

NETWORK OF BANK BRANCHES

As on 31.03.2015

	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	2	1	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	3	2	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	132	96	36

Type of Banks	No. of Banks	No. of Branches
Public Sector Banks	22	98
Private Sector Banks	7	20
Co-operative Banks	1	14
Total	30	132

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	2	0	0	2
8	BANK OF INDIA	0	2	0	0	2
9	PUNJAB NATIONAL BANK	0	1	0	0	1
10	ORIENTAL BANK OF COMM	0	3	0	0	3
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	78	28	16	132

CURRENCY CHEST BRANCHES :

	District	Bank Branches
1	East District	SBI Gangtok SBI, Singtam CBI, Gangtok
2.	South District	CBI Namchi, SBI Jorethang
3.	North District	SBI Mangan *

*The necessary clearance/approval since received from Reserve Bank of India. The necessary works already initiated by the concerned branch in this regard.

CLEARING HOUSE :

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

Development in Clearing House establishment in Sikkim :

- a. **Gyalshing (West District) :** Central Bank of India has started Clearing House at Gyalshing on 25.02.2015.
- b. **Namchi (South district):** The State Bank of India has started Clearing House at Namchi on 14.02.2015 and was inaugurated by Dr. Raghuram Rajan, Governor, Reserve Bank of India on 28.03.2015.

Number of ATMs in the State of Sikkim**(As on 31.03.2015)**

	Banks	East Distt.	North Distt	South Distt.	West District	Total ATMs
1	State Bank of India	30	6	11	3	50
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	108	10	32	17	167

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 DEPTT.
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 TEXTILES GoI, GANGTOK
30	BHARATIYA MAHILA BANK	30	NEDFI, GANGTOK
31	KOTAK MAHINDRA BANK	31	DIR. OF HANDICRAFTS & HANDLOOMS, GOVT. OF SIKKIM, GANGTOK
32	SOUTH INDIAN BANK	32	REGIONAL CHIEF, HUDCO, KOLKATA
		33	THE MANAGING DIRECTOR, SIMFED

AGENDA NO.1

1. Confirmation of the proceedings of the 44th State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 16th February 2015 at Mayfair Resort, Gangtok

The Minutes of the 44th State Level Banker's Committee (SLBC) Meeting for Sikkim held on 16th February, 2015 at Mayfair Resort, Gangtok were duly circulated under cover of letter no. LB/30/235 dated 10.02.2015 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 44th SLBC Meeting held on 16th February 2015 at Gangtok.

Action Point	Action Centre	Action Taken
1. Central Bank of India to start Clearing House by 23rd February 2015.	Central Bank of India	Since complied with.
2. Monthly FLCC camp to be conducted by Rural Branches	Rural Bank Branches	Since complied with as per Annexure-I
3. Banks to finance under Joint Liability Group (JLG).	Banks	Since complied with. The detailed report as per Agenda No. 17.
4. Banks to activate BCs for covering unbanked villages within stipulated time i.e. 14.08.2015.	Banks	The exercise is under process and sub-committee on FI under the Chairmanship of RBI is reviewing the position on monthly basis. (Agenda No.16)
5. Banks to complete Aadhaar seeding of all LPG subscribers.	Banks	Since complied with as per detailed report in Agenda No.19,2(III).
6. LDM to get promotional materials of DBTL for propagation through Bank branches.	Lead Bank Office	Promotional materials not yet received by Lead Bank Office. Bank Branches are informed to display notice in this regard for awareness.

7. DLRC Meeting to be convened in all the districts.	Lead Bank Office	Recommended to continue the action point.
8. ICICI Bank to submit rectified data on credit within and outside Sikkim to the Lead Bank Office.	ICICI Bank	The data yet to be received from the concerned Bank despite repeated follow up.
9. Bank branches to dispose off pending PMEGP cases within 31.03.2015.	Bank Branches	Since complied with barring a few cases as per Agenda No.6
10. Lead Bank Office to intimate the targets under NULM to the Bank Branches and the concerned department for the Financial Year 2015-16.	Lead Bank Office	Since complied with vide this office letter no. LB/30/227 dated 06.02.2015 & LB/31/04 dated 10.04.2015.

AGENDA NO: 3**Credit : Deposit Ratio / Credit + Investment : Deposit Ratio as on 31.03.2015** (Amount in Rs.'000)

