

## NETWORK OF BANK BRANCHES

As on 31.12.2015

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	5	4	1
15	CORPORATION BANK	1	0	1
16	ALLAHABAD BANK	2	1	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
	<b>TOTAL</b>	<b>138</b>	<b>104</b>	<b>34</b>

Type of Banks	No. of Banks	No. of Branches
<b>Public Sector Banks</b>	<b>22</b>	<b>100</b>
<b>Private Sector Banks</b>	<b>8</b>	<b>24</b>
<b>Co-operative Banks</b>	<b>1</b>	<b>14</b>
<b>Total</b>	<b>31</b>	<b>138</b>

### 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	1	5
14	ALLAHABAD BANK	0	2	0	0	2
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
	<b>TOTAL</b>	<b>10</b>	<b>81</b>	<b>30</b>	<b>17</b>	<b>138</b>

**CURRENCY CHEST BRANCHES :**

	<b>District</b>	<b>Bank Branches</b>
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 and presumed to be in operation latest by 31.03.2016.

**CLEARING HOUSE :**

	<b>District</b>	<b>Bank Branches</b>
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 31.12.2015)**

	<b>Banks</b>	<b>East Distt.</b>	<b>North Distt</b>	<b>South Distt.</b>	<b>West District</b>	<b>Total ATMs</b>
1	State Bank of India	30	6	11	3	<b>50</b>
2	Union Bank of India	4	1	2	1	<b>8</b>
3	UCO Bank	4	0	0	0	<b>4</b>
4	United Bank of India	2	0	1	0	<b>3</b>
5	Punjab National Bank	2	0	0	0	<b>2</b>
6	Oriental Bank of Com.	2	0	0	0	<b>2</b>
7	AXIS Bank	22	0	5	1	<b>28</b>
8	IDBI Bank	3	1	1	0	<b>5</b>
9	HDFC Bank	9	0	3	0	<b>12</b>
10	Corporation Bank	1	0	0	0	<b>1</b>
11	Central Bank of India	8	2	3	10	<b>23</b>
12	IndusInd Bank	1	0	1	0	<b>2</b>
13	ICICI Bank Ltd.	4	0	2	1	<b>7</b>
14	Syndicate Bank	1	0	0	0	<b>1</b>
15	Bank of Baroda	1	0	0	0	<b>1</b>
16	YES Bank	1	0	0	0	<b>1</b>
17	Indian Bank	1	0	0	0	<b>1</b>
18	Allahabad Bank	1	0	0	0	<b>1</b>
19	Indian Overseas Bank	1	0	0	0	<b>1</b>
20	Dena Bank	1	0	1	0	<b>2</b>
21	Vijaya Bank	1	0	0	0	<b>1</b>
22	Bank of India	2	0	0	0	<b>2</b>
23	Punjab & Sind Bank	1	0	0	0	<b>1</b>
24	Canara Bank	4	1	2	1	<b>8</b>
25	Andhra Bank	0	0	0	0	<b>0</b>
26	Bank of Maharashtra	0	0	0	0	<b>0</b>
27	Bharatiya Mahila Bank	1	0	0	0	<b>1</b>
	<b>TOTAL</b>	<b>108</b>	<b>11</b>	<b>32</b>	<b>17</b>	<b>168</b>

**List of SLBC members:**

<b>Controllers of the following Banks</b>		<b>Departments</b>	
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 47<sup>th</sup> State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 1<sup>st</sup> December 2015 at Denzong Regency, Gangtok**

The Minutes of the 47<sup>th</sup> State Level Banker's Committee (SLBC) Meeting for Sikkim held on 1<sup>st</sup> December, 2015 at Denzong Regency, Gangtok were duly circulated under cover of letter no. LB/31/351 dated 12.01.2016.

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 47<sup>th</sup> SLBC Meeting held on 1<sup>st</sup> December 2015 at Gangtok.

<b>Action Point</b>	<b>Action Centre</b>	<b>Action Taken</b>
1. Banks in Sikkim to finance all eligible farmers under KCC.	Banks	Since complied with. The present status is as per Annexure A
2. Distribution and activation of Rupay cards by Banks by organizing camps.	Banks	Through effective follow up by the Controllers and initiation by Banks out of 50418 nos. of Rupay card 44845 nos. are activated.
3. Banks to activate BC/CSPs for covering unbanked villages	Banks	Out of 109 identified CSPs of all Banks 52 CSP are active. Annexure B
4. Uploading of list of villages in CBS by the Regional Head of Banks (Union Bank of India & CBI)	Union Bank of India /Central Bank of India	Action point was reiterated during 11 <sup>th</sup> meeting of Sub-committee on FI and the Nodal officer of concerned Bank was reminded vide letter no.3467/347 dated 12.01.2016.
5. Pending proposal under PMEGP to be disposed off immediately by Banks.	Banks	The present status is as per Agenda No. 6
6. Banks to promote Joint Liability Groups (JLG)	Banks	With the help of anchor NGO JLG are being formed and eligible groups will be credit linked by 15.03.2016.

7. Monthly FLC to be conducted by Rural Branches	Rural Branches	All Rural Bank Branches were advised to hold FLC during DLCC Meetings. It is recommended to continue action point. The report is as per Annexure-I (A)
8. Enrollment of remaining people under PM4S.	Banks	Several awareness camp has been conducted by Banks.
9. Adoption of School by each Bank Branches for imparting FLC.	Banks	As per instruction from DFS, MoF all the controllers of the respective Banks were advised accordingly.
10. Banks to create awareness on activating zero balance PMJDY accounts to avail benefits.	Banks	Since complied with
11. Identification of new CSP in uncovered villages having population below 2000.	Banks	Out of 176 GPUs (Revised SSA) 109 villages has been covered. Identification of new CSP is under process.

