%
Syndicate Bank	NOT ADVISED											
Andhra Bank	NOT ADVISED											
ICICI Bank	NOT ADVISED											
Indian Bank	0	0	0.0%	0	0	0.0%	395	300	75.9%	395	300	75.9%
Dena Bank	293	37	12.6%	0	0	0.0%	30	30	100.0%	323	67	20.7%
BoM	0	0	0.0%	0	0	0.0%	203	203	100.0%	203	203	100.0%
Total for CBs	111542	23511	21.1%	38923	10214	26.2%	796341	473090	59.4%	946806	506815	53.5%
SISCO Bank	31161	10061	32.3%	6327	69	1.1%	48666	13729	28.2%	86154	23859	27.7%
TOTAL	142703	33572	23.5%	45250	10283	22.7%	845007	486819	57.6%	1032960	530674	51.4%

Recovery position in Govt. Sponsored Schemes as on 30th June, 2014

(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.	807	125	15.5%	1244	3	0.2%	37	10	27.0%	2088	138	6.6%
C.B.I.	870	147	16.9%	8382	4836	57.7%	1090	20	1.8%	10342	5003	48.4%
UCO Bank	171	44	25.7%	47	14	29.8%	537	342	63.7%	755	400	53.0%
Canara	0	0	0.0%	0	0	0.0%	224	224	100%	224	224	100%
Vijaya	0	0	0.0%	442	0	0.0%	35	0	0.0%	477	0	0.0%
B.O.B.	0	0	0.0%	0	0	0.0%	151	0	0.0%	151	0	0.0%
B.O.I.	NOT ADVISED											
Union Bank	0	0	0.0%	1210	0	0.0%	0	0	0.0%	1210	0	0.0%
P.N.B.	59	21	35.6%	47	29	61.7%	0	0	#DIV/0!	106	50	47.2%
AXIS Bank	NOT ADVISED					0.0%			0.0%	0	0	0.0%
O.B.C.	0	0	0.0%	564	564	100.0%	11151	1094	9.8%	11715	1658	14.2%
Corporation Bank	NOT ADVISED					0.0%			0.0%	0	0	0.0%
HDFC Bank	NOT ADVISED					0.0%			0.0%	0	0	0.0%
IDBI Bank	208	200	96%	0	0	0.0%	0	0	0.0%	208	200	96.2%
Allahabad	6	0	0.0%	0	0	#DIV/0!	62	62	100.0%	68	62	91.2%
U.B.I.	51	0	0.0%	21	21	100.0%	1483	91	6.1%	1555	112	7.2%
IndusInd Bank	NOT ADVISED											
I.O.B.	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Syndicate Bank	NOT ADVISED											
Andhra Bank	NOT ADVISED											
ICICI Bank	NOT ADVISED											
Indian Bank	0	0	0.0%	0	0	0.0%	223	222	99.6%	223	222	99.6%
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 CBs	2172	537	24.7%	11957	5467	45.7%	14769	1841	12.5%	28898	7845	27.1%
SISCO Bank	2015	202	10.0%	0	0	0.0%	0	0	0.0%	2015	202	10.0%
TOTAL	4187	739	17.6%	11957	5467	45.7%	14769	1841	12.5%	30913	8047	26.0%

AGENDA NO. 5**Review of Performance under Annual Credit Plan 2014-15 including NPS for the quarter ended 30th June 2014**

Overall achievement by banks (both priority sector and non-priority sector advances) stood at 20.8%.

