

NETWORK OF BANK BRANCHES

As on 30.09.2014

	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	5	4	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		128	93	35

Type of Banks	No. of Banks	No. of Branches
Public Sector Banks	22	95
Private Sector Banks	6	19
Co-operative Banks	1	14
Total	29	128

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	1	5
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	16	128

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, Gangtok Office has informed that the currency chest in Mangan will be in operation very soon.

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* now requires only code numbers from RBI. The clearing house will be in operation very soon.
- b. **Namchi (South district): HDFC Bank Ltd.** Outcome of the 42nd SLBC Meeting - State Bank of India has taken initiation to establish clearing house at Namchi.

Number of ATMs in the State of Sikkim

(As on 30.09.2014)

	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	22	0	5	1	28
8	IDBI Bank	3	1	1	0	5
9	HDFC Bank	9	0	3	0	12
10	Corporation Bank	1	0	0	0	1
11	Central Bank of India	7	1	3	10	21
12	IndusInd Bank	1	0	1	0	2
13	ICICI Bank Ltd.	4	0	2	1	7
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	3	0	0	0	3
23	Punjab & Sind Bank	1	0	0	0	1
24	Canara Bank	4	1	2	1	8
25	Andhra Bank	0	0	0	0	0
26	Bank of Maharashtra	0	0	0	0	0
27	Bharatiya Mahila Bank	1	0	0	0	1
	TOTAL	107	7	31	18	163

Bank of India has inaugurated an ATM at Nathula area on 12.11.2014.

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	SECRETARY, FOOD AND CIVIL SUPPLIES & CONSUMER AFFAIRS DEPARTMENT
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	DIR. (FIC), MIN. OF FINANCE, DFS, GoI
29	PUNJAB & SIND BANK	29	AD, (HANDICRAFTS), MIN. OF Txt GoI, GANGTOK
30	BHARATIYA MAHILA BANK	30	NEDFI, GANGTOK
31	KOTAK MAHINDRA BANK	31	DIR. OF HANDICRAFTS & HANDLOOMS, GOVT. OF SIKKIM, GANGTOK
		32	REGIONAL CHIEF, HUDCO, KOLKATA

AGENDA NO.1

1. Confirmation of the proceedings of the 42nd State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 20th August 2014 at Mayfair Resort, Gangtok

The Minutes of the 42nd State Level Banker's Committee (SLBC) Meeting for Sikkim held on 20th August, 2014 at Mayfair Resort, Gangtok were duly circulated under cover of letter no. LB/30/156 dated 07.11.2014. 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 42nd SLBC Meeting held on 20th August, 2014 at Gangtok.

Action Point	Action Centre	Action Taken
1. Banks having NIL performance to improve their performance in the upcoming quarter especially under priority sector.	Bank Branches	All the Bank Branches since been advised to overcome the position during DLCC Meetings for quarter ending September 2014
2. Bank Branches to conduct outdoor Financial Literacy Campaign regularly in coordination with RBI, NABARD and Lead Bank Office.	Bank Branches	All Bank's Rural Branches advised to comply with the mandate of RBI to conduct FLCC Camp 1(one) in every month during DLCC Meetings for quarter ending September 2014. Till date 16 FLCC organized by Bank Branches where 489 participants were present. 2. To Conduct the same by the identified branches during MEGA CAMP on last Saturday of each month.
3. Bank Branches and Line Department to conduct awareness camp	Bank Branches / Line Department	Since advised to all the Bank branches during recently concluded DLCC Meeting of all four (4) districts. Reports awaited.
4. Lead Bank to provide information for availing Education Loan to DTE & HRDD.	Lead Bank Office	The information received from the Banks forwarded to the Director of Technical Education, HRDD, GoS.

AGENDA NO: 3**Credit : Deposit Ratio / Credit + Investment : Deposit Ratio as on 30.09.2014** (Amount in Rs.'000)

Banks	C:D Ratio as on 30.09.13	C+I:D Ratio as on 30.09.13	As on 30.09.2014						As on 30.09.2014			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	42.7%	68.1%	14315412	5708645	39.9%	6865531	12574176	87.8%	14315412	15405084	107.6%	2830908
C B I	15.0%	34.7%	9127025	1590862	17.4%	1501800	3092662	33.9%	9127025	3092662	33.9%	
UCO Bank	17.9%	17.9%	1398665	205056	14.7%		205056	14.7%	1398665	205056	14.7%	
Canara Bank	9.6%	186.1%	2541582	342367	13.5%	6274000	6616367	260.3%	2541582	6616367	260.3%	
Vijaya Bank	13.1%	13.1%	1115218	139031	12.5%		139031	12.5%	1115218	139031	12.5%	
Bank of Baroda	77.8%	77.8%	804034	993971	123.6%		993971	123.6%	804034	993971	123.6%	
Bank of India	5.9%	25.8%	791992	71960	9.1%	175500	247460	31.2%	791992	247460	31.2%	
Union Bank of India	38.9%	38.9%	2333352	841541	36.1%		841541	36.1%	2333352	841541	36.1%	
P N B	80.7%	80.7%	552151	390932	70.8%		390932	70.8%	552151	390932	70.8%	
O B C	43.7%	43.7%	637458	288809	45.3%		288809	45.3%	637458	288809	45.3%	
Corporation Bank	63.2%	63.2%	468649	277556	59.2%		277556	59.2%	468649	277556	59.2%	
IDBI Bank	0.8%	95.2%	2285038	53631	2.3%	3250000	3303631	144.6%	2285038	3303631	144.6%	
Allahabad Bank	4.2%	25.1%	2092580	133286	6.4%	433926	567212	27.1%	2092580	567212	27.1%	
United Bank of India	220.1%	220.1%	438004	706722	161.4%		706722	161.4%	438004	706722	161.4%	
I O B	52.4%	52.4%	218187	106035	48.6%		106035	48.6%	218187	106035	48.6%	
Syndicate Bank	40.5%	40.5%	207700	57824	27.8%		57824	27.8%	207700	57824	27.8%	
Andhra Bank	13.4%	13.4%	157904	9536	6.0%		9536	6.0%	157904	9536	6.0%	
Indian Bank	12.0%	12.0%	609685	32916	5.4%		32916	5.4%	609685	32916	5.4%	
Dena Bank	39.5%	597.3%	410102	244207	59.5%	1246746	1490953	363.6%	410102	1490953	363.6%	
B o M	17.7%	17.7%	295568	46010	15.6%		46010	15.6%	295568	46010	15.6%	
P&S Bank	0.0%	0.0%	50365	2324	4.6%		2324	4.6%	50365	2324	4.6%	
Bharatiya Mahila Bank	0.0%	0.0%	2823	2478	87.8%		2478	87.8%	2823	2478	87.8%	
Tot. Pub Sector Bank	29.7%	69.5%	40853494	12588066	30.8%	19747503	32335569	79.2%	43395076	35166477	81.0%	
AXIS Bank Ltd.	25.2%	25.2%	3774893	539618	14.3%		539618	14.3%	3774893	539618	14.3%	
HDFC Bank	26.7%	26.7%	3041870	656167	21.6%		656167	21.6%	3041870	656167	21.6%	
IndusInd Bank	281.4%	281.4%	898211	627929	69.9%		627929	69.9%	898211	627929	69.9%	
ICICI Bank	1071.9%	1071.9%	509228	6382525	1253.4%		6382525	1253.4%	509228	6382525	1253.4%	
YES Bank	2.6%	2.6%	150900	19756	13.1%		19756	13.1%	150900	19756	13.1%	
Kotak Mahindra Bank	0.0%	0.0%	12500	0	0.0%		0	0.0%	12500	0	0.0%	
Total Pvt SB	174.9%	174.9%	8387602	8225995	98.1%		8225995	98.1%	8387602	8225995	98.1%	
Total for C B	40.5%	77.3%	49241096	20814061	42.3%	19747503	40561564	82.4%	49241096	40561564	82.4%	
SISCO Bank	45.1%	45.1%	3213662	1238799	38.5%	0	1238799	38.5%	3213662	1238799	38.5%	
TOTAL	40.8%	75.5%	52454758	22052860	42.0%	19747503	41800363	79.7%	52454758	44631271	85.1%	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	6865531
Canara bank	Teesta Urja Ltd	5469500
	LANCO Teesta Hydropower Ltd.	450100
	NSL Tiding Power	354400
		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		19747503

