

NETWORK OF BANK BRANCHES

As on 31.12.2014

	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	2	1	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
30	SOUTH INDIAN BANK	1	0	1
	TOTAL	130	94	36

Type of Banks	No. of Banks	No. of Branches
Public Sector Banks	22	96
Private Sector Banks	7	20
Co-operative Banks	1	14
Total	30	130

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	2	0	0	2
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
30	SOUTH INDIAN BANK	0	1	0	0	1
TOTAL		10	76	28	16	130

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 *

***Establishment of Currency Chest in Mangan is delayed on account of stringent guidelines of RBI and Gol. However, GM, RBI, Gangtok informed the house on 43rd SLBC Meeting dated 19th November 2014 that the issue will be placed again before RBI, Kolkata and Gol for some relaxation as a special case in NE area.**

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 proposed to inaugurate the Clearing House at Gyalshing in the month of February 2015.
- b. **Namchi (South district):** HDFC Bank Ltd. dropped out the proposal. The State Bank of India has taken initiation to establish the Clearing House at Namchi and proposed to inaugurate by February 2015.

Number of ATMs in the State of Sikkim

(As on 31.12.2014)

	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

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 43rd State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 19th November 2014 at Mayfair Resort, Gangtok

The Minutes of the 43rd State Level Banker's Committee (SLBC) Meeting for Sikkim held on 19th November, 2014 at Mayfair Resort, Gangtok were duly circulated under cover of letter no. LB/30/183 dated 27.12.2014. 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 43rd SLBC Meeting held on 19th November, 2014 at Gangtok.

Action Point	Action Centre	Action Taken
1. Bank Branches to ensure completion of survey under PMJDY by the end of November 2014 and open accounts of left out households by 15 th December 2014.	Bank Branches	The designated Bank Branches efficiently conducted the task. Saturation certificate from the District Authorities and State Authorities obtained and submitted to DFS, MoF, Gol. Reports are enclosed with the Agenda Paper. (Annexure-I)
2. The meeting of the SLCC (State Level Co-ordination Committee, Chairperson-Chief Secretary, GoS) on unauthorized collection of public deposit and shadow banking to be held soon.		A request letter forwarded to the Chief Secretary, Govt. of Sikkim from LBO, Gangtok to convene the meeting. Recommended to continue the Action point if the same not been convened before 44 th SLBC dated 16.02.2015.
3. DLRC Meeting to be convened in all the districts.	Lead Bank Office	DLRC Meeting will be convened during February to March 2015 confirming the dates from Public Representatives to review the position of December 2014.
4. Monthly FLCC camp to be conducted by Rural Branches.	Bank Branches	Bank Branches are repeatedly informed to conduct and submit the report to RBI. The action point to be continued. Present position as per Annexure-II

<p>5. Sub-Committee on Financial Inclusion to meet once in a month.</p>	<p>FI Sub-Committee</p>	<p>Three meetings of Sub-Committee since done under the chairmanship of RBI. The minutes of 3rd meeting is enclosed. 4th meeting is scheduled to be held on 20.02.2015.</p>
<p>6. SLBC Forum to be represented by only Controllers of the respective Banks.</p>	<p>Controllers</p>	<p>Controllers are being informed vide Lead Bank letter no. LB/30/225 dated 06.02.2015. Emailed on 06.02.2015.</p>
<p>7. Financing of Joint Liability Group (JLG) to be included as an agenda item in the next SLBC Meeting.</p>	<p>Lead Bank Office</p>	<p>Included in the 44th SLBC Agenda item. Advised Branches of Allotment vide letter no. LB/30/125 dated 10.10.2014 Matter discussed by NABARD with Branch Managers on different occasions.</p>
<p>8. Sub-sector wise achievement under Agriculture to be furnished in the next SLBC Meeting.</p>	<p>Lead Bank Office</p>	<p>Since attached in the Agenda Paper of 44th SLBC, Sikkim. (Annexure-III)</p>
<p>9. Roadmap 2013-16 on Financial Inclusion will be a main agenda item in SLBC meetings henceforth.</p>	<p>Lead Bank Office</p>	<p>The present status reflected in Agenda item no.16 of 44th SLBC Meeting dated 16.02.2015. The RBI, Gangtok will apprise the present status.</p>
<p>10. Opening of Clearing House at Namchi and Gyalshing by SBI and CBI respectively.</p>	<p>Controllers of SBI and CBI</p>	<p>Both the clearing house are supposed to be inaugurated during February 2015. The respective Controller may apprise the current position.</p>
<p>11. SLBC Convenor to write letter of displeasure to designated banks as specifically directed by GM & Officer-in-charge, RBI, Gangtok.</p>	<p>SLBC Convenor</p>	<p>Controllers are being informed vide Lead Bank letter no. LB/30/225 dated 06.02.2015. Emailed on 06.02.2015.</p>