Achievement under Priority and Non-Priority Sector as on 30.06.2014

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	12199	1769502	1176	990579	9.6%	56.0%
Central Bank of India	6471	622195	102	26524	1.6%	4.3%
UCO Bank	1590	183550	23	9902	1.4%	5.4%
Canara Bank	1973	256283	1	2200	0.1%	0.9%
Vijaya Bank	468	75950	0	0	0.0%	0.0%
Bank of Baroda	602	159122	7	19370	1.2%	12.2%
Bank of India	487	74422	0	0	0.0%	0.0%
Union Bank of India	3040	382394	20	13543	0.7%	3.5%
Punjab National Bank	500	72572	30	25249	6.0%	34.8%
Oriental Bank of Comm.	1042	177391	14	8650	1.3%	4.9%
Corporation Bank	444	74862	12	3277	2.7%	4.4%
IDBI Bank	979	141128	3	1197	0.3%	0.8%
Allahabad Bank	383	58172	22	8459	5.7%	14.5%
United Bank of India	1283	152760	13	7497	1.0%	4.9%
Indian Overseas Bank	818	112466	10	1456	1.2%	1.3%
Syndicate Bank	346	45422	0	0	0.0%	0.0%
Andhra Bank	321	38142	0	0	0.0%	0.0%
Indian Bank	295	37242	0	0	0.0%	0.0%
Dena Bank	485	72028	8	3870	1.6%	5.4%
Bank of Maharashtra	286	40922	4	1148	1.4%	2.8%
Punjab & Sind Bank	250	19802	4	100	1.6%	0.5%
Bharatiya Mahila Bank	240	18177	1	26	0.4%	0.1%
Tot. for Comm. Banks	34502	4584504	1450	1123047	4.2%	24.5%
AXIS Bank Ltd.	1232	174485	0	0	0.0%	0.0%
HDFC Bank	1758	257509	0	0	0.0%	0.0%
IndusInd Bank	561	88186	0	0	0.0%	0.0%
ICICI Bank	939	213222	0	0	0.0%	0.0%
Yes Bank	265	24958	0	0	0.0%	0.0%
Kotak Mahindra Bank	245	18331	0	0	0.0%	0.0%
Total Pvt Banks	5000	776691	0	0	0.0%	0.0%
SISCO Bank Ltd.	6398	565112	254	111875	4.0%	19.8%
TOTAL	45900	5926307	1704	1234922	3.7%	20.8%

Review of Performance under Annual Credit Plan 2014-15
for the quarter ended 30th June, 2014 for Priority Sector Advances

All banks together disbursed Rs. 50.92 crores till the end of 1st quarter under priority sector advances @ 11% of achievement under ACP

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	10256	1404502	687	390852	6.7%	27.8%
Central Bank of India	5913	515695	64	11371	1.1%	2.2%
UCO Bank	1420	149550	22	9564	1.5%	6.4%
Canara Bank	1813	224283	1	2200	0.1%	1.0%
Vijaya Bank	343	50950	0	0	0.0%	0.0%
Bank of Baroda	402	119122	5	10415	1.2%	8.7%
Bank of India	387	54422	0	0	0.0%	0.0%
Union Bank of India	2735	323394	6	2546	0.2%	0.8%
Punjab National Bank	400	52572	22	23332	5.5%	44.4%
Oriental Bank of Comm.	712	111391	3	1525	0.4%	1.4%
Corporation Bank	294	44862	0	0	0.0%	0.0%
IDBI Bank	921	105080	3	1197	0.3%	1.1%
Allahabad Bank	323	46172	22	8459	6.8%	18.3%
United Bank of India	1143	125760	10	6847	0.9%	5.4%
Indian Overseas Bank	723	93466	10	1456	1.4%	1.6%
Syndicate Bank	296	35422	0	0	0.0%	0.0%
Andhra Bank	271	28142	0	0	0.0%	0.0%
Indian Bank	245	27242	0	0	0.0%	0.0%
Dena Bank	435	62028	2	2700	0.5%	4.4%
Bank of Maharashtra	246	31922	2	1088	0.8%	3.4%
Punjab & Sind Bank	226	15002	4	100	1.8%	0.7%
Bharatiya Mahila Bank	216	14577	1	26	0.5%	0.2%
Tot. for Comm.Banks	29720	3635556	864	473678	2.9%	13.0%
AXIS Bank Ltd.	922	113485	0	0	0.0%	0.0%
HDFC Bank	1379	177709	0	0	0.0%	0.0%
IndusInd Bank	456	68186	0	0	0.0%	0.0%
ICICI Bank	882	98000	0	0	0.0%	0.0%
Yes Bank	241	20158	0	0	0.0%	0.0%
Kotak Mahindra Bank	221	14731	0	0	0.0%	0.0%
Total Pvt Banks	4101	492269	0	0	0.0%	0.0%
SISCO Bank Ltd.	5983	484612	33	35547	0.6%	7.3%
TOTAL	39804	4612437	897	509225	2.3%	11.0%