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 September 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.	20900	4257	20.4%	13237	3744	28.3%	351097	176116	50.2%	385234	184117	47.8%
C.B.I.	36276	1620	4.5%	30570	570	1.9%	38321	4142	10.8%	105167	6332	6.0%
UCO Bank	2393	929	38.8%	233	214	91.8%	18109	13445	74.2%	20735	14588	70.4%
Canara	5034	890	17.7%	67442	58000	86.0%	22474	0	0.0%	94950	58890	62.0%
Vijaya	96	48	50.0%	0	0	0.0%	9908	3077	31.1%	10004	3125	31.2%
B.O.B.	85	6	7.1%	341	320	93.8%	89172	88985	99.8%	89598	89311	99.7%
B.O.I.	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Union Bank	3803	45	1.2%	190	18	9.5%	35700	1551	4.3%	39693	1614	4.1%
P.N.B.	2761	2115	76.6%	538	519	96.5%	11229	9984	88.9%	14528	12618	86.9%
Axis Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
O.B.C.	717	0	0.0%	0	0	0.0%	0	0	0.0%	717	0	0.0%
Corp. Bank	0	0	0.0%	85	79	92.9%	124	116	93.5%	209	195	93.3%
HDFC Bank	8683	7396	85.2%	1319	1319	100.0%	3984	3357	84.3%	13986	12072	86.3%
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.	7818	1368	17.5%	1768	711	40.2%	38374	10617	27.7%	47960	12696	26.5%
IndusInd Bank	0	0	0.0%	2725	0	0.0%	0	0	0.0%	2725	0	0.0%
I.O.B.	349	325	93.1%	0	0	0.0%	23576	8862	37.6%	23925	9187	38.4%
Syndicate Bank	75	0	0.0%	709	0	0.0%	11838	3979	33.6%	12622	3979	31.5%
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%	0	0	0.0%	320	166	51.9%	320	166	51.9%
Dena Bank	1830	1210	66.1%	0	0	0.0%	99	99	100.0%	1929	1309	67.9%
BoM	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
BMB	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Total for CBs	90907	20209	22.2%	120841	65494	54.2%	659970	329556	49.9%	871718	415259	47.6%
SISCO Bank	35108	7604	21.7%	8045	74	0.9%	99756	33702	33.8%	142909	41380	29.0%
TOTAL	126015	27813	22.1%	128886	65568	50.9%	759726	363258	47.8%	1014627	456639	45.0%

Recovery position in Govt. Sponsored Schemes as on 30th September, 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.	0	0	0.0%	230	12	5.2%	0	0	0.0%	230	12	5.2%
C.B.I.	870	149	17.1%	8381	4309	51.4%	931	23	2.5%	10182	4481	44.0%
UCO Bank	171	44	25.7%	48	13	27.1%	551	351	63.7%	770	408	53.0%
Canara	0	0	0.0%	0	0	0.0%	224	224	100.0%	224	224	100.0%
Vijaya	0	0	0.0%	453	0	0.0%	35	0	0.0%	488	0	0.0%
B.O.B.	0	0	0.0%	151	0	0.0%	151	0	0.0%	302	0	0.0%
B.O.I.	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Union Bank	0	0	0.0%	1210	0	0.0%	185	2	1.1%	1395	2	0.1%
P.N.B.	59	21	35.6%	47	29	61.7%	0	0	0.0%	106	50	47.2%
AXIS Bank	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%
Corporation 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	6	0	0.0%	0	0	0.0%	62	62	100.0%	68	62	91.2%
U.B.I.	51	0	0.0%	79	79	100.0%	1483	91	6.1%	1613	170	10.5%
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%	0	0	0.0%	0	0	0.0%
Syndicate Bank	0	0	0.0%	86	86	100.0%	698	0	0.0%	784	86	11.0%
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%	425	104	24.5%	0	0	0.0%	425	104	24.5%
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	1157	214	18.5%	11110	4632	41.7%	4320	753	17.4%	16587	5599	33.8%
SISCO Bank	2179	377	17.3%	0	0	0.0%	326	166	50.9%	2505	543	21.7%
TOTAL	3336	591	17.7%	11110	4632	41.7%	4646	919	19.8%	19092	6142	32.2%

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

Overall achievement by banks (both priority sector and non-priority sector advances) stood at 37.0%.