Banks	C:D Ratio as on 31.03.2014	C+I:D Ratio as on 31.03.2014	As on 31.03.2015						As on 31.03.2015			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	33.2%	71.7%	17276529	5994340	34.7%	6865531	12859871	74.4%	17276529	15690779	90.8%	2830908
C B I	16.8%	35.8%	9302646	1475714	15.9%	1501800	2977514	32.0%	9302646	2977514	32.0%	
UCO Bank	14.9%	14.9%	1522199	206255	13.5%	0	206255	13.5%	1522199	206255	13.5%	
Canara Bank	17.1%	264.2%	2644936	380101	14.4%	6503100	6883201	260.2%	2644936	6883201	260.2%	
Vijaya Bank	11.4%	11.4%	1555355	144193	9.3%	0	144193	9.3%	1555355	144193	9.3%	
Bank of Baroda	135.4%	135.4%	842162	1000091	118.8%	0	1000091	118.8%	842162	1000091	118.8%	
Bank of India	6.5%	30.6%	807596	90034	11.1%	175500	265534	32.9%	807596	265534	32.9%	
Union Bank of India	35.0%	35.0%	2890272	906120	31.4%	0	906120	31.4%	2890272	906120	31.4%	
P N B	71.2%	71.2%	605493	429143	70.9%	0	429143	70.9%	605493	429143	70.9%	
O B C	39.8%	39.8%	573835	364493	63.5%	0	364493	63.5%	573835	364493	63.5%	
Corporation Bank	33.5%	33.5%	450644	254087	56.4%	0	254087	56.4%	450644	254087	56.4%	
IDBI Bank	1.3%	115.3%	523956	158035	30.2%	3250000	3408035	650.4%	523956	3408035	650.4%	
Allahabad Bank	3.6%	18.2%	1278132	133854	10.5%	433926	567780	44.4%	1278132	567780	44.4%	
United Bank of India	179.4%	179.4%	656570	715371	109.0%	0	715371	109.0%	656570	715371	109.0%	
I O B	47.7%	47.7%	239310	115504	48.3%	0	115504	48.3%	239310	115504	48.3%	
Syndicate Bank	31.9%	31.9%	207700	57824	27.8%	0	57824	27.8%	207700	57824	27.8%	
Andhra Bank	8.5%	8.5%	173204	66928	38.6%	0	66928	38.6%	173204	66928	38.6%	
Indian Bank	6.8%	6.8%	248989	29727	11.9%	0	29727	11.9%	248989	29727	11.9%	
Dena Bank	51.6%	486.6%	424199	268562	63.3%	1246746	1515308	357.2%	424199	1515308	357.2%	
B o M	231.4%	231.4%	296704	37501	12.6%	0	37501	12.6%	296704	37501	12.6%	
P&S Bank	3.4%	3.4%	17307	6157	35.6%	0	6157	35.6%	17307	6157	35.6%	
Bharatiya Mahila Bank	0.0%	0.0%	5825	3526	60.5%	0	3526	60.5%	5825	3526	60.5%	
Tot. Pub Sector Bank	26.8%	71.2%	42543563	13217661	31.1%	19976603	33194264	78.0%	45188499	36025172	79.7%	
AXIS Bank Ltd.	14.3%	14.3%	3774893	539618	14.3%	0	539618	14.3%	3774893	539618	14.3%	
HDFC Bank	17.4%	17.4%	3698511	675393	18.3%	0	675393	18.3%	3698511	675393	18.3%	
IndusInd Bank	146.5%	146.5%	898211	627929	69.9%	0	627929	69.9%	898211	627929	69.9%	
ICICI Bank	1295.6%	1295.6%	542404	6381968	1176.6%	0	6381968	1176.6%	542404	6381968	1176.6%	
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%	39000	100	0.3%	0	100	0.3%	39000	100	0.3%	
South Indian Bank	0.0%	0.0%	2798	28	1.0%	0	28	1.0%	2798	28	1.0%	
Total Pvt SB	90.7%	90.7%	9106717	8244792	90.5%	0	8244792	90.5%	9106717	8244792	90.5%	
Total for C B	36.7%	74.2%	51650280	21462453	41.6%	19976603	41439056	80.2%	51650280	41439056	80.2%	
SISCO Bank	43.8%	43.8%	5275846	1548481	29.4%	0	1548481	29.4%	5275846	1548481	29.4%	
TOTAL	37.1%	72.5%	56926126	23010934	40.4%	19976603	42987537	75.5%	56926126	45818445	80.5%	2830908

DETAILS OF CREDIT FROM OUTSIDE SIKKIM

Name of the Bank	Project	Credit (Rs.'000)
SBI CAG New Delhi	Power Grid	3780000
SBI CAG Mumbai	Hindustan Construction	200000
SBI CAG Hyderabad	NCC Ltd	130000
	NEC Ltd.	90000
	SEW Infratructure	1950000
	Gati Infrastructure	310000
	Teesta Rangit Pvt. Ltd	159907
SBI SME Br Siliguri	Denzong Albrews	154000
	Saharsh Motors	32694
	Sikkim Agro Chemicals	26930
	Sikkim Automotive	17000
	Sikkim Ispat Udyog	15000
	SBI TOTAL	
Canara bank	Teesta Urja Ltd	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 March 2015 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.	22232	5027	22.6%	13235	3744	28.3%	351360	174949	49.8%	386827	183720	47.5%
C.B.I.	37342	1425	3.8%	8235	375	4.6%	48389	4426	9.1%	93966	6226	6.6%
UCO Bank	2132	881	41.3%	263	241	91.6%	18405	13674	74.3%	20800	14796	71.1%
Canara	5049	891	17.6%	67442	58000	86.0%	22654	27	0.1%	95145	58918	61.9%
Vijaya	104	56	53.8%	0	0	0.0%	5546	3337	60.2%	5650	3393	60.1%
B.O.B.	276	43	15.6%	528	186	35.2%	9149	6026	65.9%	9953	6255	62.8%
B.O.I.	561	504	89.8%	101	84	83.2%	527	480	91.1%	1189	1068	89.8%
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.	2839	0	0.0%	28773	0	0.0%	43813	0	0.0%	75425	0	0.0%
Corp. Bank	752	10	1.3%	260	0	0.0%	2677	48	1.8%	3689	58	1.6%
HDFC Bank	8683	7396	85.2%	1319	1319	100.0%	3984	3357	84.3%	13986	12072	86.3%
IDBI Bank	51386	9879	19%	443	180	41%	37878	6760	18%	89707	16819	18.7%
Allahabad	87	0	0.0%	1684	0	0.0%	5645	5060	89.6%	7416	5060	68.2%
U.B.I.	9112	1666	18.3%	5785	4877	84.3%	44353	14980	33.8%	59250	21523	36.3%
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%	286	164	57.3%	286	164	57.3%
Dena Bank	2535	2125	83.8%	0	0	0.0%	30	30	100.0%	2565	2155	84.0%
BoM	450	450	100.0%	620	620	0.0%	25593	25593	100.0%	26663	26663	100.0%
BMB	150550	32838	21.8%	133110	70164	52.7%	692382	274603	39.7%	976042	377605	38.7%
Total for CBs	44803	11987	26.8%	8802	215	2.4%	33573	12235	36.4%	87178	24437	28.0%
SISCO Bank	195353	44825	22.9%	141912	70379	49.6%	725955	286838	39.5%	1063220	402042	37.8%
TOTAL	22232	5027	22.6%	13235	3744	28.3%	351360	174949	49.8%	386827	183720	47.5%