Agriculture and Allied Activities

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

(As on 30.06.2014)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	7282	412742	139	11446	1.9%	2.8%
Central Bank of India	4832	255073	39	3233	0.8%	1.3%
UCO Bank	1054	57318	8	4315	0.8%	7.5%
Canara Bank	1218	78545	0	0	0.0%	0.0%
Vijaya Bank	218	9793	0	0	0.0%	0.0%
Bank of Baroda	206	10465	0	0	0.0%	0.0%
Bank of India	263	13765	0	0	0.0%	0.0%
Union Bank of India	2005	115731	1	95	0.0%	0.1%
Punjab National Bank	289	13415	1	50	0.3%	0.4%
Oriental Bank of Comm.	473	22077	0	0	0.0%	0.0%
Corporation Bank	175	8905	0	0	0.0%	0.0%
IDBI Bank	633	39462	0	0	0.0%	0.0%
Allahabad Bank	222	12015	0	0	0.0%	0.0%
United Bank of India	861	49142	6	937	0.7%	1.9%
Indian Overseas Bank	513	32648	7	420	1.4%	1.3%
Syndicate Bank	207	9265	0	0	0.0%	0.0%
Andhra Bank	193	10285	0	0	0.0%	0.0%
Indian Bank	178	10585	0	0	0.0%	0.0%
Dena Bank	288	22087	0	0	0.0%	0.0%
Bank of Maharashtra	167	8265	0	0	0.0%	0.0%
Punjab & Sind Bank	185	7845	0	0	0.0%	0.0%
Bharatiya Mahila Bank	175	7430	0	0	0.0%	0.0%
Total for Comm.Banks	21637	1206858	201	20496	0.9%	1.7%
AXIS Bank Ltd.	648	38810	0	0	0.0%	0.0%
HDFC Bank	896	59205	0	0	0.0%	0.0%
IndusInd Bank	295	22525	0	0	0.0%	0.0%
ICICI Bank	637	38480	0	0	0.0%	0.0%
Yes Bank	177	7451	0	0	0.0%	0.0%
Kotak Mahindra Bank	180	7584	0	0	0.0%	0.0%
Total Pvt Banks	2833	174055	0	0	0.0%	0.0%
SISCO Bank Ltd.	5185	291594	25	33717	0.5%	11.6%
TOTAL	29655	1672507	226	54213	0.8%	3.2%

B. Industry Sector

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

(As on 30.06.2014)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	489	68227	9	6273	1.8%	9.2%
Central Bank of India	279	38509	1	250	0.4%	0.6%
UCO Bank	110	14888	1	100	0.9%	0.7%
Canara Bank	151	22380	0	0	0.0%	0.0%
Vijaya Bank	45	6447	0	0	0.0%	0.0%
Bank of Baroda	26	3947	0	0	0.0%	0.0%
Bank of India	44	5947	0	0	0.0%	0.0%
Union Bank of India	186	24840	0	0	0.0%	0.0%
Punjab National Bank	35	4447	11	8482	31.4%	190.7%
Oriental Bank of Comm.	73	9894	0	0	0.0%	0.0%
Corporation Bank	44	6247	0	0	0.0%	0.0%
IDBI Bank	50	7384	0	0	0.0%	0.0%
Allahabad Bank	30	4447	0	0	0.0%	0.0%
United Bank of India	91	13694	1	210	1.1%	1.5%
Indian Overseas Bank	43	6494	0	0	0.0%	0.0%
Syndicate Bank	30	4447	0	0	0.0%	0.0%
Andhra Bank	34	5147	0	0	0.0%	0.0%
Indian Bank	26	3947	0	0	0.0%	0.0%
Dena Bank	28	4147	0	0	0.0%	0.0%
Bank of Maharashtra	20	2947	0	0	0.0%	0.0%
Punjab & Sind Bank	16	2447	0	0	0.0%	0.0%
Bharatiya Mahila Bank	16	2447	1	26	6.3%	1.1%
Total for Comm. Banks	1866	263321	24	15341	1.3%	5.8%
AXIS Bank Ltd.	75	11041	0	0	0.0%	0.0%
HDFC Bank	152	22756	0	0	0.0%	0.0%
IndusInd Bank	30	4547	0	0	0.0%	0.0%
ICICI Bank	58	8594	0	0	0.0%	0.0%
Yes Bank	20	2997	0	0	0.0%	0.0%
Kotak Mahindra Bank	16	2447	0	0	0.0%	0.0%
Total Pvt. Banks	351	52382	0	0	0.0%	0.0%
SISCO Bank Ltd.	196	26327	1	50	0.5%	0.2%
TOTAL	2413	342030	25	15391	1.0%	4.5%

C. Tertiary Sector

The overall achievement under this sector recorded at 16.9% during the quarter.