Achievement under Priority and Non-Priority Sector as on 30.09.2014

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	12199	1769502	2258	1241001	18.5%	70.1%
Central Bank of India	6471	622195	366	95106	5.7%	15.3%
UCO Bank	1590	183550	113	27318	7.1%	14.9%
Canara Bank	1973	256283	94	33221	4.8%	13.0%
Vijaya Bank	468	75950	29	24022	6.2%	31.6%
Bank of Baroda	602	159122	13	42112	2.2%	26.5%
Bank of India	487	74422	0	0	0.0%	0.0%
Union Bank of India	3040	382394	282	64146	9.3%	16.8%
Punjab National Bank	500	72572	67	73833	13.4%	101.7%
Oriental Bank of Comm.	1042	177391	75	38917	7.2%	21.9%
Corporation Bank	444	74862	15	3846	3.4%	5.1%
IDBI Bank	979	141128	24	6708	2.5%	4.8%
Allahabad Bank	383	58172	80	44424	20.9%	76.4%
United Bank of India	1283	152760	19	14822	1.5%	9.7%
Indian Overseas Bank	818	112466	55	8821	6.7%	7.8%
Syndicate Bank	346	45422	44	5302	12.7%	11.7%
Andhra Bank	321	38142	7	2432	2.2%	6.4%
Indian Bank	295	37242	20	21125	6.8%	56.7%
Dena Bank	485	72028	324	90368	66.8%	125.5%
Bank of Maharashtra	286	40922	12	5580	4.2%	13.6%
Punjab & Sind Bank	250	19802	4	100	1.6%	0.5%
Bharatiya Mahila Bank	240	18177	91	4601	37.9%	25.3%
Tot. for Comm. Banks	34502	4584504	3992	1847805	11.6%	40.3%
AXIS Bank Ltd.	1232	174485	0	0	0.0%	0.0%
HDFC Bank	1758	257509	750	220256	42.7%	85.5%
IndusInd Bank	561	88186	0	0	0.0%	0.0%
ICICI Bank	939	213222	66	7723	7.0%	3.6%
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	816	227979	16.3%	29.4%
SISCO Bank Ltd.	6398	565112	266	115717	4.2%	20.5%
TOTAL	45900	5926307	5074	2191501	11.1%	37.0%

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

All banks together disbursed Rs. 84.08 crores till the end of 2nd quarter under priority sector advances @ 18.2% of achievement under ACP

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	10256	1404502	900	440242	8.8%	31.3%
Central Bank of India	5913	515695	151	21535	2.6%	4.2%
UCO Bank	1420	149550	78	21100	5.5%	14.1%
Canara Bank	1813	224283	36	23844	2.0%	10.6%
Vijaya Bank	343	50950	23	22415	6.7%	44.0%
Bank of Baroda	402	119122	7	21030	1.7%	17.7%
Bank of India	387	54422	0	0	0.0%	0.0%
Union Bank of India	2735	323394	234	43715	8.6%	13.5%
Punjab National Bank	400	52572	48	66541	12.0%	126.6%
Oriental Bank of Comm.	712	111391	5	3195	0.7%	2.9%
Corporation Bank	294	44862	3	569	1.0%	1.3%
IDBI Bank	921	105080	10	3634	1.1%	3.5%
Allahabad Bank	323	46172	72	24214	22.3%	52.4%
United Bank of India	1143	125760	14	10082	1.2%	8.0%
Indian Overseas Bank	723	93466	45	4382	6.2%	4.7%
Syndicate Bank	296	35422	9	2070	3.0%	5.8%
Andhra Bank	271	28142	7	2432	2.6%	8.6%
Indian Bank	245	27242	0	0	0.0%	0.0%
Dena Bank	435	62028	76	15611	17.5%	25.2%
Bank of Maharashtra	246	31922	8	5395	3.3%	16.9%
Punjab & Sind Bank	226	15002	4	100	1.8%	0.7%
Bharatiya Mahila Bank	216	14577	91	4601	42.1%	31.6%
Tot. for Comm.Banks	29720	3635556	1821	736707	6.1%	20.3%
AXIS Bank Ltd.	922	113485	0	0	0.0%	0.0%
HDFC Bank	1379	177709	217	39028	15.7%	22.0%
IndusInd Bank	456	68186	0	0	0.0%	0.0%
ICICI Bank	882	98000	66	7723	7.5%	7.9%
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	283	46751	6.9%	9.5%
SISCO Bank Ltd.	5983	484612	99	57339	1.7%	11.8%
TOTAL	39804	4612437	2203	840797	5.5%	18.2%

Agriculture and Allied Activities

The overall achievement under this sector at the end of 2nd quarter is as below :

(As on 30.09.2014)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	7282	412742	233	20649	3.2%	5.0%
Central Bank of India	4832	255073	95	8082	2.0%	3.2%
UCO Bank	1054	57318	36	7431	3.4%	13.0%
Canara Bank	1218	78545	19	8310	1.6%	10.6%
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	142	9932	7.1%	8.6%
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	1	200	0.2%	0.5%
Allahabad Bank	222	12015	8	200	3.6%	1.7%
United Bank of India	861	49142	6	937	0.7%	1.9%
Indian Overseas Bank	513	32648	33	2158	6.4%	6.6%
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	6	485	2.1%	2.2%
Bank of Maharashtra	167	8265	3	300	1.8%	3.6%
Punjab & Sind Bank	185	7845	0	0	0.0%	0.0%
Bharatiya Mahila Bank	175	7430	1	50	0.6%	0.7%
Total for Comm.Banks	21637	1206858	584	58784	2.7%	4.9%
AXIS Bank Ltd.	648	38810	0	0	0.0%	0.0%
HDFC Bank	896	59205	185	17333	20.6%	29.3%
IndusInd Bank	295	22525	0	0	0.0%	0.0%
ICICI Bank	637	38480	66	7723	10.4%	20.1%
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	251	25056	8.9%	14.4%
SISCO Bank Ltd.	5185	291594	50	42107	1.0%	14.4%
TOTAL	29655	1672507	885	125947	3.0%	7.5%

Performance up to 30.06.2014	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	29655	1672507	226	54213	0.8%	3.2%

