

NETWORK OF BANK BRANCHES

As on 30.09.2015

SL NO.	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
31	BANDHAN BANK	1	0	1
	TOTAL	136	102	34

Type of Banks	No. of Banks	No. of Branches
Public Sector Banks	22	98
Private Sector Banks	8	24
Co-operative Banks	1	14
Total	31	136

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
31	BANDHAN BANK	0	1	0	0	1
TOTAL		10	80	30	16	136

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 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 30.09.2015)

	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	8	2	3	10	23
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	109	11	32	17	169

List of SLBC members:

Controllers of the following Banks		Departments	
1	RESERVE BANK OF INDIA	1	CHIEF SECRETARY, GOVT. OF SIKKIM
2	NABARD	2	DIR. (FIC), MIN. OF FINANCE, DFS, GoI
3	STATE BANK OF INDIA	3	PRINCIPAL SECRETARY, FINANCE, GoS
4	CENTRAL BANK OF INDIA	4	SECRETARY, RM&DD, GOVT.OF SIKKIM
5	UCO BANK	5	SECRETARY, TOURISM DEPTT. GoS
6	UNION BANK OF INDIA	6	SECRETARY, WELFARE DEPTT. GoS
7	CANARA BANK	7	SECRETARY, UD&HD, GoS
8	VIJAYA BANK	8	SECRETARY, COM. & IND. DEPTT. GoS
9	BANK OF BARODA	9	SECRETARY, AGRICULTURE DEPTT
10	BANK OF INDIA	10	SECRETARY, HORTICULTURE DEPTT.
11	PUNJAB NATIONAL BANK	11	SECRETARY, AH&VS DEPTT.
12	CORPORATION BANK	12	SECRETARY, CO-OPERATION DEPTT.
13	UNITED BANK OF INDIA	13	SECRETARY, FOOD AND CIVIL SUPPLIES & CONSUMER AFFAIRS DEPTT.
14	ORIENTAL BANK OF COMMERCE	14	MD, SIDICO
15	ALLAHABAD BANK	15	DIRECTOR, KVIC, GoI
16	INDIAN OVERSEAS BANK	16	DY.DIR, SPICES BOARD, GoI
17	SYNDICATE BANK	17	DIR. MSMED, GoI
18	ANDHRA BANK	18	CEO, SKVIB, GoS
19	INDIAN BANK	19	PO, RGVN
20	DENA BANK	20	MGR. SICON
21	AXIS BANK	21	MGR./OC, SIDBI
22	HDFC BANK	22	MD, SABCCO
23	IDBI BANK	23	AGM, NATIONAL HOUSING BANK
24	INDUSIND BANK	24	AD, NATIONAL HORT. BOARD
25	ICICI BANK	25	GM, DISTT. IND. CENTRE, GoS
26	BANK OF MAHARASHTRA	26	PD, SRDA, GoS
27	YES BANK	27	RM. AGRI INSURANCE CO. OF INDIA
28	SISCO BANK	28	PD, SOCIAL WELFARE DEPTT.
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	BANDHAN BANK	33	THE MANAGING DIRECTOR, SIMFED

AGENDA NO.1

Confirmation of the proceedings of the 46th State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 28th August 2015 at Mayfair Resort, Gangtok

The Minutes of the 46th State Level Banker's Committee (SLBC) Meeting for Sikkim held on 28th August, 2015 at Mayfair Resort, Gangtok were duly circulated under cover of letter no. LB/31/188 dated 30.09.2015.

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 46th SLBC Meeting held on 28th August 2015 at Gangtok.

Action Point	Action Centre	Action Taken
1. Letter of displeasure may be issued to BSNL & Insurance Company for their absence.	Convenor SLBC	Action point complied with vide Lead Bank Letter No. LB/31/235 dated 16.11.2015
2. FRED, GoS may advise the SLBC convenor the progress in making the Sikkim Public Debt Recovery Act 2006 applicable to commercial Banks.		Convenor SLBC yet to receive any development in this regard.
3. DLRC Meeting to be convened in the presence of Public representative from state. SLBC Convenor shall invite to RMDD, GoS to ensure presence of people's representative in DLRC.	Lead Bank Office	Action point noted by Lead Bank Office for the next DLRC Meeting. Action point since communicated to the concerned department.
4. Updating of the website of SLBC, Sikkim on PMJDY.	Lead Bank Office	Action point will be complied by 25.11.2015.

5. Convenor, SLBC to ensure early conduct of meeting of State Level Committee on IT by taking up the matter with Secretary (IT), GoS.	Convenor SLBC	Action point complied with vide Lead Bank Letter No. LB/31/187(A) dated 30.09.2015.
6. Monthly FLC camp to be conducted by Rural Branches.	Rural Branches	Details as per Annexure-I
7. Banks to finance Joint Liability Groups (JLG)	Banks	Only Bharatiya Mahila Bank has reported financing of 2 JLGs during the quarter.
8. Banks to finance KCC and DEDs.	Banks	Details as per Agenda no.8 (for KCC) & 15 (for DEDs)
9. Status of proposal under PMEGP to be reviewed in the next meeting.		Details as per Agenda No. 6
10. Banks to activate CSPs for covering unbanked villages.	Banks	Activation of CSPs is under process and action point to be continued.
11. RSETI, Gangtok may conduct a one day programme for BC, CSPs in Sikkim.	SBI RSETI	Action point to be continued. However, LDM has conducted one day workshop during the month of September 2015 with BC/CSP.

AGENDA NO: 3**Credit : Deposit Ratio / Credit + Investment : Deposit Ratio as on 30.09.2015**