Recovery position in Govt. Sponsored Schemes as on 31st March, 2015

(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%	274	62	22.6%	43	35	81.4%	325	105	32.3%
C.B.I.	875	149	17.0%	8450	4357	51.6%	1216	45	3.7%	10541	4551	43.2%
UCO Bank	106	8	7.5%	48	14	29.2%	558	361	64.7%	712	383	53.8%
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%	25	25	100.0%	0	0	0.0%	159	25	15.7%
B.O.I.	0	0	0.0%	84	66	78.6%	0	0	0.0%	84	66	78.6%
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%	650	0	0.0%
Corporation Bank	0	0	0.0%	325	0	0.0%	0	0	0.0%	325	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%	500	7	1%	0	0	0.0%	500	7	1.4%
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%	426	0	0.0%	0	0	0.0%	426	0	0.0%
Dena Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
BoM	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Total for CBs	1239	186	15.0%	12651	4725	37.3%	4504	820	18.2%	18402	5731	31.1%
SISCO Bank	2553	482	18.9%	0	0	#DIV/0!	658	104	15.8%	3211	586	18.2%
TOTAL	3792	668	17.6%	12651	4725	37.3%	5162	924	17.9%	21613	6317	29.2%

AGENDA NO. 5**Review of Performance under Annual Credit Plan 2014-15 including NPS for the quarter ended 31st March 2015**

Overall achievement by banks (both priority sector and non-priority sector advances) stood at 114.1%.

Achievement under Priority and Non-Priority Sector as on 31.03.2015

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	12199	1769502	10117	3395164	82.9%	191.9%
Central Bank of India	6471	622195	2175	436545	33.6%	70.2%
UCO Bank	1590	183550	235	56781	14.8%	30.9%
Canara Bank	1973	256283	484	154799	24.5%	60.4%
Vijaya Bank	468	75950	29	24022	6.2%	31.6%
Bank of Baroda	602	159122	362	133503	60.1%	83.9%
Bank of India	487	74422	29	7028	6.0%	9.4%
Union Bank of India	3040	382394	1137	239253	37.4%	62.6%
Punjab National Bank	500	72572	106	120911	21.2%	166.6%
Oriental Bank of Comm.	1042	177391	303	70886	29.1%	40.0%
Corporation Bank	444	74862	31	6280	7.0%	8.4%
IDBI Bank	979	141128	176	48774	18.0%	34.6%
Allahabad Bank	383	58172	123	129652	32.1%	222.9%
United Bank of India	1283	152760	46	20642	3.6%	13.5%
Indian Overseas Bank	818	112466	266	34216	32.5%	30.4%
Syndicate Bank	346	45422	44	5302	12.7%	11.7%
Andhra Bank	321	38142	28	39266	8.7%	102.9%
Indian Bank	295	37242	61	37890	20.7%	101.7%
Dena Bank	485	72028	469	341791	96.7%	474.5%
Bank of Maharashtra	286	40922	76	18940	26.6%	46.3%
Punjab & Sind Bank	250	19802	21	5053	8.4%	25.5%
Bharatiya Mahila Bank	240	18177	141	8286	58.8%	45.6%
Tot. for Comm. Banks	34502	4584504	16459	5334984	47.7%	116.4%
AXIS Bank Ltd.	1232	174485	Not	Submitted		
HDFC Bank	1758	257509	1027	349760	58.4%	135.8%
IndusInd Bank	561	88186	Not	Submitted		
ICICI Bank	939	213222	164	803395	17.5%	376.8%
Yes Bank	265	24958	Not	Submitted		
Kotak Mahindra Bank	245	18331	0	0	0.0%	0.0%
South Indian Bank	0	0	1	28	#DIV/0!	#DIV/0!
Total Pvt Banks	5000	776691	1192	1153183	23.8%	148.5%
SISCO Bank Ltd.	6398	565112	727	275565	11.4%	48.8%
TOTAL	45900	5926307	18378	6763732	40.0%	114.1%

Review of Performance under Annual Credit Plan 2014-15
for the quarter ended 31st March, 2015 for Priority Sector Advances

All banks together disbursed Rs. 318.59 crores till the end of last quarter under priority sector advances @ 69.1% of achievement under ACP

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	10256	1404502	6162	1921822	60.1%	136.8%	1452684
Central Bank of India	5913	515695	1417	223531	24.0%	43.3%	1054708
UCO Bank	1420	149550	170	44857	12.0%	30.0%	119644
Canara Bank	1813	224283	362	132166	20.0%	58.9%	259491
Vijaya Bank	343	50950	23	22415	6.7%	44.0%	123927
Bank of Baroda	402	119122	233	64096	58.0%	53.8%	730596
Bank of India	387	54422	15	5428	3.9%	10.0%	75498
Union Bank of India	2735	323394	898	180735	32.8%	55.9%	382938
Punjab National Bank	400	52572	70	110176	17.5%	209.6%	345883
Oriental Bank of Comm.	712	111391	42	15320	5.9%	13.8%	337498
Corporation Bank	294	44862	6	1489	2.0%	3.3%	212968
IDBI Bank	921	105080	133	37957	14.4%	36.1%	111258
Allahabad Bank	323	46172	115	109442	35.6%	237.0%	96635
United Bank of India	1143	125760	36	15652	3.1%	12.4%	374930
Indian Overseas Bank	723	93466	137	15988	18.9%	17.1%	110818
Syndicate Bank	296	35422	9	2070	3.0%	5.8%	N/S
Andhra Bank	271	28142	8	33328	3.0%	118.4%	54413
Indian Bank	245	27242	0	0	0.0%	0.0%	27881
Dena Bank	435	62028	102	23097	23.4%	37.2%	19064
Bank of Maharashtra	246	31922	57	13572	23.2%	42.5%	33158
Punjab & Sind Bank	226	15002	4	100	1.8%	0.7%	4175
Bharatiya Mahila Bank	216	14577	138	7889	63.9%	54.1%	3273
Tot. for Comm.Banks	29720	3635556	10137	2981130	34.1%	82.0%	5931440
AXIS Bank Ltd.	922	113485	Not	Submitted			
HDFC Bank	1379	177709	306	53358	22.2%	30.0%	130493
IndusInd Bank	456	68186	Not	Submitted			
ICICI Bank	882	98000	72	7979	8.2%	8.1%	11549
Yes Bank	241	20158	Not	Submitted			
Kotak Mahindra Bank	221	14731	0	0	0.0%	0.0%	0
South Indian Bank	0	0	0	0	0.0%	0.0%	0
Total Pvt Banks	4101	492269	378	61337	9.2%	12.5%	142042
SISCO Bank Ltd.	5983	484612	324	143434	5.4%	29.6%	663802
TOTAL	39804	4612437	10839	3185901	27.2%	69.1%	6737284

Agriculture and Allied Activities

The overall achievement under this sector recorded at 20.6% at the end of the last quarter.