AGENDA NO: 3**Credit : Deposit Ratio / Credit + Investment : Deposit Ratio as on 31.12.2014** (Amount in Rs.'000)

Banks	C:D Ratio as on 31.12.13	C+I:D Ratio as on 31.12.13	As on 31.12.2014						As on 31.12.2014			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	35.6%	59.3%	15192778	5807819	38.2%	6865531	12673350	83.4%	15192778	15504258	102.1%	2830908
C B I	14.8%	34.4%	8601862	1447020	16.8%	1501800	2948820	34.3%	8601862	2948820	34.3%	
UCO Bank	16.1%	16.1%	1433416	207194	14.5%	0	207194	14.5%	1433416	207194	14.5%	
Canara Bank	9.0%	183.7%	4015014	361108	9.0%	6503100	6864208	171.0%	4015014	6864208	171.0%	
Vijaya Bank	12.9%	12.9%	1524213	130479	8.6%	0	130479	8.6%	1524213	130479	8.6%	
Bank of Baroda	77.4%	77.4%	803070	980110	122.0%	0	980110	122.0%	803070	980110	122.0%	
Bank of India	5.9%	25.8%	795576	73661	9.3%	175500	249161	31.3%	795576	249161	31.3%	
Union Bank of India	36.6%	36.6%	2630539	877652	33.4%	0	877652	33.4%	2630539	877652	33.4%	
P N B	70.2%	70.2%	552151	390932	70.8%	0	390932	70.8%	552151	390932	70.8%	
O B C	39.5%	39.5%	610768	300060	49.1%	0	300060	49.1%	610768	300060	49.1%	
Corporation Bank	61.1%	61.1%	384438	271414	70.6%	0	271414	70.6%	384438	271414	70.6%	
IDBI Bank	10.5%	130.8%	2255589	41522	1.8%	3250000	3291522	145.9%	2255589	3291522	145.9%	
Allahabad Bank	6.1%	33.5%	1283546	131177	10.2%	433926	565103	44.0%	1283546	565103	44.0%	
United Bank of India	220.3%	220.3%	678610	709048	104.5%	0	709048	104.5%	678610	709048	104.5%	
I O B	48.0%	48.0%	229292	95310	41.6%	0	95310	41.6%	229292	95310	41.6%	
Syndicate Bank	31.5%	31.5%	207700	57824	27.8%	0	57824	27.8%	207700	57824	27.8%	
Andhra Bank	8.5%	8.5%	164265	49468	30.1%	0	49468	30.1%	164265	49468	30.1%	
Indian Bank	5.3%	5.3%	296300	33330	11.2%	0	33330	11.2%	296300	33330	11.2%	
Dena Bank	48.8%	499.1%	419254	254182	60.6%	1246746	1500928	358.0%	419254	1500928	358.0%	
B o M	17.7%	17.7%	305335	95886	31.4%	0	95886	31.4%	305335	95886	31.4%	
P&S Bank	0.4%	0.4%	51263	6424	12.5%	0	6424	12.5%	51263	6424	12.5%	
Bharatiya Mahila Bank	0.0%	0.0%	4918	4452	90.5%	0	4452	90.5%	4918	4452	90.5%	
Tot. Pub Sector Bank	29.7%	69.5%	42439897	12687180	29.9%	19976603	32663783	77.0%	46454911	35494691	76.4%	
AXIS Bank Ltd.	15.4%	15.4%	3774893	539618	14.3%	0	539618	14.3%	3774893	539618	14.3%	
HDFC Bank	22.3%	22.3%	3488087	604348	17.3%	0	604348	17.3%	3488087	604348	17.3%	
IndusInd Bank	146.5%	146.5%	898211	627929	69.9%	0	627929	69.9%	898211	627929	69.9%	
ICICI Bank	1071.9%	1071.9%	533812	6381618	1195.5%	0	6381618	1195.5%	533812	6381618	1195.5%	
YES Bank	34.3%	34.3%	150900	19756	13.1%	0	19756	13.1%	150900	19756	13.1%	
Kotak Mahindra Bank	0.0%	0.0%	21154	0	0.0%	0	0	0.0%	21154	0	0.0%	
Total Pvt SB	174.9%	174.9%	8867057	8173269	92.2%		8173269	92.2%	8867057	8173269	92.2%	
Total for C B	40.5%	77.3%	51306954	20860449	40.7%	19976603	40837052	79.6%	51306954	40837052	79.6%	
SISCO Bank	60.8%	60.8%	3097033	1187377	38.3%	0	1187377	38.3%	3097033	1187377	38.3%	0
TOTAL	37.8%	68.8%	54403987	22047826	40.5%	19976603	42024429	77.2%	54403987	44855337	82.4%	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	5624800
	LANCO Teesta Hydropower Ltd.	466800
	NSL Tiding Power	411500
	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		19976603