Banks	C:D Ratio as on 30.09.2014	C+I:D Ratio as on 30.09.2014	As on 30.09.2015						As on 30.09.2015			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	39.9%	73.0%	18068950	6258440	34.6%	6865531	13123971	72.6%	18068950	15954879	88.3%	2830908
C B I	17.4%	33.9%	10110772	2302119	22.8%	1831660	4133779	40.9%	10110772	4133779	40.9%	
UCO Bank	14.7%	14.7%	1580278	247702	15.7%	0	247702	15.7%	1580278	247702	15.7%	
Canara Bank	13.5%	260.3%	2561963	424763	16.6%	6317600	6742363	263.2%	2561963	6742363	263.2%	
Vijaya Bank	12.5%	12.5%	2423367	143262	5.9%	0	143262	5.9%	2423367	143262	5.9%	
Bank of Baroda	123.6%	123.6%	872162	1000416	114.7%	0	1000416	114.7%	872162	1000416	114.7%	
Bank of India	9.1%	31.2%	907299	104953	11.6%	175500	280453	30.9%	907299	280453	30.9%	
Union Bank of India	36.1%	36.1%	3147333	994843	31.6%	0	994843	31.6%	3147333	994843	31.6%	
P N B	70.8%	70.8%	603000	438700	72.8%	0	438700	72.8%	603000	438700	72.8%	
O B C	45.3%	45.3%	550930	275124	49.9%	0	275124	49.9%	550930	275124	49.9%	
Corporation Bank	59.2%	59.2%	479353	244359	51.0%	0	244359	51.0%	479353	244359	51.0%	
IDBI Bank	2.3%	144.6%	2712146	155493	5.7%	16732390	16887883	622.7%	2712146	16887883	622.7%	
Allahabad Bank	6.4%	27.1%	867125	162987	18.8%	433926	596913	68.8%	867125	596913	68.8%	
United Bank of India	161.4%	161.4%	411098	625537	152.2%	0	625537	152.2%	411098	625537	152.2%	
I O B	48.6%	48.6%	216290	117502	54.3%	0	117502	54.3%	216290	117502	54.3%	
Syndicate Bank	27.8%	27.8%	1319577	52075	3.9%	0	52075	3.9%	1319577	52075	3.9%	
Andhra Bank	6.0%	6.0%	186977	72643	38.9%	0	72643	38.9%	186977	72643	38.9%	
Indian Bank	5.4%	5.4%	606737	19421	3.2%	0	19421	3.2%	606737	19421	3.2%	
Dena Bank	59.5%	363.6%	455800	307249	67.4%	0	307249	67.4%	455800	307249	67.4%	
B o M	15.6%	15.6%	280656	23942	8.5%	0	23942	8.5%	280656	23942	8.5%	
P&S Bank	4.6%	4.6%	20225	7121	35.2%	0	7121	35.2%	20225	7121	35.2%	
Bharatiya Mahila Bank	87.8%	87.8%	45120	14688	32.6%	0	14688	32.6%	45120	14688	32.6%	
Tot. Pub Sector Bank	30.8%	79.2%	48427158	13993339	28.9%	32356607	46349946	95.7%	48427158	49180854	101.6%	2830908
AXIS Bank Ltd.	14.3%	14.3%	2044263	500491	24.5%	0	500491	24.5%	2044263	500491	24.5%	
HDFC Bank	21.6%	21.6%	3982922	825796	20.7%	0	825796	20.7%	3982922	825796	20.7%	
IndusInd Bank	69.9%	69.9%	1574769	666767	42.3%	0	666767	42.3%	1574769	666767	42.3%	
ICICI Bank	1253.4%	1253.4%	664900	1152969	173.4%	3350000	4502969	677.2%	664900	4502969	677.2%	
YES Bank	13.1%	13.1%	1936	360	18.6%	0	360	18.6%	1936	360	18.6%	
Kotak Mahindra Bank	0.0%	0.0%	80000	0	0.0%	0	0	0.0%	80000	0	0.0%	
South Indian Bank	0.0%	0.0%	14122	3404	24.1%	0	3404	24.1%	14122	3404	24.1%	
Bandhan Bank	0.0%	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%	
Total Pvt SB	98.1%	98.1%	8362912	3149787	37.7%	3350000	6499787	77.7%	8362912	6499787	77.7%	
Total for C B	42.3%	82.4%	56790070	17143126	30.2%	35706607	52849733	93.1%	56790070	52849733	93.1%	
SISCO Bank	45.1%	45.1%	6028032	1597234	26.5%	0	1597234	26.5%	6028032	1597234	26.5%	
TOTAL	42.0%	79.7%	62818102	18740360	29.8%	35706607	54446967	86.7%	62818102	57277875	91.2%	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
Central Bank of India	Lanco Energy	1831660
Allahabad Bank	Mayfair Hotels & Resorts	433926
ICICI Bank Ltd.	Lanco Teesta Hydro Power/ Sneha Kinetic	3350000
	ICICI TOTAL	3350000
IDBI Bank	Sneha Kinetic	1871863
	Punj Llyod	14214425
	Madhya Bharat Power Corp	646102
	IDBI TOTAL	16732390
Grand Total		35706607

INVESTMENT IN SIKKIM

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

AGENDA NO.4**Recovery of Banks' dues**The bank-wise, sector-wise recovery position as on 30th September 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.	4544	794	17.5%	3	4	133.3%	32268	6582	20.4%	36815	7380	20.0%
C.B.I.	31674	4458	14.1%	11789	506	4.3%	32109	5470	17.0%	75572	10434	13.8%
UCO Bank	602	704	116.9%	491	486	99.0%	8969	5540	61.8%	10062	6730	66.9%
Canara	888	888	100.0%	0	0	0.0%	1529	1529	100.0%	2417	2417	100.0%
Vijaya	95	55	57.9%	0	0	0.0%	7034	4331	61.6%	7129	4386	61.5%
B.O.B.	254	120	47.2%	458	176	38.4%	9149	6026	65.9%	9861	6322	64.1%
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.	2880	0	0.0%	27399	0	0.0%	44549	0	0.0%	74828	0	0.0%
Corp. Bank	722	1	0.1%	4535	0	0.0%	5898	171	2.9%	11155	172	1.5%
HDFC Bank	66573	56206	84.4%	3703	3664	98.9%	70356	59950	85.2%	140632	119820	85.2%
IDBI Bank	53106	10429	20%	0	0	0.0%	40718	24335	60%	93824	34764	37.1%
Allahabad	600	400	66.7%	0	0	0.0%	8200	6600	80.5%	8800	7000	79.5%
U.B.I.	8915	1455	16.3%	5778	1988	34.4%	44017	8777	19.9%	58710	12220	20.8%
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%	13493	841	6.2%	1306	0	0.0%	14799	841	5.7%
Syndicate Bank	48	0	0.0%	6514	582	8.9%	30705	817	2.7%	37267	1399	3.8%
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%	1851	0	0.0%	710	88	12.4%	2561	88	3.4%
Dena Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
BoM	2122	2122	100.0%	3000	870	0.0%	23464	23208	98.9%	28586	26200	91.7%
BMB	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0.0%
Total for CBs	173024	77632	44.9%	79014	9117	11.5%	360981	153424	42.5%	613019	240173	39.2%
SISCO Bank	33872	7636	22.5%	725	73	10.1%	94260	24879	26.4%	128857	32588	25.3%
TOTAL	206896	85268	41.2%	79739	9190	11.5%	455241	178303	39.2%	741876	272761	36.8%

Recovery position in Govt. Sponsored Schemes as on 30th September, 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.	216	0	0.0%	427	84	19.7%	215	19	8.8%	858	103	12.0%
C.B.I.	875	151	17.3%	8473	4453	52.6%	1067	45	4.2%	10415	4649	44.6%
UCO Bank	0	0	0.0%	23	23	100.0%	381	237	62.2%	404	260	64.4%
Canara	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Vijaya	0	0	0.0%	441	0	0.0%	35	0	0.0%	476	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%	644	0	0.0%	0	0	0.0%	650	0	0.0%
Corporation Bank	0	0	0.0%	1111	0	0.0%	0	0	0.0%	1111	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%	0	0	0.0%	228	7	3.1%	228	7	3.1%
U.B.I.	48	0	0.0%	19	19	100.0%	1490	85	5.7%	1557	104	6.7%
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%	581	30	5.2%	0	0	0.0%	581	30	5.2%
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%	807	807	100.0%			0.0%			0.0%
Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0.0%
Total for CBs	1273	151	11.9%	12670	4692	37.0%	3416	393	11.5%	17365	5236	30.2%
SISCO Bank	848	120	14.2%	0	0	0.0%	658	104	15.8%	1506	224	14.9%
TOTAL	2121	271	12.8%	12670	4692	37.0%	4074	497	12.2%	18871	5460	28.9%

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

Overall achievement by banks (both priority sector and non-priority sector advances) stood at 29.1%.