B. Industry Sector

The overall achievement under this sector at the end of 2nd quarter is as below :

(As on 30.09.2014)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	489	68227	13	6918	2.7%	10.1%
Central Bank of India	279	38509	1	300	0.4%	0.8%
UCO Bank	110	14888	1	100	0.9%	0.7%
Canara Bank	151	22380	4	764	2.6%	3.4%
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	2	807	10.0%	27.4%
Punjab & Sind Bank	16	2447	0	0	0.0%	0.0%
Bharatiya Mahila Bank	16	2447	89	4381	556.3%	179.0%
Total for Comm. Banks	1866	263321	122	21962	6.5%	8.3%
AXIS Bank Ltd.	75	11041	0	0	0.0%	0.0%
HDFC Bank	152	22756	2	10000	1.3%	43.9%
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	2	10000	0.6%	19.1%
SISCO Bank Ltd.	196	26327	3	200	1.5%	0.8%
TOTAL	2413	342030	127	32162	5.3%	9.4%

Performance up to 30.06.2014	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	2413	342030	25	15391	1.05	4.5%

C. Tertiary Sector

The overall achievement under this sector recorded at 26.3% at the end of 2nd quarter.

(As on 30.09.2014)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	2485	923533	654	412675	26.3%	44.7%
Central Bank of India	802	222113	55	13153	6.9%	5.9%
UCO Bank	256	77344	41	13569	16.0%	17.5%
Canara Bank	444	123358	13	14770	2.9%	12.0%
Vijaya Bank	80	34710	23	22415	28.8%	64.6%
Bank of Baroda	170	104710	7	21030	4.1%	20.1%
Bank of India	80	34710	0	0	0.0%	0.0%
Union Bank of India	544	182823	92	33783	16.9%	18.5%
Punjab National Bank	76	34710	36	58009	47.4%	167.1%
Oriental Bank of Comm.	166	79420	5	3195	3.0%	4.0%
Corporation Bank	75	29710	3	569	4.0%	1.9%
IDBI Bank	238	58234	9	3434	3.8%	5.9%
Allahabad Bank	71	29710	64	24014	90.1%	80.8%
United Bank of India	191	62924	7	8935	3.7%	14.2%
Indian Overseas Bank	167	54324	12	2224	7.2%	4.1%
Syndicate Bank	59	21710	9	2070	15.3%	9.5%
Andhra Bank	44	12710	7	2432	15.9%	19.1%
Indian Bank	41	12710	0	0	0.0%	0.0%
Dena Bank	119	35794	70	15126	58.8%	42.3%
Bank of Maharashtra	59	20710	3	4288	5.1%	20.7%
Punjab & Sind Bank	25	4710	4	100	16.0%	2.1%
Bharatiya Mahila Bank	25	4700	1	170	4.0%	3.6%
Total for Comm. Banks	6217	2165377	1115	655961	17.9%	30.3%
AXIS Bank Ltd.	199	63634	0	0	0.0%	0.0%
HDFC Bank	331	95748	30	11695	9.1%	12.2%
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	30	11695	3.3%	4.4%
SISCO Bank Ltd.	602	166691	46	15032	7.6%	9.0%
TOTAL	7736	2597900	1191	682688	15.4%	26.3%

Performance up to 30.06.2014	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	7736	2597900	646	439621	8.4%	16.9%

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

(As on 30.09.2014)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	1943	365000	1358	800759	69.9%	219.4%
Central Bank of India	558	106500	215	73571	38.5%	69.1%
UCO Bank	170	34000	35	6218	20.6%	18.3%
Canara Bank	160	32000	58	9377	36.3%	29.3%
Vijaya Bank	125	25000	6	1607	4.8%	6.4%
Bank of Baroda	200	40000	6	21082	3.0%	52.7%
Bank of India	100	20000	0	0	0.0%	0.0%
Union Bank of India	305	59000	48	20431	15.7%	34.6%
Punjab National Bank	100	20000	19	7292	19.0%	36.5%
Oriental Bank of Comm.	330	66000	70	35722	21.2%	54.1%
Corporation Bank	150	30000	12	3277	8.0%	10.9%
IDBI Bank	270	54000	14	3074	5.2%	5.7%
Allahabad Bank	60	12000	8	20210	13.3%	168.4%
United Bank of India	140	27000	5	4740	3.6%	17.6%
Indian Overseas Bank	95	19000	10	4439	10.5%	23.4%
Syndicate Bank	50	10000	35	3232	70.0%	32.3%
Andhra Bank	50	10000	0	0	0.0%	0.0%
Indian Bank	50	10000	20	21125	40.0%	211.3%
Dena Bank	50	10000	248	74757	496.0%	747.6%
Bank of Maharashtra	40	9000	4	185	10.0%	2.1%
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	2171	1111098	43.5%	114.9%
AXIS Bank Ltd.	310	61000	0	0	0.0%	0.0%
HDFC Bank	379	79800	533	181228	140.6%	227.1%
IndusInd Bank	105	20000	0	0	0.0%	0.0%
ICICI Bank	340	143000	68	794194	20.0%	555.4%
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	601	975422	50.8%	312.4%
SISCO Bank Ltd.	415	80500	167	58378	40.2%	72.5%
TOTAL	6591	1359600	2939	2144898	44.6%	157.8%

Performance up to 30.06.2014	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	3591	1359600	807	725697	12.2%	53.4%

AGENDA NO. 6**Review of other Priority Sector Advances and other Special Programmes as on 30th September 2014****1. Prime Minister's Employment Generation Programme**

The scheme is being implemented (sponsored) by 3 Government agencies and their status are as below :

P M E G P**Sponsored by DIC**

(As on 30.09.2014)