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 31st December 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.	21931	4908	22.4%	13235	3744	28.3%	349273	175060	50.1%	384439	183712	47.8%
C.B.I.	36728	1954	5.3%	30570	570	1.9%	42737	4142	9.7%	110035	6666	6.1%
UCO Bank	2117	877	41.4%	259	239	92.3%	17967	13262	73.8%	20343	14378	70.7%
Canara	5034	890	17.7%	67442	58000	86.0%	22474	0	0.0%	94950	58890	62.0%
Vijaya	93	46	49.5%	0	0	0.0%	5326	3163	59.4%	5419	3209	59.2%
B.O.B.	262	13	5.0%	505	169	33.5%	116	60	51.7%	883	242	27.4%
B.O.I.	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Union Bank	3825	45	1.2%	450	19	4.2%	34265	1681	4.9%	38540	1745	4.5%
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.	2917	0	0.0%	2965	0	0.0%	44358	0	0.0%	50240	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	502	23	5%	0	0	0.0%	1500	0	0%	2002	23	1.1%
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%	14761	48	0.3%	15110	373	2.5%
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%	347	166	47.8%	347	166	47.8%
Dena Bank	2535	2125	83.8%	0	0	0.0%	30	30	100.0%	2565	2155	84.0%
BoM	317	317	100.0%	46858	46858	0.0%	38939	38939	100.0%	86114	86114	100.0%
BMB	0	0	0.0%	85	79	92.9%	124	116	93.5%	209	0	0.0%
Total for CBs	96034	22402	23.3%	171112	112227	65.6%	643287	269664	41.9%	910433	404293	44.4%
SISCO Bank	53895	14439	26.8%	8735	282	3.2%	100006	34856	34.9%	162636	49577	30.5%
TOTAL	149929	36841	24.6%	179847	112509	62.6%	743293	304520	41.0%	1073069	453870	42.3%

Recovery position in Govt. Sponsored Schemes as on 31st December, 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.	8	8	100.0%	288	63	21.9%	43	35	81.4%	339	106	31.3%
C.B.I.	875	149	17.0%	8493	4310	50.7%	1216	40	3.3%	10584	4499	42.5%
UCO Bank	106	8	7.5%	47	14	29.8%	554	359	64.8%	707	381	53.9%
Canara	0	0	0.0%	0	0	0.0%	224	224	100.0%	224	224	100.0%
Vijaya	0	0	0.0%	455	0	0.0%	35	0	0.0%	490	0	0.0%
B.O.B.	134	0	0.0%	0	0	0.0%	0	0	0.0%	134	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%	642	0	0.0%	0	0	0.0%	642	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	1239	186	15.0%	11772	4685	39.8%	4500	813	18.1%	17511	5684	32.5%
SISCO Bank	2179	377	17.3%	0	0	0.0%	0	0	0.0%	2179	377	17.3%
TOTAL	3418	563	16.5%	11772	4685	39.8%	4500	813	18.1%	19690	6061	30.8%

AGENDA NO. 5**Review of Performance under Annual Credit Plan 2014-15 including NPS for the quarter ended 31st December 2014**

Overall achievement by banks (both priority sector and non-priority sector advances) stood at 87.4%.