(As on 31.03.2015)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	7282	412742	853	71454	11.7%	17.3%	180438
Central Bank of India	4832	255073	722	57109	14.9%	22.4%	421210
UCO Bank	1054	57318	57	11346	5.4%	19.8%	11247
Canara Bank	1218	78545	50	12545	4.1%	16.0%	19037
Vijaya Bank	218	9793	0	0	0.0%	0.0%	4648
Bank of Baroda	206	10465	2	330	1.0%	3.2%	1098
Bank of India	263	13765	0	0	0.0%	0.0%	22022
Union Bank of India	2005	115731	363	34066	18.1%	29.4%	41796
Punjab National Bank	289	13415	1	50	0.3%	0.4%	28120
Oriental Bank of Comm.	473	22077	0	0	0.0%	0.0%	3769
Corporation Bank	175	8905	0	0	0.0%	0.0%	6299
IDBI Bank	633	39462	87	25341	13.7%	64.2%	51645
Allahabad Bank	222	12015	8	200	3.6%	1.7%	32133
United Bank of India	861	49142	6	937	0.7%	1.9%	10379
Indian Overseas Bank	513	32648	89	6448	17.3%	19.8%	19862
Syndicate Bank	207	9265	0	0	0.0%	0.0%	N/S
Andhra Bank	193	10285	0	0	0.0%	0.0%	0
Indian Bank	178	10585	0	0	0.0%	0.0%	0
Dena Bank	288	22087	11	1454	3.8%	6.6%	3601
Bank of Maharashtra	167	8265	4	750	2.4%	9.1%	349
Punjab & Sind Bank	185	7845	0	0	0.0%	0.0%	0
Bharatiya Mahila Bank	175	7430	8	450	4.6%	6.1%	346
Total for Comm.Banks	21637	1206858	2261	222480	10.4%	18.4%	857999
AXIS Bank Ltd.	648	38810	Not	Submitted			
HDFC Bank	896	59205	236	25655	26.3%	43.3%	20585
IndusInd Bank	295	22525	Not	Submitted			
ICICI Bank	637	38480	72	7979	11.3%	20.7%	11549
Yes Bank	177	7451	Not	Submitted			
Kotak Mahindra Bank	180	7584	0	0	0.0%	0.0%	0
Total Pvt Banks	2833	174055	308	33634	10.9%	19.3%	32134
SISCO Bank Ltd.	5185	291594	182	87710	3.5%	30.1%	92135
TOTAL	29655	1672507	2751	343824	9.3%	20.6%	982268

Performance up to 31.12.2014	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	29655	1672507	1591	195346	5.4%	11.7%

B. Industry Sector

The overall achievement under this sector recorded at 241.3% at the end of last quarter.

(As on 31.03.2015)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	489	68227	2139	784047	437.4%	1149.2%	32063
Central Bank of India	279	38509	4	1624	1.4%	4.2%	127033
UCO Bank	110	14888	12	2699	10.9%	18.1%	264
Canara Bank	151	22380	10	2114	6.6%	9.4%	174538
Vijaya Bank	45	6447	0	0	0.0%	0.0%	0
Bank of Baroda	26	3947	1	320	3.8%	8.1%	4523
Bank of India	44	5947	0	0	0.0%	0.0%	22324
Union Bank of India	186	24840	5	2138	2.7%	8.6%	1506
Punjab National Bank	35	4447	14	11907	40.0%	267.8%	4084
Oriental Bank of Comm.	73	9894	10	3900	13.7%	39.4%	94983
Corporation Bank	44	6247	0	0	0.0%	0.0%	72469
IDBI Bank	50	7384	0	0	0.0%	0.0%	5660
Allahabad Bank	30	4447	0	0	0.0%	0.0%	1493
United Bank of India	91	13694	1	210	1.1%	1.5%	93526
Indian Overseas Bank	43	6494	1	400	2.3%	6.2%	75980
Syndicate Bank	30	4447	0	0	0.0%	0.0%	N/S
Andhra Bank	34	5147	0	0	0.0%	0.0%	0
Indian Bank	26	3947	0	0	0.0%	0.0%	20700
Dena Bank	28	4147	0	0	0.0%	0.0%	172
Bank of Maharashtra	20	2947	2	807	10.0%	27.4%	8378
Punjab & Sind Bank	16	2447	0	0	0.0%	0.0%	0
Bharatiya Mahila Bank	16	2447	89	4381	556.3%	179.0%	1519
Total for Comm. Banks	1866	263321	2288	814547	122.6%	309.3%	741215
AXIS Bank Ltd.	75	11041	Not	Submitted			
HDFC Bank	152	22756	4	10176	2.6%	44.7%	59255
IndusInd Bank	30	4547	Not	Submitted			
ICICI Bank	58	8594	0	0	0.0%	0.0%	0
Yes Bank	20	2997	Not	Submitted			
Kotak Mahindra Bank	16	2447	0	0	0.0%	0.0%	0
Total Pvt. Banks	351	52382	4	10176	1.1%	19.4%	59255
SISCO Bank Ltd.	196	26327	8	741	4.1%	2.8%	30749
TOTAL	2413	342030	2300	825464	95.3%	241.3%	831219

Performance up to 31.12.2014	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	2413	342030	2265	867136	93.9%	253.5%

C. Tertiary Sector

The overall achievement under this sector recorded at 77.6% at the end of last quarter.