**AGENDA NO: 3****Credit : Deposit Ratio / Credit + Investment : Deposit Ratio as on 31.12.2015**

Banks	C:D Ratio as on 31.12.2014	C+I:D Ratio as on 31.12.2014	As on 31.12.2015						As on 31.12.2015			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	38.0%	83.4%	18046824	6509271	36.1%	6865531	13374802	74.1%	18046824	16205710	89.8%	2830908
C B I	16.8%	34.3%	8861689	1693680	19.1%	1831660	3525340	39.8%	8861689	3525340	39.8%	
UCO Bank	14.5%	14.5%	1597768	241291	15.1%	0	241291	15.1%	1597768	241291	15.1%	
Canara Bank	9.0%	171.0%	700953	529706	75.6%	6317600	6847306	976.9%	700953	6847306	976.9%	
Vijaya Bank	8.6%	8.6%	1686076	143983	8.5%	0	143983	8.5%	1686076	143983	8.5%	
Bank of Baroda	122.0%	122.0%	808535	918047	113.5%	0	918047	113.5%	808535	918047	113.5%	
Bank of India	9.3%	31.3%	928346	120090	12.9%	175500	295590	31.8%	928346	295590	31.8%	
Union Bank of India	33.4%	33.4%	2960691	1048243	35.4%	0	1048243	35.4%	2960691	1048243	35.4%	
P N B	70.8%	70.8%	641500	458600	71.5%	0	458600	71.5%	641500	458600	71.5%	
O B C	49.1%	49.1%	567501	337432	59.5%	0	337432	59.5%	567501	337432	59.5%	
Corporation Bank	70.6%	70.6%	431230	260083	60.3%	0	260083	60.3%	431230	260083	60.3%	
IDBI Bank	1.8%	145.9%	2424026	168332	6.9%	16732390	16900722	697.2%	2424026	16900722	697.2%	
Allahabad Bank	10.2%	44.0%	909574	161562	17.8%	433926	595488	65.5%	909574	595488	65.5%	
United Bank of India	104.5%	104.5%	393764	632750	160.7%	0	632750	160.7%	393764	632750	160.7%	
I O B	41.6%	41.6%	210543	118044	56.1%	0	118044	56.1%	210543	118044	56.1%	
Syndicate Bank	27.8%	27.8%	248675	52471	21.1%	0	52471	21.1%	248675	52471	21.1%	
Andhra Bank	30.1%	30.1%	186068	75918	40.8%	0	75918	40.8%	186068	75918	40.8%	
Indian Bank	11.2%	11.2%	617547	29860	4.8%	0	29860	4.8%	617547	29860	4.8%	
Dena Bank	60.6%	358.0%	409863	295380	72.1%	0	295380	72.1%	409863	295380	72.1%	
B o M	31.4%	31.4%	225263	44690	19.8%	0	44690	19.8%	225263	44690	19.8%	
P&S Bank	12.5%	12.5%	22536	7648	33.9%	0	7648	33.9%	22536	7648	33.9%	
Bharatiya Mahila Bank	90.5%	90.5%	5099	8481	166.3%	0	8481	166.3%	5099	8481	166.3%	
<b>Tot. Pub Sector Bank</b>	<b>29.9%</b>	<b>79.2%</b>	<b>42884071</b>	<b>13855562</b>	<b>32.3%</b>	<b>32356607</b>	<b>46212169</b>	<b>107.8%</b>	<b>42884071</b>	<b>49043077</b>	<b>114.4%</b>	<b>2830908</b>
AXIS Bank Ltd.	14.3%	14.3%	2042550	495776	24.3%	0	495776	24.3%	2042550	495776	24.3%	
HDFC Bank	17.3%	17.3%	3982097	966905	24.3%	0	966905	24.3%	3982097	966905	24.3%	
IndusInd Bank	69.9%	69.9%	1574769	666767	42.3%	0	666767	42.3%	1574769	666767	42.3%	
ICICI Bank	1195.5%	1195.5%	584819	1220709	208.7%	3350000	4570709	781.6%	584819	4570709	781.6%	
YES Bank	13.1%	13.1%	217520	224	0.1%	0	224	0.1%	217520	224	0.1%	
Kotak Mahindra Bank	0.0%	0.0%	84800	0	0.0%	0	0	0.0%	84800	0	0.0%	
South Indian Bank	0.0%	0.0%	18346	3118	17.0%	0	3118	17.0%	18346	3118	17.0%	
Bandhan Bank	0.0%	0.0%	18900	288000	1523.8%	0	288000	1523.8%	18900	288000	1523.8%	
<b>Total Pvt SB</b>	<b>92.2%</b>	<b>92.2%</b>	<b>8523801</b>	<b>3641499</b>	<b>42.7%</b>	<b>3350000</b>	<b>6991499</b>	<b>82.0%</b>	<b>8523801</b>	<b>6991499</b>	<b>82.0%</b>	
<b>Total for C B</b>	<b>40.7%</b>	<b>79.6%</b>	<b>51407872</b>	<b>17497061</b>	<b>34.0%</b>	<b>35706607</b>	<b>53203668</b>	<b>103.5%</b>	<b>51407872</b>	<b>53203668</b>	<b>103.5%</b>	
SISCO Bank	38.3%	38.3%	7443718	1637560	22.0%	0	1637560	22.0%	7443718	1637560	22.0%	0
<b>TOTAL</b>	<b>40.5%</b>	<b>77.2%</b>	<b>58851590</b>	<b>19134621</b>	<b>32.5%</b>	<b>35706607</b>	<b>54841228</b>	<b>93.2%</b>	<b>58851590</b>	<b>57672136</b>	<b>98.0%</b>	<b>2830908</b>



### 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
SBI SME Br Siliguri	Teesta Rangit Pvt. Ltd	159907
	Denzong Albrews	154000
	Saharsh Motors	32694
	Sikkim Agro Chemicals	26930
	Sikkim Automotive	17000
	Sikkim Ispat Udyog	15000
	<b>SBI TOTAL</b>	<b>6865531</b>
Canara bank	Teesta Urja Ltd	5379700
	LANCO Teesta Hydropower Ltd.	501300
	NSL Tiding Power	436600
	<b>Canara TOTAL</b>	<b>6317600</b>
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
	<b>ICICI TOTAL</b>	<b>3350000</b>
IDBI Bank	Sneha Kinetic	1871863
	Punj Llyod	14214425
	Madhya Bharat Power Corp	646102
	<b>IDBI TOTAL</b>	<b>16732390</b>
<b>Grand Total</b>		<b>35706607</b>

### 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 31<sup>st</sup> December 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.	4309	386	9.0%	123	4	3.3%	36311	8940	24.6%	40743	9330	22.9%
C.B.I.	29878	5057	16.9%	12151	427	3.5%	36693	5818	15.9%	78722	11302	14.4%
UCO Bank	806	550	68.2%	520	508	97.7%	9117	5189	56.9%	10443	6247	59.8%
Canara	1069	1069	100.0%	1247	1247	100.0%	22	22	100.0%	2338	2338	100.0%
Vijaya	104	65	62.5%	0	0	0.0%	6806	4432	65.1%	6910	4497	65.1%
B.O.B.	255	69	27.1%	402	364	90.5%	9126	9100	99.7%	9783	9533	97.4%
B.O.I.	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Union Bank	13120	424	3.2%	680	47	6.9%	47439	1281	2.7%	61239	1752	2.9%
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%	21362	0	0.0%	43992	0	0.0%	68234	0	0.0%
Corp. Bank	721	1	0.1%	4535	1229	27.1%	5727	229	4.0%	10983	1459	13.3%
HDFC Bank	66573	56206	84.4%	3703	3664	98.9%	70356	59950	85.2%	140632	119820	85.2%
IDBI Bank	48422	9409	19%	0	0	0.0%	67280	25383	38%	115702	34792	30.1%
Allahabad	8	5	62.5%	92	66	71.7%	8200	6600	80.5%	8300	6671	80.4%
U.B.I.	8833	1427	16.2%	5755	1978	34.4%	43139	8925	20.7%	57727	12330	21.4%
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	567	0	0.0%	5610	420	7.5%	24664	2890	11.7%	30841	3310	10.7%
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%	1290	0	0.0%	1937	163	8.4%	3227	163	5.1%
Dena Bank	18	0	0.0%	0	0	0.0%	0	0	0.0%	18	0	0.0%
BoM	4282	4282	100.0%	2955	2955	0.0%	36772	36519	99.3%	44009	43756	99.4%
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	0	0.0%
<b>Total for CBs</b>	<b>181845</b>	<b>78950</b>	<b>43.4%</b>	<b>73918</b>	<b>13750</b>	<b>18.6%</b>	<b>448887</b>	<b>175441</b>	<b>39.1%</b>	<b>704650</b>	<b>268141</b>	<b>38.1%</b>
SISCO Bank	64884	15666	24.1%	7307	1073	14.7%	97433	28376	29.1%	169624	45115	26.6%
<b>TOTAL</b>	<b>246729</b>	<b>94616</b>	<b>38.3%</b>	<b>81225</b>	<b>14823</b>	<b>18.2%</b>	<b>546320</b>	<b>203817</b>	<b>37.3%</b>	<b>874274</b>	<b>313256</b>	<b>35.8%</b>