Achievement under Priority and Non-Priority Sector as on 31.12.2014

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	12199	1769502	8134	2959455	66.7%	167.2%
Central Bank of India	6471	622195	584	128197	9.0%	20.6%
UCO Bank	1590	183550	155	40011	9.7%	21.8%
Canara Bank	1973	256283	100	37341	5.1%	14.6%
Vijaya Bank	468	75950	29	24022	6.2%	31.6%
Bank of Baroda	602	159122	19	77237	3.2%	48.5%
Bank of India	487	74422	0	0	0.0%	0.0%
Union Bank of India	3040	382394	574	120980	18.9%	31.6%
Punjab National Bank	500	72572	67	73833	13.4%	101.7%
Oriental Bank of Comm.	1042	177391	121	40016	11.6%	22.6%
Corporation Bank	444	74862	15	3846	3.4%	5.1%
IDBI Bank	979	141128	33	10616	3.4%	7.5%
Allahabad Bank	383	58172	114	125712	29.8%	216.1%
United Bank of India	1283	152760	24	15862	1.9%	10.4%
Indian Overseas Bank	818	112466	97	13327	11.9%	11.8%
Syndicate Bank	346	45422	44	5302	12.7%	11.7%
Andhra Bank	321	38142	8	33328	2.5%	87.4%
Indian Bank	295	37242	20	21125	6.8%	56.7%
Dena Bank	485	72028	352	97213	72.6%	135.0%
Bank of Maharashtra	286	40922	61	70268	21.3%	171.7%
Punjab & Sind Bank	250	19802	16	4488	6.4%	22.7%
Bharatiya Mahila Bank	240	18177	91	4601	37.9%	25.3%
Tot. for Comm. Banks	34502	4584504	10658	3906780	30.9%	85.2%
AXIS Bank Ltd.	1232	174485	0	0	0.0%	0.0%
HDFC Bank	1758	257509	757	285008	43.1%	110.7%
IndusInd Bank	561	88186	0	0	0.0%	0.0%
ICICI Bank	939	213222	134	801917	14.3%	376.1%
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	891	1086925	17.8%	139.9%
SISCO Bank Ltd.	6398	565112	456	184932	7.1%	32.7%
TOTAL	45900	5926307	12005	5178637	26.2%	87.4%

Review of Performance under Annual Credit Plan 2014-15
for the quarter ended 31st December, 2014 for Priority Sector Advances

All banks together disbursed Rs. 251.35 crores till the end of 3rd quarter under priority sector advances @ 54.5% of achievement under ACP

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	10256	1404502	5367	1796704	52.3%	127.9%
Central Bank of India	5913	515695	257	33103	4.3%	6.4%
UCO Bank	1420	149550	110	32771	7.7%	21.9%
Canara Bank	1813	224283	40	27184	2.2%	12.1%
Vijaya Bank	343	50950	23	22415	6.7%	44.0%
Bank of Baroda	402	119122	10	35095	2.5%	29.5%
Bank of India	387	54422	0	0	0.0%	0.0%
Union Bank of India	2735	323394	486	92042	17.8%	28.5%
Punjab National Bank	400	52572	48	66541	12.0%	126.6%
Oriental Bank of Comm.	712	111391	7	5895	1.0%	5.3%
Corporation Bank	294	44862	3	569	1.0%	1.3%
IDBI Bank	921	105080	19	7542	2.1%	7.2%
Allahabad Bank	323	46172	106	105502	32.8%	228.5%
United Bank of India	1143	125760	19	11122	1.7%	8.8%
Indian Overseas Bank	723	93466	83	8458	11.5%	9.0%
Syndicate Bank	296	35422	9	2070	3.0%	5.8%
Andhra Bank	271	28142	8	33328	3.0%	118.4%
Indian Bank	245	27242	0	0	0.0%	0.0%
Dena Bank	435	62028	101	22149	23.2%	35.7%
Bank of Maharashtra	246	31922	45	65398	18.3%	204.9%
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	6836	2372589	23.0%	65.3%
AXIS Bank Ltd.	922	113485	0	0	0.0%	0.0%
HDFC Bank	1379	177709	222	46193	16.1%	26.0%
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	288	53916	7.0%	11.0%
SISCO Bank Ltd.	5983	484612	167	87036	2.8%	18.0%
TOTAL	39804	4612437	7291	2513541	18.3%	54.5%

Agriculture and Allied Activities

The overall achievement under this sector recorded at 11.7% at the end of 3rd quarter.