(As on 31.03.2015)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	2485	923533	3170	1066321	127.6%	115.5%	1240183
Central Bank of India	802	222113	691	164798	86.2%	74.2%	222349
UCO Bank	256	77344	101	30812	39.5%	39.8%	108133
Canara Bank	444	123358	302	117507	68.0%	95.3%	65916
Vijaya Bank	80	34710	23	22415	28.8%	64.6%	119279
Bank of Baroda	170	104710	230	63446	135.3%	60.6%	724975
Bank of India	80	34710	15	5428	18.8%	15.6%	31152
Union Bank of India	544	182823	530	144531	97.4%	79.1%	339636
Punjab National Bank	76	34710	55	98219	72.4%	283.0%	313679
Oriental Bank of Comm.	166	79420	32	11420	19.3%	14.4%	238746
Corporation Bank	75	29710	6	1489	8.0%	5.0%	134200
IDBI Bank	238	58234	46	12616	19.3%	21.7%	53953
Allahabad Bank	71	29710	107	109242	150.7%	367.7%	63009
United Bank of India	191	62924	29	14505	15.2%	23.1%	271025
Indian Overseas Bank	167	54324	47	9140	28.1%	16.8%	14976
Syndicate Bank	59	21710	9	2070	15.3%	9.5%	N/S
Andhra Bank	44	12710	8	33328	18.2%	262.2%	54413
Indian Bank	41	12710	0	0	0.0%	0.0%	7181
Dena Bank	119	35794	91	21643	76.5%	60.5%	15291
Bank of Maharashtra	59	20710	51	12015	86.4%	58.0%	24431
Punjab & Sind Bank	25	4710	4	100	16.0%	2.1%	4175
Bharatiya Mahila Bank	25	4700	41	3058	164.0%	65.1%	1408
Total for Comm. Banks	6217	2165377	5588	1944103	89.9%	89.8%	4048110
AXIS Bank Ltd.	199	63634	Not	Submitted			
HDFC Bank	331	95748	66	17527	19.9%	18.3%	50653
IndusInd Bank	131	41114	Not	Submitted			
ICICI Bank	187	50926	0	0	0.0%	0.0%	0
Yes Bank	44	9710	Not	Submitted			
Kotak Mahindra Bank	25	4700	0	0	0.0%	0.0%	0
Total Pvt. Banks	917	265832	66	17527	7.2%	6.6%	50653
SISCO Bank Ltd.	602	166691	134	54983	22.3%	33.0%	540918
TOTAL	7736	2597900	5788	2016613	74.8%	77.6%	4639681

Performance up to 31.12.2014	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	7736	2597900	3435	1451059	44.4%	55.9%

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

(As on 31.03.2015)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	1943	365000	3955	1473342	203.6%	403.7%	4541655
Central Bank of India	558	106500	758	213014	135.8%	200.0%	326158
UCO Bank	170	34000	65	11924	38.2%	35.1%	74173
Canara Bank	160	32000	122	22633	76.3%	70.7%	41010
Vijaya Bank	125	25000	6	1607	4.8%	6.4%	20266
Bank of Baroda	200	40000	129	69407	64.5%	173.5%	269495
Bank of India	100	20000	14	1600	14.0%	8.0%	14536
Union Bank of India	305	59000	239	58518	78.4%	99.2%	36616
Punjab National Bank	100	20000	36	10735	36.0%	53.7%	83260
Oriental Bank of Comm.	330	66000	261	55566	79.1%	84.2%	26995
Corporation Bank	150	30000	25	4791	16.7%	16.0%	41119
IDBI Bank	270	54000	43	10817	15.9%	20.0%	47602
Allahabad Bank	60	12000	8	20210	13.3%	168.4%	37219
United Bank of India	140	27000	10	4990	7.1%	18.5%	62520
Indian Overseas Bank	95	19000	129	18228	135.8%	95.9%	4686
Syndicate Bank	50	10000	35	3232	70.0%	32.3%	0
Andhra Bank	50	10000	20	5938	40.0%	59.4%	12515
Indian Bank	50	10000	61	37890	122.0%	378.9%	2046
Dena Bank	50	10000	367	318694	734.0%	3186.9%	249498
Bank of Maharashtra	40	9000	19	5368	47.5%	59.6%	4343
Punjab & Sind bank	24	4800	17	4953	70.8%	103.2%	1982
Bharatiya Mahila Bank	24	3600	3	397	12.5%	11.0%	253
Total for Comm.Banks	4994	966900	6322	2353854	126.6%	243.4%	5897947
AXIS Bank Ltd.	310	61000	Not	Submitted			
HDFC Bank	379	79800	721	296402	190.2%	371.4%	514421
IndusInd Bank	105	20000	Not	Submitted			
ICICI Bank	340	143000	96	795560	28.2%	556.3%	6364705
Yes Bank	24	4800	Not	Submitted			
Kotak Mahindra Bank	24	3600	0	0	0.0%	0.0%	100
South Indian Bank	0	0	1	28	#DIV/0!	#DIV/0!	28
Total Pvt Banks	1182	312200	818	1091990	69.2%	349.8%	6879254
SISCO Bank Ltd.	415	80500	403	132131	97.1%	164.1%	608290
TOTAL	6591	1359600	7543	3577975	114.4%	263.2%	13385491

Performance up to 31.12.2014	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	3591	1359600	4714	2665096	71.5%	196.0%

AGENDA NO. 6**Review of other Priority Sector Advances and other Special Programmes as on 31st March 2015****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 31.03.2015)

(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	18	12	7413	12	1428	4	2
C.B.I.	30	3652	16	11	3163	11	730	2	3
UCO Bank	9	1096	3	2	1800	2	500	1	0
Canara Bank	17	2068	1	0	0	0	0	1	0
Vijaya Bank	3	365	0	0	0	0	0	0	0
B.O.B.	4	487	1	1	392	1	148	0	0
Bank of India	4	487	2	1	595	1	210	1	0
Union Bank	14	1704	8	5	1472	5	675	3	0
P.N.B.	3	365	1	1	480	1	280	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	500	1	100	0	0
Allahabad Bank	3	365	0	0	0	0	0	0	0
U.B.I.	9	1095	2	2	703	2	380	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	2	1	850	1	850	1	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	56	37	17368	37	5301	14	5

SBI Namchi-1, SBI Jorethang-1, CBI Soreng-1, CBI Geyzing-1, CBI Legship-1

P M E G P
Sponsored by KVIC

(As on 31.03.2015) (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	11	3050	11	718	6	0
C.B.I.	34	4122	14	6	1940	6	980	3	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	4	1	500	1	300	2	1
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	1	500	1	170	2	0
I.O.B	4	486	0	0	0	0	0	0	0
Dena Bank	2	243	0	0	0	0	0	0	0
PNB	0	0	1	1	1000	1	200	0	0
TOTAL	158	19170	39	20	6990	20	2368	13	6

Union Bank of India, Geyzing-1, CBI Namchi-1, CBI Dentam-1, CBI Legship-2, CBI Ranipool-1

P M E G P
Sponsored by SKVIB

(As on 31.03.2015) (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	4	0	0	0	0	0	4
C.B.I.	34	4122	5	2	1016	2	300	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	11	2	1016	2	300	0	9

SBI Pelling-1, SBI Sombaria-1, SBI Ravangla-1, SBI Pakyong-1, CBI Soreng-1, CBI Pakyong-2, OBC Singtam-1, UCO Ranipool-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.

