

## NETWORK OF BANK BRANCHES

As on 31.03.2016

SL NO.	COMMERCIAL & COOPERATIVE BANKS OPERATING IN SIKKIM	NUMBER OF BRANCHES OF THE BANK		
		TOTAL	RURAL	SEMI URBAN
1	STATE BANK OF INDIA	33	29	4
2	CENTRAL BANK OF INDIA	16	15	1
3	UNITED COMMERCIAL BANK (UCO)	6	5	1
4	CANARA BANK	8	6	2
5	VIJAYA BANK	1	0	1
6	BANK OF BARODA	3	2	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	2	1	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>142</b>	<b>108</b>	<b>34</b>

Type of Banks	No. of Banks	No. of Branches
<b>Public Sector Banks</b>	<b>22</b>	<b>104</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>142</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	3	33
2	CENTRAL BANK OF INDIA	1	8	1	6	16
3	UCO BANK	1	4	1	0	6
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	3	0	0	3
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	2	0	0	2
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>11</b>	<b>83</b>	<b>30</b>	<b>18</b>	<b>142</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 will be opened shortly

**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 31.03.2016)**

	<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	33	6	11	4	<b>54</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>111</b>	<b>11</b>	<b>32</b>	<b>18</b>	<b>172</b>

**List of SLBC members in Sikkim:**

<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 48<sup>th</sup> State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 7<sup>th</sup> March, 2016 at Denzong Regency, Gangtok**

The Minutes of the 48<sup>th</sup> State Level Banker's Committee (SLBC) Meeting for Sikkim held on 7<sup>th</sup> March 2016 at Denzong Regency, Gangtok were duly circulated under cover of letter no. LB/32/45 dated 14.05.2016.

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 48<sup>th</sup> SLBC Meeting held on 7<sup>th</sup> March 2016 at Gangtok.

<b>Action Point</b>	<b>Action Centre</b>	<b>Action Taken</b>
1. The Controllers from Banks and Senior Officials from Line Department to attend the SLBC Meeting.	Banks/Department	All the Controllers were informed accordingly
2. Review of Banks having CD Ratio below 40%		CD ratio of Banks as per Agenda No.3 A sub-committee was formed for the East & South district to draw up monitorable action plan & the meeting was held on 04.05.2016 & 09.05.2016.
3. Rural Banks to conduct Monthly FLC, Controllers to follow up with the branches.	Rural Bank Branches	Progress report as per Annexure-I (A). All rural Banks together conducted 35 nos. of FLCs during the quarter.
4. Banks should dispose off pending PMEGP proposals by 15.03.2016.	Banks	The present status of proposals as per Agenda No.6
5. A Task Force Committee to be formed by UD & HD, GoS. to scrutinize the proposals under DAY-NULM	UD & HD, GoS	Since complied with
6. FLC to be conducted for Dairy Farmers.	Banks	It is recommended to the Banks to continue the action point.

7. Banks to participate in Counseling Centers for sourcing proposals for Education Loan.	Banks	From 29.04.2016 to 30.04.2016 Banks had participated in the counseling centers.
8. Credit Linkage to all eligible WSHGs.	Banks	Progress report as per Agenda No.7
9. Banks to promote JLGs in coordination with anchor NGOs of NABARD.	Banks	It is recommended to continue the action point.
10. Preparation of Annual Credit Plan 2016-17 by Lead Bank Office, Gangtok.	Lead Bank Office	Since complied with
11. RGVN to be invited in next SLBC Meeting.	Lead Bank Office	RGVN, Sikkim is already a member of SLBC, Sikkim. However action point since complied with.
12. Banks to activate CSPs identified for villages below 2000 population on priority basis.	Banks	Progress report as per Annexure-VI

