

NETWORK OF BANK BRANCHES

As on 30.06.2015

	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	2	1
13	HDFC BANK	8	6	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	5	4	1
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	1	0
29	KOTAK MAHINDRA BANK	1	0	1
30	SOUTH INDIAN BANK	1	0	1
	TOTAL	135	102	33

Type of Banks	No. of Banks	No. of Branches
Public Sector Banks	22	98
Private Sector Banks	7	23
Co-operative Banks	1	14
Total	30	135

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	5	3	0	8
23	ICICI BANK LTD	0	2	2	1	5
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	79	30	16	135

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 *

*The Engineer from the concerned Bank visited the site with positive recommendation. The remaining formalities for construction of the Currency Chest is under process.

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

Number of ATMs in the State of Sikkim

(As on 30.06.2015)

	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 45th State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 14th May 2015 at Mayfair Resort, Gangtok

The Minutes of the 45th State Level Banker's Committee (SLBC) Meeting for Sikkim held on 14th May, 2015 at Mayfair Resort, Gangtok were duly circulated under cover of letter no. LB/31/90 dated 20.07.2015.

Amended minutes for the said meeting was emailed and sent under cover of letter no. LB/31/118 dated 14.08.2015 to all the SLBC Members.

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 45th SLBC Meeting held on 14th May 2015 at Gangtok.

Action Point	Action Centre	Action Taken
1. Representatives of insurance companies and BSNL to be invited to the 46th meeting of SLBC, Sikkim	Convenor, SLBC	Since complied with
2. Applicability of Sikkim Public Debt Recovery Act, 2006 to commercial banks in Sikkim	Convenor, SLBC	Request letter from Lead Bank Office forwarded to the concerned Department
3. A brick and mortar branch in Soreng as requested	Convenor, SLBC	The survey is under process by Lead Bank Office
4. Convenor, SLBC, Sikkim to write a letter to the Secretary, DFS, MoF, Gol on the total absence of their designated official in the meetings of SLBC, Sikkim.	Convenor, SLBC	Email has been sent to the Nodal Officer for SLBC, Sikkim, DFS on 20.07.2015 and 21.07.2015
5. ACP 2015-16 to be released by the Lead Bank Office by 31.05.2015	Lead Bank Office	Target for the Financial Year 2015-16 has been forwarded to the Bank Branches and Departments. The distribution of booklet is under process

6. DLRC Meeting to be convened in all the districts.	Lead Bank Office	DLRC meeting for North & South District has been conducted. For East & West district DLRC meeting will be conducted shortly after finalization of date with Public representative.
7. Updation of the website of SLBC, Sikkim	Lead Bank Office	Updation of site is under process
8. Convenor, SLBC, Sikkim to follow up with the GoS to conduct the meeting of the State Level Committee on IT	Convenor, SLBC	Action point to be continued
9. Monthly FLC camp to be conducted by Rural Branches	Rural Branches	Progress report as per Annexure-I. This Action point was also discussed during DLCC Meetings as an important Agenda item
10. The Sub-Committee of SLBC on Road Map of Financial Inclusion to meet at least once in a month	A Sub-Committee of SLBC on FI	Except for the month of July 2015 the meeting is being held on regular basis. The 8th meeting of sub-committee on FI is scheduled to be held on 13.08.2015
11. Banks to finance Joint Liability Groups (JLG)	Banks	Action point to be continued
12. ICICI Bank Ltd. to confirm its lending portfolio size to SLBC, Sikkim	ICICI Bank	Since complied with
13. MSME-DI , Gangtok to ascertain from Ministry of MSME, GoI whether the filing of EM-I & II can be made mandatory	MSME-DI	The concerned Department to apprise the house in this regard
14. Banks to activate BCs for covering unbanked villages within stipulated time i.e. 14.08.2015	Banks	Banks to apprise the present status in this regard

<p>15. Convenor, SLBC, Sikkim to submit an action plan to RBI, Gangtok on how to cover the unbanked villages as per the Road Map</p>	<p>Convenor, SLBC</p>	<p>The action plan will be submitted to RBI after conclusion of 8th Sub-committee meeting on FI</p>
<p>16. Review and reallocation of Service Area.</p>	<p>Lead Bank Office</p>	<p>Since complied with and approved through DLCC Meetings in respective district</p>

AGENDA NO: 3**Credit : Deposit Ratio / Credit + Investment : Deposit Ratio as on 30.06.2015** (Amount in Rs.'000)

Banks	C:D Ratio as on 30.06.2014	C+I:D Ratio as on 30.06.2014	As on 30.06.2015						As on 30.06.2015			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	32.9%	73.0%	17565232	6031730	34.3%	6865531	12897261	73.4%	17565232	15728169	89.5%	2830908
C B I	20.0%	38.9%	8988840	1821482	20.3%	1831660	3653142	40.6%	8988840	3653142	40.6%	
UCO Bank	17.4%	17.4%	1185437	240579	20.3%	0	240579	20.3%	1185437	240579	20.3%	
Canara Bank	11.4%	244.4%	714866	435563	60.9%	6317600	6753163	944.7%	714866	6753163	944.7%	
Vijaya Bank	11.4%	11.4%	1629347	130601	8.0%	0	130601	8.0%	1629347	130601	8.0%	
Bank of Baroda	132.6%	132.6%	778078	928290	119.3%	0	928290	119.3%	778078	928290	119.3%	
Bank of India	10.5%	32.3%	920281	94102	10.2%	175500	269602	29.3%	920281	269602	29.3%	
Union Bank of India	35.9%	35.9%	3158326	956029	30.3%	0	956029	30.3%	3158326	956029	30.3%	
P N B	65.5%	65.5%	603000	438700	72.8%	0	438700	72.8%	603000	438700	72.8%	
O B C	47.3%	47.3%	549984	318964	58.0%	0	318964	58.0%	549984	318964	58.0%	
Corporation Bank	58.0%	58.0%	469598	245643	52.3%	0	245643	52.3%	469598	245643	52.3%	
IDBI Bank	1.6%	168.7%	2712031	149814	5.5%	16732390	16882204	622.5%	2712031	16882204	622.5%	
Allahabad Bank	5.2%	27.0%	1278132	147142	11.5%	433926	581068	45.5%	1278132	581068	45.5%	
United Bank of India	165.2%	165.2%	437717	624049	142.6%	0	624049	142.6%	437717	624049	142.6%	
I O B	48.8%	48.8%	247653	117361	47.4%	0	117361	47.4%	247653	117361	47.4%	
Syndicate Bank	31.9%	31.9%	1275405	50993	4.0%	0	50993	4.0%	1275405	50993	4.0%	
Andhra Bank	8.5%	8.5%	186550	67195	36.0%	0	67195	36.0%	186550	67195	36.0%	
Indian Bank	2.0%	2.0%	629615	18318	2.9%	0	18318	2.9%	629615	18318	2.9%	
Dena Bank	47.2%	373.3%	433886	275203	63.4%	1246746	1521949	350.8%	433886	1521949	350.8%	
B o M	23.5%	23.5%	296051	36378	12.3%	0	36378	12.3%	296051	36378	12.3%	
P&S Bank	4.7%	4.7%	19259	7002	36.4%	0	7002	36.4%	19259	7002	36.4%	
Bharatiya Mahila Bank	0.9%	0.9%	5825	3526	60.5%	0	3526	60.5%	5825	3526	60.5%	
Tot. Pub Sector Bank	28.7%	71.2%	44085113	13574227	30.8%	33603353	47177580	107.0%	44799979	50008488	111.6%	
AXIS Bank Ltd.	14.3%	14.3%	2099809	499799	23.8%	0	499799	23.8%	2099809	499799	23.8%	
HDFC Bank	17.5%	17.5%	3979789	750213	18.9%	0	750213	18.9%	3979789	750213	18.9%	
IndusInd Bank	146.5%	146.5%	1574769	666767	42.3%	0	666767	42.3%	1574769	666767	42.3%	
ICICI Bank	1319.2%	1319.2%	606849	18544	3.1%	6362211	6380755	1051.5%	606849	6380755	1051.5%	
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%	39000	100	0.3%	0	100	0.3%	39000	100	0.3%	
South Indian Bank	0.0%	0.0%	5120	269	5.3%	0	269	5.3%	5120	269	5.3%	
Total Pvt SB	97.5%	97.5%	8456236	1955448	23.1%	6362211	8317659	98.4%	8456236	8317659	98.4%	
Total for C B	39.9%	79.1%	52541349	15529675	29.6%	39965564	55495239	105.6%	52541349	55495239	105.6%	
SISCO Bank	45.1%	45.1%	5311839	1452333	27.3%	0	1452333	27.3%	5311839	1452333	27.3%	0
TOTAL	40.2%	77.2%	57853188	16982008	29.4%	39965564	56947572	98.4%	57853188	59778480	103.3%	2830908