Identification of beneficiaries is under process by the concerned department.

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.	22	213	2	100	0	0	34	530	11	530
C.B.I.	40	927	9	892	0	0	34	77	2	150
UCO Bank	-	-	-	-	-	-	-	-	-	-
Canara Bank	4	2	-	-	-	-	-	-	-	-
Vijaya Bank	-	-	-	-	-	-	-	-	-	-
B.O.B.	-	-	-	-	-	-	-	-	-	-
B.O.I.	-	-	-	-	-	-	14	26	-	-
Union Bank	-	-	-	-	-	-	42	127	-	-
P.N.B.	-	-	-	-	-	-	-	-	-	-
O.B.C.	-	-	-	-	-	-	-	-	-	-
Corpn. Bank	-	-	-	-	-	-	-	-	-	-
HDFC Bank	-	-	-	-	-	-	-	-	-	-
IDBI Bank	-	-	-	-	-	-	-	-	-	-
Allahabad Bnk	-	-	-	-	1	500	-	-	-	-
U.B.I.	-	-	-	-	-	-	-	-	-	-
Indusind Bank	-	-	-	-	-	-	-	-	-	-
I.O.B.	-	-	-	-	-	-	2	91	0	0
Syndicate Bnk	-	-	-	-	-	-	-	-	-	-
Andhra Bank	-	-	-	-	-	-	-	-	-	-
Indian Bank	-	-	-	-	-	-	-	-	-	-
Dena Bank	46	118	6	104	0	0	0	0	0	0
BOM	42	137	73	959	0	0	0	0	0	0
Total PSBs	154	1397	90	2055	1	500	129	853	13	680
SISCO Bank	128	1341	8	1350	24	2332	112	994	16	920
TOTAL	282	2738	98	3405	25	2832	241	1847	29	1600

Under the supervision of NABARD till date 1047 Women SHG has been formed out of which 299 nos. are savings linked and 72 credit linked.(Annexure-II)

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

The position on issuance of Kisan Credit Cards (KCC) in the State as on 31.03.2015 is furnished below.

KISAN CREDIT CARD

(As on 31.03.2015)

(Amount in Rs.'000)

Name of Bank	Annual Target	KCC issued during year		Total KCC outstanding		O/s as on 31.03.2015
		No.	Amount	No.	Amount	
State Bank of India	4677	198	12760	1933	98383	126422
Central Bank of India	3133	592	38669	1663	131962	131962
UCO Bank	644	0	0	0	0	0
Union Bank of India	1273	283	7099	325	8823	35318
IDBI Bank	391	28	1866	28	1866	46910
United Bank of India	512	23	2350	86	5679	2350
Dena Bank	166	20	1775	21	2946	1019
Canara Bank	721	19	948	19	948	1046
Vijaya Bank	154	1	19	1	19	0
Bank of Baroda	139	7	105	11	367	367
Bank of India	155	19	169	19	169	225
Punjab National Bank	191	10	175	10	175	101
Oriental Bank of Comm.	318	0	0	0	0	2749
Corporation Bank	122	0	0	0	0	0
Allahabad Bank	166	5	125	21	440	31475
Indian Overseas Bank	290	0	0	0	0	4052
Syndicate Bank	155	1	75	1	75	N/S
Andhra Bank	146	0	0	0	0	0
Indian Bank	128	0	0	0	0	0
Bank of Maharashtra	122	1	50	1	50	50
Punjab & Sind Bank	137	0	0	0	0	0
Bharatiya Mahila Bank	137	0	0	0	0	0
Total for Comm.Banks	13877	1207	66185	4139	251902	384046
Axis Bank Ltd.	434	Not	Submitted			
HDFC Bank Ltd.	599	107	9414	118	11302	1
Indusind Bank Ltd.	169	Not	Submitted			
ICICI Bank Ltd.	387	3	689	3	690	0
Yes Bank	137	Not	Submitted			
Kotak Mahindra Bank	137	0	0	0	0	0
Total Pvt Banks	1863	110	10103	121	11992	1
SISCO Bank	3897	1118	38113	3778	94803	71119
GRAND TOTAL	19637	2435	114401	8038	358697	455166

Performance up to 31.12.2014	Target	KCC issued during the year		KCC Outstanding	
	No.	No.	Amount	No.	Amount
TOTAL	19637	1333	74840	6677	272797