**AGENDA NO: 3****Credit : Deposit Ratio / Credit + Investment : Deposit Ratio as on 31.03.2016**

Banks	C:D Ratio as on 31.03.2015	C+I:D Ratio as on 31.03.2015	As on 31.03.2016						As on 31.03.2016			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	34.7%	74.4%	18376207	6840796	37.2%	6865531	13706327	74.6%	18376207	16537235	90.0%	2830908
C B I	15.9%	32.0%	10133250	5580575	55.1%	1831660	7412235	73.1%	10133250	7412235	73.1%	
UCO Bank	13.5%	13.5%	1635446	252580	15.4%	0	252580	15.4%	1635446	252580	15.4%	
Canara Bank	14.4%	260.2%	2782160	516092	18.6%	6317600	6833692	245.6%	2782160	6833692	245.6%	
Vijaya Bank	9.3%	9.3%	3311556	156418	4.7%	0	156418	4.7%	3311556	156418	4.7%	
Bank of Baroda	118.8%	118.8%	1064061	978527	92.0%	0	978527	92.0%	1064061	978527	92.0%	
Bank of India	11.1%	32.9%	1099131	123516	11.2%	175500	299016	27.2%	1099131	299016	27.2%	
Union Bank of India	31.4%	31.4%	3072966	1085350	35.3%	0	1085350	35.3%	3072966	1085350	35.3%	
P N B	70.9%	70.9%	691226	457964	66.3%	0	457964	66.3%	691226	457964	66.3%	
O B C	63.5%	63.5%	694980	363071	52.2%	0	363071	52.2%	694980	363071	52.2%	
Corporation Bank	56.4%	56.4%	403118	259048	64.3%	0	259048	64.3%	403118	259048	64.3%	
IDBI Bank	30.2%	650.4%	3199926	295010	9.2%	16732390	17027400	532.1%	3199926	17027400	532.1%	
Allahabad Bank	10.5%	44.4%	541822	161563	29.8%	433926	595489	109.9%	541822	595489	109.9%	
United Bank of India	109.0%	109.0%	418949	630275	150.4%	0	630275	150.4%	418949	630275	150.4%	
I O B	48.3%	48.3%	219064	128693	58.7%	0	128693	58.7%	219064	128693	58.7%	
Syndicate Bank	27.8%	27.8%	563783	56270	10.0%	0	56270	10.0%	563783	56270	10.0%	
Andhra Bank	38.6%	38.6%	201949	81699	40.5%	0	81699	40.5%	201949	81699	40.5%	
Indian Bank	11.9%	11.9%	615213	30102	4.9%	0	30102	4.9%	615213	30102	4.9%	
Dena Bank	63.3%	357.2%	404386	322877	79.8%	0	322877	79.8%	404386	322877	79.8%	
B o M	12.6%	12.6%	232059	47361	20.4%	0	47361	20.4%	232059	47361	20.4%	
P&S Bank	35.6%	35.6%	28900	9100	31.5%	0	9100	31.5%	28900	9100	31.5%	
Bharatiya Mahila Bank	60.5%	60.5%	53308	35371	66.4%	0	35371	66.4%	53308	35371	66.4%	
<b>Tot. Pub Sector Bank</b>	<b>31.1%</b>	<b>78.0%</b>	<b>49743460</b>	<b>18412258</b>	<b>37.0%</b>	<b>32356607</b>	<b>50768865</b>	<b>102.1%</b>	<b>49743460</b>	<b>53599773</b>	<b>107.8%</b>	<b>2830908</b>
AXIS Bank Ltd.	14.3%	14.3%	2140507	542075	25.3%	0	542075	25.3%	2140507	542075	25.3%	
HDFC Bank	18.3%	18.3%	4749323	1067789	22.5%	0	1067789	22.5%	4749323	1067789	22.5%	
IndusInd Bank	69.9%	69.9%	1574769	666767	42.3%	0	666767	42.3%	1574769	666767	42.3%	
ICICI Bank	1176.6%	1176.6%	627466	1083453	172.7%	3350000	4433453	706.6%	627466	4433453	706.6%	
YES Bank	13.1%	13.1%	250700	50314	20.1%	0	50314	20.1%	250700	50314	20.1%	
Kotak Mahindra Bank	0.3%	0.3%	84800	0	0.0%	0	0	0.0%	84800	0	0.0%	
South Indian Bank	1.0%	1.0%	31013	3399	11.0%	0	3399	11.0%	31013	3399	11.0%	
Bandhan Bank	0.0%	0.0%	53010	355997	671.6%	0	355997	671.6%	53010	355997	671.6%	
<b>Total Pvt SB</b>	<b>90.5%</b>	<b>90.5%</b>	<b>9511588</b>	<b>3769794</b>	<b>39.6%</b>	<b>3350000</b>	<b>7119794</b>	<b>74.9%</b>	<b>9511588</b>	<b>7119794</b>	<b>74.9%</b>	
<b>Total for C B</b>	<b>41.6%</b>	<b>80.2%</b>	<b>59255048</b>	<b>22182052</b>	<b>37.4%</b>	<b>35706607</b>	<b>57888659</b>	<b>97.7%</b>	<b>59255048</b>	<b>57888659</b>	<b>97.7%</b>	
SISCO Bank	29.4%	29.4%	8743425	2515596	28.8%	0	2515596	28.8%	8743425	2515596	28.8%	
<b>TOTAL</b>	<b>40.4%</b>	<b>75.5%</b>	<b>67998473</b>	<b>24697648</b>	<b>36.3%</b>	<b>35706607</b>	<b>60404255</b>	<b>88.8%</b>	<b>67998473</b>	<b>63235163</b>	<b>93.0%</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
<b>SBI</b>	<b>2830908</b>	<b>Investment in Govt. Bonds</b>

**AGENDA NO.4****Recovery of Banks' dues**The bank-wise, sector-wise recovery position as on 31<sup>st</sup> March 2016 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.	3890	1473	37.9%	123	4	3.3%	34761	14529	41.8%	38774	16006	41.3%
C.B.I.	28226	5242	18.6%	12255	423	3.5%	38437	5750	15.0%	78918	11415	14.5%
UCO Bank	811	563	69.4%	520	511	98.3%	10331	5449	52.7%	11662	6523	55.9%
Canara	1430	1430	100.0%	0	0	0.0%	1570	1570	100.0%	3000	3000	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.	40639	40174	98.9%	506	470	92.9%	4007	3725	93.0%	45152	44369	98.3%
Union Bank	13307	146	1.1%	690	37	5.4%	10380	2325	22.4%	24377	2508	10.3%
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	691	121	17.5%	3306	400	12.1%	5671	1175	20.7%	9668	1696	17.5%
HDFC Bank	66573	56206	84.4%	3703	3664	98.9%	70356	59950	85.2%	140632	119820	85.2%
IDBI Bank	280	98	35%	0	0	0.0%	103331	53127	51%	103611	53225	51.4%
Allahabad	17	10	58.8%	2	0.5	25.0%	102	70	68.6%	121	80.5	66.5%
U.B.I.	8808	1402	15.9%	5749	1953	34.0%	43155	8923	20.7%	57712	12278	21.3%
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%	13801	652	4.7%	13801	652	4.7%
Syndicate Bank	567	0	0.0%	5612	456	8.1%	24664	2890	11.7%	30843	3346	10.8%
Andhra Bank	0	0	0.0%	0	0	0.0%	42	14	33.3%	42	14	33.3%
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%	1723	1268	73.6%	3013	1268	42.1%
Dena Bank	38	31	81.6%	0	0	0.0%	27	6	22.2%	65	37	56.9%
BoM	0	0	0.0%	0	0	0.0%	256	80	31.3%	256	80	31.3%
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>168516</b>	<b>107030</b>	<b>63.5%</b>	<b>55520</b>	<b>8282.5</b>	<b>14.9%</b>	<b>422538</b>	<b>175035</b>	<b>41.4%</b>	<b>646574</b>	<b>290347.</b>	<b>44.9%</b>
SISCO Bank	93462	35056	37.5%	7306	1078	14.8%	200408	30386	15.2%	301176	66520	22.1%
<b>TOTAL</b>	<b>261978</b>	<b>142086</b>	<b>54.2%</b>	<b>62826</b>	<b>9360.5</b>	<b>14.9%</b>	<b>622946</b>	<b>205421</b>	<b>33.0%</b>	<b>947750</b>	<b>356867.</b>	<b>37.7%</b>