(As on 30.06.2014)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	2485	923533	539	373133	21.7%	40.4%
Central Bank of India	802	222113	24	7888	3.0%	3.6%
UCO Bank	256	77344	13	5149	5.1%	6.7%
Canara Bank	444	123358	1	2200	0.2%	1.8%
Vijaya Bank	80	34710	0	0	0.0%	0.0%
Bank of Baroda	170	104710	5	10415	2.9%	9.9%
Bank of India	80	34710	0	0	0.0%	0.0%
Union Bank of India	544	182823	5	2451	0.9%	1.3%
Punjab National Bank	76	34710	10	14800	13.2%	42.6%
Oriental Bank of Comm.	166	79420	3	1525	1.8%	1.9%
Corporation Bank	75	29710	0	0	0.0%	0.0%
IDBI Bank	238	58234	3	1197	1.3%	2.1%
Allahabad Bank	71	29710	22	8459	31.0%	28.5%
United Bank of India	191	62924	3	5700	1.6%	9.1%
Indian Overseas Bank	167	54324	3	1036	1.8%	1.9%
Syndicate Bank	59	21710	0	0	0.0%	0.0%
Andhra Bank	44	12710	0	0	0.0%	0.0%
Indian Bank	41	12710	0	0	0.0%	0.0%
Dena Bank	119	35794	2	2700	1.7%	7.5%
Bank of Maharashtra	59	20710	2	1088	3.4%	5.3%
Punjab & Sind Bank	25	4710	4	100	16.0%	2.1%
Bharatiya Mahila Bank	25	4700	0	0	0.0%	0.0%
Total for Comm. Banks	6217	2165377	639	437841	10.3%	20.2%
AXIS Bank Ltd.	199	63634	0	0	0.0%	0.0%
HDFC Bank	331	95748	0	0	0.0%	0.0%
IndusInd Bank	131	41114	0	0	0.0%	0.0%
ICICI Bank	187	50926	0	0	0.0%	0.0%
Yes Bank	44	9710	0	0	0.0%	0.0%
Kotak Mahindra Bank	25	4700	0	0	0.0%	0.0%
Total Pvt. Banks	917	265832	0	0	0.0%	0.0%
SISCO Bank Ltd.	602	166691	7	1780	1.2%	1.1%
TOTAL	7736	2597900	646	439621	8.4%	16.9%

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

(As on 30.06.2014)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	1943	365000	489	599727	25.2%	164.3%
Central Bank of India	558	106500	38	15153	6.8%	14.2%
UCO Bank	170	34000	1	338	0.6%	1.0%
Canara Bank	160	32000	0	0	0.0%	0.0%
Vijaya Bank	125	25000	0	0	0.0%	0.0%
Bank of Baroda	200	40000	2	8955	1.0%	22.4%
Bank of India	100	20000	0	0	0.0%	0.0%
Union Bank of India	305	59000	14	10997	4.6%	18.6%
Punjab National Bank	100	20000	8	1917	8.0%	9.6%
Oriental Bank of Comm.	330	66000	11	7125	3.3%	10.8%
Corporation Bank	150	30000	12	3277	8.0%	10.9%
IDBI Bank	270	54000	0	0	0.0%	0.0%
Allahabad Bank	60	12000	0	0	0.0%	0.0%
United Bank of India	140	27000	3	650	2.1%	2.4%
Indian Overseas Bank	95	19000	0	0	0.0%	0.0%
Syndicate Bank	50	10000	0	0	0.0%	0.0%
Andhra Bank	50	10000	0	0	0.0%	0.0%
Indian Bank	50	10000	0	0	0.0%	0.0%
Dena Bank	50	10000	6	1170	12.0%	11.7%
Bank of Maharashtra	40	9000	2	60	5.0%	0.7%
Punjab & Sind bank	24	4800	0	0	0.0%	0.0%
Bharatiya Mahila Bank	24	3600	0	0	0.0%	0.0%
Total for Comm.Banks	4994	966900	586	649369	11.7%	67.2%
AXIS Bank Ltd.	310	61000	0	0	0.0%	0.0%
HDFC Bank	379	79800	0	0	0.0%	0.0%
IndusInd Bank	105	20000	0	0	0.0%	0.0%
ICICI Bank	340	143000	0	0	0.0%	0.0%
Yes Bank	24	4800	0	0	0.0%	0.0%
Kotak Mahindra Bank	24	3600	0	0	0.0%	0.0%
Total Pvt Banks	1182	312200	0	0	0.0%	0.0%
SISCO Bank Ltd.	415	80500	221	76328	53.3%	94.8%
TOTAL	6591	1359600	807	725697	12.2%	53.4%