(As on 31.12.2014)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	7282	412742	663	55772	9.1%	13.5%
Central Bank of India	4832	255073	186	14525	3.8%	5.7%
UCO Bank	1054	57318	47	9086	4.5%	15.9%
Canara Bank	1218	78545	22	10750	1.8%	13.7%
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	250	21395	12.5%	18.5%
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	6	1411	0.9%	3.6%
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	61	3818	11.9%	11.7%
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	11	1454	3.8%	6.6%
Bank of Maharashtra	167	8265	4	750	2.4%	9.1%
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	1266	120198	5.9%	10.0%
AXIS Bank Ltd.	648	38810	0	0	0.0%	0.0%
HDFC Bank	896	59205	186	21494	20.8%	36.3%
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	252	29217	8.9%	16.8%
SISCO Bank Ltd.	5185	291594	73	45931	1.4%	15.8%
TOTAL	29655	1672507	1591	195346	5.4%	11.7%

Performance up to 30.09.2014	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	29655	1672507	885	125947	3.0%	7.5%

B. Industry Sector

The overall achievement under this sector recorded at 253.5% at the end of 3rd quarter.

(As on 31.12.2014)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	489	68227	2139	784047	437.4%	1149.2%
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	5	1664	3.3%	7.4%
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	3	1130	1.6%	4.5%
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	4	55993	20.0%	1900.0%
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	2254	856307	120.8%	325.2%
AXIS Bank Ltd.	75	11041	0	0	0.0%	0.0%
HDFC Bank	152	22756	3	10088	2.0%	44.3%
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	3	10088	0.9%	19.3%
SISCO Bank Ltd.	196	26327	8	741	4.1%	2.8%
TOTAL	2413	342030	2265	867136	93.9%	253.5%

Performance up to 30.09.2014	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	2413	342030	127	32162	5.3%	9.4%

C. Tertiary Sector

The overall achievement under this sector recorded at 55.9% at the end of 3rd quarter.

(As on 31.12.2014)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	2485	923533	2565	956885	103.2%	103.6%
Central Bank of India	802	222113	70	18278	8.7%	8.2%
UCO Bank	256	77344	62	23585	24.2%	30.5%
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	10	35095	5.9%	33.5%
Bank of India	80	34710	0	0	0.0%	0.0%
Union Bank of India	544	182823	233	69517	42.8%	38.0%
Punjab National Bank	76	34710	36	58009	47.4%	167.1%
Oriental Bank of Comm.	166	79420	7	5895	4.2%	7.4%
Corporation Bank	75	29710	3	569	4.0%	1.9%
IDBI Bank	238	58234	13	6131	5.5%	10.5%
Allahabad Bank	71	29710	98	105302	138.0%	354.4%
United Bank of India	191	62924	12	9975	6.3%	15.9%
Indian Overseas Bank	167	54324	22	4640	13.2%	8.5%
Syndicate Bank	59	21710	9	2070	15.3%	9.5%
Andhra Bank	44	12710	8	33328	18.2%	262.2%
Indian Bank	41	12710	0	0	0.0%	0.0%
Dena Bank	119	35794	90	20695	75.6%	57.8%
Bank of Maharashtra	59	20710	37	8655	62.7%	41.8%
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	3316	1396084	53.3%	64.5%
AXIS Bank Ltd.	199	63634	0	0	0.0%	0.0%
HDFC Bank	331	95748	33	14611	10.0%	15.3%
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	33	14611	3.6%	5.5%
SISCO Bank Ltd.	602	166691	86	40364	14.3%	24.2%
TOTAL	7736	2597900	3435	1451059	44.4%	55.9%

Performance up to 30.09.2014	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	7736	2597900	1191	682688	15.4%	26.3%

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

(As on 31.12.2014)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	1943	365000	2767	1162751	142.4%	318.6%
Central Bank of India	558	106500	327	95094	58.6%	89.3%
UCO Bank	170	34000	45	7240	26.5%	21.3%
Canara Bank	160	32000	60	10157	37.5%	31.7%
Vijaya Bank	125	25000	6	1607	4.8%	6.4%
Bank of Baroda	200	40000	9	42142	4.5%	105.4%
Bank of India	100	20000	0	0	0.0%	0.0%
Union Bank of India	305	59000	88	28938	28.9%	49.0%
Punjab National Bank	100	20000	19	7292	19.0%	36.5%
Oriental Bank of Comm.	330	66000	114	34121	34.5%	51.7%
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	14	4869	14.7%	25.6%
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	251	75064	502.0%	750.6%
Bank of Maharashtra	40	9000	16	4870	40.0%	54.1%
Punjab & Sind bank	24	4800	12	4388	50.0%	91.4%
Bharatiya Mahila Bank	24	3600	0	0	0.0%	0.0%
Total for Comm.Banks	4994	966900	3822	1534191	76.5%	158.7%
AXIS Bank Ltd.	310	61000	0	0	0.0%	0.0%
HDFC Bank	379	79800	535	238815	141.2%	299.3%
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	603	1033009	51.0%	330.9%
SISCO Bank Ltd.	415	80500	289	97896	69.6%	121.6%
TOTAL	6591	1359600	4714	2665096	71.5%	196.0%