Achievement under Priority and Non-Priority Sector as on 30.09.2015

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	10597	1837662	3446	754923	32.5%	41.1%
Central Bank of India	5601	632028	769	130138	13.7%	20.6%
UCO Bank	1402	199917	157	29104	11.2%	14.6%
Canara Bank	2148	291975	291	72198	13.5%	24.7%
Vijaya Bank	392	75230	22	15611	5.6%	20.8%
Bank of Baroda	639	170750	495	148313	77.5%	86.9%
Bank of India	497	93090	75	6789	15.1%	7.3%
Union Bank of India	2719	396240	549	95769	20.2%	24.2%
Punjab National Bank	387	74660	106	28004	27.4%	37.5%
Oriental Bank of Comm.	1010	193520	349	73338	34.6%	37.9%
Corporation Bank	376	76050	117	19850	31.1%	26.1%
IDBI Bank	1195	176103	151	22179	12.6%	12.6%
Allahabad Bank	309	59851	167	32015	54.0%	53.5%
United Bank of India	1071	154357	66	18002	6.2%	11.7%
Indian Overseas Bank	806	122764	172	24110	21.3%	19.6%
Syndicate Bank	275	46220	71	9754	25.8%	21.1%
Andhra Bank	248	38420	44	6392	17.7%	16.6%
Indian Bank	261	39500	23	2863	8.8%	7.2%
Dena Bank	518	84402	55	12811	10.6%	15.2%
Bank of Maharashtra	253	43340	78	6626	30.8%	15.3%
Punjab & Sind Bank	206	26550	12	1443	5.8%	5.4%
Bharatiya Mahila Bank	222	34561	129	14714	58.1%	42.6%
Bandhan Bank	0	0	0	0	0	0
Tot. for Comm. Banks	31132	4867190	7344	1524946	23.6%	31.3%
AXIS Bank Ltd.	1477	232703	1	275	0.1%	0.1%
HDFC Bank	1885	287396	1455	229288	77.2%	79.8%
IndusInd Bank	591	90811	169	334	28.6%	0.4%
ICICI Bank	1748	268263	44	2701	2.5%	1.0%
Yes Bank	247	38850	0	0	0.0%	0.0%
Kotak Mahindra Bank	222	34660	0	0	0.0%	0.0%
South Indian Bank	118	23450	16	3399	13.6%	14.5%
Total Pvt Banks	6288	976133	1685	235997	26.8%	24.2%
SISCO Bank Ltd.	5032	539332	384	96216	7.6%	17.8%
TOTAL	42452	6382655	9413	1857159	22.2%	29.1%

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

All banks together disbursed Rs.77.05 crores at the end of 2nd quarter under priority sector advances @ 15.8 % of achievement under ACP

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.09.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	8545	1431262	1503	182547	17.6%	12.8%	2190254
Central Bank of India	5016	512278	370	60169	7.4%	11.7%	672790
UCO Bank	1212	161417	87	14075	7.2%	8.7%	167954
Canara Bank	1966	253275	176	27130	9.0%	10.7%	16453
Vijaya Bank	267	50230	18	15159	6.7%	30.2%	125412
Bank of Baroda	409	124750	324	90589	79.2%	72.6%	753237
Bank of India	367	67090	59	4624	16.1%	6.9%	82716
Union Bank of India	2389	329640	481	80555	20.1%	24.4%	382938
Punjab National Bank	277	52660	58	14156	20.9%	26.9%	345883
Oriental Bank of Comm.	645	120520	202	31128	31.3%	25.8%	256531
Corporation Bank	216	43050	98	17506	45.4%	40.7%	218185
IDBI Bank	905	118403	148	21559	16.4%	18.2%	103084
Allahabad Bank	249	46651	167	32015	67.1%	68.6%	123882
United Bank of India	906	121557	65	11002	7.2%	9.1%	540040
Indian Overseas Bank	701	101264	147	19717	21.0%	19.5%	112132
Syndicate Bank	225	36220	32	4869	14.2%	13.4%	35868
Andhra Bank	198	27420	35	4424	17.7%	16.1%	5352
Indian Bank	206	28500	0	0	0.0%	0.0%	17604
Dena Bank	463	72402	38	8791	8.2%	12.1%	17297
Bank of Maharashtra	203	33340	78	6626	38.4%	19.9%	23942
Punjab & Sind Bank	166	18550	1	300	0.6%	1.6%	4508
Bharatiya Mahila Bank	172	24561	125	14456	72.7%	58.9%	10158
Tot. for Comm.Banks	25703	3775040	4212	661397	16.4%	17.5%	6206220
AXIS Bank Ltd.	1082	153703	1	275	0.1%	0.2%	63366
HDFC Bank	1435	197396	915	54919	63.8%	27.8%	192896
IndusInd Bank	511	75311	2	28	0.4%	0.0%	151947
ICICI Bank	991	116263	6	454	0.6%	0.4%	11590
Yes Bank	197	28850	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	172	24660	0	0	0.0%	0.0%	0
South Indian Bank	68	13450	0	0	0.0%	0.0%	0
Bandhan Bank	0	0	0	0	0	0	0
Total Pvt Banks	4456	609633	924	55676	20.7%	9.1%	419799
SISCO Bank Ltd.	4744	483932	205	53430	4.3%	11.0%	507483
TOTAL	34903	4868605	5341	770503	15.3%	15.8%	7133502

A. Agriculture and Allied Activities

The overall achievement under this sector recorded at 8.8% at the end of the 2nd quarter.