AGENDA NO. 6

Review of other Priority Sector Advances and other Special Programmes as on 30th June 2014

1. North East Rural Livelihood Project

During DCC meeting for the South District held on 07.08.2014 the representative of NERLP informed the house that identification of SHG for credit linkage will be done during 2015-16 as the project is in initial phase.

2. National Rural Livelihood Mission

The concerned department yet to sponsor proposal during the period.

3. Prime Minister's Employment Generation Programme

Sponsoring Agencies: DIC/KVIC/SKVIB

Branch/Bank wise allocation of target received from KVIC attached as per Annexure-I for approval by SLBC.

4. Swarnajayanti Sahari Rozgar Yojana (SJSRY)

The Department of UD & HD has not sponsored any proposals during the quarter.

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 01.04.14-31.03.15		Credit linked during 01.04.14-31.03.15		R.F.relsd. during 01.04.14-31.03.15		Sav. Linked during 01.04.14-31.03.15		Credit linked during 01.04.14-31.03.15	
	Savings A/c						Savings A/c			
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
S.B.I.	13	10	0	0	0	0	116	0	8	0
C.B.I.	32	910.50	9	896	0	0	11	91	0	0
UCO Bank	-	-	-	-	-	-	-	-	-	-
Canara Bank	-	-	-	-	-	-	-	-	-	-
Vijaya Bank	-	-	-	-	-	-	-	-	-	-
B.O.B.	-	-	-	-	-	-	-	-	-	-
B.O.I.	-	-	-	-	-	-	-	-	-	-
Union Bank	-	-	-	-	-	-	-	-	-	-
P.N.B.	-	-	-	-	-	-	-	-	-	-
O.B.C.	-	-	-	-	-	-	-	-	-	-
AXIS Bank	-	-	-	-	-	-	-	-	-	-
Corpn. Bank	-	-	-	-	-	-	-	-	-	-
HDFC Bank	-	-	-	-	-	-	-	-	-	-
IDBI Bank	-	-	-	-	-	-	-	-	-	-
Allahabad Bnk					1	500				
U.B.I.	-	-	-	-	-	-	-	-	-	-
Indusind Bank	-	-	-	-	-	-	-	-	-	-
I.O.B.							3	143	0	0
Syndicate Bnk	-	-	-	-	-	-	-	-	-	-
Andhra Bank	-	-	-	-	-	-	-	-	-	-
ICICI Bank	-	-	-	-	-	-	-	-	-	-
Indian Bank	-	-	-	-	-	-	-	-	-	-
Dena Bank							15	53	0	0
Total PSBs	45	920.50	9	896	1	500	145	287	8	0
SISCO Bank	0	0	5	469	0	0	0	0	0	0
TOTAL	45	920.50	14	1365	1	500	145	287	8	0

Till date 811 Women SHG formed out of which 454 nos. are savings linked and 32 credit linked.

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

The position on issuance of Kisan Credit Cards (KCC) in the State as on 30.06.2014 is furnished below.

KISAN CREDIT CARD

(As on 30.06.2014)

(Amount in Rs.'000)