Performance up to 30.09.2014	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	3591	1359600	2939	2144898	44.6%	157.8%

AGENDA NO. 6**Review of other Priority Sector Advances and other Special Programmes as on 31st December 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 31.12.2014)

(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	14	8	5594	3	2331	1	5
C.B.I.	30	3652	9	6	1696	5	934	1	2
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	1	0	0	0	0	0	1
Union Bank	14	1704	8	1	25	1	20	0	7
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	1	1	475	1	475	0	0
Allahabad Bank	3	365	0	0	0	0	0	0	0
U.B.I.	9	1095	1	1	403	1	190	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	1	0	0	0	0	1	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	36	18	9000	12	4757	3	15

SBI Pakyong: 1, SBI Namchi-1, SBI Jorethang-1, SBI Melli-2, SBI, CBI Rangpo-1, CBI Mangalbarey-1, Bank of India-1, Union Bank of India, Jorethang-4, Union Bank of India, Namchi-1, Union Bank of India, Geyzing-2

P M E G P
Sponsored by KVIC

(As on 31.12.2014)

(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	17	6	2050	1	484	2	9
C.B.I.	34	4122	5	0	0	0	0	0	5
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	1	500	0	0	2	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	3	0	0	0	0	0	3
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	28	7	2550	1	484	4	17

SBI Sombaria-1, SBI Namchi-1, SBI Temi-2, SBI Yangang-3, SBI Ranka-2, CBI Namchi-1, CBI Mangalbarey-3, CBI Dentam-1, UBI Namchi-3,

P M E G P
Sponsored by SKVIB

(As on 31.12.2014)

(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	3	0	0	0	0	0	3
C.B.I.	34	4122	3	0	0	0	0	0	3
UCO Bank	9	1092	1	0	0	0	0	0	1
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	1	0	0	0	0	0	1
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	8	0	0	0	0	0	8

SBI Ravangla-1, SBI Sombaria-1, SBI Pelling-1, CBI Pakyong-1, CBI Geyzing-1, CBI Soreng-1, UCO Ranipool-1, Oriental Bank of Commerce, Singtam-1,

**2. National Urban Livelihood Mission (NULM)
Self Employment Programme**

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.

As per instruction from Ministry of Housing & Urban Poverty Alleviation, UPA Division, Govt. of India vide circular no. K-14014/37/2010-UPA-FTS-594 dated 14th January 2015 the target has been allotted to Bank branches of four District Headquarters (Gangtok, Gyalshing, Namchi, Mangan) vide Lead Bank letter no. LB/30/227 dated 06.02.2015

AGENDA NO. 7

Promotion of Self Help Groups (SHGs)

Savings 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.	21	213	2	100	0	0	1	15	1	15
C.B.I.	40	927	9	892	0	0	31	71	1	65
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	-	-	-	-	-	-	-	-	-	-
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			16	51	0	0
Total PSBs	107	1258	17	1096	-	-	93	407	2	80
SISCO Bank	120	1323	4	434	24	2332	114	1002	10	610
TOTAL	227	2581	21	1530	24	2332	207	1409	12	690

Under the supervision of NABARD till date 974 Women SHG has been formed out of which 605 nos. are savings linked and 58 credit linked.(Annexure-IV)

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

The position on issuance of Kisan Credit Cards (KCC) in the State as on 31.12.2014 is furnished below.