Recovery position in Govt. Sponsored Schemes as on 31<sup>st</sup> March, 2016

(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.	536	0	0.0%	190	12	6.3%	762	45	5.9%	1488	57	3.8%
C.B.I.	895	175	19.6%	8557	5057	59.1%	1086	45	4.1%	10538	5277	50.1%
UCO Bank	0	0	0.0%	41	41	100.0%	394	245	62.2%	435	286	65.7%
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	753	67.8%	0	0	0.0%	1111	753	67.8%
HDFC Bank	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
IDBI Bank	0	0	0.0%	1717	1113	65%	0	0	0.0%	1717	1113	64.8%
Allahabad	0	0	0.0%	0	0	0.0%	200	100	50.0%	200	100	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>1099</b>	<b>175</b>	<b>15.9%</b>	<b>13551</b>	<b>7051</b>	<b>52.0%</b>	<b>4543</b>	<b>530</b>	<b>11.7%</b>	<b>19998</b>	<b>8561</b>	<b>42.8%</b>
SISCO Bank	1034	236	22.8%	0	0	0.0%	658	104	15.8%	1692	340	20.1%
<b>TOTAL</b>	<b>2133</b>	<b>411</b>	<b>19.3%</b>	<b>13551</b>	<b>7051</b>	<b>52.0%</b>	<b>5201</b>	<b>634</b>	<b>12.2%</b>	<b>21690</b>	<b>8901</b>	<b>41.0%</b>

## **AGENDA NO. 5**

### **Review of Performance under Annual Credit Plan 2015-16 including NPS for the quarter ended 31<sup>st</sup> March, 2016**

Overall achievement by banks (both priority sector and non-priority sector advances) stood at 85.3%.

#### **Achievement under Priority and Non-Priority Sector as on 31.03.2016**

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	10597	1837662	4934	2441798	46.6%	132.9%
Central Bank of India	5601	632028	2189	369608	39.1%	58.5%
UCO Bank	1402	199917	239	52179	17.0%	26.1%
Canara Bank	2148	291975	688	222698	32.0%	76.3%
Vijaya Bank	392	75230	74	26558	18.9%	35.3%
Bank of Baroda	639	170750	795	266882	124.4%	156.3%
Bank of India	497	93090	140	34790	28.2%	37.4%
Union Bank of India	2719	396240	992	200772	36.5%	50.7%
Punjab National Bank	387	74660	451	94476	116.5%	126.5%
Oriental Bank of Comm.	1010	193520	438	112521	43.4%	58.1%
Corporation Bank	376	76050	198	51944	52.7%	68.3%
IDBI Bank	1195	176103	383	116162	32.1%	66.0%
Allahabad Bank	309	59851	291	84237	94.2%	140.7%
United Bank of India	1071	154357	164	45311	15.3%	29.4%
Indian Overseas Bank	806	122764	206	41681	25.6%	34.0%
Syndicate Bank	275	46220	118	18161	42.9%	39.3%
Andhra Bank	248	38420	74	20170	29.8%	52.5%
Indian Bank	261	39500	39	15096	14.9%	38.2%
Dena Bank	518	84402	141	35986	27.2%	42.6%
Bank of Maharashtra	253	43340	126	25723	49.8%	59.4%
Punjab & Sind Bank	206	26550	20	5733	9.7%	21.6%
Bharatiya Mahila Bank	222	34561	155	26839	69.8%	77.7%
<b>Tot. for Comm. Banks</b>	<b>31132</b>	<b>4867190</b>	<b>12855</b>	<b>4309325</b>	<b>41.3%</b>	<b>88.5%</b>
AXIS Bank Ltd.	1477	232703	1	275	0.1%	0.1%
HDFC Bank	1885	287396	3506	577281	186.0%	200.9%
IndusInd Bank	591	90811	169	334	28.6%	0.4%
ICICI Bank	1748	268263	167	10686	9.6%	4.0%
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	6860	322200	#DIV/0!	#DIV/0!
<b>Total Pvt Banks</b>	<b>6288</b>	<b>976133</b>	<b>10719</b>	<b>914210</b>	<b>170.5%</b>	<b>93.7%</b>
SISCO Bank Ltd.	5032	539332	770	222476	15.3%	41.3%
<b>TOTAL</b>	<b>42452</b>	<b>6382655</b>	<b>24344</b>	<b>5446011</b>	<b>57.3%</b>	<b>85.3%</b>

**Review of Performance under Annual Credit Plan 2015-16**  
**for the quarter ended 31<sup>st</sup> March, 2016 for Priority Sector Advances**

All banks together disbursed Rs.289.75 crores at the end of last quarter under priority sector advances @ 59.5% of achievement under ACP

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	8545	1431262	2465	1184900	28.8%	82.8%	3625596
Central Bank of India	5016	512278	696	149748	13.9%	29.2%	917437
UCO Bank	1212	161417	135	28771	11.1%	17.8%	153929
Canara Bank	1966	253275	315	70232	16.0%	27.7%	368778
Vijaya Bank	267	50230	35	15268	13.1%	30.4%	135789
Bank of Baroda	409	124750	531	170679	129.8%	136.8%	780094
Bank of India	367	67090	123	24442	33.5%	36.4%	87589
Union Bank of India	2389	329640	872	161354	36.5%	48.9%	920404
Punjab National Bank	277	52660	298	61300	107.6%	116.4%	424592
Oriental Bank of Comm.	645	120520	251	46138	38.9%	38.3%	284024
Corporation Bank	216	43050	161	46753	74.5%	108.6%	231121
IDBI Bank	905	118403	354	100150	39.1%	84.6%	152332
Allahabad Bank	249	46651	287	84067	115.3%	180.2%	146124
United Bank of India	906	121557	156	37257	17.2%	30.6%	602070
Indian Overseas Bank	701	101264	152	30490	21.7%	30.1%	114549
Syndicate Bank	225	36220	46	7931	20.4%	21.9%	38763
Andhra Bank	198	27420	62	12259	31.3%	44.7%	7283
Indian Bank	206	28500	16	12233	7.8%	42.9%	21702
Dena Bank	463	72402	98	21798	21.2%	30.1%	312848
Bank of Maharashtra	203	33340	109	22098	53.7%	66.3%	41501
Punjab & Sind Bank	166	18550	3	1350	1.8%	7.3%	5557
Bharatiya Mahila Bank	172	24561	150	25957	87.2%	105.7%	5271
<b>Tot. for Comm.Banks</b>	<b>25703</b>	<b>3775040</b>	<b>7315</b>	<b>2315175</b>	<b>28.5%</b>	<b>61.3%</b>	<b>9377353</b>
AXIS Bank Ltd.	1082	153703	1	275	0.1%	0.2%	102017
HDFC Bank	1435	197396	2260	118038	157.5%	59.8%	218340
IndusInd Bank	511	75311	2	28	0.4%	0.0%	151947
ICICI Bank	991	116263	17	2309	1.7%	2.0%	12589
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	6860	322200	#DIV/0!	#DIV/0!	322200
<b>Total Pvt Banks</b>	<b>4456</b>	<b>609633</b>	<b>9140</b>	<b>442850</b>	<b>205.1%</b>	<b>72.6%</b>	<b>807093</b>
SISCO Bank Ltd.	4744	483932	498	139533	10.5%	28.8%	1884880
<b>TOTAL</b>	<b>34903</b>	<b>4868605</b>	<b>16953</b>	<b>2897558</b>	<b>48.6%</b>	<b>59.5%</b>	<b>12069326</b>