Name of Bank	Annual Target	KCC issued during year		Total KCC outstanding	
		No.	Amount	No.	Amount
State Bank of India	4677	62	2746	2755	100852
Central Bank of India	3133	97	2680	925	50870
UCO Bank	644	0	0	8	130
Union Bank of India	1273	8	545	388	16239
IDBI Bank	391	2	200	4	390
United Bank of India	512	0	0	63	3329
Dena Bank	166	0	0	17	1290
Canara Bank	721	0	0	10	975
Vijaya Bank	154	0	0	2	43
Bank of Baroda	139	7	157	7	157
Bank of India	155	1	14	23	238
Punjab National Bank	191	0	0	10	175
Oriental Bank of Comm.	318	0	0	13	1070
Corporation Bank	122	0	0	0	0
Allahabad Bank	166	0	0	16	400
Indian Overseas Bank	290	9	352	57	2406
Syndicate Bank	155	0	0	1	69
Andhra Bank	146	0	0	0	0
Indian Bank	128	0	0	0	0
Bank of Maharashtra	122	0	0	1	99
Punjab & Sind Bank	137	0	0	0	0
Bharatiya Mahila Bank	137	0	0	0	0
Total for Comm.Banks	13877	186	6694	4300	178732
Axis Bank Ltd.	434	0	0	0	0
HDFC Bank Ltd.	599	0	0	11	1888
Indusind Bank Ltd.	169	0	0	0	0
ICICI Bank Ltd.	387	0	0	0	0
Yes Bank	137	0	0	0	0
Kotak Mahindra Bank	137	0	0	0	0
Total Pvt Banks	1863	0	0	11	1888
SISCO Bank	3897	395	28707	3839	134839
GRAND TOTAL	19637	581	35401	8150	315459

AGENDA NO. 9**Housing Finance Scheme**

The position of Housing Loan is as below: (As on 30.06.2014)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	641	488756	360	77662	56.2%	15.9%
Central Bank of India	138	86100	6	1464	4.3%	1.7%
UCO Bank	40	29261	2	1850	5.0%	6.3%
Union Bank of India	99	74100	2	1835	2.0%	2.5%
IDBI Bank	21	14000	0	0	0.0%	0.0%
United Bank of India	36	26960	2	2000	5.6%	7.4%
Dena Bank	15	12000	1	1200	6.7%	10.0%
Canara Bank	63	44330	1	2200	1.6%	5.0%
Vijaya Bank	18	15000	0	0	0.0%	0.0%
Bank of Baroda	100	80000	3	9215	3.0%	11.5%
Bank of India	25	20000	0	0	0.0%	0.0%
Punjab National Bank	25	20000	9	12900	36.0%	64.5%
Oriental Bank of Com. Corporation Bank	47	38500	1	250	2.1%	0.6%
Allahabad Bank	22	14000	0	0	0.0%	0.0%
Indian Overseas Bank	20	15500	1	1800	5.0%	11.6%
Syndicate Bank	21	18000	0	0	0.0%	0.0%
Andhra Bank	11	9000	0	0	0.0%	0.0%
Indian Bank	6	4000	0	0	0.0%	0.0%
Bank of Maharashtra	6	4730	0	0	0.0%	0.0%
Punjab & Sind Bank	14	9000	2	1088	14.3%	12.1%
Bharatiya Mahila Bank	0	0	0	0	0.0%	0.0%
Total Comm.Banks	1368	1023237	390	113464	28.5%	11.1%
AXIS Bank Ltd.	25	21000	0	0	0.0%	0.0%
HDFC Bank	16	12000	0	0	0.0%	0.0%
IndusInd Bank	14	11000	0	0	0.0%	0.0%
ICICI Bank	18	12000	0	0	0.0%	0.0%
Yes Bank	0	0	0	0	0.0%	0.0%
Kotak Mahindra Bank	0	0	0	0	0.0%	0.0%
Total Pvt Bank	73	56000	0	0	0.0%	0.0%
SISCO Bank Ltd.	83	59000	4	1200	4.8%	2.0%
TOTAL	1524	1138237	394	114664	25.9%	10.1%