DETAILS OF CREDIT FROM OUTSIDE SIKKIM

Name of the Bank	Project	Credit (Rs.'000)	
SBI CAG New Delhi	Power Grid	3780000	
SBI CAG Mumbai	Hindustan Construction	200000	
SBI CAG Hyderabad	NCC Ltd	130000	
	NEC Ltd.	90000	
	SEW Infratructure	1950000	
	Gati Infrastructure	310000	
	Teesta Rangit Pvt. Ltd	159907	
SBI SME Br Siliguri	Denzong Albrews	154000	
	Saharsh Motors	32694	
	Sikkim Agro Chemicals	26930	
	Sikkim Automotive	17000	
	Sikkim Ispat Udyog	15000	
	SBI TOTAL		6865531
Canara bank	Teesta Urja Ltd	5379700	
	LANCO Teesta Hydropower Ltd.	501300	
	NSL Tiding Power	436600	
	Canara TOTAL		6317600
Bank of India	Esveege Breweries	175500	
Dena Bank	Teesta Urja Ltd	1246746	
Central Bank of India	Lanco Energy	1831660	
Allahabad Bank	Mayfair Hotels & Resorts	433926	
ICICI Bank Ltd.	Lanco Teesta Hydro Power	4152211	
	Sneha Kinetic	2210000	
	ICICI TOTAL		6362211
IDBI Bank	Sneha Kinetic	1871863	
	Punj Llyod	14214425	
	Madhya Bharat Power Corp	646102	
	IDBI TOTAL		16732390
Grand Total		39965564	

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

INVESTMENT IN SIKKIM

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

The bank-wise, sector-wise recovery position as on 30th June 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.	4410	304	6.9%	0	0	#DIV/0!	28541	1609	5.6%	32951	1913	5.8%
C.B.I.	22508	4464	19.8%	6914	918	13.3%	32425	5383	16.6%	61847	10765	17.4%
UCO Bank	2132	881	41.3%	263	241	91.6%	18405	13674	74.3%	20800	14796	71.1%
Canara	107	107	100.0%	0	0	0.0%	632	632	100.0%	739	739	100.0%
Vijaya	101	65	64.4%	0	0	0.0%	6857	3737	54.5%	6958	3802	54.6%
B.O.B.	254	46	18.1%	458	176	38.4%	9149	6026	65.9%	9861	6248	63.4%
B.O.I.	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Union Bank	1	0	0.0%	0	0	0.0%	0	0	0.0%	1	0	0.0%
P.N.B.	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Axis Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
O.B.C.	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Corp. Bank	742	20	2.7%	260	0	0.0%	3325	47	1.4%	4327	67	1.5%
HDFC Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
IDBI Bank	48126	7734	16%	0	0	#DIV/0!	35498	23985	68%	83624	31719	37.9%
Allahabad	400	300	75.0%	0	0	0.0%	7982	4750	59.5%	8382	5050	60.2%
U.B.I.	1539	302	19.6%	7698	2282	29.6%	12294	3237	26.3%	21531	5821	27.0%
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%	2644	0	0.0%	2644	0	0.0%
Syndicate Bank	82	0	0.0%	4771	108	2.3%	46500	632	1.4%	51353	740	1.4%
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%	359	123	34.3%	359	123	34.3%
Dena Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
BoM	700	700	100.0%	1333	1333	0.0%	34377	34377	100.0%	36410	36410	100.0%
BMB	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Total for CBs	81102	14923	18.4%	21697	5058	23.3%	238988	98212	41.1%	341787	118193	34.6%
SISCO Bank	33051	7289	22.1%	732	75	10.2%	85829	16242	18.9%	119612	23606	19.7%
TOTAL	114153	22212	19.5%	22429	5133	22.9%	324817	114454	35.2%	461399	141799	30.7%

Recovery position in Govt. Sponsored Schemes as on 30th June, 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.	21	0	0.0%	420	82	19.5%	215	19	8.8%	656	101	15.4%
C.B.I.	875	151	17.3%	8473	4453	52.6%	1234	40	3.2%	10582	4644	43.9%
UCO Bank	0	0	0.0%	1	1	100.0%	0	0	0.0%	1	1	100.0%
Canara	0	0	0.0%	0	0	#DIV/0!	0	0	0.0%	0	0	0.0%
Vijaya	0	0	0.0%	442	0	0.0%	35	0	0.0%	477	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%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Union Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
P.N.B.	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
AXIS Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
O.B.C.	0	0	0.0%	0	0	0.0%	0	0	0.0%	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	58	12%	0	0	0.0%	500	58	11.6%
Allahabad	0	0	0.0%	100	50	50.0%	200	50	25.0%	300	100	33.3%
U.B.I.	51	0	0.0%	21	21	100.0%	1483	91	6.1%	1555	112	7.2%
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%	587	6	1.0%	0	0	0.0%	587	6	1.0%
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	0	0.0%	0	0	0.0%	425	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%	807	807	100.0%	0	0	0.0%	0	0	0.0%
Total for CBs	1081	151	14.0%	11319	4696	41.5%	3167	200	6.3%	16217	5047	31.1%
SISCO Bank	848	120	14.2%	0	0	0.0%	658	104	15.8%	1506	224	14.9%
TOTAL	1929	271	14.0%	11319	4696	41.5%	3825	304	7.9%	17723	5271	29.7%

AGENDA NO. 5**Review of Performance under Annual Credit Plan 2015-16 including NPS for the quarter ended 30th June, 2015**

Overall achievement by banks (both priority sector and non-priority sector advances) stood at 13.2%.