(As on 30.09.2015)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.09.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	5750	411524	891	44019	15.5%	10.7%	176651
Central Bank of India	4062	249813	218	31595	5.4%	12.6%	227644
UCO Bank	844	63087	6	920	0.7%	1.5%	21757
Canara Bank	1422	100165	4	245	0.3%	0.2%	56849
Vijaya Bank	147	10460	1	50	0.7%	0.5%	5254
Bank of Baroda	193	13330	2	235	1.0%	1.8%	1598
Bank of India	231	15870	8	61	3.5%	0.4%	39763
Union Bank of India	1707	121165	171	20405	10.0%	16.8%	67213
Punjab National Bank	174	12890	1	50	0.6%	0.4%	28120
Oriental Bank of Comm.	358	25350	0	0	0.0%	0.0%	2740
Corporation Bank	99	9240	0	0	0.0%	0.0%	6335
IDBI Bank	636	45859	45	2576	7.1%	5.6%	52160
Allahabad Bank	157	11530	0	0	0.0%	0.0%	1624
United Bank of India	625	47670	15	615	2.4%	1.3%	58322
Indian Overseas Bank	487	38694	46	5251	9.4%	13.6%	21513
Syndicate Bank	136	9550	0	0	0.0%	0.0%	48
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	25	4372	8.0%	16.9%	10228
Bank of Maharashtra	124	8610	22	2205	17.7%	25.6%	2123
Punjab & Sind Bank	125	8550	1	300	0.8%	3.5%	158
Bharatiya Mahila Bank	114	8061	0	0	0.0%	0.0%	0
Total for Comm.Banks	17976	1257842	1456	112899	8.1%	9.0%	780100
AXIS Bank Ltd.	764	59983	0	0	0.0%	0.0%	4182
HDFC Bank	944	76986	283	17715	30.0%	23.0%	51092
IndusInd Bank	348	26885	1	15	0.3%	0.1%	31100
ICICI Bank	752	51243	6	454	0.8%	0.9%	8945
Yes Bank	120	8380	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	114	8160	0	0	0.0%	0.0%	0
South Indian Bank	24	1850	0	0	0.0%	0.0%	0
Bandhan Bank	0	0	0	0	0.0%	0.0%	0
Total Pvt Banks	3066	233487	290	18184	9.5%	7.8%	95319
SISCO Bank Ltd.	3989	272467	101	24891	2.5%	9.1%	92135
TOTAL	25031	1763796	1847	155974	7.4%	8.8%	967554

Performance up to 30.06.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	25031	1763796	567	63954	2.3%	3.6%

B. Industry Sector

The overall achievement under this sector recorded at 6.7% at the end of 2nd quarter.

(As on 30.09.2015)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.09.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	506	76573	0	0	0.0%	0.0%	28965
Central Bank of India	254	44055	23	3737	9.1%	8.5%	110626
UCO Bank	108	15900	1	100	0.9%	0.6%	174
Canara Bank	130	20725	13	1130	10.0%	5.5%	173623
Vijaya Bank	40	4000	0	0	0.0%	0.0%	0
Bank of Baroda	27	7300	20	2260	74.1%	31.0%	5123
Bank of India	36	8200	3	1189	8.3%	14.5%	22992
Union Bank of India	175	18220	39	2100	22.3%	11.5%	42013
Punjab National Bank	27	4000	0	0	0.0%	0.0%	4084
Oriental Bank of Comm.	95	12850	23	6895	24.2%	53.7%	27398
Corporation Bank	42	4100	0	0	0.0%	0.0%	87251
IDBI Bank	60	9750	0	0	0.0%	0.0%	763
Allahabad Bank	21	4500	0	0	0.0%	0.0%	0
United Bank of India	90	8887	0	0	0.0%	0.0%	94911
Indian Overseas Bank	46	7800	12	1864	26.1%	23.9%	75395
Syndicate Bank	30	4000	3	175	10.0%	4.4%	5932
Andhra Bank	21	4000	2	10	9.5%	0.3%	0
Indian Bank	26	4200	0	0	0.0%	0.0%	12614
Dena Bank	30	4800	1	19	3.3%	0.4%	260514
Bank of Maharashtra	20	3200	30	893	150.0%	27.9%	1065
Punjab & Sind Bank	16	4000	0	0	0.0%	0.0%	0
Bharatiya Mahila Bank	16	3000	0	0	0.0%	0.0%	0
Total for Comm. Banks	1816	274060	170	20372	9.4%	7.4%	953443
AXIS Bank Ltd.	82	14775	1	275	1.2%	1.9%	275
HDFC Bank	158	18600	0	0	0.0%	0.0%	42800
IndusInd Bank	31	4700	1	13	3.2%	0.3%	0
ICICI Bank	57	10575	0	0	0.0%	0.0%	0
Yes Bank	20	3000	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	16	3000	0	0	0.0%	0.0%	0
South Indian Bank	20	3000	0	0	0.0%	0.0%	0
Bandhan Bank	0	0	0	0	0.0%	0.0%	0
Total Pvt. Banks	384	57650	2	288	0.5%	0.5%	43075
SISCO Bank Ltd.	195	26850	17	3190	8.7%	11.9%	13241
TOTAL	2395	358560	189	23850	7.9%	6.7%	1009759

Performance up to 30.06.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	2395	358560	81	15412	3.4%	4.3%

C. Tertiary Sector

The overall achievement under this sector recorded at 21.5% at the end of 2nd quarter.

(As on 30.09.2015)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.09.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	2289	943165	612	138528	26.7%	14.7%	3473266
Central Bank of India	700	218410	129	24837	18.4%	11.4%	334520
UCO Bank	260	82430	80	13055	30.8%	15.8%	146023
Canara Bank	414	132385	159	25755	38.4%	19.5%	47334
Vijaya Bank	80	35770	17	15109	21.3%	42.2%	120158
Bank of Baroda	189	104120	302	88094	159.8%	84.6%	746516
Bank of India	100	43020	48	3374	48.0%	7.8%	19961
Union Bank of India	507	190255	271	58050	53.5%	30.5%	742775
Punjab National Bank	76	35770	57	14106	75.0%	39.4%	313679
Oriental Bank of Comm.	192	82320	179	24233	93.2%	29.4%	226393
Corporation Bank	75	29710	98	17506	130.7%	58.9%	124599
IDBI Bank	209	62794	103	18983	49.3%	30.2%	50161
Allahabad Bank	71	30621	167	32015	235.2%	104.6%	122258
United Bank of India	191	65000	50	10387	26.2%	16.0%	271025
Indian Overseas Bank	168	54770	89	12602	53.0%	23.0%	15224
Syndicate Bank	59	22670	29	4694	49.2%	20.7%	29888
Andhra Bank	44	13570	33	4414	75.0%	32.5%	5352
Indian Bank	41	13600	0	0	0.0%	0.0%	4990
Dena Bank	120	41728	12	4400	10.0%	10.5%	23539
Bank of Maharashtra	59	21530	26	3528	44.1%	16.4%	20754
Punjab & Sind Bank	25	6000	0	0	0.0%	0.0%	4350
Bharatiya Mahila Bank	42	13500	125	14456	297.6%	107.1%	10158
Total for Comm. Banks	5911	2243138	2586	528126	43.7%	23.5%	6852923
AXIS Bank Ltd.	236	78945	0	0	0.0%	0.0%	58909
HDFC Bank	333	101810	632	37204	189.8%	36.5%	99004
IndusInd Bank	132	43726	0	0	0.0%	0.0%	3347
ICICI Bank	182	54445	0	0	0.0%	0.0%	2645
Yes Bank	57	17470	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	42	13500	0	0	0.0%	0.0%	0
South Indian Bank	24	8600	0	0	0.0%	0.0%	0
Bandhan Bank	0	0	0	0	0.0%	0.0%	0
Total Pvt. Banks	1006	318496	632	37204	62.8%	11.7%	163905
SISCO Bank Ltd.	560	184615	87	25349	15.5%	13.7%	858568
TOTAL	7477	2746249	3305	590679	44.2%	21.5%	7875396