## A. Agriculture and Allied Activities

The overall achievement under this sector recorded at 36.7% at the end of last quarter. Sub-sector wise credit flow under Agriculture and Allied Activities is as per Agenda No. 19 (7)

(As on 31.03.2016)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	5750	411524	1431	330600	24.9%	80.3%	178002
Central Bank of India	4062	249813	376	65887	9.3%	26.4%	385305
UCO Bank	844	63087	18	5171	2.1%	8.2%	6351
Canara Bank	1422	100165	23	3207	1.6%	3.2%	305362
Vijaya Bank	147	10460	2	159	1.4%	1.5%	6767
Bank of Baroda	193	13330	2	235	1.0%	1.8%	1363
Bank of India	231	15870	8	95	3.5%	0.6%	46683
Union Bank of India	1707	121165	232	38639	13.6%	31.9%	72500
Punjab National Bank	174	12890	14	1300	8.0%	10.1%	497
Oriental Bank of Comm.	358	25350	4	285	1.1%	1.1%	2918
Corporation Bank	99	9240	0	0	0.0%	0.0%	4787
IDBI Bank	636	45859	85	6669	13.4%	14.5%	7783
Allahabad Bank	157	11530	2	55	1.3%	0.5%	1709
United Bank of India	625	47670	34	4031	5.4%	8.5%	50784
Indian Overseas Bank	487	38694	50	7281	10.3%	18.8%	24118
Syndicate Bank	136	9550	0	0	0.0%	0.0%	619
Andhra Bank	133	9850	1	550	0.8%	5.6%	378
Indian Bank	139	10700	0	0	0.0%	0.0%	0
Dena Bank	313	25874	43	8293	13.7%	32.1%	9094
Bank of Maharashtra	124	8610	27	3242	21.8%	37.7%	2663
Punjab & Sind Bank	125	8550	1	300	0.8%	3.5%	158
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>2360</b>	<b>477041</b>	<b>13.1%</b>	<b>37.9%</b>	<b>1108001</b>
AXIS Bank Ltd.	764	59983	0	0	0.0%	0.0%	29917
HDFC Bank	944	76986	661	37216	70.0%	48.3%	65851
IndusInd Bank	348	26885	1	15	0.3%	0.1%	31100
ICICI Bank	752	51243	17	2309	2.3%	4.5%	9944
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	1368	61634	#DIV/0!	#DIV/0!	61634
<b>Total Pvt Banks</b>	<b>3066</b>	<b>233487</b>	<b>2047</b>	<b>101174</b>	<b>66.8%</b>	<b>43.3%</b>	<b>198446</b>
SISCO Bank Ltd.	3989	272467	317	69304	7.9%	25.4%	366141
<b>TOTAL</b>	<b>25031</b>	<b>1763796</b>	<b>4724</b>	<b>647519</b>	<b>18.9%</b>	<b>36.7%</b>	<b>1672588</b>

Performance up to 31.12.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
<b>TOTAL</b>	<b>25031</b>	<b>1763796</b>	<b>2577</b>	<b>216472</b>	<b>10.3%</b>	<b>12.3%</b>

## B. Industry Sector

The overall achievement under this sector recorded at 15.6% at the end of last quarter.

(As on 31.03.2016)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	506	76573	2	1233	0.4%	1.6%	31433
Central Bank of India	254	44055	38	10567	15.0%	24.0%	138108
UCO Bank	108	15900	1	100	0.9%	0.6%	144
Canara Bank	130	20725	28	3259	21.5%	15.7%	19229
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%	3913
Union Bank of India	175	18220	101	8909	57.7%	48.9%	216896
Punjab National Bank	27	4000	11	1942	40.7%	48.6%	207019
Oriental Bank of Comm.	95	12850	46	10385	48.4%	80.8%	25778
Corporation Bank	42	4100	0	0	0.0%	0.0%	104775
IDBI Bank	60	9750	0	0	0.0%	0.0%	620
Allahabad Bank	21	4500	0	0	0.0%	0.0%	12357
United Bank of India	90	8887	1	210	1.1%	2.4%	104623
Indian Overseas Bank	46	7800	12	1864	26.1%	23.9%	65043
Syndicate Bank	30	4000	3	175	10.0%	4.4%	8082
Andhra Bank	21	4000	2	10	9.5%	0.3%	0
Indian Bank	26	4200	1	3000	3.8%	71.4%	18378
Dena Bank	30	4800	10	5000	33.3%	104.2%	284924
Bank of Maharashtra	20	3200	30	893	150.0%	27.9%	3005
Punjab & Sind Bank	16	4000	1	950	6.3%	23.8%	949
Bharatiya Mahila Bank	16	3000	6	200	37.5%	6.7%	0
<b>Total for Comm. Banks</b>	<b>1816</b>	<b>274060</b>	<b>315</b>	<b>52097</b>	<b>17.3%</b>	<b>19.0%</b>	<b>1282691</b>
AXIS Bank Ltd.	82	14775	1	275	1.2%	1.9%	217
HDFC Bank	158	18600	11	252	7.0%	1.4%	20059
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	#DIV/0!	#DIV/0!	125246
<b>Total Pvt. Banks</b>	<b>384</b>	<b>57650</b>	<b>13</b>	<b>540</b>	<b>3.4%</b>	<b>0.9%</b>	<b>263022</b>
SISCO Bank Ltd.	195	26850	23	3340	11.8%	12.4%	176387
<b>TOTAL</b>	<b>2395</b>	<b>358560</b>	<b>351</b>	<b>55977</b>	<b>14.7%</b>	<b>15.6%</b>	<b>1722100</b>

Performance up to 31.12.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
<b>TOTAL</b>	<b>2395</b>	<b>358560</b>	<b>206</b>	<b>30946</b>	<b>8.6%</b>	<b>8.6%</b>

### C. Tertiary Sector

The overall achievement under this sector recorded at 79.9% at the end of last quarter.