KISAN CREDIT CARD

(As on 31.12.2014)

(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	75	5376	1857	92643
Central Bank of India	3133	216	10307	840	48441
UCO Bank	644	0	0	0	0
Union Bank of India	1273	91	4738	275	13870
IDBI Bank	391	22	1495	22	1495
United Bank of India	512	23	2350	86	5679
Dena Bank	166	20	1775	21	2946
Canara Bank	721	16	850	16	850
Vijaya Bank	154	1	19	1	19
Bank of Baroda	139	13	232	13	232
Bank of India	155	19	169	19	169
Punjab National Bank	191	10	175	10	175
Oriental Bank of Comm.	318	0	0	0	0
Corporation Bank	122	0	0	0	0
Allahabad Bank	166	5	125	21	440
Indian Overseas Bank	290	0	0	0	0
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	1	50	1	50
Punjab & Sind Bank	137	0	0	0	0
Bharatiya Mahila Bank	137	0	0	0	0
Total for Comm.Banks	13877	513	27736	3183	167084
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	689	3	690
Yes Bank	137	0	0	0	0
Kotak Mahindra Bank	137	0	0	0	0
Total Pvt Banks	1863	110	10103	121	11992
SISCO Bank	3897	710	37001	3373	93721
GRAND TOTAL	19637	1333	74840	6677	272797

Performance up to 30.09.2014	Target	KCC issued during the year		KCC Outstanding	
	No.	No.	Amount	No.	Amount
TOTAL	19637	1428	87292	7907	332513

AGENDA NO. 9**Housing Finance Scheme**

The position of Housing Loan is as below: (As on 31.12.2014)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	641	488756	966	205881	150.7%	42.1%
Central Bank of India	138	86100	18	5560	13.0%	6.5%
UCO Bank	40	29261	9	6311	22.5%	21.6%
Union Bank of India	99	74100	116	42070	117.2%	56.8%
IDBI Bank	21	14000	0	0	0.0%	0.0%
United Bank of India	36	26960	5	3855	13.9%	14.3%
Dena Bank	15	12000	22	6200	146.7%	51.7%
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	8	33895	8.0%	42.4%
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	3	2950	6.4%	7.7%
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	1182	351933	86.4%	34.4%
AXIS Bank Ltd.	25	21000	0	0	0.0%	0.0%
HDFC Bank	16	12000	1	134	6.3%	1.1%
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	1	134	1.4%	0.2%
SISCO Bank Ltd.	83	59000	23	15234	27.7%	25.8%
TOTAL	1524	1138237	1206	367301	79.1%	32.3%

Performance up to 30.09.2014	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	1524	1138237	535	199540	35.1%	17.5%

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

As on 31.12.2014

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	104	33775	49	7683	47.1%	22.7%
Central Bank of India	59	19065	5	1481	8.5%	7.8%
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	15	3701	30.6%	23.7%
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	1	40	10.0%	1.2%
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	84	18135	17.8%	11.9%
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	1	150	3.0%	1.4%
TOTAL	624	201090	85	18285	13.6%	9.1%

Performance up to 30.09.2014	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	624	201090	41	10046	6.6%	5.0%

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

As on 31.12.2014

(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	784047	52774	686632	1523453	843.82%
C B I	35236	2500	31104	68840	300	1021	3365	4686	6.81%
UCO Bank	13979	3000	5900	22879	100	4061	9905	14066	61.48%
Canara	21780	6200	12320	40300	1664	191	10965	12820	31.81%
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	1130	2852	18533	22515	40.80%
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	10088	0	14459	24547	53.30%
IDBI Bank	7284	1300	5010	13594	0	2300	3794	6094	44.83%
Allahabad	4447	1200	3461	9108	0	11192	6523	17715	194.50%
United Bank	13033	2000	4000	19033	210	0	420	630	3.31%
IndusInd	4547	3000	4856	12403	0	0	0	0	0.00%
I O B	6494	3500	4400	14394	0	1626	2514	4140	28.76%
Syndicate	4447	1000	2000	7447	0	0	1970	1970	26.45%
Andhra Bnk	5147	0	300	5447	0	1065	707	1772	32.53%
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	14495	14495	183.36%
B O M	2947	1000	2461	6408	55993	2447	3940	62380	973.47%
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	866395	87379	815584	1769358	283.59%
SISCO	22477	2000	13920	38397	741	0	4800	5541	14.43%
GRAND TOTAL	321804	98300	242215	662319	867136	87379	820384	1774899	267.98%