Recovery position in Govt. Sponsored Schemes as on 31<sup>st</sup> December, 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.	210	0	0.0%	343	68	19.8%	0	0	0.0%	553	68	12.3%
C.B.I.	895	175	19.6%	8537	4949	58.0%	1080	45	4.2%	10512	5169	49.2%
UCO Bank	0	0	0.0%	41	41	100.0%	389	240	61.7%	430	281	65.3%
Canara	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
Vijaya	25	0	0.0%	40	1	2.5%	10	0	0.0%	75	1	1.3%
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%	652	0	0.0%	0	0	0.0%	652	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	106	21%	0	0	0.0%	500	106	21.2%
Allahabad	0	0	0.0%	0	0	0.0%	2	1	50.0%	2	1	50.0%
U.B.I.	45	0	0.0%	17	17	100.0%	1495	95	6.4%	1557	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%	551	32	5.8%	0	0	0.0%	551	32	5.8%
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%	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%	805	805	100.0%	0	0	0.0%	805	805	100.0%
Bandhan Bank	0	0	0	0	0	0	0	0	0.0%	0	0	0.0%
<b>Total for CBs</b>	<b>1309</b>	<b>175</b>	<b>13.4%</b>	<b>12242</b>	<b>5239</b>	<b>42.8%</b>	<b>2976</b>	<b>381</b>	<b>12.8%</b>	<b>17332</b>	<b>6600</b>	<b>38.1%</b>
SISCO Bank	694	118	17.0%	0	0	0.0%	658	104	15.8%	1352	222	16.4%
<b>TOTAL</b>	<b>2003</b>	<b>293</b>	<b>14.6%</b>	<b>12242</b>	<b>5239</b>	<b>42.8%</b>	<b>3634</b>	<b>485</b>	<b>13.3%</b>	<b>18684</b>	<b>6822</b>	<b>36.5%</b>

**AGENDA NO. 5****Review of Performance under Annual Credit Plan 2015-16 including NPS for the quarter ended 31<sup>st</sup> December, 2015**

Overall achievement by banks (both priority sector and non-priority sector advances) stood at 45.1%.

**Achievement under Priority and Non-Priority Sector as on 31.12.2015**

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	10597	1837662	4172	1156994	39.4%	63.0%
Central Bank of India	5601	632028	1895	309860	33.8%	49.0%
UCO Bank	1402	199917	172	35026	12.3%	17.5%
Canara Bank	2148	291975	568	146597	26.4%	50.2%
Vijaya Bank	392	75230	12	15611	3.1%	20.8%
Bank of Baroda	639	170750	509	193173	79.7%	113.1%
Bank of India	497	93090	68	18993	13.7%	20.4%
Union Bank of India	2719	396240	681	124102	25.0%	31.3%
Punjab National Bank	387	74660	106	28004	27.4%	37.5%
Oriental Bank of Comm.	1010	193520	349	84708	34.6%	43.8%
Corporation Bank	376	76050	117	38606	31.1%	50.8%
IDBI Bank	1195	176103	179	25956	15.0%	14.7%
Allahabad Bank	309	59851	167	35851	54.0%	59.9%
United Bank of India	1071	154357	130	24397	12.1%	15.8%
Indian Overseas Bank	806	122764	174	34940	21.6%	28.5%
Syndicate Bank	275	46220	118	18161	42.9%	39.3%
Andhra Bank	248	38420	45	11263	18.1%	29.3%
Indian Bank	261	39500	29	10185	11.1%	25.8%
Dena Bank	518	84402	65	13561	12.5%	16.1%
Bank of Maharashtra	253	43340	78	13223	30.8%	30.5%
Punjab & Sind Bank	206	26550	16	1564	7.8%	5.9%
Bharatiya Mahila Bank	222	34561	136	15756	61.3%	45.6%
Bandhan Bank	0	0	0	0	0	0.0%
<b>Tot. for Comm. Banks</b>	<b>31132</b>	<b>4867190</b>	<b>9786</b>	<b>2356531</b>	<b>31.4%</b>	<b>48.4%</b>
AXIS Bank Ltd.	1477	232703	1	275	0.1%	0.1%
HDFC Bank	1885	287396	2368	374105	125.6%	130.2%
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	3434	13.6%	14.6%
Bandhan Bank	0	0	2372	1156	#DIV/0!	#DIV/0!
<b>Total Pvt Banks</b>	<b>6288</b>	<b>976133</b>	<b>4970</b>	<b>382005</b>	<b>79.0%</b>	<b>39.1%</b>
SISCO Bank Ltd.	5032	539332	477	142467	9.5%	26.4%
<b>TOTAL</b>	<b>42452</b>	<b>6382655</b>	<b>15233</b>	<b>2881003</b>	<b>35.9%</b>	<b>45.1%</b>

**Review of Performance under Annual Credit Plan 2015-16**  
**for the quarter ended 31<sup>st</sup> December, 2015 for Priority Sector Advances**

All banks together disbursed Rs.110.65 crores at the end of 3<sup>rd</sup> quarter under priority sector advances @ 22.7 % of achievement under ACP

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.12.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	8545	1431262	1904	284610	22.3%	19.9%	3664333
Central Bank of India	5016	512278	454	106253	9.1%	20.7%	874529
UCO Bank	1212	161417	101	18121	8.3%	11.2%	155171
Canara Bank	1966	253275	237	40772	12.1%	16.1%	346281
Vijaya Bank	267	50230	8	15159	3.0%	30.2%	121249
Bank of Baroda	409	124750	328	120845	80.2%	96.9%	779899
Bank of India	367	67090	51	12470	13.9%	18.6%	94533
Union Bank of India	2389	329640	591	101195	24.7%	30.7%	918392
Punjab National Bank	277	52660	58	14156	20.9%	26.9%	424592
Oriental Bank of Comm.	645	120520	202	32828	31.3%	27.2%	271023
Corporation Bank	216	43050	98	35596	45.4%	82.7%	231705
IDBI Bank	905	118403	176	25336	19.4%	21.4%	122517
Allahabad Bank	249	46651	167	35851	67.1%	76.8%	140200
United Bank of India	906	121557	125	16993	13.8%	14.0%	550561
Indian Overseas Bank	701	101264	144	28235	20.5%	27.9%	108614
Syndicate Bank	225	36220	46	7931	20.4%	21.9%	35922
Andhra Bank	198	27420	36	5859	18.2%	21.4%	8684
Indian Bank	206	28500	6	7322	2.9%	25.7%	27176
Dena Bank	463	72402	48	9246	10.4%	12.8%	290704
Bank of Maharashtra	203	33340	78	13223	38.4%	39.7%	44690
Punjab & Sind Bank	166	18550	1	300	0.6%	1.6%	3987
Bharatiya Mahila Bank	172	24561	132	15498	76.7%	63.1%	5271
<b>Tot. for Comm.Banks</b>	<b>25703</b>	<b>3775040</b>	<b>4991</b>	<b>947799</b>	<b>19.4%</b>	<b>25.1%</b>	<b>9220033</b>
AXIS Bank Ltd.	1082	153703	1	275	0.1%	0.2%	68121
HDFC Bank	1435	197396	1504	77322	104.8%	39.2%	208022
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	2372	1156	#DIV/0!	#DIV/0!	2372
<b>Total Pvt Banks</b>	<b>4456</b>	<b>609633</b>	<b>3885</b>	<b>79235</b>	<b>87.2%</b>	<b>13.0%</b>	<b>442052</b>
SISCO Bank Ltd.	4744	483932	237	79505	5.0%	16.4%	1238067
<b>TOTAL</b>	<b>34903</b>	<b>4868605</b>	<b>9113</b>	<b>1106539</b>	<b>26.1%</b>	<b>22.7%</b>	<b>10900152</b>

## A. Agriculture and Allied Activities

The overall achievement under this sector recorded at 12.3% at the end of the 3<sup>rd</sup> quarter. Sub-sector wise credit flow under Agriculture and Allied Activities is as per Agenda No. 19 (7)