(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.	61	7427	4	0	0	0	0	1	3
C.B.I.	30	3652	5	1	400	1	400	0	4
UCO Bank	9	1096	0	0	0	0	0	0	0
Canara Bank	17	2068	0	0	0	0	0	0	0
Vijaya Bank	3	365	0	0	0	0	0	0	0
B.O.B.	4	487	0	0	0	0	0	0	0
Bank of India	4	487	0	0	0	0	0	0	0
Union Bank	14	1704	2	0	0	0	0	0	2
P.N.B.	3	365	0	0	0	0	0	0	0
O.B.C.	6	730	0	0	0	0	0	0	0
Corpn.Bank	3	365	0	0	0	0	0	0	0
IDBI Bank	8	974	0	0	0	0	0	0	0
Allahabad Bank	3	365	0	0	0	0	0	0	0
U.B.I.	9	1095	0	0	0	0	0	0	0
I.O.B.	7	852	0	0	0	0	0	0	0
Syndicate Bank	4	487	0	0	0	0	0	0	0
Andhra Bank	3	365	0	0	0	0	0	0	0
Indian Bank	3	365	0	0	0	0	0	0	0
Dena Bank	5	608	0	0	0	0	0	0	0
BOM	3	365	1	1	807	1	807	0	0
P & S Bank	4	487	0	0	0	0	0	0	0
BMB	4	487	0	0	0	0	0	0	0
TOTAL	207	25196	12	2	1207	2	1207	1	9

SBI Pelling: 1, SBI Sombaria: 2, CBI Nayabazar: 2, CBI Mangalbarey: 2

Union Bank of India, Geyzing: 2

The above pending cases are under process for sanction.

P M E G P
Sponsored by KVIC

(As on 30.09.2014)

(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.	70	8494	6	0	0	0	0	0	6
C.B.I.	34	4122	4	3	911	3	911	0	2
UCO Bank	9	1092	0	0	0	0	0	0	0
Canara Bank	12	1456	0	0	0	0	0	0	0
Union Bank	16	1942	3	0	0	0	0	0	3
O.B.C.	2	243	0	0	0	0	0	0	0
IDBI Bank	7	849	0	0	0	0	0	0	0
U.B.I	2	243	1	0	0	0	0	0	1
I.O.B	4	486	0	0	0	0	0	0	0
Dena Bank	2	243	0	0	0	0	0	0	0
TOTAL	158	19170	14	3	911	3	911	0	12

SBI Sombaria: 1, SBI Namchi: 1, SBI Jorethang: 2, SBI Temi: 1, SBI Namthang: 1, CBI Namchi: 1, CBI Rhenock: 1, Union Bank of India, Jorethang: 1, Union Bank of India, Geyzing: 1, United Bank of India, Namchi: 1

P M E G P
Sponsored by SKVIB

(As on 30.09.2014)

(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.	70	8494	1	0	0	0	0	0	1
C.B.I.	34	4122	0	0	0	0	0	0	0
UCO Bank	9	1092	0	0	0	0	0	0	0
Canara Bank	12	1456	0	0	0	0	0	0	0
Union Bank	16	1942	0	0	0	0	0	0	0
O.B.C.	2	243	0	0	0	0	0	0	0
IDBI Bank	7	849	0	0	0	0	0	0	0
U.B.I	2	243	0	0	0	0	0	0	0
I.O.B	4	486	0	0	0	0	0	0	0
Dena Bank	2	243	0	0	0	0	0	0	0
TOTAL	158	19170	1	0	0	0	0	0	1

SBI Ravangla: 1

4. National Urban Livelihood Mission (NULM)

NULM is under implementation w.e.f.23rd September 2013 in all district headquarters (irrespective of population) and all the cities with population of 1 lakh or more and that SJSRY has discontinued w.e.f.1st April 2014.

As per instruction from the Controllers and the concerned Department the Lead Bank Office circulated the instruction and guidelines of RBI regarding the scheme.

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.	17	13	0	0	0	0	171	0	23	0
C.B.I.	40	927	9	892	0	0	11	51	0	0
UCO Bank	-	-	-	-	-	-	-	-	-	-
Canara Bank	-	-	-	-	-	-	-	-	-	-
Vijaya Bank	-	-	-	-	-	-	-	-	-	-
B.O.B.	-	-	-	-	-	-	-	-	-	-
B.O.I.	-	-	-	-	-	-	-	-	-	-
Union Bank	-	-	-	-	-	-	42	127	-	-
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	46	118	6	104	-	-	15	53	0	0
Total PSBs	103	1058	15	996	1	500	242	374	23	0
SISCO Bank	120	1247	4	434	24	2332	20	382	0	0
TOTAL	223	2305	19	1430	25	2832	262	756	23	0

Till date 899 Women SHG formed out of which 510 nos. are savings linked and 78 credit linked.

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

The position on issuance of Kisan Credit Cards (KCC) in the State as on 30.09.2014 is furnished below.

KISAN CREDIT CARD

(As on 30.09.2014)

(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	94	4303	2456	107741
Central Bank of India	3133	375	16333	834	48458
UCO Bank	644	0	0	8	130
Union Bank of India	1273	24	1021	388	16254
IDBI Bank	391	20	1295	20	1295
United Bank of India	512	0	0	63	3329
Dena Bank	166	20	1775	21	2946
Canara Bank	721	13	175	23	1150
Vijaya Bank	154	1	19	1	19
Bank of Baroda	139	7	157	7	157
Bank of India	155	23	238	23	238
Punjab National Bank	191	10	175	10	175
Oriental Bank of Comm.	318	0	0	13	1070
Corporation Bank	122	0	0	0	0
Allahabad Bank	166	5	125	21	440
Indian Overseas Bank	290	9	352	57	2406
Syndicate Bank	155	1	75	1	75
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	602	26043	3947	185982
Axis Bank Ltd.	434	0	0	0	0
HDFC Bank Ltd.	599	107	9414	118	11302
Indusind Bank Ltd.	169	0	0	0	0
ICICI Bank Ltd.	387	3	723	3	723
Yes Bank	137	0	0	0	0
Kotak Mahindra Bank	137	0	0	0	0
Total Pvt Banks	1863	110	10137	121	12025
SISCO Bank	3897	716	51112	3839	134506
GRAND TOTAL	19637	1428	87292	7907	332513

Performance up to 30.06.2014	Target	KCC issued during the year		KCC Outstanding	
	No.	Amount	No.	Amount	No.
TOTAL	19637	581	35401	8150	315459