Achievement under Priority and Non-Priority Sector as on 30.06.2015

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	10597	1837662	1428	379849	13.5%	20.7%
Central Bank of India	5601	632028	244	47341	4.4%	7.5%
UCO Bank	1402	199917	53	12949	3.8%	6.5%
Canara Bank	2148	291975	66	24398	3.1%	8.4%
Vijaya Bank	392	75230	15	4961	3.8%	6.6%
Bank of Baroda	639	170750	92	44109	14.4%	25.8%
Bank of India	497	93090	18	4258	3.6%	4.6%
Union Bank of India	2719	396240	123	28743	4.5%	7.3%
Punjab National Bank	387	74660	34	28004	8.8%	37.5%
Oriental Bank of Comm. Corporation Bank	1010	193520	54	19329	5.3%	10.0%
IDBI Bank	376	76050	36	6024	9.6%	7.9%
Allahabad Bank	1195	176103	30	6077	2.5%	3.5%
United Bank of India	309	59851	122	18695	39.5%	31.2%
Indian Overseas Bank	1071	154357	2	7390	0.2%	4.8%
Syndicate Bank	806	122764	55	9788	6.8%	8.0%
Andhra Bank	275	46220	23	3224	8.4%	7.0%
Indian Bank	248	38420	25	4112	10.1%	10.7%
Dena Bank	261	39500	4	367	1.5%	0.9%
Bank of Maharashtra	518	84402	23	7460	4.4%	8.8%
Punjab & Sind Bank	253	43340	17	2278	6.7%	5.3%
Bharatiya Mahila Bank	206	26550	3	936	1.5%	3.5%
Tot. for Comm. Banks	31132	4867190	2518	666650	8.1%	13.7%
AXIS Bank Ltd.	1477	232703	0	0	0.0%	0.0%
HDFC Bank	1885	287396	577	116776	30.6%	40.6%
IndusInd Bank	591	90811	199	333	33.7%	0.4%
ICICI Bank	1748	268263	44	2701	2.5%	1.0%
Yes Bank	247	38850	N/S	N/S	0.0%	0.0%
Kotak Mahindra Bank	222	34660	N/S	N/S	0.0%	0.0%
South Indian Bank	118	23450	1	250	0.8%	1.1%
Total Pvt Banks	6288	976133	821	120060	13.1%	12.3%
SISCO Bank Ltd.	5032	539332	211	52694	4.2%	9.8%
TOTAL	42452	6382655	3550	839404	8.4%	13.2%

Review of Performance under Annual Credit Plan 2015-16
for the quarter ended 30th June, 2015 for Priority Sector Advances

All banks together disbursed Rs. 31.91 crores at the end of 1st quarter under priority sector advances @ 6.6% of achievement under ACP

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.06.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	8545	1431262	482	72913	5.6%	5.1%	1549760
Central Bank of India	5016	512278	145	28122	2.9%	5.5%	890263
UCO Bank	1212	161417	44	8838	3.6%	5.5%	153291
Canara Bank	1966	253275	54	18479	2.7%	7.3%	269427
Vijaya Bank	267	50230	11	4509	4.1%	9.0%	118359
Bank of Baroda	409	124750	62	22482	15.2%	18.0%	753441
Bank of India	367	67090	14	2624	3.8%	3.9%	83912
Union Bank of India	2389	329640	102	21848	4.3%	6.6%	451194
Punjab National Bank	277	52660	23	14256	8.3%	27.1%	345883
Oriental Bank of Comm.	645	120520	47	16095	7.3%	13.4%	300167
Corporation Bank	216	43050	28	5309	13.0%	12.3%	155881
IDBI Bank	905	118403	30	6077	3.3%	5.1%	107967
Allahabad Bank	249	46651	122	18695	49.0%	40.1%	107901
United Bank of India	906	121557	1	390	0.1%	0.3%	374930
Indian Overseas Bank	701	101264	41	7273	5.8%	7.2%	110429
Syndicate Bank	225	36220	7	1317	3.1%	3.6%	34473
Andhra Bank	198	27420	20	2764	10.1%	10.1%	4911
Indian Bank	206	28500	0	0	0.0%	0.0%	16468
Dena Bank	463	72402	18	3811	3.9%	5.3%	21517
Bank of Maharashtra	203	33340	17	2278	8.4%	6.8%	34297
Punjab & Sind Bank	166	18550	1	300	0.6%	1.6%	4389
Bharatiya Mahila Bank	172	24561	47	6100	27.3%	24.8%	3273
Tot. for Comm.Banks	25703	3775040	1316	264480	5.1%	7.0%	5892133
AXIS Bank Ltd.	1082	153703	0	0	0.0%	0.0%	62031
HDFC Bank	1435	197396	307	23662	21.4%	12.0%	130493
IndusInd Bank	511	75311	32	27	6.3%	0.0%	0
ICICI Bank	991	116263	6	454	0.6%	0.4%	20045
Yes Bank	197	28850	N/S	N/S	0.0%	0.0%	0
Kotak Mahindra Bank	172	24660	N/S	N/S	0.0%	0.0%	0
South Indian Bank	68	13450	0	0	0.0%	0.0%	0
Total Pvt Banks	4456	609633	345	24143	7.7%	4.0%	212569
SISCO Bank Ltd.	4744	483932	124	30557	2.6%	6.3%	588185
TOTAL	34903	4868605	1785	319180	5.1%	6.6%	6692887

A. Agriculture and Allied Activities

The overall achievement under this sector recorded at 3.6% at the end of the 1st quarter.

(As on 30.06.2015)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.06.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	5750	411524	220	10558	3.8%	2.6%	175313
Central Bank of India	4062	249813	80	11700	2.0%	4.7%	319522
UCO Bank	844	63087	4	620	0.5%	1.0%	7244
Canara Bank	1422	100165	2	115	0.1%	0.1%	133635
Vijaya Bank	147	10460	1	50	0.7%	0.5%	4472
Bank of Baroda	193	13330	2	235	1.0%	1.8%	1682
Bank of India	231	15870	7	46	3.0%	0.3%	28394
Union Bank of India	1707	121165	55	9933	3.2%	8.2%	50063
Punjab National Bank	174	12890	1	50	0.6%	0.4%	28120
Oriental Bank of Comm.	358	25350	0	0	0.0%	0.0%	3255
Corporation Bank	99	9240	0	0	0.0%	0.0%	6396
IDBI Bank	636	45859	11	595	1.7%	1.3%	49806
Allahabad Bank	157	11530	0	0	0.0%	0.0%	889
United Bank of India	625	47670	0	0	0.0%	0.0%	10379
Indian Overseas Bank	487	38694	16	1713	3.3%	4.4%	20902
Syndicate Bank	136	9550	0	0	0.0%	0.0%	82
Andhra Bank	133	9850	0	0	0.0%	0.0%	0
Indian Bank	139	10700	0	0	0.0%	0.0%	0
Dena Bank	313	25874	17	3211	5.4%	12.4%	4161
Bank of Maharashtra	124	8610	1	250	0.8%	2.9%	700
Punjab & Sind Bank	125	8550	1	300	0.8%	3.5%	144
Bharatiya Mahila Bank	114	8061	0	0	0.0%	0.0%	346
Total for Comm.Banks	17976	1257842	418	39376	2.3%	3.1%	845505
AXIS Bank Ltd.	764	59983	0	0	0.0%	0.0%	3122
HDFC Bank	944	76986	55	6970	5.8%	9.1%	20585
IndusInd Bank	348	26885	16	14	4.6%	0.1%	0
ICICI Bank	752	51243	6	454	0.8%	0.9%	1707
Yes Bank	120	8380	N/S	N/S	0.0%	0.0%	0
Kotak Mahindra Bank	114	8160	N/S	N/S	0.0%	0.0%	0
South Indian Bank	24	1850	0	0	0.0%	0.0%	0
Total Pvt Banks	3066	233487	77	7438	2.5%	3.2%	25414
SISCO Bank Ltd.	3989	272467	72	17140	1.8%	6.3%	114436
TOTAL	25031	1763796	567	63954	2.3%	3.6%	985355

Performance up to 31.03.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	29655	1672507	2751	343824	9.3%	20.6%

B. Industry Sector

The overall achievement under this sector recorded at 4.3% at the end of 1st quarter.