AGENDA NO. 9**Housing Finance Scheme**

The position of Housing Loan is as below: (As on 31.03.2015)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	641	488756	1478	290847	230.6%	59.5%	727507
Central Bank of India	138	86100	65	52763	47.1%	61.3%	222385
UCO Bank	40	29261	34	10775	85.0%	36.8%	58970
Union Bank of India	99	74100	339	97705	342.4%	131.9%	213063
IDBI Bank	21	14000	10	1000	47.6%	7.1%	13785
United Bank of India	36	26960	13	7855	36.1%	29.1%	140230
Dena Bank	15	12000	23	7148	153.3%	59.6%	10376
Canara Bank	63	44330	4	4363	6.3%	9.8%	8943
Vijaya Bank	18	15000	2	3200	11.1%	21.3%	48293
Bank of Baroda	100	80000	218	60526	218.0%	75.7%	719295
Bank of India	25	20000	0	0	0.0%	0.0%	10766
Punjab National Bank	25	20000	31	53120	124.0%	265.6%	58346
Oriental Bank of Com.	47	38500	25	7150	53.2%	18.6%	168168
Corporation Bank	22	14000	2	540	9.1%	3.9%	105182
Allahabad Bank	20	15500	6	6150	30.0%	39.7%	12879
Indian Overseas Bank	21	18000	3	1400	14.3%	7.8%	5274
Syndicate Bank	11	9000	1	100	9.1%	1.1%	N/S
Andhra Bank	6	4000	0	0	0.0%	0.0%	2800
Indian Bank	6	4730	0	0	0.0%	0.0%	0
Bank of Maharashtra	14	9000	15	4088	107.1%	45.4%	19559
Punjab & Sind Bank	0	0	0	0	0.0%	0.0%	2890
Bharatiya Mahila Bank	0	0	0	0	0.0%	0.0%	0
Total Comm.Banks	1368	1023237	2269	608730	165.9%	59.5%	2548711
AXIS Bank Ltd.	25	21000	Not	Submitted			
HDFC Bank	16	12000	3	268	18.8%	2.2%	135
IndusInd Bank	14	11000	Not	Submitted			
ICICI Bank	18	12000	0	0	0.0%	0.0%	0
Yes Bank	0	0	Not	Submitted			
Kotak Mahindra Bank	0	0	0	0	0.0%	0.0%	0
Total Pvt Bank	73	56000	3	268	4.1%	0.5%	135
SISCO Bank Ltd.	83	59000	47	21853	56.6%	37.0%	155641
TOTAL	1524	1138237	2319	630851	152.2%	55.4%	2548846

Performance up to 31.12.2014	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	1524	1138237	1206	367301	79.1%	32.3%

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

As on 31.03.2015

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	104	33775	61	8716	58.7%	25.8%	55411
Central Bank of India	59	19065	21	1972	35.6%	10.3%	10882
UCO Bank	22	7270	3	561	13.6%	7.7%	4345
Canara Bank	36	11290	0	0	0.0%	0.0%	2825
Vijaya Bank	10	3270	2	1005	20.0%	30.7%	9240
Bank of Baroda	10	3270	1	400	10.0%	12.2%	1098
Bank of India	10	3270	0	0	0.0%	0.0%	1032
Union Bank of India	49	15615	16	4052	32.7%	25.9%	4695
Punjab National Bank	10	3270	3	2297	30.0%	70.2%	4711
Oriental Bank of Comm.	15	4920	1	375	6.7%	7.6%	5566
Corporation Bank	10	3270	1	380	10.0%	11.6%	3766
IDBI Bank	28	8740	0	0	0.0%	0.0%	1500
Allahabad Bank	10	3270	4	615	40.0%	18.8%	2012
United Bank of India	26	8340	0	0	0.0%	0.0%	4700
Indian Overseas Bank	16	5070	0	0	0.0%	0.0%	310
Syndicate Bank	10	3270	0	0	0.0%	0.0%	1500
Andhra Bank	10	3270	0	0	0.0%	0.0%	291
Indian Bank	10	3270	0	0	0.0%	0.0%	21
Dena Bank Total	16	5250	0	0	0.0%	0.0%	1300
Bank of Maharashtra	10	3270	1	40	10.0%	1.2%	264
Punjab & Sind Bank	0	0	0	0	0.0%	0.0%	232
Bharatiya Mahila Bank	0	0	5	444	#DIV/0!	#DIV/0!	418
Total for Comm.Banks	471	152035	119	20857	25.3%	13.7%	116119
AXIS Bank Ltd.	26	8340	Not	Submitted			
HDFC Bank Total	39	12510	0	0	0.0%	0.0%	146
IndusInd Bank Total	16	5070	Not	Submitted			
ICICI Bank	29	9240	0	0	0.0%	0.0%	0
Yes Bank	10	3270	Not	Submitted			
Kotak Mahindra Bank	0	0	0	0	0.0%	0.0%	0
Total Pvt banks	120	38430	0	0	0.0%	0.0%	146
SISCO Bank Ltd.	33	10625	1	150	3.0%	1.4%	1609
TOTAL	624	201090	120	21007	19.2%	10.4%	117874

Performance up to 31.12.2014	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	624	201090	85	18285	13.6%	9.1%

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

As on 31.03.2015

(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	69962	692551	1546560	856.62%
C B I	35236	2500	31104	68840	1624	47595	62468	111687	162.24%
UCO Bank	13979	3000	5900	22879	2699	4061	12475	19235	84.07%
Canara	21780	6200	12320	40300	2114	386	114732	117232	290.90%
Vijaya	5947	1000	5000	11947	0	5900	12310	18210	152.42%
B o B	3947	1000	4300	9247	320	0	2520	2840	30.71%
B o I	5447	2000	1750	9197	0	0	5428	5428	59.02%
Union Bank	22481	7700	25000	55181	2138	3852	34511	40501	73.40%
P N B	4047	2000	3000	9047	11907	4620	38182	54709	604.72%
O B C	9180	3000	9000	21180	3900	0	2170	6070	28.66%
AXIS Bank	10941	1000	5000	16941	N/S	N/S	N/S	N/S	N/S
Corporation	6047	1000	2000	9047	0	0	500	500	5.53%
HDFC	22756	4000	19300	46056	10176	0	17241	27417	59.53%
IDBI Bank	7284	1300	5010	13594	0	2300	8979	11279	82.97%
Allahabad	4447	1200	3461	9108	0	13732	6673	20405	224.03%
United Bank	13033	2000	4000	19033	210	0	950	1160	6.09%
IndusInd	4547	3000	4856	12403	N/S	N/S	N/S	N/S	N/S
I O B	6494	3500	4400	14394	400	3056	4254	7710	53.56%
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	807	2447	3940	7194	112.27%
Yes Bank	2997	0	0	2997	N/S	N/S	N/S	N/S	N/S
P & S Bank	2447	0	0	2447	0	0	100	100	4.09%
BMB	2447	0	0	2447	4381	735	1839	6955	284.23%
Kotak Bank	2447	0	0	2447	0	0	0	0	0.00%
Total Com.	299327	96300	228295	623922	824723	159711	1038995	2023429	324.31%
SISCO	22477	2000	13920	38397	741	0	5000	5741	14.95%
GRAND TOTAL	321804	98300	242215	662319	825464	159711	1043995	2029170	306.37%