(As on 31.03.2016)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	2289	943165	1032	853067	45.1%	90.4%	3416161
Central Bank of India	700	218410	282	73294	40.3%	33.6%	394024
UCO Bank	260	82430	116	23500	44.6%	28.5%	147434
Canara Bank	414	132385	264	63766	63.8%	48.2%	44187
Vijaya Bank	80	35770	33	15109	41.3%	42.2%	129022
Bank of Baroda	189	104120	509	168184	269.3%	161.5%	741316
Bank of India	100	43020	113	23207	113.0%	53.9%	36993
Union Bank of India	507	190255	539	113806	106.3%	59.8%	631008
Punjab National Bank	76	35770	273	58058	359.2%	162.3%	217076
Oriental Bank of Comm.	192	82320	201	35468	104.7%	43.1%	255328
Corporation Bank	75	29710	161	46753	214.7%	157.4%	121569
IDBI Bank	209	62794	269	93481	128.7%	148.9%	143929
Allahabad Bank	71	30621	285	84012	401.4%	274.4%	132058
United Bank of India	191	65000	121	33016	63.4%	50.8%	446663
Indian Overseas Bank	168	54770	90	21345	53.6%	39.0%	25388
Syndicate Bank	59	22670	43	7756	72.9%	34.2%	30062
Andhra Bank	44	13570	59	11699	134.1%	86.2%	6905
Indian Bank	41	13600	15	9233	36.6%	67.9%	3324
Dena Bank	120	41728	45	8505	37.5%	20.4%	18830
Bank of Maharashtra	59	21530	52	17963	88.1%	83.4%	35833
Punjab & Sind Bank	25	6000	1	100	4.0%	1.7%	4450
Bharatiya Mahila Bank	42	13500	137	24715	326.2%	183.1%	5111
<b>Total for Comm. Banks</b>	<b>5911</b>	<b>2243138</b>	<b>4640</b>	<b>1786037</b>	<b>78.5%</b>	<b>79.6%</b>	<b>6986671</b>
AXIS Bank Ltd.	236	78945	0	0	0.0%	0.0%	71883
HDFC Bank	333	101810	1588	80570	476.9%	79.1%	132430
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	5492	260566	#DIV/0!	#DIV/0!	135320
<b>Total Pvt. Banks</b>	<b>1006</b>	<b>318496</b>	<b>7080</b>	<b>341136</b>	<b>703.8%</b>	<b>107.1%</b>	<b>345625</b>
SISCO Bank Ltd.	560	184615	158	66889	28.2%	36.2%	1342352
<b>TOTAL</b>	<b>7477</b>	<b>2746249</b>	<b>11878</b>	<b>2194062</b>	<b>158.9%</b>	<b>79.9%</b>	<b>8674648</b>

Performance up to 31.12.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
<b>TOTAL</b>	<b>7477</b>	<b>2746249</b>	<b>6330</b>	<b>859121</b>	<b>84.7%</b>	<b>31.3%</b>



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

(As on 31.03.2016)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	2052	406400	2469	1256898	120.3%	309.3%	4412967
Central Bank of India	585	119750	1493	219860	255.2%	183.6%	707016
UCO Bank	190	38500	104	23408	54.7%	60.8%	90150
Canara Bank	182	38700	373	152466	204.9%	394.0%	71919
Vijaya Bank	125	25000	39	11290	31.2%	45.2%	27396
Bank of Baroda	230	46000	264	96203	114.8%	209.1%	140098
Bank of India	130	26000	17	10348	13.1%	39.8%	35927
Union Bank of India	330	66600	120	39418	36.4%	59.2%	154183
Punjab National Bank	110	22000	153	33176	139.1%	150.8%	34008
Oriental Bank of Comm.	365	73000	187	66383	51.2%	90.9%	55587
Corporation Bank	160	33000	37	5191	23.1%	15.7%	27927
IDBI Bank	290	57700	29	16012	10.0%	27.8%	53648
Allahabad Bank	60	13200	4	170	6.7%	1.3%	15439
United Bank of India	165	32800	8	8054	4.8%	24.6%	21545
Indian Overseas Bank	105	21500	54	11191	51.4%	52.1%	14144
Syndicate Bank	50	10000	72	10230	144.0%	102.3%	18066
Andhra Bank	50	11000	12	7911	24.0%	71.9%	74416
Indian Bank	55	11000	23	2863	41.8%	26.0%	8400
Dena Bank	55	12000	43	14188	78.2%	118.2%	10029
Bank of Maharashtra	50	10000	17	3625	34.0%	36.3%	5860
Punjab & Sind bank	40	8000	17	4383	42.5%	54.8%	2813
Bharatiya Mahila Bank	50	10000	5	882	10.0%	8.8%	851
<b>Total for Comm.Banks</b>	<b>5429</b>	<b>1092150</b>	<b>5540</b>	<b>1994150</b>	<b>102.0%</b>	<b>182.6%</b>	<b>5982389</b>
AXIS Bank Ltd.	395	79000	0	0	0.0%	0.0%	438758
HDFC Bank	450	90000	1246	459243	276.9%	510.3%	849448
IndusInd Bank	80	15500	167	306	208.8%	2.0%	526900
ICICI Bank	757	152000	150	8377	19.8%	5.5%	4491378
Yes Bank	50	10000	0	0	0.0%	0.0%	50314
Kotak Mahindra Bank	50	10000	0	0	0.0%	0.0%	0
South Indian Bank	50	10000	16	3434	32.0%	34.3%	3399
Bandhan Bank	0	0	0	0	#DIV/0!	#DIV/0!	0
<b>Total Pvt Banks</b>	<b>1832</b>	<b>366500</b>	<b>1579</b>	<b>471360</b>	<b>86.2%</b>	<b>128.6%</b>	<b>6360197</b>
SISCO Bank Ltd.	288	55400	272	82943	94.4%	149.7%	407797
<b>TOTAL</b>	<b>7549</b>	<b>1514050</b>	<b>7391</b>	<b>2548453</b>	<b>97.9%</b>	<b>168.3%</b>	<b>12750383</b>