(As on 30.06.2015)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.06.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	506	76573	0	0	0.0%	0.0%	29039
Central Bank of India	254	44055	3	548	1.2%	1.2%	127236
UCO Bank	108	15900	1	100	0.9%	0.6%	152
Canara Bank	130	20725	13	1130	10.0%	5.5%	48491
Vijaya Bank	40	4000	0	0	0.0%	0.0%	0
Bank of Baroda	27	7300	20	2260	74.1%	31.0%	25426
Bank of India	36	8200	3	1189	8.3%	14.5%	22324
Union Bank of India	175	18220	0	0	0.0%	0.0%	3275
Punjab National Bank	27	4000	0	0	0.0%	0.0%	4084
Oriental Bank of Comm.	95	12850	23	6895	24.2%	53.7%	31369
Corporation Bank	42	4100	0	0	0.0%	0.0%	75656
IDBI Bank	60	9750	0	0	0.0%	0.0%	568
Allahabad Bank	21	4500	0	0	0.0%	0.0%	0
United Bank of India	90	8887	0	0	0.0%	0.0%	93526
Indian Overseas Bank	46	7800	1	100	2.2%	1.3%	75980
Syndicate Bank	30	4000	0	0	0.0%	0.0%	4744
Andhra Bank	21	4000	0	0	0.0%	0.0%	0
Indian Bank	26	4200	0	0	0.0%	0.0%	12257
Dena Bank	30	4800	0	0	0.0%	0.0%	2052
Bank of Maharashtra	20	3200	0	0	0.0%	0.0%	0
Punjab & Sind Bank	16	4000	0	0	0.0%	0.0%	0
Bharatiya Mahila Bank	16	3000	0	0	0.0%	0.0%	1519
Total for Comm. Banks	1816	274060	64	12222	3.5%	4.5%	557698
AXIS Bank Ltd.	82	14775	0	0	0.0%	0.0%	0
HDFC Bank	158	18600	0	0	0.0%	0.0%	59255
IndusInd Bank	31	4700	0	0	0.0%	0.0%	0
ICICI Bank	57	10575	0	0	0.0%	0.0%	0
Yes Bank	20	3000	N/S	N/S	0.0%	0.0%	0
Kotak Mahindra Bank	16	3000	N/S	N/S	0.0%	0.0%	0
South Indian Bank	20	3000	0	0	0.0%	0.0%	0
Total Pvt. Banks	384	57650	0	0	0.0%	0.0%	59255
SISCO Bank Ltd.	195	26850	17	3190	8.7%	11.9%	32862
TOTAL	2395	358560	81	15412	3.4%	4.3%	649815

Performance up to 31.03.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	2413	342030	2300	825464	95.3%	241.3%

C. Tertiary Sector

The overall achievement under this sector recorded at 8.7% at the end of 1st quarter.

(As on 30.06.2015)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.06.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	2289	943165	262	62355	11.4%	6.6%	1345408
Central Bank of India	700	218410	62	15874	8.9%	7.3%	443505
UCO Bank	260	82430	39	8118	15.0%	9.8%	145895
Canara Bank	414	132385	39	17234	9.4%	13.0%	87301
Vijaya Bank	80	35770	10	4459	12.5%	12.5%	113887
Bank of Baroda	189	104120	40	19987	21.2%	19.2%	726333
Bank of India	100	43020	4	1389	4.0%	3.2%	33194
Union Bank of India	507	190255	47	11915	9.3%	6.3%	397856
Punjab National Bank	76	35770	22	14206	28.9%	39.7%	313679
Oriental Bank of Comm.	192	82320	24	9200	12.5%	11.2%	265543
Corporation Bank	75	29710	28	5309	37.3%	17.9%	73829
IDBI Bank	209	62794	19	5482	9.1%	8.7%	57593
Allahabad Bank	71	30621	122	18695	171.8%	61.1%	107012
United Bank of India	191	65000	1	390	0.5%	0.6%	271025
Indian Overseas Bank	168	54770	24	5460	14.3%	10.0%	13547
Syndicate Bank	59	22670	7	1317	11.9%	5.8%	29647
Andhra Bank	44	13570	20	2764	45.5%	20.4%	4911
Indian Bank	41	13600	0	0	0.0%	0.0%	4211
Dena Bank	120	41728	1	600	0.8%	1.4%	15304
Bank of Maharashtra	59	21530	16	2028	27.1%	9.4%	33597
Punjab & Sind Bank	25	6000	0	0	0.0%	0.0%	4245
Bharatiya Mahila Bank	42	13500	47	6100	111.9%	45.2%	1408
Total for Comm. Banks	5911	2243138	834	212882	14.1%	9.5%	4488930
AXIS Bank Ltd.	236	78945	0	0	0.0%	0.0%	58909
HDFC Bank	333	101810	252	16692	75.7%	16.4%	50653
IndusInd Bank	132	43726	16	13	12.1%	0.0%	0
ICICI Bank	182	54445	0	0	0.0%	0.0%	18338
Yes Bank	57	17470	N/S	N/S	0.0%	0.0%	0
Kotak Mahindra Bank	42	13500	N/S	N/S	0.0%	0.0%	0
South Indian Bank	24	8600	0	0	0.0%	0.0%	0
Total Pvt. Banks	1006	318496	268	16705	26.6%	5.2%	127899
SISCO Bank Ltd.	560	184615	35	10227	6.3%	5.5%	440887
TOTAL	7477	2746249	1137	239814	15.2%	8.7%	5057716

Performance up to 31.03.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	7736	2597900	5788	2016613	74.8%	77.6%

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

(As on 30.06.2015)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.06.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	2052	406400	946	306936	46.1%	75.5%	4447817
Central Bank of India	585	119750	99	19219	16.9%	16.0%	721931
UCO Bank	190	38500	9	4111	4.7%	10.7%	64388
Canara Bank	182	38700	12	5919	6.6%	15.3%	43261
Vijaya Bank	125	25000	4	452	3.2%	1.8%	12242
Bank of Baroda	230	46000	30	21627	13.0%	47.0%	174849
Bank of India	130	26000	4	1634	3.1%	6.3%	32686
Union Bank of India	330	66600	21	6895	6.4%	10.4%	43054
Punjab National Bank	110	22000	11	13748	10.0%	62.5%	83260
Oriental Bank of Comm.	365	73000	7	3234	1.9%	4.4%	18794
Corporation Bank	160	33000	8	715	5.0%	2.2%	38536
IDBI Bank	290	57700	0	0	0.0%	0.0%	47160
Allahabad Bank	60	13200	0	0	0.0%	0.0%	39241
United Bank of India	165	32800	1	7000	0.6%	21.3%	62520
Indian Overseas Bank	105	21500	14	2515	13.3%	11.7%	5611
Syndicate Bank	50	10000	16	1907	32.0%	19.1%	16520
Andhra Bank	50	11000	5	1348	10.0%	12.3%	62284
Indian Bank	55	11000	4	367	7.3%	3.3%	1850
Dena Bank	55	12000	5	3649	9.1%	30.4%	253686
Bank of Maharashtra	50	10000	0	0	0.0%	0.0%	2081
Punjab & Sind bank	40	8000	2	636	5.0%	8.0%	2613
Bharatiya Mahila Bank	50	10000	4	258	8.0%	2.6%	253
Total for Comm.Banks	5429	1092150	1202	402170	22.1%	36.8%	6174637
AXIS Bank Ltd.	395	79000	0	0	0.0%	0.0%	389520
HDFC Bank	450	90000	270	93114	60.0%	103.5%	514421
IndusInd Bank	80	15500	167	306	208.8%	2.0%	0
ICICI Bank	757	152000	38	2247	5.0%	1.5%	710
Yes Bank	50	10000	N/S	N/S	0.0%	0.0%	0
Kotak Mahindra Bank	50	10000	N/S	N/S	0.0%	0.0%	100
South Indian Bank	50	10000	1	250	2.0%	2.5%	269
Total Pvt Banks	1832	366500	476	95917	26.0%	26.2%	905020
SISCO Bank Ltd.	288	55400	87	22137	30.2%	40.0%	646620
TOTAL	7549	1514050	1765	520224	23.4%	34.4%	7726277

Performance up to 31.03.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	6591	1359600	7543	3577975	114.4%	263.2%

AGENDA NO. 6**Review of other Priority Sector Advances and other Special Programmes as on 30th June, 2015****1. Prime Minister's Employment Generation Programme**

The target under the scheme for the Financial Year 2015-16 has been allotted to the Bank Branches. During the 1st Quarter there was no sponsorship of proposal to the Bank Branches.