(As on 31.12.2015)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.12.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	5750	411524	1051	60376	18.3%	14.7%	175325
Central Bank of India	4062	249813	246	53274	6.1%	21.3%	369474
UCO Bank	844	63087	7	1171	0.8%	1.9%	7560
Canara Bank	1422	100165	11	1385	0.8%	1.4%	302082
Vijaya Bank	147	10460	1	50	0.7%	0.5%	6767
Bank of Baroda	193	13330	2	235	1.0%	1.8%	1363
Bank of India	231	15870	1	95	0.4%	0.6%	34617
Union Bank of India	1707	121165	213	25772	12.5%	21.3%	66817
Punjab National Bank	174	12890	1	50	0.6%	0.4%	497
Oriental Bank of Comm.	358	25350	0	0	0.0%	0.0%	5442
Corporation Bank	99	9240	0	0	0.0%	0.0%	6679
IDBI Bank	636	45859	48	2696	7.5%	5.9%	53277
Allahabad Bank	157	11530	0	0	0.0%	0.0%	1676
United Bank of India	625	47670	15	1060	2.4%	2.2%	54874
Indian Overseas Bank	487	38694	46	6451	9.4%	16.7%	23223
Syndicate Bank	136	9550	0	0	0.0%	0.0%	567
Andhra Bank	133	9850	1	250	0.8%	2.5%	141
Indian Bank	139	10700	0	0	0.0%	0.0%	0
Dena Bank	313	25874	25	4372	8.0%	16.9%	5642
Bank of Maharashtra	124	8610	22	2367	17.7%	27.5%	2443
Punjab & Sind Bank	125	8550	1	300	0.8%	3.5%	156
Bharatiya Mahila Bank	114	8061	7	1042	6.1%	12.9%	160
<b>Total for Comm.Banks</b>	<b>17976</b>	<b>1257842</b>	<b>1698</b>	<b>160946</b>	<b>9.4%</b>	<b>12.8%</b>	<b>1118782</b>
AXIS Bank Ltd.	764	59983	0	0	0.0%	0.0%	9006
HDFC Bank	944	76986	513	27223	54.3%	35.4%	69712
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%	593
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	249	113	#DIV/0!	#DIV/0!	0
<b>Total Pvt Banks</b>	<b>3066</b>	<b>233487</b>	<b>769</b>	<b>27805</b>	<b>25.1%</b>	<b>11.9%</b>	<b>119356</b>
SISCO Bank Ltd.	3989	272467	110	27721	2.8%	10.2%	349241
<b>TOTAL</b>	<b>25031</b>	<b>1763796</b>	<b>2577</b>	<b>216472</b>	<b>10.3%</b>	<b>12.3%</b>	<b>1587379</b>

Performance up to 30.06.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
<b>TOTAL</b>	<b>25031</b>	<b>1763796</b>	<b>1847</b>	<b>155974</b>	<b>7.4%</b>	<b>8.8%</b>

## B. Industry Sector

The overall achievement under this sector recorded at 8.6% at the end of 3<sup>rd</sup> quarter.

(As on 31.12.2015)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.12.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	506	76573	1	758	0.2%	1.0%	31453
Central Bank of India	254	44055	29	5648	11.4%	12.8%	125353
UCO Bank	108	15900	1	100	0.9%	0.6%	144
Canara Bank	130	20725	14	1480	10.8%	7.1%	21636
Vijaya Bank	40	4000	0	0	0.0%	0.0%	0
Bank of Baroda	27	7300	20	2260	74.1%	31.0%	37415
Bank of India	36	8200	2	1140	5.6%	13.9%	34592
Union Bank of India	175	18220	40	3050	22.9%	16.7%	234409
Punjab National Bank	27	4000	0	0	0.0%	0.0%	207019
Oriental Bank of Comm.	95	12850	23	6895	24.2%	53.7%	21362
Corporation Bank	42	4100	0	0	0.0%	0.0%	95160
IDBI Bank	60	9750	0	0	0.0%	0.0%	763
Allahabad Bank	21	4500	0	0	0.0%	0.0%	12365
United Bank of India	90	8887	0	0	0.0%	0.0%	106164
Indian Overseas Bank	46	7800	12	1864	26.1%	23.9%	61147
Syndicate Bank	30	4000	3	175	10.0%	4.4%	7058
Andhra Bank	21	4000	2	10	9.5%	0.3%	0
Indian Bank	26	4200	1	3000	3.8%	71.4%	20492
Dena Bank	30	4800	1	19	3.3%	0.4%	265590
Bank of Maharashtra	20	3200	30	893	150.0%	27.9%	2955
Punjab & Sind Bank	16	4000	0	0	0.0%	0.0%	0
Bharatiya Mahila Bank	16	3000	0	0	0.0%	0.0%	0
<b>Total for Comm. Banks</b>	<b>1816</b>	<b>274060</b>	<b>179</b>	<b>27292</b>	<b>9.9%</b>	<b>10.0%</b>	<b>1285077</b>
AXIS Bank Ltd.	82	14775	1	275	1.2%	1.9%	206
HDFC Bank	158	18600	5	101	3.2%	0.5%	27393
IndusInd Bank	31	4700	1	13	3.2%	0.3%	117500
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
<b>Total Pvt. Banks</b>	<b>384</b>	<b>57650</b>	<b>7</b>	<b>389</b>	<b>1.8%</b>	<b>0.7%</b>	<b>145099</b>
SISCO Bank Ltd.	195	26850	20	3265	10.3%	12.2%	26137
<b>TOTAL</b>	<b>2395</b>	<b>358560</b>	<b>206</b>	<b>30946</b>	<b>8.6%</b>	<b>8.6%</b>	<b>1456313</b>

Performance up to 30.06.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
<b>TOTAL</b>	<b>2395</b>	<b>358560</b>	<b>189</b>	<b>23850</b>	<b>7.9%</b>	<b>6.7%</b>

### C. Tertiary Sector

The overall achievement under this sector recorded at 31.3% at the end of 3<sup>rd</sup> quarter.

(As on 31.12.2015)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.12.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	2289	943165	852	223476	37.2%	23.7%	3457555
Central Bank of India	700	218410	179	47331	25.6%	21.7%	379702
UCO Bank	260	82430	93	16850	35.8%	20.4%	147467
Canara Bank	414	132385	212	37907	51.2%	28.6%	22563
Vijaya Bank	80	35770	7	15109	8.8%	42.2%	114482
Bank of Baroda	189	104120	306	118350	161.9%	113.7%	741121
Bank of India	100	43020	48	11235	48.0%	26.1%	25324
Union Bank of India	507	190255	338	72373	66.7%	38.0%	617166
Punjab National Bank	76	35770	57	14106	75.0%	39.4%	217076
Oriental Bank of Comm.	192	82320	179	25933	93.2%	31.5%	244219
Corporation Bank	75	29710	98	35596	130.7%	119.8%	129866
IDBI Bank	209	62794	128	22640	61.2%	36.1%	68477
Allahabad Bank	71	30621	167	35851	235.2%	117.1%	126159
United Bank of India	191	65000	110	15933	57.6%	24.5%	389523
Indian Overseas Bank	168	54770	86	19920	51.2%	36.4%	24244
Syndicate Bank	59	22670	43	7756	72.9%	34.2%	28297
Andhra Bank	44	13570	33	5599	75.0%	41.3%	8543
Indian Bank	41	13600	5	4322	12.2%	31.8%	6684
Dena Bank	120	41728	22	4855	18.3%	11.6%	19472
Bank of Maharashtra	59	21530	26	9963	44.1%	46.3%	39292
Punjab & Sind Bank	25	6000	0	0	0.0%	0.0%	3831
Bharatiya Mahila Bank	42	13500	125	14456	297.6%	107.1%	5111
<b>Total for Comm. Banks</b>	<b>5911</b>	<b>2243138</b>	<b>3114</b>	<b>759561</b>	<b>52.7%</b>	<b>33.9%</b>	<b>6816174</b>
AXIS Bank Ltd.	236	78945	0	0	0.0%	0.0%	58909
HDFC Bank	333	101810	986	49998	296.1%	49.1%	110917
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	2123	1043	#DIV/0!	#DIV/0!	2287
<b>Total Pvt. Banks</b>	<b>1006</b>	<b>318496</b>	<b>3109</b>	<b>51041</b>	<b>309.0%</b>	<b>16.0%</b>	<b>178105</b>
SISCO Bank Ltd.	560	184615	107	48519	19.1%	26.3%	862689
<b>TOTAL</b>	<b>7477</b>	<b>2746249</b>	<b>6330</b>	<b>859121</b>	<b>84.7%</b>	<b>31.3%</b>	<b>7856968</b>