Performance up to 30.06.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	7477	2746249	1137	239814	15.2%	8.7%

Non-Priority Sector : Bank wise performance is as under

(As on 30.09.2015)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.09.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	2052	406400	1943	572376	94.7%	140.8%	4441681
Central Bank of India	585	119750	399	69969	68.2%	58.4%	1136664
UCO Bank	190	38500	70	15029	36.8%	39.0%	79748
Canara Bank	182	38700	115	45068	63.2%	116.5%	24082
Vijaya Bank	125	25000	4	452	3.2%	1.8%	17850
Bank of Baroda	230	46000	171	57724	74.3%	125.5%	247179
Bank of India	130	26000	16	2165	12.3%	8.3%	2237
Union Bank of India	330	66600	68	15214	20.6%	22.8%	142842
Punjab National Bank	110	22000	48	13848	43.6%	62.9%	83260
Oriental Bank of Comm.	365	73000	147	42210	40.3%	57.8%	18593
Corporation Bank	160	33000	19	2344	11.9%	7.1%	26174
IDBI Bank	290	57700	3	620	1.0%	1.1%	52409
Allahabad Bank	60	13200	0	0	0.0%	0.0%	39105
United Bank of India	165	32800	1	7000	0.6%	21.3%	85497
Indian Overseas Bank	105	21500	25	4393	23.8%	20.4%	5370
Syndicate Bank	50	10000	39	4885	78.0%	48.9%	16207
Andhra Bank	50	11000	9	1968	18.0%	17.9%	67291
Indian Bank	55	11000	23	2863	41.8%	26.0%	1817
Dena Bank	55	12000	17	4020	30.9%	33.5%	12968
Bank of Maharashtra	50	10000	0	0	0.0%	0.0%	4343
Punjab & Sind bank	40	8000	11	1143	27.5%	14.3%	2613
Bharatiya Mahila Bank	50	10000	4	258	8.0%	2.6%	4530
Total for Comm.Banks	5429	1092150	3132	863549	57.7%	79.1%	6512460
AXIS Bank Ltd.	395	79000	0	0	0.0%	0.0%	436125
HDFC Bank	450	90000	540	174369	120.0%	193.7%	632889
IndusInd Bank	80	15500	167	306	208.8%	2.0%	526900
ICICI Bank	757	152000	38	2247	5.0%	1.5%	4491378
Yes Bank	50	10000	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	50	10000	0	0	0.0%	0.0%	100
South Indian Bank	50	10000	16	3399	32.0%	34.0%	3404
Bandhan Bank	0	0	0	0	0.0%	0.0%	0
Total Pvt Banks	1832	366500	761	180321	41.5%	49.2%	6090796
SISCO Bank Ltd.	288	55400	179	42786	62.2%	77.2%	390096
TOTAL	7549	1514050	4072	1086656	53.9%	71.8%	12993352

Performance up to 30.06.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	7549	1514050	1765	520224	23.4%	34.4%

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

The target under the scheme for the Financial Year 2015-16 has been revised by the KVIC, Ministry of MSME, GoI vide letter no. PMEGP/Bud.Alloc./MM/2015-16 dated 25.08.2015.

The revised target i.e. from 168 to 300 Nos. (75 Nos. for each district) to be approved by SLBC, Sikkim and accordingly Lead Bank to reallocate the revised target to the Bank Branches.

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

(As on 30.09.2015)

(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.	21	13909	19	2	600	0	0	1	16
C.B.I.	15	9471	9	5	3400	0	0	2	2
UCO Bank	2	1402							
Canara Bank	2	1402	2	2	675	1	375	0	0
Vijaya Bank	1	817							
B.O.B.	1	817	2	2	1150	2	200	0	0
Bank of India	2	1634	1	0	0	0	0	0	1
Union Bank	6	3974	8	3	1376	1	380	2	3
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	0	0	0	0	0	0	0
I.O.B.	2	1402	4	0	0	0	0	0	4
Syndicate Bank	1	817							
Andhra Bank	1	817							
Indian Bank	1	817							
Dena Bank	1	817							
BOM	1	817							
P & S Bank	1	817	1	0	0	0	0	0	1
BMB	1	817	4	2	899	0	0	1	1
Indusind Bank	0	0	0	0	0	0	0	0	1
Axis Bank	0	0	0	0	0	0	0	0	0
TOTAL	67	46851	50	16	8100	4	955	6	28

Pending Cases: SBI Gangtok-2, SBI Deorali-4, SBI Raktong Tintek-2, SBI Ranka-1, SBI Pelling-2, SBI Sombaria-1, SBI Temi-1, SBI Namchi-1, SBI Jorethang-2, CBI Rangpo-1, CBI Namchi-1, BOI-1, Union Bank Ranipool-2, Union Namchi-1, IOB, Gangtok -3, IOB Jorethang-1, P & S Bank-1, BMB-1

P M E G P
Sponsored by KVIC

(As on 30.09.2015) (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.	23	13269	4	1	379	0	0	0	3
C.B.I.	14	8077	3	2	380	0	0	0	1
UCO Bank	1	577							
Canara Bank	4	2308							
Union Bank	4	2308	1	1	300	0	0	0	0
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	8	4	1059	0	0	0	4

Pending Cases: CBI Legship-1, SBI Namchi-3

P M E G P
Sponsored by SKVIB

(As on 30.09.2015) (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.	22	12918	18	5	1614	0	0	5	8
C.B.I.	12	7044	19	0	0	0	0	4	15
UCO Bank	3	1761	3	2	200	0	0	1	0
Canara Bank	3	1761	1	0	0	0	0	0	1
Union Bank	4	2348	3	1	303	0	0	0	2
O.B.C.	1	587							
IDBI Bank	3	1762							
U.B.I	0	0							
I.O.B	2	1174							
BMB	0	0	1	1	404	0	0	0	0
TOTAL	50	29355	44	9	2521	0	0	10	25