However, DLTFC Meeting for the East, South & West District was conducted by the Nodal Agencies on 01.07.2015, 06.07.2015 & 07.07.2015 respectively and proposals have been forwarded to the Bank Branches during the month of August 2015. There was no proposal for the North district.

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

(As on 30.06.2015)

(Amt. in Rs'000)

Name of Bank	Annual Target		Spon No.	Sanctioned		Disbursed		Reject No.	Pend. No.
	No.	Sub. Amt.		No.	Amt.	No.	Amt.		
S.B.I.	21	13909							
C.B.I.	15	9471							
UCO Bank	2	1402							
Canara Bank	2	1402							
Vijaya Bank	1	817							
B.O.B.	1	817							
Bank of India	2	1634							
Union Bank	6	3974							
P.N.B.	1	817							
O.B.C.	1	817							
Corpn.Bank	1	817							
IDBI Bank	1	817							
Allahabad Bank	1	817							
U.B.I.	3	2219							
I.O.B.	2	1402							
Syndicate Bank	1	817							
Andhra Bank	1	817							
Indian Bank	1	817							
Dena Bank	1	817							
BOM	1	817							
P & S Bank	1	817							
BMB	1	817							
TOTAL	67	46851							

P M E G P
Sponsored by KVIC

(As on 30.06.2015)

(Amt. in Rs'000)

Name of Bank	Annual Target		Spon No.	Sanctioned		Disbursed		Reject No.	Pend. No.
	No.	Sub. Amt.		No.	Amt.	No.	Amt.		
S.B.I.	23	13269							
C.B.I.	14	8077							
UCO Bank	1	577							
Canara Bank	4	2308							
Union Bank	4	2308							
O.B.C.	1	577							
IDBI Bank	1	577							
U.B.I	1	577							
I.O.B	1	577							
Dena Bank	1	577							
PNB									
TOTAL	51	29424							

P M E G P
Sponsored by SKVIB

(As on 30.06.2015)

(Amt. in Rs'000)

Name of Bank	Annual Target		Spons. No.	Sanctioned		Disbursed		Reject. No.	Pend. No.
	No.	Sub. Amt.		No.	Amt.	No.	Amt.		
S.B.I.	22	12918							
C.B.I.	12	7044							
UCO Bank	3	1761							
Canara Bank	3	1761							
Union Bank	4	2348							
O.B.C.	1	587							
IDBI Bank	3	1762							
U.B.I	0	0							
I.O.B	2	1174							
Dena Bank	0	0							
TOTAL	50	29355							

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 a population of 1 lakh or above. SJSRY has been 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.

There was no sponsorship of proposal during the 1st quarter of the FY 2015-16.

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 01.04.15-31.03.16		Credit linked during 01.04.15-31.03.16		R.F.relsd. during 01.04.15-31.03.16		Sav. Linked during 01.04.15-31.03.16		Credit linked during 01.04.15-31.03.16	
	Savings A/c						Savings A/c			
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
S.B.I.	0	0	0	0	0	0	12	688	12	853
C.B.I.	2	17	2	132	0	0	21	132	0	0
UCO Bank	-	-	-	-	-	-	-	-	-	-
Canara Bank			-	-	-	-	-	-	-	-
Vijaya Bank	-	-	-	-	-	-	-	-	-	-
B.O.B.	-	-	-	-	-	-	-	-	-	-
B.O.I.	-	-	-	-	-	-	14	29	-	-
Union Bank	-	-	-	-	-	-	227	5079	-	-
P.N.B.	-	-	-	-	-	-	-	-	-	-
O.B.C.	-	-	-	-	-	-	-	-	-	-
Corpn. Bank	-	-	-	-	-	-	-	-	-	-
HDFC Bank	-	-	-	-	-	-	-	-	-	-
IDBI Bank	-	-	-	-	-	-	-	-	-	-
Allahabad	-	-	-	-	-	-	-	-	-	-
U.B.I.	-	-	-	-	-	-	-	-	-	-
Indusind	-	-	-	-	-	-	-	-	-	-
I.O.B.	-	-	-	-	-	-	-	-	-	-
Syndicate	-	-	-	-	-	-	-	-	-	-
Andhra Bank	-	-	-	-	-	-	-	-	-	-
Indian Bank	-	-	-	-	-	-	-	-	-	-
Dena Bank	-	-	-	-	0	0	16	51	0	0
BOM	-	-	-	-	0	0	0	0	0	0
Total PSBs	2	17	2	132	0	0	290	5979	12	853
SISCO Bank	128	1677	0	0	24	2332	47	680	5	285
TOTAL	130	1694	2	132	24	2332	337	6659	17	1138

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

The position on issuance of Kisan Credit Cards (KCC) in the State as on 30.06.2015 is furnished below.

Name of Bank	Annual Target		KCC issued during year		Total KCC outstanding as on 30.06.2015	
	No.	Amount	No.	Amount	No.	Amount
State Bank of India	3388	257430	201	9358	2000	102376
Central Bank of India	2483	154110	60	3389	809	46671
UCO Bank	523	42220	46	3253	53	3356
Union Bank of India	1034	78010	30	2122	385	14554
IDBI Bank	385	29250	5	265	34	2023
United Bank of India	366	30960	3	47	83	5293
Dena Bank	208	18620	0	0	21	2946
Canara Bank	900	66560	35	1867	90	5259
Vijaya Bank	96	7160	0	0	1	19
Bank of Baroda	110	8040	7	105	11	367
Bank of India	121	8840	7	46	27	245
Punjab National Bank	113	8840	0	0	12	100
Oriental Bank of Comm.	210	15530	0	0	0	0
Corporation Bank	51	6120	0	0	0	0
Allahabad Bank	116	8740	13	391	18	509
Indian Overseas Bank	313	26580	0	0	0	0
Syndicate Bank	95	6840	0	0	1	75
Andhra Bank	99	7540	0	0	0	0
Indian Bank	95	8140	0	0	0	0
Bank of Maharashtra	87	6300	1	60	6	600
Punjab & Sind Bank	81	5840	0	0	0	0
Bharatiya Mahila Bank	78	5801	0	0	0	0
Total for Comm.Banks	10952	807471	408	20903	3551	184393
Axis Bank Ltd.	471	41320	0	0	0	0
HDFC Bank Ltd.	648	56780	0	0	110	11060
Indusind Bank Ltd.	220	19340	0	0	0	0
ICICI Bank Ltd.	493	34880	0	0	3	690
Yes Bank	81	6000	0	0	0	0
Kotak Mahindra Bank	78	5900	0	0	0	0
South Indian Bank	9	700	0	0	0	0
Total Pvt Banks	2000	164920	0	0	113	11750
SISCO Bank	2752	195085	51	4990	3873	116870
GRAND TOTAL	15704	1167476	459	25893	7537	313013

Performance up to 31.03.2015	Target	KCC issued during the year		KCC Outstanding	
	No.	No.	Amount	No.	Amount
TOTAL	19637	2435	114401	8038	358697