Performance up to 31.12.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
<b>TOTAL</b>	<b>7549</b>	<b>1514050</b>	<b>6120</b>	<b>1774464</b>	<b>81.1%</b>	<b>117.2%</b>

**AGENDA NO. 6****Review of other Priority Sector Advances and other Special Programmes as on 31<sup>st</sup> March, 2016****1. Prime Minister's Employment Generation Programme**

The present status of proposals as on 31.03.2016 is as follows:

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

(As on 31.03.2016)

(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	51	26	6520	25	3520	21	4
C.B.I.	24	3638	20	13	3824	13	1209	5	2
UCO Bank	5	759	2	0	0	0	0	2	0
Canara Bank	9	1364	5	4	1020	4	300	1	0
Vijaya Bank	3	455							
B.O.B.	3	455	5	5	1475	5	480	0	0
Bank of India	2	303	1	1	450	1	100	0	0
Union Bank	9	1364	16	10	2675	10	560	4	2
P.N.B.	1	152	1	1	300	1	80	0	0
O.B.C.	2	303							
Corpn.Bank	0	0							
IDBI Bank	3	455							
Allahabad Bank	3	454							
U.B.I.	4	606	1	1	250	1	80	0	0
I.O.B.	3	454	5	2	396	2	125	3	0
Syndicate Bank	3	454							
Andhra Bank	3	454							
Indian Bank	3	454							
Dena Bank	4	605	1	0	0	0	0	1	0
BOM	3	454							
P & S Bank	3	454	1	1	250	1	100	0	0
BMB	1	152	7	6	1330	6	230	1	0
Indusind Bank	0	0	0	0	0	0	0	0	0
Axis Bank	0	0	1	1	500	1	500	0	0
<b>TOTAL</b>	<b>120</b>	<b>18191</b>	<b>117</b>	<b>71</b>	<b>18990</b>	<b>70</b>	<b>7284</b>	<b>38</b>	<b>8</b>

**Pending Cases:** SBI Tadong-1, SBI Penengla-1, SBI Phodong-1, SBI Yangang-1, CBI Gangtok-1, CBI Ranipool-1, Union Bank Ranipool-1, Union Bank Rangpo -1

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

(As on 31.03.2016)

(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	11	4	1380	4	260	3	4
C.B.I.	26	3939	14	8	1100	8	540	4	2
UCO Bank	6	910							
Canara Bank	7	1061							
Union Bank	7	1063	4	3	700	3	150	1	0
O.B.C.	2	303							
IDBI Bank	3	454							
Bank of Baroda	0	0	1	1	250	1	60	0	0
U.B.I	3	455							
Bank of India	0	0	1	1	390	1	100	0	0
P N B	0	0	1	0	0	0	0	0	1
I.O.B	2	304							
Dena Bank	1	151							
BMB	1	151							
<b>TOTAL</b>	<b>90</b>	<b>13643</b>	<b>32</b>	<b>17</b>	<b>3820</b>	<b>17</b>	<b>1110</b>	<b>8</b>	<b>7</b>

**Pending Cases:** SBI Ravangla -1, SBI Rakdong Tintek-2, SBI Kabi-1, CBI Rongli-1, CBI Rangpo-1, PNB, Gangtok-1

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

(As on 31.03.2016)

(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	32	18	3500	18	1010	11	3
C.B.I.	22	3334	26	6	1350	6	240	15	5
UCO Bank	5	758	3	2	790	2	230	1	0
Canara Bank	6	910	2	0	0	0	0	2	0
Union Bank	9	1365	7	6	270	6	400	0	1
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	1	250	1	100	0	0
Bank of Baroda	0	0	3	2	400	2	120	1	0
Bank of India	0	0	1	1	300	1	110	0	0
Axis Bank	1	152							
BMB	2	303	4	3	390	3	240	1	0
<b>TOTAL</b>	<b>90</b>	<b>13642</b>	<b>79</b>	<b>39</b>	<b>7250</b>	<b>39</b>	<b>2450</b>	<b>31</b>	<b>9</b>

**Pending Cases:** SBI Namchi-1, SBI Pakyong – 1, SBI Ravangla-1, CBI Legship-1, CBI Mangalbarey-3, CBI Gangtok-1, Union Bank Ranipool-1

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

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

( Revised Target for all District head quarter branches :

**SHG** : 10 Group Amount Rs.10.00 Lac, **INDIVIDUAL**: 100 nos. Amount Rs.200.00 lacs and **GROUP** : 15 nos. 76 Beneficiary Amount Rs.152.00 lacs)

(As on 31.03.2016)

(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	1	200	4	0	0	0	0	4	0
C.B.I.	11	2200	5	1	200	1	200	0	4
Canara Bank	8	1600	5	0	0	0	0	3	2
Corporation Bank	2	400	3	3	600	3	600	0	0
S.B.I.	15	3000	10	0	0	0	0	8	2
UCO Bank	3	600	5	2	400	2	400	2	1
Union Bank	8	1600	4	0	0	0	0	3	1
United Bank	5	1000	0	0	0	0	0	0	0
ICICI Bank	5	1000	1	0	0	0	0	1	0
PNB	1	200	2	0	0	0	0	0	2
Other Banks	41	8200	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>100</b>	<b>20000</b>	<b>39</b>	<b>6</b>	<b>1200</b>	<b>6</b>	<b>1200</b>	<b>21</b>	<b>12</b>

**Pending Cases** : CBI Gangtok -4, Canara Bank Arithang -1, Canara Bank Gangtok -1, PNB Gangtok-2, SBI Tadong -2, UCO Ranipool -1, Union Bank Ranipool -1.