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	7742	117	41617	12601
Central Bank of India	19811	10689	36305	17764
UCO Bank	1213	536	1731	2563
Canara Bank	1025	0	5582	1528
Vijaya Bank	646	1238	864	1383
Bank of Baroda	1117	885	1517	1119
Bank of India	453	167	1332	987
Union Bank of India	2565	733	8169	9273
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	1381	0	1689	200
IDBI Bank	1380	51953	2672	51953
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	302	273	401	835
ICICI Bank	450	415	450	415
Indian Bank	561	630	666	940
Dena Bank	1866	2279	5018	55500
Bank of Maharashtra	1099	497	1099	497
Yes Bank	79	58683	79	58683
P & S Bank	188	17	246	47
Bharatiya Mahila Bank	1127	20	1127	20
Kotak Mahindra Bank	86	1707	86	1707
Total Comm Banks	45894	133806	120150	239250
SISCO Bank Ltd.	3383	1827	18684	23695
GRAND TOTAL	49277	135633	138834	262945

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 31.12.2014

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	4	400	4	400	0	0
Dena Bank	1	60	1	60	0	0
SISCO Bank	8	4000	8	4000	0	0
TOTAL	23	5898	23	5440	0	0

8 Nos. of proposals pertaining to State Bank of India is under process for sanction within February 2015.

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*
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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 3 meetings of the committee already convened.(Annexure-V)

AGENDA NO.17

Joint Liability Group

As per instruction from Govt. of India through NABARD, Gangtok a revised target for financing 100 Nos. of Joint Farming Group through JLG Mode for the State of Sikkim during 2014-15 to bring farming groups under the banking sector under "Bhoomi Heen Kisan" plan.

The allocation of Branch wise target since been advised vide Lead Bank letter no. LB/30/125 dated 10.10.2014. The present position of the scheme is as under:

Name of Branch	JLG Outstanding as on 31.12.2014	
	No. of Group	Amt. disbursed (000)
Bharatiya Mahila Bank	1	310
SISCO Yangang	7	478
TOTAL	8	788

AGENDA NO.18

SBI Rural Self Employment Training Institute (RSETI)

The SBI RSETI started its training Programme during June 2013. Since then they are conducting various programme as per LAC and NAR guidelines :

I. Important resolution in LAC Meeting during 2014-15

- ✓ The Director, RSETI will appraise the same to the house

II. Performance of RSETI as per Annexure-VI

III. Present status of Institution building

- ✓ The Director, RSETI will apprise the present status of the progress in this regard.

AGENDA NO.19

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 saturation certificate from all the District Authority as well as State Authority since received and submitted to DFS, MoF. (Annexure-I(A), I(B), I(C))

2. Direct Cash Transfer/Direct Benefit Transfer

- I. 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 06.02.2015 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	3394	3798	3394
West	2134	1855	2134	1855
North	756	586	756	586
South	1642	846	1642	846
TOTAL	8330	6681	8330	6681

- II. 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 out of which **2147 nos.** has been already seeded and the remaining is under process.

III. Direct Benefit Transfer for LPG (DBTL)

Bank Branches in Sikkim has taken initiation for seeding of Aadhaar to get the benefit of subsidy under PAHAL. The district wise position is as under:

Name of the district	No. of Active Consumer	Aadhaar Seeding	Total Aadhaar Seeding percentage
EAST	68415	54484	79.6%
WEST	2814	2692	95.7%
NORTH	138	135	97.8%
SOUTH	29519	12837	43.5%
TOTAL	100886	70148	69.5%

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.

4. Credit Flow to SC/ST in Sikkim

Annexure VII (A), VII (B) & VII (C)

5. Calendar for DLCC & SLBC for the year 2015-16

QUARTERS	DLCC MEETING				SLBC MEETING
	EAST	WEST	NORTH	SOUTH	STATE
MARCH 2015	04.05.2015	29.04.2015	05.05.2015	28.04.2015	14.05.2015
JUNE 2015	31.07.2015	29.07.2015	04.08.2015	28.07.2015	13.08.2015
SEPTEMBER 2015	29.10.2015	28.10.2015	30.10.2015	27.10.2015	05.11.2015
DECEMBER 2015	04.02.2016	29.01.2016	05.02.2016	28.01.2016	11.02.2016

- Date for District Level Review Committee Meeting (DLRC) will be conveyed in due course on getting confirmation of date from the Hon'ble Public Representatives.

6. Sansad Adarsh Gram

Recently Hon'ble MP (Lok Sabha) of Sikkim Shri P.D. Rai has adopted Kitam Manpur village in South district. A meeting was held on 28th January 2015 with all the Govt. officials, Line Department, GPU functionaries and bankers including NABARD. During discussion a demand has been placed to open a brick and mortar branch/USB, CSR to Kitam Sr. Sec. School. The Bankers executive are requested for their deliberation in this regard.

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