AGENDA NO. 9**Housing Finance Scheme**

The position of Housing Loan is as below: (As on 30.06.2015)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.06.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	642	495300	232	47791	36.1%	9.6%	715385
Central Bank of India	124	79900	58	15646	46.8%	19.6%	138544
UCO Bank	40	29260	12	1985	30.0%	6.8%	88340
Union Bank of India	103	76900	16	5180	15.5%	6.7%	264872
IDBI Bank	23	15800	1	300	4.3%	1.9%	15285
United Bank of India	36	26960	1	390	2.8%	1.4%	140230
Dena Bank	15	12000	1	600	6.7%	5.0%	12284
Canara Bank	65	46130	25	8150	38.5%	17.7%	10181
Vijaya Bank	18	15000	0	0	0.0%	0.0%	42728
Bank of Baroda	106	84200	30	18387	28.3%	21.8%	719259
Bank of India	31	24200	1	1000	3.2%	4.1%	12405
Punjab National Bank	25	20000	9	8299	36.0%	41.5%	58346
Oriental Bank of Com.	53	42500	23	9050	43.4%	21.3%	206183
Corporation Bank	22	14000	10	2475	45.5%	17.7%	41369
Allahabad Bank	20	15500	0	0	0.0%	0.0%	15151
Indian Overseas Bank	21	18000	11	3300	52.4%	18.3%	5983
Syndicate Bank	11	9000	0	0	0.0%	0.0%	0
Andhra Bank	6	4000	0	0	0.0%	0.0%	0
Indian Bank	6	4730	0	0	0.0%	0.0%	0
Bank of Maharashtra	14	9000	11	1610	78.6%	17.9%	23258
Punjab & Sind Bank	0	0	0	0	#DIV/0!	#DIV/0!	2872
Bharatiya Mahila Bank	5	3000	1	1000	20.0%	33.3%	0
Total Comm.Banks	1386	1045380	442	125163	31.9%	12.0%	2512675
AXIS Bank Ltd.	31	24000	0	0	0.0%	0.0%	0
HDFC Bank	16	12000	4	500	25.0%	4.2%	135
IndusInd Bank	14	11000	0	0	0.0%	0.0%	0
ICICI Bank	18	12000	0	0	0.0%	0.0%	0
Yes Bank	5	3000	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	5	3000	0	0	0.0%	0.0%	0
South Indian Bank	6	4200	0	0	0.0%	0.0%	0
Total Pvt Bank	95	69200	4	500	4.2%	0.7%	135
SISCO Bank Ltd.	92	63200	3	1914	3.3%	3.0%	153375
TOTAL	1573	1177780	449	127577	28.5%	10.8%	2666185

Performance up to 31.03.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	1524	1138237	2319	630851	152.2%	55.4%

AGENDA NO. 10**Achievements under Education Loan 2015-16**

As on 30.06.2015

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.06.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	95	31650	1	550	1.1%	1.7%	55193
Central Bank of India	58	20040	2	138	3.4%	0.7%	9479
UCO Bank	26	8470	0	0	0.0%	0.0%	4323
Canara Bank	38	12590	1	200	2.6%	1.6%	2116
Vijaya Bank	10	3270	0	0	0.0%	0.0%	8661
Bank of Baroda	12	4070	10	1600	83.3%	39.3%	2698
Bank of India	12	4070	1	238	8.3%	5.8%	1041
Union Bank of India	46	15290	0	0	0.0%	0.0%	6469
Punjab National Bank	10	3270	1	400	10.0%	12.2%	4711
Oriental Bank of Comm.	15	4920	0	0	0.0%	0.0%	5119
Corporation Bank	10	3270	2	190	20.0%	5.8%	4565
IDBI Bank	28	9140	0	0	0.0%	0.0%	0
Allahabad Bank	10	3270	0	0	0.0%	0.0%	2096
United Bank of India	26	8340	0	0	0.0%	0.0%	1296
Indian Overseas Bank	16	5070	0	0	0.0%	0.0%	500
Syndicate Bank	10	3270	0	0	0.0%	0.0%	0
Andhra Bank	10	3270	0	0	0.0%	0.0%	264
Indian Bank	10	3270	0	0	0.0%	0.0%	127
Dena Bank Total	16	5070	0	0	0.0%	0.0%	842
Bank of Maharashtra	10	3270	0	0	0.0%	0.0%	0
Punjab & Sind Bank	0	0	0	0	#DIV/0!	#DIV/0!	404
Bharatiya Mahila Bank	4	1600	1	50	25.0%	3.1%	418
Total for Comm.Banks	472	156480	19	3366	4.0%	2.2%	110322
AXIS Bank Ltd.	29	9540	0	0	0.0%	0.0%	0
HDFC Bank Total	40	12810	0	0	0.0%	0.0%	146
IndusInd Bank Total	16	5070	0	0	0.0%	0.0%	0
ICICI Bank	40	11145	0	0	0.0%	0.0%	0
Yes Bank	10	3270	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	4	1600	0	0	0.0%	0.0%	0
South Indian Bank	2	800	0	0	0.0%	0.0%	0
Total Pvt banks	141	44235	0	0	0.0%	0.0%	146
SISCO Bank Ltd.	32	10900	0	0	0.0%	0.0%	1589
TOTAL	645	211615	19	3366	2.9%	1.6%	112057

Performance up to 31.03.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	624	201090	120	21007	19.2%	10.4%

Agenda No. 11**Performances under MSME 2015-16**

As on 30.06.2015

(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	69601	45500	80455	195556	0	8421	5565	13986	7.15%
C B I	38805	2900	30040	71745	548	0	0	548	0.76%
UCO Bank	15100	3000	5900	24000	100	0	2836	2936	12.23%
Canara	19525	5900	14410	39835	1130	1559	11075	13764	34.55%
Vijaya	4000	1000	5000	10000	0	2214	900	3114	31.14%
B o B	7300	1800	5300	14400	2260	0	0	2260	15.69%
B o I	8000	2800	2950	13750	1189	50	100	1339	9.74%
Union Bank	16120	7600	26790	50510	0	800	1685	2485	4.92%
P N B	4000	2000	3000	9000	0	1712	0	1712	19.02%
O B C	12300	4000	9300	25600	6895	500	0	7395	28.89%
AXIS Bank	13875	1800	8500	24175	0	0	0	0	0.00%
Corporation	4000	1000	2000	7000	0	500	1800	2300	32.86%
HDFC	18200	4000	20900	43100	0	0	16192	16192	37.57%
IDBI Bank	9150	1300	5600	16050	0	0	3105	3105	19.35%
Allahabad	4500	1200	3461	9161	0	18695	0	18695	204.07%
United Bank	8587	2000	5000	15587	0	0	0	0	0.00%
IndusInd	4600	3000	5656	13256	0	0	13	13	0.10%
I O B	7600	3500	5200	16300	100	1100	400	1600	9.82%
Syndicate	4000	1000	2000	7000	0	582	735	1317	18.81%
Andhra Bnk	4000	0	300	4300	0	0	2764	2764	64.28%
ICICI Bank	9875	1600	4700	16175	0	0	0	0	0.00%
Indian Bank	4200	0	0	4200	0	0	0	0	0.00%
Dena Bank	4600	1000	3658	9258	0	0	0	0	0.00%
B O M	3200	1000	2460	6660	0	0	0	0	0.00%
Yes Bank	3000	800	2400	6200	0	0	0	0	0.00%
P & S Bank	4000	0	0	4000	0	0	0	0	0.00%
BMB	3000	800	2400	6200	0	2075	1950	4025	64.92%
Kotak Bank	3000	800	2400	6200	0	0	0	0	0.00%
South Indian	3000	800	1200	5000	0	0	0	0	0.00%
Total Com.	311138	102100	260980	674218	12222	38208	49120	99550	14.77%
SISCO	22550	2000	16300	40850	3190	294	3379	6863	16.80%
GRAND TOTAL	333688	104100	277280	715068	15412	38502	52499	106413	14.88%