AGENDA NO. 10**Achievements under Education Loan 2014-15**

As on 30.06.2014

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	104	33775	18	3622	17.3%	10.7%
Central Bank of India	59	19065	0	0	0.0%	0.0%
UCO Bank	22	7270	1	90	4.5%	1.2%
Canara Bank	36	11290	0	0	0.0%	0.0%
Vijaya Bank	10	3270	0	0	0.0%	0.0%
Bank of Baroda	10	3270	1	400	10.0%	12.2%
Bank of India	10	3270	0	0	0.0%	0.0%
Union Bank of India	49	15615	1	341	2.0%	2.2%
Punjab National Bank	10	3270	1	1900	10.0%	58.1%
Oriental Bank of Comm.	15	4920	1	375	6.7%	7.6%
Corporation Bank	10	3270	0	0	0.0%	0.0%
IDBI Bank Total	28	8740	0	0	0.0%	0.0%
Allahabad Bank	10	3270	0	0	0.0%	0.0%
United Bank of India	26	8340	0	0	0.0%	0.0%
Indian Overseas Bank	16	5070	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	0	0	0.0%	0.0%
Bank of Maharashtra	10	3270	0	0	0.0%	0.0%
Punjab & Sind Bank	0	0	0	0	0.0%	0.0%
Bharatiya Mahila Bank	0	0	0	0	0.0%	0.0%
Total for Comm.Banks	471	152035	23	6728	4.9%	4.4%
AXIS Bank Ltd.	26	8340	0	0	0.0%	0.0%
HDFC Bank Total	39	12510	0	0	0.0%	0.0%
IndusInd Bank Total	16	5070	0	0	0.0%	0.0%
ICICI Bank	29	9240	0	0	0.0%	0.0%
Yes Bank	10	3270	0	0	0.0%	0.0%
Kotak Mahindra Bank	0	0	0	0	0.0%	0.0%
Total Pvt banks	120	38430	0	0	0.0%	0.0%
SISCO Bank Ltd.	33	10625	0	0	0.0%	0.0%
TOTAL	624	201090	23	6728	3.7%	3.3%

Agenda No. 11**Performances under MSE 2014-15**

As on 30.06.2014

(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	62867	46000	71675	180542	6273	17107	272427	295807	163.84%
C B I	35236	2500	31104	68840	250	0	3345	3595	5.22%
UCO Bank	13979	3000	5900	22879	100	1249	0	1349	5.90%
Canara	21780	6200	12320	40300	0	0	0	0	0.00%
Vijaya	5947	1000	5000	11947	0	0	0	0	0.00%
B o B	3947	1000	4300	9247	0	0	800	800	8.65%
B o I	5447	2000	1750	9197	0	0	0	0	0.00%
Union Bank	22481	7700	25000	55181	0	0	275	275	0.50%
P N B	4047	2000	3000	9047	8482	0	0	8482	93.75%
O B C	9180	3000	9000	21180	0	0	0	0	0.00%
AXIS Bank	10941	1000	5000	16941	0	0	0	0	0.00%
Corporation	6047	1000	2000	9047	0	0	0	0	0.00%
HDFC	22756	4000	19300	46056	0	0	0	0	0.00%
IDBI Bank	7284	1300	5010	13594	0	400	797	1197	8.81%
Allahabad	4447	1200	3461	9108	0	2989	150	3139	34.46%
United Bank	13033	2000	4000	19033	0	210	0	210	1.10%
IndusInd	4547	3000	4856	12403	0	0	0	0	0.00%
I O B	6494	3500	4400	14394	0	926	110	1036	7.20%
Syndicate	4447	1000	2000	7447	0	0	0	0	0.00%
Andhra Bnk	5147	0	300	5447	0	0	0	0	0.00%
ICICI Bank	7994	1900	3600	13494	0	0	0	0	0.00%
Indian Bank	3947	0	0	3947	0	0	0	0	0.00%
Dena Bank	4047	1000	2858	7905	0	0	1500	1500	18.98%
B O M	2947	1000	2461	6408	0	0	0	0	0.00%
Yes Bank	2997	0	0	2997	0	0	0	0	0.00%
P & S Bank	2447	0	0	2447	0	0	100	100	4.09%
BMB	2447	0	0	2447	26	0	0	26	1.06%
Kotak Bank	2447	0	0	2447	0	0	0	0	0.00%
Total Com.	299327	96300	228295	623922	15131	22881	279504	317516	50.89%
SISCO	22477	2000	13920	38397	50	0	0	50	0.13%
GRAND TOTAL	321804	98300	242215	662319	15181	22881	279504	317566	47.95%

AGENDA NO.12**Artisan Credit Card**

There is no sponsorship of proposals during the quarter by DHH, GoS.