As per Letter No. NULM/ JTPD/16-17/04/891 dated 08.04.2016 received from Sikkim Urban Development Agency (SUDA), Govt. of Sikkim , Annual Target for the year 2016-17 has been allotted to Bank branches which was circulated vide Lead Bank Letter No. LB/32/44 dated 13.05.2016 ( Annexure -VII )

In addition to existing 4 nos. of district head quarter, JORETHANG, RANGPO & SINGTAM are also included under the purview of DAY-NULM

In accordance with the operational guidelines of DAY-NULM a Task Force has been formed by SUDA, Govt. of Sikkim and informed Lead Bank Office, Gangtok vide letter no. 1(114)2014/NULM/16 dated 06.04.2016.

## **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 31.03.2016				
	No. of Groups	Savings Linked		Credit linked	
		No.	Amt.	No.	Amt.
S.B.I.	2880	2710	98018	127	4355
C.B.I.	397	259	13196	10	2948
UCO Bank	6	6	430	6	650
Canara Bank		-	-	-	-
Vijaya Bank		-	-	-	-
B.O.B.		-	-	-	-
B.O.I.	14	14	650	0	0
Union Bank	406	361	17335	15	750
P.N.B.		-	-	-	-
O.B.C.		-	-	-	-
Corpn. Bank		-	-	-	-
HDFC Bank		-	-	-	-
IDBI Bank	293	257	7035	21	1500
Allahabad Bnk		-	-	-	-
U.B.I.	62	62	5488	1	90
Indusind Bank		-	-	-	-
I.O.B.	2	2	36	2	400
Syndicate Bank		-	-	-	-
Andhra Bank		-	-	-	-
Indian Bank		-	-	-	-
Dena Bank	71	55	2201	0	0
BOM	5	5	290	0	0
SISCO Bank	109	109	6301	6	785
<b>TOTAL</b>	<b>4245</b>	<b>3840</b>	<b>150980</b>	<b>188</b>	<b>11478</b>

### **Details of Groups in Sikkim**

Groups formed by	WSHG as on 31.03.2016				
	No. of Groups	Savings Linked		Credit linked	
		No.	Amt.	No.	Amt.
<b>NABARD</b>					
EAST	689	322	12660	107	4010
NORTH	428	383	15060	20	910
<b>NERLP</b>					
WEST	1675	1672	65739	35	3250
SOUTH	1463	1463	57521	26	3308
<b>SRDA, GoS</b>	300	-	-	-	-
	<b>4545</b>	<b>3840</b>	<b>150980</b>	<b>188</b>	<b>11478</b>

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

The position on issuance of Kisan Credit Cards (KCC) in the State as on 31.03.2016 is furnished below.

Name of Bank	Annual Target		KCC issued during year		Total KCC outstanding as on 31.03.2016	
	No.	Amount	No.	Amount	No.	Amount
State Bank of India	3388	257430	1102	308572	5240	144834
Central Bank of India	2483	154110	144	6327	1264	113783
UCO Bank	523	42220	46	3253	53	3356
Union Bank of India	1034	78010	66	4668	677	33318
IDBI Bank	385	29250	79	6397	97	7735
United Bank of India	366	30960	65	3211	169	7722
Dena Bank	208	18620	10	1360	20	2508
Canara Bank	900	66560	45	3336	83	5220
Vijaya Bank	96	7160	0	0	1	25
Bank of Baroda	110	8040	7	192	18	623
Bank of India	121	8840	15	230	31	423
Punjab National Bank	113	8840	0	0	10	175
Oriental Bank of Comm.	210	15530	2	185	2	185
Corporation Bank	51	6120	0	0	0	0
Allahabad Bank	116	8740	37	1169	37	1012
Indian Overseas Bank	313	26580	3	204	5	272
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	7	678	7	678
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>1628</b>	<b>339782</b>	<b>7715</b>	<b>321944</b>
Axis Bank Ltd.	471	41320	3	2097	8	2679
HDFC Bank Ltd.	648	56780	148	9993	662	37401
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>151</b>	<b>12090</b>	<b>673</b>	<b>40770</b>
SISCO Bank	<b>2752</b>	<b>195085</b>	<b>1560</b>	<b>82201</b>	<b>4029</b>	<b>135289</b>
<b>GRAND TOTAL</b>	<b>15704</b>	<b>1167476</b>	<b>3339</b>	<b>434073</b>	<b>12417</b>	<b>498003</b>

Performance up to 31.12.2015	Target	KCC issued during the year		KCC Outstanding	
	No.	No.	Amount	No.	Amount
<b>TOTAL</b>	<b>15704</b>	<b>1521</b>	<b>100514</b>	<b>11501</b>	<b>398271</b>

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

The position of Housing Loan is as below: (As on 31.03.2016)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	642	495300	652	209137	101.6%	42.2%	2849662
Central Bank of India	124	79900	124	34163	100.0%	42.8%	198319
UCO Bank	40	29260	61	12689	152.5%	43.4%	87913
Union Bank of India	103	76900	222	57142	215.5%	74.3%	2157
IDBI Bank	23	15800	7	2150	30.4%	13.6%	58173
United Bank of India	36	26960	28	14775	77.8%	54.8%	732903
Dena Bank	15	12000	11	1600	73.3%	13.3%	6027
Canara Bank	65	46130	44	9110	67.7%	19.7%	451997
Vijaya Bank	18	15000	23	4000	127.8%	26.7%	38803
Bank of Baroda	106	84200	171	69597	161.3%	82.7%	198948
Bank of India	31	24200	43	7750	138.7%	32.0%	102564
Punjab National Bank	25	20000	219	38839	876.0%	194.2%	20805
Oriental Bank of Com.	53	42500	54	17525	101.9%	41.2%	19522
Corporation Bank	22	14000	62	17975	281.8%	128.4%	355116
Allahabad Bank	20	15500	0	0	0.0%	0.0%	6297
Indian Overseas Bank	21	18000	12	3800	57.1%	21.1%	13997
Syndicate Bank	11	9000	0	0	0.0%	0.0%	0
Andhra Bank	6	4000	10	1500	166.7%	37.5%	0
Indian Bank	6	4730	0	0	0.0%	0.0%	8955
Bank of Maharashtra	14	9000	21	5454	150.0%	60.6%	21800
Punjab & Sind Bank	0	0	0	0	#DIV/0!	#DIV/0!	2952
Bharatiya Mahila Bank	5	3000	20	2200	400.0%	73.3%	2333
<b>Total Comm.Banks</b>	<b>1386</b>	<b>1045380</b>	<b>1784</b>	<b>509406</b>	<b>128.7%</b>	<b>48.7%</b>	<b>5179243</b>
AXIS Bank Ltd.	31	24000	0	0	0.0%	0.0%	911
HDFC Bank	16	12000	5	869	31.3%	7.2%	1811
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%	0.0%	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>4369</b>
SISCO Bank Ltd.	92	63200	91	36461	98.9%	57.7%	171051
<b>TOTAL</b>	<b>1573</b>	<b>1177780</b>	<b>1880</b>	<b>546736</b>	<b>119.5%</b>	<b>46.4%</b>	<b>5354663</b>