Pending Cases: SBI Ranka-3, SBI Ranipol-1, CBI Rongli-2, UCO Ranipool-1, Union Bank Ranipool-2, SBI Namchi-1, SBI Namthang-3, CBI Mangalbarey-6, CBI Legship-5, CBI Soreng-2,

**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.

The present status of **SELF-EMPLOYMENT (INDIVIDUAL)** for the FY 2015-16 is as under :

(Target for all District head quarter branches : 330 nos. of Rs.660.00 lacs)

Name of Bank	Annual Target		(As on 30.09.2015)			(Amt. in Rs'000)			
			Spons.	Sanctioned		Disbursed		Reject.	Pend.
	No.	Sub. Amt.	No.	No.	Amt.	No.	Amt.	No.	No.
S.B.I.	41	8200	10	0	0	0	0	0	10
C.B.I.	31	6200	2	0	0	0	0	0	2
Allahabad Bank	6	1200	4	0	0	0	0	0	4
Corporation Bank	5	1000	1	0	0	0	0	0	1
Union Bank	26	5200	1	0	0	0	0	0	1
Canara Bank	31	6200	1	0	0	0	0	0	1
UCO Bank	11	2200	4	0	0	0	0	0	4
TOTAL	151	30200	23	0	0	0	0	0	23

The proposals are kept pending as those are not approved by DLTF. The Sponsoring Agency, UD & HD, GoS assured to settle the issue within December 2015 during DLCC Meeting of East District on 24.11.2015

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.	-	-	-	-	-	-	13	110	22	460
C.B.I.	-	-	-	-	-	-	39	132	18	414
UCO Bank	-	-	-	-	-	-	-	-	5	375
Canara Bank	-	-	-	-	-	-	-	-	-	-
Vijaya Bank	-	-	-	-	-	-	-	-	-	-
B.O.B.	-	-	-	-	-	-	-	-	-	-
B.O.I.	-	-	-	-	-	-	14	29	-	-
Union Bank	-	-	-	-	-	-	7	50	-	-
P.N.B.	-	-	-	-	-	-	-	-	-	-
O.B.C.	-	-	-	-	-	-	-	-	-	-
Corpn. Bank	-	-	-	-	-	-	-	-	-	-
HDFC Bank	-	-	-	-	-	-	-	-	-	-
IDBI Bank	-	-	-	-	-	-	-	-	-	-
Allahabad	-	-	-	-	-	-	-	-	-	-
U.B.I.	-	-	-	-	-	-	-	-	-	-
Indusind	-	-	-	-	-	-	-	-	-	-
I.O.B.	-	-	-	-	-	-	2	28	2	400
Syndicate	-	-	-	-	-	-	-	-	-	-
Andhra Bank	-	-	-	-	-	-	-	-	-	-
Indian Bank	-	-	-	-	-	-	-	-	-	-
Dena Bank	-	-	-	-	-	-	16	51	0	0
BOM	-	-	-	-	-	-	0	0	0	0
Total PSBs	-	-	-	-	-	-	473	5498	167	8609
SISCO Bank	-	-	-	-	-	-	58	900	5	285
TOTAL	-	-	-	-	-	-	531	6398	172	8894

NABARD, Sikkim has sponsored formation of 1097 Women Self Help Group (WSHG) in East and North District in collaboration with NGOs. SBI has undertaken a MOU with NABARD for SB and CR linkage for eligible groups. Till date 682 groups are being savings linked and 104 are Credit linked. Awareness camps were organized by NABARD with Branch Head, NGOs and WSHGs.

SRDA, GoS has not allotted Annual Target under NRLM for the Financial Year 2015-16 for allocation by SLBC to the Banks. However, they are working with existing 180 SHG in 3 Blocks (Regu, Passingdong and Khamdong)

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

The position on issuance of Kisan Credit Cards (KCC) in the State as on 30.09.2015 is furnished below.

Name of Bank	Annual Target		KCC issued during year		Total KCC outstanding as on 30.09.2015	
	No.	Amount	No.	Amount	No.	Amount
State Bank of India	3388	257430	747	36431	2488	121606
Central Bank of India	2483	154110	64	4052	808	46941
UCO Bank	523	42220	46	3253	53	3356
Union Bank of India	1034	78010	30	2198	399	16132
IDBI Bank	385	29250	9	666	33	2326
United Bank of India	366	30960	44	2011	123	6172
Dena Bank	208	18620	9	1185	16	1596
Canara Bank	900	66560	41	1969	91	5286
Vijaya Bank	96	7160	0	0	1	25
Bank of Baroda	110	8040	7	105	18	623
Bank of India	121	8840	2	25	27	358
Punjab National Bank	113	8840	0	0	10	175
Oriental Bank of Comm.	210	15530	0	0	0	0
Corporation Bank	51	6120	0	0	0	0
Allahabad Bank	116	8740	22	606	27	1169
Indian Overseas Bank	313	26580	1	84	3	152
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	6	360	6	360
Punjab & Sind Bank	81	5840	0	0	0	0
Bharatiya Mahila Bank	78	5801	0	0	0	0
Total for Comm. Banks	10952	807471	1028	52945	4104	206352
Axis Bank Ltd.	471	41320	3	1060	3	1060
HDFC Bank Ltd.	648	56780	228	17715	286	19361
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
Bandhan Bank	0	0	0	0	0	0
Total Pvt Banks	2000	164920	231	18775	292	21111
SISCO Bank	2752	195085	65	22994	3824	116146
GRAND TOTAL	15704	1167476	1324	94714	8220	343609

Performance up to 30.06.2015	Target	KCC issued during the year		KCC Outstanding	
	No.	No.	Amount	No.	Amount
TOTAL	15704	459	25893	7537	313013