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	467	212	4550	7458
Central Bank of India	3794	7589	39569	119596
UCO Bank	65	162	8690	204289
Canara Bank	64	0.06	7639	2323
Vijaya Bank	35	16	881	1065
Bank of Baroda	542	753	2165	2431
Bank of India	120	13	1343	997
Union Bank of India	253	84	8725	3212
Punjab National Bank	119	107	119	107
Oriental Bank of Com	55	20	2197	3271
AXIS Bank Ltd.	6	2.5	1419	481
Corporation Bank	19	37	687	1017
HDFC Bank	1886	0	1997	832
IDBI Bank	19	5	4555	3861
Allahabad Bank	38	21	211	168
United Bank of India	50	6000	2469	18000
Indusind Bank	80	0	104	14
Indian Overseas Bank	0	0	387	369
Syndicate Bank	0	0	1475	3037
Andhra Bank	2	0	46	495
ICICI Bank	0	0	450	415
Indian Bank	45	32	1062	1011
Dena Bank	40	56	2309	51902
Bank of Maharashtra	0	0	1141	683
Yes Bank	0	0	79	58683
P & S Bank	7	5	291	309
Bharatiya Mahila Bank	0	0	1127	20
Kotak Mahindra Bank	0	0	86	1707
Total Comm Banks	7706	15114.56	94961	486399
SISCO Bank Ltd.	319	422.5	38242	18286
GRAND TOTAL	8025	15537.06	134015	506039

AGENDA NO.14**Weavers Credit Card Scheme (WCC)**

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

AGENDA NO.15**Dairy Entrepreneurship Development Scheme (DEDs)**

The present status under the scheme is furnished below:

Financial Year 2014-15 (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

Financial Year 2015-16

Name of Bank	Sanctioned		Disbursed		Reject.	Pend.
	No.	Amt.	No.	Amt.	No.	No.
State Bank of India	33	14071	33	14071	0	0
Union Bank of India	1	150	1	150	0	0
TOTAL	34	14221	34	14221	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 8th meeting (on 13.08.2015) of the committee already convened. The progress in this regard is as per 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 2015-16 to bring farming groups under the banking sector under “Bhoomi Heen Kisan” plan.

Although an amount of Rs. 14.65 lacs was disbursed during the FY 2014-15 Bankers are unable to finance in this sector during this quarter of the current FY 2015-16.

AGENDA NO.18

SBI Rural Self Employment Training Institute (RSETI)

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

I. Important resolution in LAC Meeting during 2015-16

To expedite the process for construction of RSETI Building on time.

II. Performance of RSETI as per Annexure-IV

III. Present status of Institution building

After getting approval of Geological & Geo. Technical investigation (soil testing) from Mines and Geological Department, Govt. of Sikkim, the foundation of the building was laid on 03.07.2015, by Shri S.B. Subedi, Hon'ble Minister, RMDD, GoS and Shri S. Poudyal, Hon'ble Minister, Agriculture, GoS. The blue print prepared by Bank's appointed Architect and duly approved by SBI, Civil Engineer, is further submitted to RMDD for its vetting and further approval by the Govt. Authority for starting its construction within stipulated time.

AGENDA NO.19

Miscellaneous

1. 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 (PMJJBY) and Atal Pension Yojana (APY) was launched on 9th May 2015. Camps were organized at all Branches for awareness and enrollment. The current position is as per Annexure-VI (A) & (B).

In this connection SLBC, Sikkim, LIC & GPSAI have jointly organized four numbers of Town hall meeting in all the four districts of Sikkim successfully.

District	Place	Date of Meeting
East Sikkim	Janata Bhawan, Gangtok	23.07.2015
North Sikkim	Nagar Panchayat Bhawan, Mangan	27.07.2015
South Sikkim	Conference Hall, DAC, Namchi	29.07.2015
West Sikkim	Krishi Vigyan Kendra, Gyalshing	31.07.2015

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:

State	Total Active Consumer	Total Aadhaar Seeding	Total CTC (ATC+BTC)	% CTC
Sikkim	109568	88842	98009	89.45%

Since last quarter percentage of CTC improved from 85.69 % to 89.45%.

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 receive 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 concerned department(Land Revenue and Disaster Management Department) to facilitate the process.

As per action point Lead Bank is following up with the Govt. of Sikkim.

4. Credit Flow to SC/ST in Sikkim

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

5. Sansad Adarsh Gram Yojana (SAGY)

The Hon'ble MP (Lok Sabha) of Sikkim Shri P.D. Rai has adopted Kitam Manpur village in South district. State Bank of India, Local Head Office, Kolkata vide their letter no. CSB/129 dated 28.07.2015 advised the Regional Manager to conduct a survey so any proposal received from the Hon'ble MP can be examined for specific essential requirement under CSR.

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

BANK-WISE / SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLAN 2015-16 (PRIORITY SECTORS) : SIKKIM STATE

(Amt. in
Rs'000)

As on 30.06.2015

BANK	CROP LOANS						AGRICULTURE & ALLIED ACTIVITIES						TOTAL FOR AGRICULTURE					
	Target		Achievement		% Achievement		Target		Achievement		% Achievement		Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
S.B.I	3388	257430	201	9358	5.9%	3.6%	2362	154094	19	1200	0.8%	0.8%	5750	411524	220	10558	3.8%	2.6%
C.B.I	2483	154110	52	4972	2.1%	3.2%	1579	95703	28	6728	1.8%	7.0%	4062	249813	80	11700	2.0%	4.7%
UCO Bank	523	42220	4	620	0.8%	1.5%	321	20867	0	0	0.0%	0.0%	844	63087	4	620	0.5%	1.0%
Canara Bank	900	66560	2	115	0.2%	0.2%	522	33605	0	0	0.0%	0.0%	1422	100165	2	115	0.1%	0.1%
Vijaya Bank	96	7160	1	50	1.0%	0.7%	51	3300	0	0	0.0%	0.0%	147	10460	1	50	0.7%	0.5%
B.O.B	110	8040	2	235	1.8%	2.9%	83	5290	0	0	0.0%	0.0%	193	13330	2	235	1.0%	1.8%
B.O.I	121	8840	7	46	5.8%	0.5%	110	7030	0	0	0.0%	0.0%	231	15870	7	46	3.0%	0.3%
Union Bank	1034	78010	41	8240	4.0%	10.6%	673	43155	14	1693	2.1%	3.9%	1707	121165	55	9933	3.2%	8.2%
P.N.B	113	8840	0	0	0.0%	0.0%	61	4050	1	50	1.6%	1.2%	174	12890	1	50	0.6%	0.4%
O.B.C.	210	15530	0	0	0.0%	0.0%	148	9820	0	0	0.0%	0.0%	358	25350	0	0	0.0%	0.0%
AXIS Bank	471	41320	0	0	0.0%	0.0%	293	18663	0	0	0.0%	0.0%	764	59983	0	0	0.0%	0.0%
U.B.I.	366	30960	0	0	0.0%	0.0%	259	16710	0	0	0.0%	0.0%	625	47670	0	0	0.0%	0.0%
Corp.Bank	51	6120	0	0	0.0%	0.0%	48	3120	0	0	0.0%	0.0%	99	9240	0	0	0.0%	0.0%
HDFC Total	648	56780	1	491	0.2%	0.9%	296	20206	54	6479	18.2%	32.1%	944	76986	55	6970	5.8%	9.1%
IDBI Total	385	29250	11	595	2.9%	2.0%	251	16609	0	0	0.0%	0.0%	636	45859	11	595	1.7%	1.3%
All'bd Bank	116	8740	0	0	0.0%	0.0%	41	2790	0	0	0.0%	0.0%	157	11530	0	0	0.0%	0.0%
IndusInd Tot	220	19340	0	0	0.0%	0.0%	128	7545	16	14	12.5%	0.2%	348	26885	16	14	4.6%	0.1%
I.O.B.	313	26580	7	489	3.8%	3.5%	174	12114	9	1224	8.1%	17.0%	487	38694	16	1713	3.3%	4.4%
Syndicate	95	6840	0	0	0.0%	0.0%	41	2710	0	0	0.0%	0.0%	136	9550	0	0	0.0%	0.0%
Andhra Bank	99	7540	0	0	0.0%	0.0%	34	2310	0	0	0.0%	0.0%	133	9850	0	0	0.0%	0.0%
ICICI Bank	493	34880	0	0	0.0%	0.0%	259	16363	6	454	2.3%	2.8%	752	51243	6	454	0.8%	0.9%
Indian Bank	95	8140	0	0	0.0%	0.0%	44	2560	0	0	0.0%	0.0%	139	10700	0	0	0.0%	0.0%
Dena total	208	18620	15	2011	7.2%	10.8%	105	7254	2	1200	1.9%	16.5%	313	25874	17	3211	5.4%	12.4%
BoM	87	6300	0	0	0.0%	0.0%	37	2310	1	250	2.7%	10.8%	124	8610	1	250	0.8%	2.9%
P&S Bank	81	5840	0	0	0.0%	0.0%	44	2710	1	300	2.3%	11.1%	125	8550	1	300	0.8%	3.5%
Yes bank	81	6000	0	0	0.0%	0.0%	39	2380	0	0	0.0%	0.0%	120	8380	0	0	0.0%	0.0%
BMB	78	5801	0	0	0.0%	0.0%	36	2260	0	0	0.0%	0.0%	114	8061	0	0	0.0%	0.0%
Kotak Mahindra	78	5900	0	0	0.0%	0.0%	36	2260	0	0	0.0%	0.0%	114	8160	0	0	0.0%	0.0%
South Indian	9	700	0	0	0.0%	0.0%	15	1150	0	0	0.0%	0.0%	24	1850	0	0	0.0%	0.0%
Tot. for CBs	12952	972391	344	27222	2.7%	2.8%	8090	518938	151	19592	1.9%	3.8%	21042	1491329	495	46814	2.4%	3.1%
SISCO Bank	2752	195085	56	14712	2.0%	7.5%	1237	77382	16	2428	1.3%	3.1%	3989	272467	72	17140	1.8%	6.3%
TOTAL	15704	1167476	400	41934	2.5%	3.6%	9327	596320	167	22020	1.8%	3.7%	25031	1763796	567	63954	2.3%	3.6%