AGENDA NO. 9**Housing Finance Scheme**

The position of Housing Loan is as below: (As on 30.09.2014)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	641	488756	428	99147	66.8%	20.3%
Central Bank of India	138	86100	12	2560	8.7%	3.0%
UCO Bank	40	29261	5	3850	12.5%	13.2%
Union Bank of India	99	74100	33	18185	33.3%	24.5%
IDBI Bank	21	14000	0	0	0.0%	0.0%
United Bank of India	36	26960	4	3055	11.1%	11.3%
Dena Bank	15	12000	2	2200	13.3%	18.3%
Canara Bank	63	44330	2	3493	3.2%	7.9%
Vijaya Bank	18	15000	2	3200	11.1%	21.3%
Bank of Baroda	100	80000	5	19830	5.0%	24.8%
Bank of India	25	20000	0	0	0.0%	0.0%
Punjab National Bank	25	20000	20	31280	80.0%	156.4%
Oriental Bank of Com.	47	38500	1	250	2.1%	0.6%
Corporation Bank	22	14000	1	500	4.5%	3.6%
Allahabad Bank	20	15500	5	4350	25.0%	28.1%
Indian Overseas Bank	21	18000	1	500	4.8%	2.8%
Syndicate Bank	11	9000	1	100	9.1%	1.1%
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	3	1788	21.4%	19.9%
Punjab & Sind Bank	0	0	0	0	0.0%	0.0%
Bharatiya Mahila Bank	0	0	0	0	0.0%	0.0%
Total Comm.Banks	1368	1023237	525	194288	38.4%	19.0%
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	10	5252	12.0%	8.9%
TOTAL	1524	1138237	535	199540	35.1%	17.5%

Performance up to 30.06.2014	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	1524	1138237	394	114664	25.9%	10.1%

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

As on 30.09.2014

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	104	33775	23	3976	22.1%	11.8%
Central Bank of India	59	19065	2	339	3.4%	1.8%
UCO Bank	22	7270	2	368	9.1%	5.1%
Canara Bank	36	11290	0	0	0.0%	0.0%
Vijaya Bank	10	3270	2	1005	20.0%	30.7%
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	2	501	4.1%	3.2%
Punjab National Bank	10	3270	3	2297	30.0%	70.2%
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	4	615	40.0%	18.8%
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	1	170	#DIV/0!	#DIV/0!
Total for Comm.Banks	471	152035	41	10046	8.7%	6.6%
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	41	10046	6.6%	5.0%

Performance up to 30.06.2014	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	624	201090	23	6728	3.7%	3.3%

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

As on 30.09.2014

(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	6918	24208	283029	314155	174.01%
C B I	35236	2500	31104	68840	300	1000	3365	4665	6.78%
UCO Bank	13979	3000	5900	22879	100	4061	2630	6791	29.68%
Canara	21780	6200	12320	40300	764	191	10965	11920	29.58%
Vijaya	5947	1000	5000	11947	0	5900	12310	18210	152.42%
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	1715	12635	14350	26.01%
P N B	4047	2000	3000	9047	8482	1950	22482	32914	363.81%
O B C	9180	3000	9000	21180	0	0	1670	1670	7.88%
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	10000	0	11677	21677	47.07%
IDBI Bank	7284	1300	5010	13594	0	400	2997	3397	24.99%
Allahabad	4447	1200	3461	9108	0	5572	6523	12095	132.80%
United Bank	13033	2000	4000	19033	210	0	180	390	2.05%
IndusInd	4547	3000	4856	12403	0	0	0	0	0.00%
I O B	6494	3500	4400	14394	0	926	798	1724	11.98%
Syndicate	4447	1000	2000	7447	0	0	1970	1970	26.45%
Andhra Bnk	5147	0	300	5447	0	1665	767	2432	44.65%
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	12926	12926	163.52%
B O M	2947	1000	2461	6408	807	0	2500	3307	51.61%
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	4381	0	0	4381	179.04%
Kotak Bank	2447	0	0	2447	0	0	0	0	0.00%
Total Com.	299327	96300	228295	623922	31962	47588	390324	469874	75.31%
SISCO	22477	2000	13920	38397	200	0	350	550	1.43%
GRAND TOTAL	321804	98300	242215	662319	32162	47588	390674	470424	71.03%

AGENDA NO.12**Artisan Credit Card**

Sponsorship of proposals is yet to be received by the Bank Branches.

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	7947	1599	44983	12601
Central Bank of India	20581	8699	36806	15172
UCO Bank	760	548	1498	4005
Canara Bank	895	0	5452	1528
Vijaya Bank	580	25	770	250
Bank of Baroda	651	231	1061	465
Bank of India	349	29	1206	596
Union Bank of India	649	110	6578	8942
Punjab National Bank	897	943	2333	4513
Oriental Bank of Com	273	0	1107	792
AXIS Bank Ltd.	14	102	1001	222
Corporation Bank	411	0	145	185
HDFC Bank	613	0	308	200
IDBI Bank	1689	52064	2631	52064
Allahabad Bank	100	315	634	571
United Bank of India	310	1512	2169	10500
Indusind Bank	80	0	104	14
Indian Overseas Bank	51	25	532	1401
Syndicate Bank	667	70	1475	3037
Andhra Bank	580	441	1301	12555
ICICI Bank	1422	446	1452	446
Indian Bank	511	235	616	310
Dena Bank	1857	2829	4164	50468
Bank of Maharashtra	804	168	804	168
Yes Bank	79	58683	79	58683
P & S Bank	188	17	228	20
Bharatiya Mahila Bank	60	1	60	1
Kotak Mahindra Bank	86	1707	86	1707
Total Comm Banks	43104	130799	119583	241416
SISCO Bank Ltd.	4456	2520	17807	5734
GRAND TOTAL	47560	133319	137390	247150

Agenda No.14**WEAVERS CREDIT CARD SCHEME**

Sponsorship of proposals is yet to be received by the Bank Branches. The required card for the beneficiaries to be issued by the Competent Authority is under process.

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 30.09.2014

Name of Bank	Sanctioned		Disbursed		Reject.	Pend.
	Amt.	No.	Amt.	No.	No.	No.
State Bank of India	10	1438	10	980	0	0
Bank of Maharashtra	1	100	1	100	0	0
Dena Bank	1	60	1	60	0	0
SISCO Bank	8	4000	8	4000	0	0
TOTAL	20	5598	20	5140	0	0

SBI Ranka has received 22 nos. of proposals under DEDs which is under process for sanction.

AGENDA NO.16**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*

Considering the development of coverage in the State it was decided to form a sub-committee to review the position. Accordingly the committee has been formed and the 1st meeting of the committee scheduled to be held on 17.11.2014.