Performance up to 30.06.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
<b>TOTAL</b>	<b>7477</b>	<b>2746249</b>	<b>3305</b>	<b>590679</b>	<b>44.2%</b>	<b>21.5%</b>



**Non-Priority Sector : Bank wise performance is as under**

(As on 31.12.2015)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.12.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	2052	406400	2268	872384	110.5%	214.7%	4442654
Central Bank of India	585	119750	1441	203607	246.3%	170.0%	709703
UCO Bank	190	38500	71	16905	37.4%	43.9%	86120
Canara Bank	182	38700	331	105825	181.9%	273.4%	71856
Vijaya Bank	125	25000	4	452	3.2%	1.8%	22734
Bank of Baroda	230	46000	181	72328	78.7%	157.2%	138148
Bank of India	130	26000	17	6523	13.1%	25.1%	25557
Union Bank of India	330	66600	90	22907	27.3%	34.4%	129851
Punjab National Bank	110	22000	48	13848	43.6%	62.9%	34008
Oriental Bank of Comm.	365	73000	147	51880	40.3%	71.1%	66409
Corporation Bank	160	33000	19	3010	11.9%	9.1%	28378
IDBI Bank	290	57700	3	620	1.0%	1.1%	53648
Allahabad Bank	60	13200	0	0	0.0%	0.0%	21362
United Bank of India	165	32800	5	7404	3.0%	22.6%	82189
Indian Overseas Bank	105	21500	30	6705	28.6%	31.2%	9430
Syndicate Bank	50	10000	72	10230	144.0%	102.3%	16549
Andhra Bank	50	11000	9	5404	18.0%	49.1%	67234
Indian Bank	55	11000	23	2863	41.8%	26.0%	2684
Dena Bank	55	12000	17	4315	30.9%	36.0%	4676
Bank of Maharashtra	50	10000	0	0	0.0%	0.0%	0
Punjab & Sind bank	40	8000	15	1264	37.5%	15.8%	3661
Bharatiya Mahila Bank	50	10000	4	258	8.0%	2.6%	851
<b>Total for Comm.Banks</b>	<b>5429</b>	<b>1092150</b>	<b>4795</b>	<b>1408732</b>	<b>88.3%</b>	<b>129.0%</b>	<b>6017702</b>
AXIS Bank Ltd.	395	79000	0	0	0.0%	0.0%	426645
HDFC Bank	450	90000	864	296783	192.0%	329.8%	758885
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%	0
South Indian Bank	50	10000	16	3434	32.0%	34.3%	3118
Bandhan Bank	0	0	0	0	0.0%	0.0%	0
<b>Total Pvt Banks</b>	<b>1832</b>	<b>366500</b>	<b>1085</b>	<b>302770</b>	<b>59.2%</b>	<b>82.6%</b>	<b>6206926</b>
SISCO Bank Ltd.	288	55400	240	62962	83.3%	113.6%	399493
<b>TOTAL</b>	<b>7549</b>	<b>1514050</b>	<b>6120</b>	<b>1774464</b>	<b>81.1%</b>	<b>117.2%</b>	<b>12624121</b>

Performance up to 30.06.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
<b>TOTAL</b>	<b>7549</b>	<b>1514050</b>	<b>4072</b>	<b>1086656</b>	<b>53.9%</b>	<b>71.8%</b>

**AGENDA NO. 6****Review of other Priority Sector Advances and other Special Programmes as on 31<sup>st</sup> December, 2015****1. Prime Minister's Employment Generation Programme**

The present status of proposals as on 31.12.2015 is as follows:

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

(As on 31.12.2015)

(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.	29	4402	39	10	5650	0	0	8	21
C.B.I.	24	3638	13	4	3505	2	634	3	6
UCO Bank	5	759	2	0	0	0	0	0	2
Canara Bank	9	1364	3	2	497	0	0	0	1
Vijaya Bank	3	455							
B.O.B.	3	455	4	4	2710	0	0	0	0
Bank of India	2	303	1	1	497	1	70	0	0
Union Bank	9	1364	9	3	1883	1	230	2	4
P.N.B.	1	152	1	0	0	0	0	0	1
O.B.C.	2	303							
Corpn.Bank	0	0							
IDBI Bank	3	455							
Allahabad Bank	3	454							
U.B.I.	4	606							
I.O.B.	3	454	4	1	396	0	0	2	1
Syndicate Bank	3	454							
Andhra Bank	3	454							
Indian Bank	3	454							
Dena Bank	4	605	1	0	0	0	0	0	1
BOM	3	454							
P & S Bank	3	454	1	0	0	0	0	0	1
BMB	1	152	4	3	1329	0	0	1	0
Indusind Bank	0	0	1	0	0	0	0	1	0
Axis Bank	0	0	2	1	500	0	0	0	1
<b>TOTAL</b>	<b>120</b>	<b>18191</b>	<b>85</b>	<b>29</b>	<b>16967</b>	<b>4</b>	<b>934</b>	<b>17</b>	<b>39</b>

**Pending Cases:** SBI Gangtok-4, SBI Deorali-2, SBI Tadong-1, SBI Penengla-1, SBI Makha-1, SBI Rakdong Tintek-2, SBI Ranka-2, SBI Ranipool-1, SBI Phodong-3, SBI Kabi-1, SBI Namchi-1, SBI Temi-1, SBI Sombaria-1, CBI Gangtok-3, CBI Tadong-1, CBI Pakyong-1, CBI Namchi-1, UCO Gangtok-2, Canara Gangtok-1, Union Bank Gangtok-1, Union Bank Ranipool-2, Union Namchi-1, PNB-1, Dena Gangtok-1, IOB Jorethang-1, Axis Namchi-1, P & S Bank-1

**P M E G P**  
**Sponsored by KVIC**

(As on 31.12.2015)

(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.	32	4852	7	3	1379	0	0	0	4
C.B.I.	26	3939	6	3	879	0	0	1	2
UCO Bank	6	910							
Canara Bank	7	1061							
Union Bank	7	1063	3	1	300	0	0	1	1
O.B.C.	2	303							
IDBI Bank	3	454							
U.B.I	3	455							
I.O.B	2	304							
Dena Bank	1	151							
BMB	1	151							
<b>TOTAL</b>	<b>90</b>	<b>13643</b>	<b>16</b>	<b>7</b>	<b>2558</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>7</b>

**Pending Cases:** SBI Deorali-1, SBI Makha-1, SBI Phodong-1, SBI Kabi-1, Union Bank Gangtok-1, CBI Legship-1, CBI Mangalbarey-1,