BANK-WISE & SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLAN 2015-16 : SIKKIM STATE

(Amt. in
Rs'000)

As on 30.06.2015

BANK	INDUSTRY SECTOR						TERTIARY SECTOR						TOTAL FOR ALL PRIORITY SECTORS					
	Target		Achievement		% Achievement		Target		Achievement		% Achievement		Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
S.B.I	506	76573	0	0	0.0%	0.0%	2289	943165	262	62355	11.4%	6.6%	8545	1431262	482	72913	5.6%	5.1%
C.B.I	254	44055	3	548	1.2%	1.2%	700	218410	62	15874	8.9%	7.3%	5016	512278	145	28122	2.9%	5.5%
UCO Bank	108	15900	1	100	0.9%	0.6%	260	82430	39	8118	15.0%	9.8%	1212	161417	44	8838	3.6%	5.5%
Canara Bank	130	20725	13	1130	10.0%	5.5%	414	132385	39	17234	9.4%	13.0%	1966	253275	54	18479	2.7%	7.3%
Vijaya Bank	40	4000	0	0	0.0%	0.0%	80	35770	10	4459	12.5%	12.5%	267	50230	11	4509	4.1%	9.0%
B.O.B	27	7300	20	2260	74.1%	31.0%	189	104120	40	19987	21.2%	19.2%	409	124750	62	22482	15.2%	18.0%
B.O.I	36	8200	3	1189	8.3%	14.5%	100	43020	4	1389	4.0%	3.2%	367	67090	14	2624	3.8%	3.9%
Union Bank	175	18220	0	0	0.0%	0.0%	507	190255	47	11915	9.3%	6.3%	2389	329640	102	21848	4.3%	6.6%
P.N.B	27	4000	0	0	0.0%	0.0%	76	35770	22	14206	28.9%	39.7%	277	52660	23	14256	8.3%	27.1%
O.B.C.	95	12850	23	6895	24.2%	53.7%	192	82320	24	9200	12.5%	11.2%	645	120520	47	16095	7.3%	13.4%
AXIS Bank	82	14775	0	0	0.0%	0.0%	236	78945	0	0	0.0%	0.0%	745	126434	0	0	0.0%	0.0%
U.B.I.	90	8887	0	0	0.0%	0.0%	191	65000	1	390	0.5%	0.6%	906	121557	1	390	0.1%	0.3%
Corp.Bank	42	4100	0	0	0.0%	0.0%	75	29710	28	5309	37.3%	17.9%	216	43050	28	5309	13.0%	12.3%
HDFC Total	158	18600	0	0	0.0%	0.0%	333	101810	252	16692	75.7%	16.4%	1435	197396	307	23662	21.4%	12.0%
IDBI Total	60	9750	0	0	0.0%	0.0%	209	62794	19	5482	9.1%	8.7%	905	118403	30	6077	3.3%	5.1%
All'bd Bank	21	4500	0	0	0.0%	0.0%	71	30621	122	18695	171.8%	61.1%	249	46651	122	18695	49.0%	40.1%
IndusInd Tot	31	4700	0	0	0.0%	0.0%	132	43726	16	13	12.1%	0.0%	511	75311	32	27	6.3%	0.0%
I.O.B.	46	7800	1	100	2.2%	1.3%	168	54770	24	5460	14.3%	10.0%	701	101264	41	7273	5.8%	7.2%
Syndicate	30	4000	0	0	0.0%	0.0%	59	22670	7	1317	11.9%	5.8%	225	36220	7	1317	3.1%	3.6%
Andhra Bank	21	4000	0	0	0.0%	0.0%	44	13570	20	2764	45.5%	20.4%	198	27420	20	2764	10.1%	10.1%
ICICI Bank	57	10575	0	0	0.0%	0.0%	182	54445	0	0	0.0%	0.0%	991	116263	6	454	0.6%	0.4%
Indian Bank	26	4200	0	0	0.0%	0.0%	41	13600	0	0	0.0%	0.0%	206	28500	0	0	0.0%	0.0%
Dena total	30	4800	0	0	0.0%	0.0%	120	41728	1	600	0.8%	1.4%	463	72402	18	3811	3.9%	5.3%
BoM	20	3200	0	0	0.0%	0.0%	59	21530	16	2028	27.1%	9.4%	203	33340	17	2278	8.4%	6.8%
P&S Bank	16	4000	0	0	0.0%	0.0%	25	6000	0	0	0.0%	0.0%	166	18550	0	0	0.0%	0.0%
Yes bank	20	3000	0	0	0.0%	0.0%	57	17470	0	0	0.0%	0.0%	197	28850	0	0	0.0%	0.0%
BMB	16	3000	0	0	0.0%	0.0%	42	13500	47	6100	111.9%	45.2%	172	24561	47	6100	27.3%	24.8%
Kotak Mahindra	16	3000	0	0	0.0%	0.0%	42	13500	0	0	0.0%	0.0%	172	24660	0	0	0.0%	0.0%
South Indian	20	3000	0	0	0.0%	0.0%	24	8600	0	0	0.0%	0.0%	68	13450	0	0	0.0%	0.0%
Tot. for CBs	2200	331710	64	12222	2.9%	3.7%	6917	2561634	1102	229587	15.9%	9.0%	29822	4357404	1660	288323	5.6%	6.6%
SISCO Bank	195	26850	17	3190	8.7%	11.9%	560	184615	35	10227	6.3%	5.5%	4744	483932	124	30557	2.6%	6.3%
TOTAL	2395	358560	81	15412	3.4%	4.3%	7477	2746249	1137	239814	15.2%	8.7%	34903	4868605	1785	319180	5.1%	6.6%