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	41778	12601
Central Bank of India	19992	11962	40388	22046
UCO Bank	1368	1635	1886	3662
Canara Bank	1285	45	7404	2160
Vijaya Bank	681	1238	881	1383
Bank of Baroda	1643	1254	1643	1254
Bank of India	466	164	1343	997
Union Bank of India	2515	1190	7771	8420
Punjab National Bank	1489	57126	2944	9216
Oriental Bank of Com	273	41	2197	3271
AXIS Bank Ltd.	14	102	1001	222
Corporation Bank	411	0	145	185
HDFC Bank	1886	0	1997	200
IDBI Bank	2512	1248	2862	1248
Allahabad Bank	100	315	634	571
United Bank of India	414	1512	2439	16900
Indusind Bank	80	0	104	14
Indian Overseas Bank	82	182	532	1401
Syndicate Bank	667	70	1475	3037
Andhra Bank	313	332	437	4175
ICICI Bank	450	415	450	415
Indian Bank	581	779	686	1009
Dena Bank	1867	2243	5019	55500
Bank of Maharashtra	322	515	1141	683
Yes Bank	79	58683	79	58683
P & S Bank	218	239	284	259
Bharatiya Mahila Bank	1127	20	1127	20
Kotak Mahindra Bank	86	1707	86	1707
Total Comm Banks	48663	143134	128733	211239
SISCO Bank Ltd.	3848	1587	19060	23878
GRAND TOTAL	52511	144721	147793	235117

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 31.03.2015

Name of Bank	Sanctioned		Disbursed		Reject.	Pend.
	No.	Amt.	No.	Amt.	No.	No.
State Bank of India	15	2434	15	2434	0	0
Bank of Maharashtra	4	400	4	400	0	0
Dena Bank	1	60	1	60	0	0
SISCO Bank	26	3675	26	3675	0	0
Union Bank of India	5	2200	5	2200	0	0
CBI	14	9447	14	9447	0	0
UCO Bank	1	882	1	882	0	0
IOB	3	300	3	300	0	0
TOTAL	69	19398	69	19398	0	0

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	78
	CBI	10
	UNION BANK	5
	TOTAL	93
SOUTH DISTRICT	SBI	174
	CBI	6
	HDFC BANK	13
	AXIS BANK	6
	UNION BANK	16
	UNITED BANK	11
	TOTAL	226
EAST	SBI	94
	CBI	26
	PNB	5
	SYNDICATE BANK	4
	UCO BANK	0
	UNION BANK	7
	DENA BANK	4
	ANDHRA BANK	1
	AXIS BANK	2
	ICICI	0
	BANK OF BARODA	2
	CANARA BANK	0
	INDIAN BANK	2
	IOB	0
	OBC	5
	TOTAL	152
WEST	SBI	50
	CBI	229
	UNION BANK	7
	TOTAL	286

G/TOTAL

757*

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 6 meetings of the committee already convened.(Annexure-III)

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 31.03.2015	
	No. of Group	Amt. disbursed (000)
Bharatiya Mahila Bank	5	1250
SISCO Yangang	1	96
SISCO Jorethang	1	119
TOTAL	7	1465

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-IV

III. Present status of Institution building

- ✓ The Director, RSETI will appraise 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.

2. 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 30.04.2015 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	3416	3798	3416
West	2169	1919	2169	1919
North	775	614	775	605
South	1663	877	1663	877
TOTAL	8405	6826	8405	6817

- 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 at branch level.

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:

District Name	Total Active Consumer	Total Aadhaar Seeding	Total CTC (ATC+BTC)	% CTC
EAST DISTRICT	69300	60041	59170	85.38%
WEST DISTRICT	3219	3051	3001	93.22%
NORTH DISTRICT	324	312	298	91.97%
SOUTH DISTRICT	28678	25438	24522	85.50%
TOTAL	101521	88842	86991	85.69%

ATC – LPG consumer has linked his/her Aadhaar number to both LPG consumer number and to the bank account

BTC - LPG consumer has linked his/her bank account number to LPG IDs

CTC- Cash Transfer Compliant: A consumer who has joined the DBTL scheme by any of the following two ways and is ready to received LPG subsidy directly into his bank account.

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. In response to this the Government of Sikkim has taken necessary initiation and referred to the concern department(Land Revenue and Disaster Management Department) to facilitate the process.

The Bankers extend their thankfulness to the State Government for taking effective initiation in this regard.

4. Credit Flow to SC/ST in Sikkim

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

5. 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.

6. Unseasonal Rains and Hailstorms in the State: Distress to Farmers: Affecting Agriculture Production: Relief Measure by Bank

A special SLBC was proposed to be organized to extend the relief measure to the farmers. The list of the Farmers are already prepared by the concern Govt Department. The list of the names of Farmers having loans to the Banks is under process. The concern Department are requested for deliberation in this regard

State Bank of India already instructed the branches to follow the Bank's guidelines subject to notification by the State Govt/approval from SLBC.

7. Pradhan Mantri Suraksha Bima Yojana(PMSBY), Pradhan Mantri JeevanJyoti Bima Yojana(PMJBY) and Atal Pension Yojana(APY)

Three Social Sector Schemes viz. Pradhan Mantri Suraksha Bima Yojana(PMSBY), Pradhan Mantri JeevanJyoti Bima Yojana(PMJBY) and Atal Pension Yojana(APY) are being launched by our Prime Minister at 5.30 pm on 09th May 2015 at a function to be organized in Kolkata. Pre launching enrolment under the first two schemes commences w.e.f. 01st May 2015. Enrolment under APY will commence from the date of launching i.e. 09.05.2015. As the targeted clientele are account holders of the Bank within the stated age profile, it is expected that large number of pre-launch enrolment will happen so that the Hon'ble Prime Minister, Gol will declare the launch with a respectable pre-launch position of enrolment under the Schemes. All Branches in Sikkim should be ready with the necessary enrolment forms and also organize camps for enrolment simultaneously with the commencement of the pre-launch. The BC-CSP Outlets should also participate in the Camps. Camps will have to be organised at all Branches and also at CSP Outlets on the Launching Date i.e. on 09th May 2015 on the lines of PMJDY. (Annexure-VI)

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