AGENDA NO.17

Miscellaneous

1. Pradhan Mantri Jan Dhan Yojana (PMJDY)

As per the directive of DFS, MOF, New Delhi each household in Sikkim is required to maintain at least one savings bank account. The list of villages-wards forwarded to Bank Branches. It has also been advised to the Branches to conduct survey on its own as per IBA format to identify and open savings account of uncovered households. It has also been advised as follows:

- a) Obtaining of certificate from the concerned GPU in connection with coverage of household.
- b) Conduct camps on every Saturday with a report to the Lead Bank Office for onward submission to the DFS, MoF, Gol.
- c) Activation/full utilization of CSP/BC for opening of accounts.
- d) Status of network connectivity.
- e) Conduct of Mega Camp under PMJDY on the last Saturday of each month in each District as per identification in collaboration/coordination with Seema Suraksha Bal (SSB)
- f) Daily reporting of opening of accounts to the Lead Bank Office for onward submission to DFS, MoF.
- g) PMJDY Toll free Number (18003453256) for any query and readressal of complaints publicized through Bank Branches & print media in vernacular language.

The present status of survey / GPU certificate/opening of accounts is as per Annexure-II.

2. Direct Cash Transfer

Under the captioned scheme, the state of Sikkim has been identified by the Govt. of India for 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 07.11.2014 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	3387	3798	3387
West	2086	1807	2086	1807
North	720	550	720	550
South	1587	791	1587	791
TOTAL	8191	6535	8191	6535

The status of seeding of accounts with Aadhaar of the respective beneficiaries eligible as pensioners (Widow, Handicapped and Old Age Pension under IGNOAPS / IGWPS / IGNDPS) 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

A fresh list of beneficiaries (**total 3875 Nos.**) under IGNOAPS / IGWPS & IGNDPS has been received by the Lead Bank Office and the same has been forwarded to the respective Bank Branches for seeding.

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. However, Lead Bank has taken initiation to extend the recovery enactment (Public Debt Recovery Act) in Sikkim for Commercial Banks.

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

ANNEXURE-I

BANK-WISE / SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLAN 2014-15 (PRIORITY SECTORS) : SIKKIM STATE

As on 30.09.2014

(Amt. in Rs'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	4677	270155	117	9879	2.5%	3.7%	2605	142587	116	10770	4.5%	7.6%	7282	412742	233	20649	3.2%	5.0%
C.B.I	3133	159930	63	4944	2.0%	3.1%	1699	95143	32	3138	1.9%	3.3%	4832	255073	95	8082	2.0%	3.2%
UCO Bank	644	35960	31	7098	4.8%	19.7%	410	21358	5	333	1.2%	1.6%	1054	57318	36	7431	3.4%	13.0%
Canara Bank	721	50783	8	2034	1.1%	4.0%	497	27762	11	6276	2.2%	22.6%	1218	78545	19	8310	1.6%	10.6%
Vijaya Bank	154	6560	0	0	0.0%	0.0%	64	3233	0	0	0.0%	0.0%	218	9793	0	0	0.0%	0.0%
B.O.B	139	7060	0	0	0.0%	0.0%	67	3405	0	0	0.0%	0.0%	206	10465	0	0	0.0%	0.0%
B.O.I	155	7860	0	0	0.0%	0.0%	108	5905	0	0	0.0%	0.0%	263	13765	0	0	0.0%	0.0%
Union Bank	1273	73483	4	155	0.3%	0.2%	732	42248	138	9777	18.9%	23.1%	2005	115731	142	9932	7.1%	8.6%
P.N.B	191	8560	0	0	0.0%	0.0%	98	4855	1	50	1.0%	1.0%	289	13415	1	50	0.3%	0.4%
O.B.C.	318	13620	0	0	0.0%	0.0%	155	8457	0	0	0.0%	0.0%	473	22077	0	0	0.0%	0.0%
AXIS Bank	434	27218	0	0	0.0%	0.0%	214	11592	0	0	0.0%	0.0%	648	38810	0	0	0.0%	0.0%
U.B.I.	512	30338	2	174	0.4%	0.6%	349	18804	4	763	1.1%	4.1%	861	49142	6	937	0.7%	1.9%
Corp.Bank	122	6060			0.0%	0.0%	53	2845	0	0	0.0%	0.0%	175	8905	0	0	0.0%	0.0%
HDFC Total	599	43176	107	9414	17.9%	21.8%	297	16029	78	7919	26.3%	49.4%	896	59205	185	17333	20.6%	29.3%
IDBI Total	391	25538	1	200	0.3%	0.8%	242	13924	0	0	0.0%	0.0%	633	39462	1	200	0.2%	0.5%
All'bd Bank	166	8560	5	125	3.0%	1.5%	56	3455	3	75	5.4%	2.2%	222	12015	8	200	3.6%	1.7%
IndusInd Tot	169	15778	0	0	0.0%	0.0%	126	6747	0	0	0.0%	0.0%	295	22525	0	0	0.0%	0.0%
I.O.B.	290	20838	21	1258	7.2%	9.2%	223	11810	12	900	7.6%	11.4%	513	32648	33	2158	6.4%	6.6%
Syndicate	155	6560	0	0	0.0%	0.0%	52	2705	0	0	0.0%	0.0%	207	9265	0	0	0.0%	0.0%
Andhra Bank	146	7360	0	0	0.0%	0.0%	47	2925	0	0	0.0%	0.0%	193	10285	0	0	0.0%	0.0%
ICICI Bank	387	24945	0	0	0.0%	0.0%	250	13535	66	7723	26.4%	57.1%	637	38480	66	7723	10.4%	20.1%
Indian Bank	128	7880	0	0	0.0%	0.0%	50	2705	0	0	0.0%	0.0%	178	10585	0	0	0.0%	0.0%
Dena total	166	15278	6	485	3.6%	3.2%	122	6809	0	0	0.0%	0.0%	288	22087	6	485	2.1%	2.2%
BoM	122	6060	0	0	0.0%	0.0%	45	2205	3	300	6.7%	13.6%	167	8265	3	300	1.8%	3.6%
P&S Bank	137	5560	0	0	0.0%	0.0%	48	2285	0	0	0.0%	0.0%	185	7845	0	0	0.0%	0.0%
Yes bank	137	5560	0	0	0.0%	0.0%	40	1891	0	0	0.0%	0.0%	177	7451	0	0	0.0%	0.0%
BMB	137	5560	0	0	0.0%	0.0%	38	1870	1	50	2.6%	2.7%	175	7430	1	50	0.6%	0.7%
Kotak Mah.	137	5560	0	0	0.0%	0.0%	43	2024	0	0	0.0%	0.0%	180	7584	0	0	0.0%	0.0%
Tot. for CBs	15740	901800	365	35766	2.3%	4.0%	8730	479113	470	48074	5.4%	10.0%	24470	1380913	835	83840	3.4%	6.1%
SISCO Bank	3897	218400	28	34353	0.7%	15.7%	1288	73194	22	7754	1.7%	10.6%	5185	291594	50	42107	1.0%	14.4%
TOTAL	19637	1120200	393	70119	2.0%	6.3%	10018	552307	492	55828	4.9%	10.1%	29655	1672507	885	125947	3.0%	7.5%