**P M E G P**  
**Sponsored by SKVIB**

(As on 31.12.2015)

(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.	35	5307	20	8	2817	0	0	6	6
C.B.I.	22	3334	20	2	725	0	0	4	14
UCO Bank	5	758	4	2	790	0	0	1	1
Canara Bank	6	910							
Union Bank	9	1365	4	1	303	0	0	1	2
O.B.C.	1	151							
IDBI Bank	3	454							
U.B.I	3	455							
I.O.B	2	302							
Dena Bank	1	151							
Syndicate	0	0	1	0	0	0	0	0	1
Bank of Baroda	0	0	1	0	0	0	0	0	1
Axis Bank	1	152							
BMB	2	303	1	1	389	0	0	0	0
<b>TOTAL</b>	<b>90</b>	<b>13642</b>	<b>52</b>	<b>14</b>	<b>5024</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>26</b>

**Pending Cases:** SBI Singtam-1, SBI Namchi-1, SBI Namthang-3, SBI Sombaria-1, CBI Rongli-2, CBI Legship-5, CBI Soeng-1, CBI Dentam-1, CBI Mangalbarey-5, Canara Singtam-1, Bank of Baroda-1, UCO Singtam-1, Union Bank Ranipool-2, Syndicate-1

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

NULM is under implementation w.e.f.23rd September 2013 in all District headquarters (irrespective of population) and all the cities with 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)

(As on 31.12.2015)

(Amt. in Rs'000)

Name of Bank	Annual Target		Spons.	Sanctioned		Disbursed		Reject.	Pend.
	No.	Sub. Amt.	No.	No.	Amt.	No.	Amt.	No.	No.
Allahabad Bank	6	1200	4	0	0	0	0	4	0
C.B.I.	31	6200	1	1	200	0	0	0	1
Canara Bank	31	6200	4	0	0	0	0	3	1
Corporation Bank	5	1000	3	3	600	0	0	0	0
S.B.I.	41	8200	8	0	0	0	0	4	4
UCO Bank	11	2200	5	0	0	0	0	1	4
Union Bank	26	5200	1	0	0	0	0	2	2
ICICI Bank	16	3200	1	0	0	0	0	1	0
<b>TOTAL</b>	<b>167</b>	<b>33400</b>	<b>27</b>	<b>4</b>	<b>800</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>12</b>

**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 as on 31.12.2015				
	No. of Groups	Savings Linked		Credit linked	
		No.	Amt.	No.	Amt.
S.B.I.	1100	1100	9128	118	4285
C.B.I.	163	163	5226	36	2948
UCO Bank	6	6	430	6	1650
Canara Bank		-	-	-	-
Vijaya Bank		-	-	-	-
B.O.B.		-	-	-	-
B.O.I.	14	14	29	0	0
Union Bank	40	40	1552	15	750
P.N.B.		-	-	-	-
O.B.C.		-	-	-	-
Corpn. Bank		-	-	-	-
HDFC Bank		-	-	-	-
IDBI Bank	2	2	210	0	0
Allahabad Bnk		-	-	-	-
U.B.I.		-	-	-	-
Indusind Bank		-	-	-	-
I.O.B.	2	2	28	2	400
Syndicate Bank		-	-	-	-
Andhra Bank		-	-	-	-
Indian Bank		-	-	-	-
Dena Bank	20	20	351	0	0
BOM	5	5	290	0	0
SISCO Bank	63	63	841	6	785
<b>TOTAL</b>	<b>1415</b>	<b>1415</b>	<b>18085</b>	<b>183</b>	<b>10818</b>

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

The position on issuance of Kisan Credit Cards (KCC) in the State as on 31.12.2015 is furnished below.

Name of Bank	Annual Target		KCC issued during year		Total KCC outstanding as on 31.12.2015	
	No.	Amount	No.	Amount	No.	Amount
State Bank of India	3388	257430	829	41690	5423	133625
Central Bank of India	2483	154110	66	4427	775	46630
UCO Bank	523	42220	46	3253	53	3356
Union Bank of India	1034	78010	104	6495	615	46377
IDBI Bank	385	29250	17	1526	47	3704
United Bank of India	366	30960	47	2261	146	6422
Dena Bank	208	18620	3	292	16	1640
Canara Bank	900	66560	41	3458	82	5568
Vijaya Bank	96	7160	0	0	1	25
Bank of Baroda	110	8040	7	105	18	623
Bank of India	121	8840	6	80	31	407
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	40	1169	40	1542
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	558	6	558
Punjab & Sind Bank	81	5840	0	0	0	0
Bharatiya Mahila Bank	78	5801	0	0	0	0
<b>Total for Comm. Banks</b>	<b>10952</b>	<b>807471</b>	<b>1213</b>	<b>65398</b>	<b>7267</b>	<b>250879</b>
Axis Bank Ltd.	471	41320	3	1060	3	1060
HDFC Bank Ltd.	648	56780	230	9508	514	27409
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
<b>Total Pvt Banks</b>	<b>2000</b>	<b>164920</b>	<b>233</b>	<b>10568</b>	<b>520</b>	<b>29159</b>
SISCO Bank	<b>2752</b>	<b>195085</b>	<b>75</b>	<b>24548</b>	<b>3714</b>	<b>118233</b>
<b>GRAND TOTAL</b>	<b>15704</b>	<b>1167476</b>	<b>1521</b>	<b>100514</b>	<b>11501</b>	<b>398271</b>

Performance up to 30.06.2015	Target	KCC issued during the year		KCC Outstanding	
	No.	No.	Amount	No.	Amount
<b>TOTAL</b>	<b>15704</b>	<b>1324</b>	<b>94714</b>	<b>8220</b>	<b>343609</b>

**AGENDA NO. 9****Housing Finance Scheme**

The position of Housing Loan is as below: (As on 31.12.2015)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.12.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	642	495300	570	152070	88.8%	30.7%	2879429
Central Bank of India	124	79900	86	28388	69.4%	35.5%	195270
UCO Bank	40	29260	45	7689	112.5%	26.3%	85410
Union Bank of India	103	76900	139	37955	135.0%	49.4%	1475
IDBI Bank	23	15800	7	2150	30.4%	13.6%	39235
United Bank of India	36	26960	15	11675	41.7%	43.3%	732903
Dena Bank	15	12000	1	600	6.7%	5.0%	1901
Canara Bank	65	46130	44	8110	67.7%	17.6%	448677
Vijaya Bank	18	15000	6	9900	33.3%	66.0%	38803
Bank of Baroda	106	84200	132	52707	124.5%	62.6%	154288
Bank of India	31	24200	11	1500	35.5%	6.2%	88554
Punjab National Bank	25	20000	45	8299	180.0%	41.5%	20685
Oriental Bank of Com.	53	42500	41	9050	77.4%	21.3%	20390
Corporation Bank	22	14000	32	12775	145.5%	91.3%	274118
Allahabad Bank	20	15500	0	0	0.0%	0.0%	5956
Indian Overseas Bank	21	18000	12	3800	57.1%	21.1%	13485
Syndicate Bank	11	9000	0	0	0.0%	0.0%	2867
Andhra Bank	6	4000	0	0	0.0%	0.0%	0
Indian Bank	6	4730	0	0	0.0%	0.0%	16937
Bank of Maharashtra	14	9000	21	5454	150.0%	60.6%	25683
Punjab & Sind Bank	0	0	0	0	0.0%	0.0%	2928
Bharatiya Mahila Bank	5	3000	10	1000	200.0%	33.3%	2333
<b>Total Comm.Banks</b>	<b>1386</b>	<b>1045380</b>	<b>1217</b>	<b>353122</b>	<b>87.8%</b>	<b>33.8%</b>	<b>5051327</b>
AXIS Bank Ltd.	31	24000	0	0	0.0%	0.0%	911
HDFC Bank	16	12000	5	869	31.3%	7.2%	315
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
<b>Total Pvt Bank</b>	<b>95</b>	<b>69200</b>	<b>5</b>	<b>869</b>	<b>5.3%</b>	<b>1.3%</b>	<b>2873</b>
SISCO Bank Ltd.	92	63200	49	23511	53.3%	37.2%	175999
<b>TOTAL</b>	<b>1573</b>	<b>1177780</b>	<b>1271</b>	<b>377502</b>	<b>80.8%</b>	<b>32.1%</b>	<b>5230199</b>