AGENDA NO.13**Financial Inclusion by Extension of Banking Services with opening of “Basic Savings Bank Deposit” account**

Name of Bank	During current year		Till date (cumulative)	
	No.	Amt.	No.	Amt.
State Bank of India	726	105	37762	3260
Central Bank of India	446	10	44519	13788
UCO Bank	72	256	873	3326
Canara Bank	0	0	4557	1528
Vijaya Bank	0	0	190	80
Bank of Baroda	0	0	693	63
Bank of India	12	21	869	588
Union Bank of India	14	52	6533	8856
Punjab National Bank	574	1416	2017	8565
Oriental Bank of Com	0	0	1107	792
AXIS Bank Ltd.	0	0	1001	120
Corporation Bank	0	0	145	185
HDFC Bank	0	0	308	200
IDBI Bank	27	0	970	13
Allahabad Bank	100	0	634	571
United Bank of India	85	22	2047	478
IndusInd Bank	0	0	104	14
Indian Overseas Bank	51	25	532	1401
Syndicate Bank	0	0	856	1054
Andhra Bank	0	0	482	128
ICICI Bank	0	0	64	0
Indian Bank	5	5	105	75
Dena Bank	2	1	1324	16200
Bank of Maharashtra	56	78	284	117
Yes Bank	0	0	4	7
P & S Bank	3	1	85	11
Bharatiya Mahila Bank	10	1	10	1
Total Comm Banks	2183	1993	108075	61421
SISCO Bank Ltd.	426	491	16884	4543
GRAND TOTAL	2609	2484	124959	65964

Agenda No.14

WEAVERS CREDIT CARD SCHEME

There is no sponsorship of proposals during the quarter by DHH, GoS.

AGENDA NO.15

Dairy Entrepreneurship Development Scheme (DEDS)

The present status under the scheme is furnished below:

Upto 31.03.2014

Name of Bank	Sanctioned		Disbursed		Reject.	Pend.
	No.	Amt.	No.	Amt.	No.	No.
State Bank of India	13	2932	13	2932	0	0
Central Bank of India	4	2000	4	2000	0	0
Dena Bank	16	1636	16	1636	0	0
TOTAL	33	6568	33	6568	0	0

01.04.2014 to 30.06.2014

Name of Bank	Sanctioned		Disbursed		Reject.	Pend.
	Amt.	No.	Amt.	No.	No.	No.
State Bank of India	6	1138	2	562	0	10
Bank of Maharashtra	1	100	1	100	0	0
TOTAL	7	1238	3	662	0	10

AGENDA NO.16

Miscellaneous

1. Sampoon Vittiyea Samavesan (SVS)

Comprehensive Financial Inclusion Programme under SVS will be rolled out w.e.f 15.08.2014 to cover all the rural and urban areas with an ideology one family one account. As desired by Department of Financial Services, Ministry of Finance , GOI, New Delhi Special SLBC meeting on this subject held on 05.08.2014. The re-allotment of villages below 2000 population of 989 villages/wards in Sikkim (as per DESME) already done and communicated to branches.

The minutes for the said meeting has been circulated.

2. Direct Cash Transfer

Under the captioned scheme, the state of Sikkim has been identified by the Govt. of India for time bound implementation which is progressing effectively. 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. In addition to this IGNOAPS (Indira Gandhi National Old Age Pension Scheme) has also been implemented in the state & Aadhaar seeding and mapping are being done effectively. The present position under the scheme as on 08.08.2014 is as under:

District	No. of Beneficiaries details received by LBO	No. of beneficiaries details with Aadhaar no. received by LBO	Number of accounts opened	No. of Aadhaar seeded
East	3798	3347	3798	3347
West	2014	1732	2014	1732
North	707	537	707	537
South	1512	715	1512	715
TOTAL	8031	6331	8031	6331

The status of seeding of accounts with Aadhaar of the respective beneficiaries eligible as pensioners (Widow, Handicapped and Old Age Pension under IGNOAPS) received from State Govt. is as follows:

No. of Beneficiaries received by Lead Bank Office	No. of Aadhaar seeded	No. of Accounts mapped with NPCI
3479	1970	1789

3. Recovery of Bank Dues

Integrated approach with GPU / Gram Bikash Adhikari and District Collectorate level intervention is requested for percentage recovery of Banks dues under Agriculture & Govt. Sponsored schemes. Institution of Certificate cases may be considered in respect of borrowers with small outstanding.

4. Target allocation

To ensure improvement in percentage achievement both in volume & amount, Line Departments may be involved in identification of target borrowers and sourcing the proposals after due vetting through GPU wise and Service Area wise allocation to various Banks. This will help in avoiding less percentage of target achievements.

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