AGENDA NO. 9**Housing Finance Scheme**

The position of Housing Loan is as below: (As on 30.09.2015)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.09.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	642	495300	467	100738	72.7%	20.3%	2880076
Central Bank of India	124	79900	83	21096	66.9%	26.4%	152731
UCO Bank	40	29260	35	4689	87.5%	16.0%	83373
Union Bank of India	103	76900	127	33555	123.3%	43.6%	31963
IDBI Bank	23	15800	2	600	8.7%	3.8%	45067
United Bank of India	36	26960	13	8462	36.1%	31.4%	739214
Dena Bank	15	12000	1	600	6.7%	5.0%	4880
Canara Bank	65	46130	44	8110	67.7%	17.6%	436630
Vijaya Bank	18	15000	6	9900	33.3%	66.0%	58346
Bank of Baroda	106	84200	130	31027	122.6%	36.8%	166514
Bank of India	31	24200	10	1000	32.3%	4.1%	82453
Punjab National Bank	25	20000	45	8299	180.0%	41.5%	16325
Oriental Bank of Com. Corporation Bank	53	42500	23	9050	43.4%	21.3%	19968
Allahabad Bank	22	14000	32	9175	145.5%	65.5%	237929
Indian Overseas Bank	20	15500	0	0	0.0%	0.0%	4635
Syndicate Bank	21	18000	12	3800	57.1%	21.1%	14244
Andhra Bank	11	9000	0	0	0.0%	0.0%	0
Indian Bank	6	4000	0	0	0.0%	0.0%	0
Bank of Maharashtra	6	4730	0	0	0.0%	0.0%	21429
Punjab & Sind Bank	14	9000	21	3110	150.0%	34.6%	20754
Bharatiya Mahila Bank	0	0	0	0	0.0%	0.0%	2952
Total Comm.Banks	1386	1045380	1052	254211	75.9%	24.3%	5022183
AXIS Bank Ltd.	31	24000	0	0	0.0%	0.0%	911
HDFC Bank	16	12000	5	869	31.3%	7.2%	128
IndusInd Bank	14	11000	0	0	0.0%	0.0%	1647
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
Bandhan Bank	0	0	0	0	0	0	0
Total Pvt Bank	95	69200	5	869	5.3%	1.3%	2686
SISCO Bank Ltd.	92	63200	31	9736	33.7%	15.4%	17851
TOTAL	1573	1177780	1088	264816	69.2%	22.5%	5042720

Performance up to 30.06.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	1573	1177780	449	127577	28.5%	10.8%

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

As on 30.09.2015

Name of Bank	Target		Achievement		% Achievement		O/s as on 30.09.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	95	31650	14	4458	14.7%	14.1%	65220
Central Bank of India	58	20040	8	3199	13.8%	16.0%	13049
UCO Bank	26	8470	1	135	3.8%	1.6%	4544
Canara Bank	38	12590	3	500	7.9%	4.0%	2354
Vijaya Bank	10	3270	1	750	10.0%	22.9%	9593
Bank of Baroda	12	4070	20	3100	166.7%	76.2%	2598
Bank of India	12	4070	1	239	8.3%	5.9%	1443
Union Bank of India	46	15290	1	236	2.2%	1.5%	8517
Punjab National Bank	10	3270	1	400	10.0%	12.2%	4711
Oriental Bank of Comm.	15	4920	4	443	26.7%	9.0%	5638
Corporation Bank	10	3270	3	573	30.0%	17.5%	4533
IDBI Bank	28	9140	1	760	3.6%	8.3%	605
Allahabad Bank	10	3270	0	0	0.0%	0.0%	2464
United Bank of India	26	8340	0	0	0.0%	0.0%	1704
Indian Overseas Bank	16	5070	1	400	6.3%	7.9%	667
Syndicate Bank	10	3270	0	0	0.0%	0.0%	869
Andhra Bank	10	3270	0	0	0.0%	0.0%	235
Indian Bank	10	3270	0	0	0.0%	0.0%	124
Dena Bank Total	16	5070	0	0	0.0%	0.0%	1306
Bank of Maharashtra	10	3270	0	0	0.0%	0.0%	0
Punjab & Sind Bank	0	0	0	0	0.0%	0.0%	232
Bharatiya Mahila Bank	4	1600	3	332	75.0%	20.8%	1453
Total for Comm. Banks	472	156480	62	15525	13.1%	9.9%	131859
AXIS Bank Ltd.	29	9540	0	0	0.0%	0.0%	528
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
Bandhan Bank	0	0	0	0	0	0	0
Total Pvt banks	141	44235	0	0	0.0%	0.0%	674
SISCO Bank Ltd.	32	10900	0	0	0.0%	0.0%	1553
TOTAL	645	211615	62	15525	9.6%	7.3%	134086

Performance up to 30.06.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
TOTAL	645	211615	19	3366	2.9%	1.6%

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

As on 30.09.2015

(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	16382	16917	33299	17.03%
C B I	38805	2900	30040	71745	3737	200	1340	5277	7.36%
UCO Bank	15100	3000	5900	24000	100	0	4241	4341	18.09%
Canara	19525	5900	14410	39835	1130	1559	12226	14915	37.44%
Vijaya	4000	1000	5000	10000	0	2214	900	3114	31.14%
B o B	7300	1800	5300	14400	2260	1100	7017	10377	72.06%
B o I	8000	2800	2950	13750	1189	50	1830	3069	22.32%
Union Bank	16120	7600	26790	50510	2100	1890	20644	24634	48.77%
P N B	4000	2000	3000	9000	0	1712	500	2212	24.58%
O B C	12300	4000	9300	25600	6895	500	1090	8485	33.14%
AXIS Bank	13875	1800	8500	24175	275	0	0	275	1.14%
Corporation	4000	1000	2000	7000	0	558	6570	7128	101.83%
HDFC	18200	4000	20900	43100	0	0	36216	36216	84.03%
IDBI Bank	9150	1300	5600	16050	0	1400	9940	11340	70.65%
Allahabad	4500	1200	3461	9161	0	32015	0	32015	349.47%
United Bank	8587	2000	5000	15587	0	0	645	645	4.14%
IndusInd	4600	3000	5656	13256	13	0	0	13	0.10%
I O B	7600	3500	5200	16300	1864	2967	4725	9556	58.63%
Syndicate	4000	1000	2000	7000	175	829	3715	4719	67.41%
Andhra Bnk	4000	0	300	4300	10	0	4114	4124	95.91%
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	19	0	3800	3800	41.05%
B O M	3200	1000	2460	6660	893	0	0	893	13.41%
Yes Bank	3000	800	2400	6200	0	0	0	0	0.00%
P & S Bank	4000	0	0	4000				0	0.00%
BMB	3000	800	2400	6200	0	2075	7444	9519	153.53%
Kotak Bank	3000	800	2400	6200	0	0	0	0	0.00%
South Indian	3000	800	1200	5000					0.00%
Bandhan Bank	0	0	0	0	0	0	0	0	0.00%
Total Com.	311138	102100	260980	674218	20660	65451	143874	229966	34.11%
SISCO	22550	2000	16300	40850	3190	294	3604	7088	17.35%
GRAND TOTAL	333688	104100	277280	715068	23850	65745	147478	237054	33.15%