Performance up to 30.06.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
<b>TOTAL</b>	<b>1573</b>	<b>1177780</b>	<b>1088</b>	<b>264816</b>	<b>69.2%</b>	<b>22.5%</b>

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

As on 31.12.2015

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.12.2015
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	95	31650	14	4708	14.7%	14.9%	65104
Central Bank of India	58	20040	9	4323	15.5%	21.6%	14715
UCO Bank	26	8470	1	135	3.8%	1.6%	4575
Canara Bank	38	12590	4	556	10.5%	4.4%	718
Vijaya Bank	10	3270	1	750	10.0%	22.9%	9480
Bank of Baroda	12	4070	20	3816	166.7%	93.8%	1654
Bank of India	12	4070	1	239	8.3%	5.9%	1492
Union Bank of India	46	15290	2	422	4.3%	2.8%	9371
Punjab National Bank	10	3270	1	400	10.0%	12.2%	5262
Oriental Bank of Comm.	15	4920	4	443	26.7%	9.0%	5313
Corporation Bank	10	3270	3	908	30.0%	27.8%	4709
IDBI Bank	28	9140	1	760	3.6%	8.3%	4605
Allahabad Bank	10	3270	0	0	0.0%	0.0%	2505
United Bank of India	26	8340	0	0	0.0%	0.0%	1905
Indian Overseas Bank	16	5070	1	400	6.3%	7.9%	870
Syndicate Bank	10	3270	0	0	0.0%	0.0%	867
Andhra Bank	10	3270	0	0	0.0%	0.0%	205
Indian Bank	10	3270	0	0	0.0%	0.0%	124
Dena Bank Total	16	5070	0	0	0.0%	0.0%	754
Bank of Maharashtra	10	3270	1	1015	10.0%	31.0%	0
Punjab & Sind Bank	0	0	0	0	0.0%	0.0%	404
Bharatiya Mahila Bank	4	1600	3	332	75.0%	20.8%	458
<b>Total for Comm. Banks</b>	<b>472</b>	<b>156480</b>	<b>66</b>	<b>19207</b>	<b>14.0%</b>	<b>12.3%</b>	<b>135090</b>
AXIS Bank Ltd.	29	9540	0	0	0.0%	0.0%	528
HDFC Bank Total	40	12810	0	0	0.0%	0.0%	0
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
<b>Total Pvt banks</b>	<b>141</b>	<b>44235</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0.0%</b>	<b>528</b>
SISCO Bank Ltd.	32	10900	0	0	0.0%	0.0%	1122
<b>TOTAL</b>	<b>645</b>	<b>211615</b>	<b>66</b>	<b>19207</b>	<b>10.2%</b>	<b>9.1%</b>	<b>136740</b>

Performance up to 30.06.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
<b>TOTAL</b>	<b>645</b>	<b>211615</b>	<b>62</b>	<b>15525</b>	<b>9.6%</b>	<b>7.3%</b>



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

As on 31.12.2015

(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	758	24648	40937	66343	33.93%
C B I	38805	2900	30040	71745	5648	1414	7381	14443	20.13%
UCO Bank	15100	3000	5900	24000	100	0	5036	5136	21.40%
Canara	19525	5900	14410	39835	1480	3835	22046	27361	68.69%
Vijaya	4000	1000	5000	10000	0	2214	900	3114	31.14%
B o B	7300	1800	5300	14400	2260	1100	12533	15893	110.37%
B o I	8000	2800	2950	13750	1140	850	8391	10381	75.50%
Union Bank	16120	7600	26790	50510	3050	2790	28335	34175	67.66%
P N B	4000	2000	3000	9000	0	1712	500	2212	24.58%
O B C	12300	4000	9300	25600	6895	500	2790	10185	39.79%
AXIS Bank	13875	1800	8500	24175	275	0	0	275	1.14%
Corporation	4000	1000	2000	7000	0	1908	19375	21283	304.04%
HDFC	18200	4000	20900	43100	101	0	45504	45605	105.81%
IDBI Bank	9150	1300	5600	16050	0	2003	11144	13147	81.91%
Allahabad	4500	1200	3461	9161	0	35851	0	35851	391.34%
United Bank	8587	2000	5000	15587	0	0	7091	7091	45.49%
IndusInd	4600	3000	5656	13256	13	0	0	13	0.10%
I O B	7600	3500	5200	16300	1864	3294	11696	16854	103.40%
Syndicate	4000	1000	2000	7000	175	849	6757	7781	111.16%
Andhra Bnk	4000	0	300	4300	10	0	5299	5309	123.47%
ICICI Bank	9875	1600	4700	16175	0	0	0	0	0.00%
Indian Bank	4200	0	0	4200	3000	0	4250	7250	172.62%
Dena Bank	4600	1000	3658	9258	19	210	4045	4274	46.17%
B O M	3200	1000	2460	6660	893	0	1696	2589	38.87%
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	7444	9519	153.53%
Kotak Bank	3000	800	2400	6200	0	0	0	0	0.00%
South Indian	3000	800	1200	5000	0	0	0	0	0.00%
Bandhan Bank	0	0	0	0	0	0	1043	1043	#DIV/0!
<b>Total Com.</b>	<b>311138</b>	<b>102100</b>	<b>260980</b>	<b>674218</b>	<b>27681</b>	<b>85253</b>	<b>254193</b>	<b>367127</b>	<b>54.45%</b>
SISCO	22550	2000	16300	40850	3265	294	3679	7238	17.72%
<b>GRAND TOTAL</b>	<b>333688</b>	<b>104100</b>	<b>277280</b>	<b>715068</b>	<b>30946</b>	<b>85547</b>	<b>257872</b>	<b>374365</b>	<b>52.35%</b>

**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
<b>Total Comm Banks</b>	<b>12182</b>	<b>92066.7</b>	<b>116967</b>	<b>593575</b>
SISCO Bank Ltd.	<b>740</b>	<b>1038.5</b>	<b>20424</b>	<b>26681</b>
<b>GRAND TOTAL</b>	<b>12922</b>	<b>93105.2</b>	<b>137391</b>	<b>620256</b>

**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 31.12.2015)

(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	
<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>8</b>	<b>6</b>	<b>500</b>	<b>5</b>	<b>450</b>	<b>0</b>	<b>2</b>

**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 31.12.2015	
	No.	Amt. ('000)
Andhra Bank	1	250
Bank of Maharashtra	15	1395
Bharatiya Mahila Bank	1	480
Canara Bank	1	50
Central Bank of India	27	9149
Dena Bank	2	1200
Indian Overseas Bank	8	650
P & S Bank	1	300
SISCO Bank	33	11859
State Bank of India	62	4607
UCO Bank	1	251
Union Bank of India	14	1910
<b>TOTAL</b>	<b>166</b>	<b>32101</b>

**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 December 2015, Bharatiya Mahila Bank has financed 6 JLGs amounting Rs. 17 lacs.