BANK-WISE & SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLAN 2014-15 : SIKKIM STATE

As on 30.09.2014

(Amt. in Rs'000)

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	489	68227	13	6918	2.7%	10.1%	2485	923533	654	412675	26.3%	44.7%	10256	1404502	900	440242	8.8%	31.3%
C.B.I	279	38509	1	300	0.4%	0.8%	802	222113	55	13153	6.9%	5.9%	5913	515695	151	21535	2.6%	4.2%
UCO Bank	110	14888	1	100	0.9%	0.7%	256	77344	41	13569	16.0%	17.5%	1420	149550	78	21100	5.5%	14.1%
Canara Bank	151	22380	4	764	2.6%	3.4%	444	123358	13	14770	2.9%	12.0%	1813	224283	36	23844	2.0%	10.6%
Vijaya Bank	45	6447	0	0	0.0%	0.0%	80	34710	23	22415	28.8%	64.6%	343	50950	23	22415	6.7%	44.0%
B.O.B	26	3947	0	0	0.0%	0.0%	170	104710	7	21030	4.1%	20.1%	402	119122	7	21030	1.7%	17.7%
B.O.I	44	5947	0	0	0.0%	0.0%	80	34710	0	0	0.0%	0.0%	387	54422	0	0	0.0%	0.0%
Union Bank	186	24840	0	0	0.0%	0.0%	544	182823	92	33783	16.9%	18.5%	2735	323394	234	43715	8.6%	13.5%
P.N.B	35	4447	11	8482	31.4%	190.7%	76	34710	36	58009	47.4%	167.1%	400	52572	48	66541	12.0%	126.6%
O.B.C.	73	9894	0	0	0.0%	0.0%	166	79420	5	3195	3.0%	4.0%	712	111391	5	3195	0.7%	2.9%
AXIS Bank	75	11041	0	0	0.0%	0.0%	199	63634	0	0	0.0%	0.0%	922	113485	0	0	0.0%	0.0%
U.B.I.	91	13694	1	210	1.1%	1.5%	191	62924	7	8935	3.7%	14.2%	1143	125760	14	10082	1.2%	8.0%
Corp.Bank	44	6247	0	0	0.0%	0.0%	75	29710	3	569	4.0%	1.9%	294	44862	3	569	1.0%	1.3%
HDFC Total	152	22756	2	10000	1.3%	43.9%	331	95748	30	11695	9.1%	12.2%	1379	177709	217	39028	15.7%	22.0%
IDBI Total	50	7384	0	0	0.0%	0.0%	238	58234	9	3434	3.8%	5.9%	921	105080	10	3634	1.1%	3.5%
All'bd Bank	30	4447	0	0	0.0%	0.0%	71	29710	64	24014	90.1%	80.8%	323	46172	72	24214	22.3%	52.4%
IndusInd Tot	30	4547	0	0	0.0%	0.0%	131	41114	0	0	0.0%	0.0%	456	68186	0	0	0.0%	0.0%
I.O.B.	43	6494	0	0	0.0%	0.0%	167	54324	12	2224	7.2%	4.1%	723	93466	45	4382	6.2%	4.7%
Syndicate	30	4447	0	0	0.0%	0.0%	59	21710	9	2070	15.3%	9.5%	296	35422	9	2070	3.0%	5.8%
Andhra Bank	34	5147	0	0	0.0%	0.0%	44	12710	7	2432	15.9%	19.1%	271	28142	7	2432	2.6%	8.6%
ICICI Bank	58	8594	0	0	0.0%	0.0%	187	50926	0	0	0.0%	0.0%	882	98000	66	7723	7.5%	7.9%
Indian Bank	26	3947	0	0	0.0%	0.0%	41	12710	0	0	0.0%	0.0%	245	27242	0	0	0.0%	0.0%
Dena total	28	4147	0	0	0.0%	0.0%	119	35794	70	15126	58.8%	42.3%	435	62028	76	15611	17.5%	25.2%
BoM	20	2947	2	807	10.0%	27.4%	59	20710	3	4288	5.1%	20.7%	246	31922	8	5395	3.3%	16.9%
P&S Bank	16	2447	0	0	0.0%	0.0%	25	4710	4	100	16.0%	2.1%	226	15002	4	100	1.8%	0.7%
Yes bank	20	2997	0	0	0.0%	0.0%	44	9710	0	0	0.0%	0.0%	241	20158	0	0	0.0%	0.0%
BMB	16	2447	89	4381	556.3%	179.0%	25	4700	1	170	4.0%	3.6%	216	14577	91	4601	42.1%	31.6%
Kotak Mah.	16	2447	0	0	0.0%	0.0%	25	4700	0	0	0.0%	0.0%	221	14731	0	0	0.0%	0.0%
Tot. for CBs	2217	315703	124	31962	5.6%	10.1%	7134	2431209	1145	667656	16.0%	27.5%	33821	4127825	2104	783458	6.2%	19.0%
SISCO Bank	196	26327	3	200	1.5%	0.8%	602	166691	46	15032	7.6%	9.0%	5983	484612	99	57339	1.7%	11.8%
TOTAL	2413	342030	127	32162	5.3%	9.4%	7736	2597900	1191	682688	15.4%	26.3%	39804	4612437	2203	840797	5.5%	18.2%