AGENDA NO.12**Artisan Credit Card**

Sponsorship of proposal 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	752	271	23883	29300
Central Bank of India	3819	72200	28126	119595
UCO Bank	1025	6751	8880	237661
Canara Bank	165	70.2	7840	3020
Vijaya Bank	37	17	873	1147
Bank of Baroda	683	892	2267	2631
Bank of India	141	24	1613	1426
Union Bank of India	407	207	9046	4440
Punjab National Bank	0	0	2944	9216
Oriental Bank of Com	119	122	2109	3253
AXIS Bank Ltd.	10	40.5	1364	580
Corporation Bank	28	39	707	1662
HDFC Bank	1356	746	3451	2174
IDBI Bank	30	10	4565	3871
Allahabad Bank	51	18	262	186
United Bank of India	219	6031	5817	20514
Indusind Bank	0	0	104	14
Indian Overseas Bank	32	66	488	607
Syndicate Bank	0	0	1475	3037
Andhra Bank	831	992	1044	16237
ICICI Bank	0	0	445	587
Indian Bank	50	35	1167	1010
Dena Bank	510	2435	6395	69865
Bank of Maharashtra	1575	812	1575	812
Yes Bank	0	0	79	58683
P & S Bank	284	259	291	309
Bharatiya Mahila Bank	38	4	50	6
Kotak Mahindra Bank	0	0	86	1707
South Indian Bank	20	25	21	25
Bandhan Bank	0	0	0	0
Total Comm Banks	12182	92066.7	116967	593575
SISCO Bank Ltd.	740	1038.5	20424	26681
GRAND TOTAL	12922	93105.2	137391	620256

AGENDA NO.14

Weavers Credit Card Scheme (WCC)

The concerned agency sponsored 8(eight) proposals as at the end of September 2015 during Financial Year 2015-16. The present status as under :

(As on 30.09.2015)

(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.	-	-	2	1	50	0	0	0	1
C.B.I.	-	-	5	4	400	4	400	0	1
IDBI	-	-	1	1	50	1	50	0	
TOTAL	-	-	8	6	500	5	450	0	2

Pending status: SBI Mangan-1, CBI Tadong-1

AGENDA NO.15

Dairy Entrepreneurship Development Scheme (DEDs)

The present status under the scheme is furnished below:

Financial Year 2015-16

Name of Bank	Performance under DEDs as on 30.09.2015	
	No.	Amt. ('000)
State Bank of India	34	2292
Central Bank of India	27	4984
Union Bank of India	14	1910
United Bank of India	1	105
Dena Bank	2	1200
Indian Overseas Bank	8	500
Bank of Maharashtra	15	1395
P & S Bank	1	300
SISCO Bank	24	9029
TOTAL	126	21715

AGENDA NO.16

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.

Up to the quarter ended September 2015, Bharatiya Mahila Bank has financed 2 JLGs amounting Rs. 1.40 lac.

AGENDA NO.17**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*

The present status is as per Annexure-II.

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 training programmes for Self Employment of the Rural Unemployed Youths as per MoRD and NAR guidelines:

I. Important resolution in LAC Meeting during 2015-16

- To expedite the process for construction of RSETI Building on time.
- Follow up of the trainers for Credit Linkage from respective branches.
- Induction of Station Director, AIR and Director PIB, as member of DLRAC
- Visit of SPC and his observations.

II. Performance of RSETI as per Annexure-III

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 of RMDD. The blue print, structural plan and the total estimate of the proposed training institute duly approved by RMDD, Govt of Sikkim, had further been forwarded to SBI, Local Head Office, Kolkata, for its approval.

IV. Grading of the Institution

During current Inspection by NAR (National Academy of Rudseti), the Institution awarded 89.5 in Category-I and 100 in Category-II out of 100 in each and overall rated highest Grade by NAR as 'AA'

AGENDA NO.19

Miscellaneous

1. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJBY), Atal Pension Yojana (APY) & Pradhan Mantri Mudra Yojana

Three Social Sector Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti 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-IV (A) & (B)**.

SLBC-Sikkim, LIC, GPSAI & SIDBI have jointly organized four Town Hall Meetings in all the four districts of Sikkim on PM4S i.e. PMSBY, PMJJBY, APY & PMMY.

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

Detailed as per Annexure-V

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 and The Hon'ble MP (Rajya Sabha) of Sikkim Shri Hishey Lachungpa has adopted **Tingbong** village in North 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.

6.Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)

District Level Implementation Committee has been established to survey and identify the cluster for natural water conservation, ground water recharge, micro irrigation etc. to popularize **"PER DROP - MORE CROP"**

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

Sub Sector wise and Agency-wise Credit Flow under Agriculture and Allied Activities 2015-16

Amount in '000															
Sector	East District			West District			North District			South District			Total for State		
	CBs	Coops	Total	CBs	Coops	Total	CBs	Coops	Total	CBs	Coops	Total	CBs	Coops	Total
Paddy	356	0	356	384	0	384	0	0	0	2318	0	2318	3058	0	3058
Wheat	100	0	100	0	0	0	0	0	0	0	0	0	100	0	100
Pulses	40	0	40	0	0	0	0	0	0	0	0	0	40	0	40
Ginger	4601	0	4601	19	0	19	3056	0	3056	6050	0	6050	13726	0	13726
Vegetable	5685	10096	15781	335	105	440	30	0	30	2640	0	2640	8690	10201	18891
Miscellaneous	17856	2503	20359	2881	0	2881	4764	0	4764	25831	2008	27839	51332	4511	55843
Crop Loans	28638	12599	41237	3619	105	3724	7850	0	7850	36839	2008	38847	76946	14712	91658
Minor Irrigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Land Development	7561	0	7561	0	0	0	0	0	0	0	0	0	7561	0	7561
Farm Mechanism	9813	0	9813	0	0	0	0	0	0	0	0	0	9813	0	9813
Term Loans	17374	0	17374	0	0	0	0	0	0	0	0	0	17374	0	17374
Horticulture	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Spices/Cardamom	2189	0	2189	5482	0	5482	1149	0	1149	1343	0	1343	10163	0	10163
Miscellaneous/Floriculture	3171	0	3171	0	0	0	0	0	0	209	0	209	3380	0	3380
Plantation & Horticulture	5360	0	5360	5482	0	5482	1149	0	1149	1552	0	1552	13543	0	13543
Dairy Development	9159	3300	12459	225	0	225	0	478	478	3302	5251	8553	12686	9029	21715
Poultry	358	0	358	30	0	30	300	0	300	259	1125	1384	947	1125	2072
Sheep/Goat/Pig	815	0	815	420	0	420	0	0	0	130	0	130	1365	0	1365
Miscellaneous	2225	0	2225	0	0	0	0	0	0			0	2225	0	2225
Animal Husbandry	12557	3300	15857	675	0	675	300	478	778	3691	6376	10067	17223	10154	27377
Fisheries	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Forestry & Wasteland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Storage & Market Yards	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Agri & Allied	265	25	290	4394	0	4394	300	0	300	1038	0	1038	5997	25	6022
GRAND TOTAL	64194	15924	80118	14170	105	14275	9599	478	10077	43120	8384	51504	131083	24891	155974