**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:

<b>DISTRICT WISE, BANK WISE ALLOCATION OF VILLAGES WITH POPULATION BELOW 2000 (2001 CENSUS) IN THE STATE OF SIKKIM</b>
--

<b>DISTRICT</b>	<b>BANK</b>	<b>NO. OF VILLAGES</b>
<b>NORTH DISTRICT</b>	SBI	78
	CBI	10
	UNION BANK	5
	<b>TOTAL</b>	<b>93</b>
<b>SOUTH DISTRICT</b>	SBI	174
	CBI	6
	HDFC BANK	13
	AXIS BANK	6
	UNION BANK	16
	UNITED BANK	11
	<b>TOTAL</b>	<b>226</b>
<b>EAST</b>	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
	<b>TOTAL</b>	<b>152</b>
<b>WEST</b>	SBI	50
	CBI	229
	UNION BANK	7
	<b>TOTAL</b>	<b>286</b>

<b>G/TOTAL</b>	<b>757*</b>
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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 DLRAC 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. At present the concerned Authority has approved the additional cost for the project.

#### **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'

#### **V. Credit linkage of Entrepreneurs**

The credit linkage for the Entrepreneurs of RSETI is not satisfactory. The Sponsoring Bank as well as other Banks are advised to do more credit linkage as per guidelines of MoRD, Gol.

## **AGENDA NO.19**

### **REVIEW OF PROGRESS ON PRADHAN MANTRI JAN-DHAN YOJANA**

- 1) Bank Mitrs should be available on the locations and are active. All Banks to share the details of not available Bank Mitrs ( both at H.O level and at State level) with LDM for further action
- 2) All Banks are advised to focus on activation of Financial Literacy Centers in the state. The verified and updated FLC's list with correct data would be posted on SLBC's website. FLC's counselors who have resigned /retired should be replaced with trained persons, immediately.
- 3) Sufficient Financial Literacy material should be available in local language with FLCs. All Banks are directed to coordinate with the skilling centers in their state and ensure that financial literacy material is provided to them at the earliest, for dissemination of financial literacy.
- 4) Deep concern was shared on the Grey areas reported by the Banks. Grey areas are such locations where Bank Mitrs are available but not able to work due to intermittent connectivity. In such cases FIF proposals should be submitted to NABARD latest by next week. SLBC's confirmed that the dark areas proposals where there is no connectivity have already been submitted to NABARD.

- 5) On the issue of Rupay activation all Bank Branches are directed to hold Rupay camps for distribution of undelivered Rupay cards /PINs. These camps should be used for creating awareness for usage of RuPay card, educate people about usage, focus on delivery and activation of cards to make eligibility for the accidental insurance benefit to the beneficiaries.

## **AGENDA NO.20**

### **Miscellaneous**

#### **1. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), 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.

<b>District</b>	<b>Place</b>	<b>Date of Meeting</b>
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 31.12.2015 is as under:

<b>District</b>	<b>No. of Beneficiaries details received by LBO</b>	<b>No. of beneficiaries details with Aadhaar no. received by LBO</b>	<b>Number of accounts opened</b>	<b>No. of Aadhaar seeded</b>
East	3798	3416	3798	3416
West	2169	1919	2169	1919
North	775	614	775	605
South	1663	877	1663	877
<b>TOTAL</b>	<b>8405</b>	<b>6826</b>	<b>8405</b>	<b>6817</b>

- 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
11716	10367

As per report from SJE & WD, Govt. of Sikkim the present status under National Social Assistance Programme (NSAP) is as follows:

SL NO.	NAME OF SCHMES	TOTAL PENSIONERS	BEN WITH ACCOUNT NO. (DBT)	BEN WITHOUT ACCOUNT NO. (NON-DBT)	BEN WITH UID	BEN WITHOUT UID
1	IGNOAPS	21336	16697	4639	14131	7205
2	IGNDPS	789	263	526	297	492
3	IGNWPS	1065	675	390	656	409
<b>TOTAL</b>		<b>23190</b>	<b>17635</b>	<b>5555</b>	<b>15084</b>	<b>8106</b>

### 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 of the 47<sup>th</sup> SLBC Meeting the issue is under consideration with 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. Identification of BC/CSP for both the villages is under process and presumed to be activated by 15.03.2016.

### **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.



**7. Sub Sector wise and Agency-wise Credit Flow under Agriculture and Allied Activities 2015-16 As on 31.12.2015**

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	424	0	424	0	0	0	1599	0	1599	2379	0	2379
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	5755	0	5755	19	0	19	1080	0	1080	7671	0	7671	14525	0	14525
Vegetable	2476	0	2476	1068	105	1173	578	0	578	4835	0	4835	8957	105	9062
Miscellaneous	29290	12599	41889	4467	0	4467	8425	0	8425	30180	2008	32188	72362	14607	86969
<b>Crop Loans</b>	<b>38017</b>	<b>12599</b>	<b>50616</b>	<b>5978</b>	<b>105</b>	<b>6083</b>	<b>10083</b>	<b>0</b>	<b>10083</b>	<b>44285</b>	<b>2008</b>	<b>46293</b>	<b>98363</b>	<b>14712</b>	<b>113075</b>
Minor Irrigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Land Development	13468	0	13468	0	0	0	0	0	0	0	0	0	13468	0	13468
Farm Mechanism	12482	0	12482	1112	0	1112	0	0	0	0	0	0	13594	0	13594
<b>Term Loans</b>	<b>25950</b>	<b>0</b>	<b>25950</b>	<b>1112</b>	<b>0</b>	<b>1112</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>27062</b>	<b>0</b>	<b>27062</b>
Horticulture	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Spices/Cardamom	2889	0	2889	5482	0	5482	1458	0	1458	3032	0	3032	12861	0	12861
Miscellaneous/Floriculture	3601	0	3601	50	0	50	98	0	98	511	0	511	4260	0	4260
<b>Plantation &amp; Horticulture</b>	<b>6490</b>	<b>0</b>	<b>6490</b>	<b>5532</b>	<b>0</b>	<b>5532</b>	<b>1556</b>	<b>0</b>	<b>1556</b>	<b>3543</b>	<b>0</b>	<b>3543</b>	<b>17121</b>	<b>0</b>	<b>17121</b>
Dairy Development	14496	4550	19046	395	0	395	0	478	478	5351	6831	12182	20242	11859	32101
Poultry	2528	0	2528	30	0	30	500	0	500	556	50	606	3614	50	3664
Sheep/Goat/Pig	1192	0	1192	420	0	420	1508		1508	130	0	130	3250	0	3250
Miscellaneous	2888	0	2888	0	0	0	0	0	0	0	0	0	2888	0	2888
<b>Animal Husbandry</b>	<b>21104</b>	<b>4550</b>	<b>25654</b>	<b>845</b>	<b>0</b>	<b>845</b>	<b>2008</b>	<b>478</b>	<b>2486</b>	<b>6037</b>	<b>6881</b>	<b>12918</b>	<b>29994</b>	<b>11909</b>	<b>41903</b>
Fisheries	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Forestry & Wasteland	0	0	0	175	0	175	0	0	0	0	1075	1075	175	1075	1250
Storage & Market Yards	0	0	0	0	0	0	0	0	0	0		0	0	0	0
Other Agri & Allied	9034	25	9059	4394	0	4394	1570	0	1570	1038	0	1038	16036	25	16061
<b>GRAND TOTAL</b>	<b>100595</b>	<b>17174</b>	<b>117769</b>	<b>18036</b>	<b>105</b>	<b>18141</b>	<b>15217</b>	<b>478</b>	<b>15695</b>	<b>54903</b>	<b>9964</b>	<b>64867</b>	<b>188751</b>	<b>27721</b>	<b>216472</b>