Performance up to 31.12.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
<b>TOTAL</b>	<b>1573</b>	<b>1177780</b>	<b>1271</b>	<b>377502</b>	<b>80.8%</b>	<b>32.1%</b>



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

As on 31.03.2016

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.03.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	95	31650	15	4815	15.8%	15.2%	65049
Central Bank of India	58	20040	14	4740	24.1%	23.7%	14967
UCO Bank	26	8470	2	255	7.7%	3.0%	4467
Canara Bank	38	12590	6	1023	15.8%	8.1%	1202
Vijaya Bank	10	3270	1	750	10.0%	22.9%	9369
Bank of Baroda	12	4070	21	4160	175.0%	102.2%	1654
Bank of India	12	4070	1	239	8.3%	5.9%	731
Union Bank of India	46	15290	3	667	6.5%	4.4%	9708
Punjab National Bank	10	3270	1	400	10.0%	12.2%	5262
Oriental Bank of Comm.	15	4920	4	443	26.7%	9.0%	5068
Corporation Bank	10	3270	3	908	30.0%	27.8%	4794
IDBI Bank	28	9140	1	760	3.6%	8.3%	4605
Allahabad Bank	10	3270	1	59	10.0%	1.8%	2123
United Bank of India	26	8340	0	0	0.0%	0.0%	1646
Indian Overseas Bank	16	5070	1	400	6.3%	7.9%	890
Syndicate Bank	10	3270	0	0	0.0%	0.0%	899
Andhra Bank	10	3270	0	0	0.0%	0.0%	175
Indian Bank	10	3270	0	0	0.0%	0.0%	0
Dena Bank Total	16	5070	0	0	0.0%	0.0%	750
Bank of Maharashtra	10	3270	1	1015	10.0%	31.0%	0
Punjab & Sind Bank	0	0	0	0	#DIV/0!	#DIV/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>78</b>	<b>20966</b>	<b>16.5%</b>	<b>13.4%</b>	<b>134221</b>
AXIS Bank Ltd.	29	9540	0	0	0.0%	0.0%	802
HDFC Bank Total	40	12810	1	68	2.5%	0.5%	68
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%	0.0%	3056
<b>Total Pvt banks</b>	<b>141</b>	<b>44235</b>	<b>1</b>	<b>68</b>	<b>0.7%</b>	<b>0.2%</b>	<b>3926</b>
SISCO Bank Ltd.	32	10900	0	0	0.0%	0.0%	1057
<b>TOTAL</b>	<b>645</b>	<b>211615</b>	<b>79</b>	<b>21034</b>	<b>12.3%</b>	<b>10.0%</b>	<b>139204</b>

Performance up to 31.12.2015	Target		Achievement		Achievement %	
	No.	Amt.	No.	Amt.	No.	Amt.
<b>TOTAL</b>	<b>645</b>	<b>211615</b>	<b>66</b>	<b>19207</b>	<b>10.2%</b>	<b>9.1%</b>

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

As on 31.03.2016

(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	1233	35906	68329	105468	53.93%
C B I	38805	2900	30040	71745	10567	2494	10861	23922	33.34%
UCO Bank	15100	3000	5900	24000	100	0	6566	6666	27.78%
Canara	19525	5900	14410	39835	3259	4330	45945	53534	134.39%
Vijaya	4000	1000	5000	10000	0	1569	3274	4843	48.43%
B o B	7300	1800	5300	14400	2260	1100	18278	21638	150.26%
B o I	8000	2800	2950	13750	1140	1168	13795	16103	117.11%
Union Bank	16120	7600	26790	50510	8909	2790	49586	61285	121.33%
P N B	4000	2000	3000	9000	1942	5529	2600	10071	111.90%
O B C	12300	4000	9300	25600	10385	500	2940	13825	54.00%
AXIS Bank	13875	1800	8500	24175	275	0	0	275	1.14%
Corporation	4000	1000	2000	7000	0	1908	25332	27240	389.14%
HDFC	18200	4000	20900	43100	252	0	76076	76328	177.10%
IDBI Bank	9150	1300	5600	16050	0	2004	79689	81693	508.99%
Allahabad	4500	1200	3461	9161	0	36961	46992	83953	916.42%
United Bank	8587	2000	5000	15587	210	750	19946	20906	134.12%
IndusInd	4600	3000	5656	13256	13	0	0	13	0.10%
I O B	7600	3500	5200	16300	1864	3294	12971	18129	111.22%
Syndicate	4000	1000	2000	7000	175	849	6757	7781	111.16%
Andhra Bnk	4000	0	300	4300	10	0	8699	8709	202.53%
ICICI Bank	9875	1600	4700	16175	0	0	0	0	0.00%
Indian Bank	4200	0	0	4200	3000	900	8011	11911	283.60%
Dena Bank	4600	1000	3658	9258	5000	210	6695	11905	128.59%
B O M	3200	1000	2460	6660	893	0	9696	10589	158.99%
Yes Bank	3000	800	2400	6200	0	0	0	0	0.00%
P & S Bank	4000	0	0	4000	950	0	100	1050	26.25%
BMB	3000	800	2400	6200	200	2075	10649	12924	208.45%
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	125246	125246	#DIV/0!
<b>Total Com.</b>	<b>311138</b>	<b>102100</b>	<b>260980</b>	<b>674218</b>	<b>52637</b>	<b>104337</b>	<b>659033</b>	<b>816007</b>	<b>121.03%</b>
SISCO	22550	2000	16300	40850	3340	294	4299	7933	19.42%
<b>GRAND TOTAL</b>	<b>333688</b>	<b>104100</b>	<b>277280</b>	<b>715068</b>	<b>55977</b>	<b>104631</b>	<b>663332</b>	<b>823940</b>	<b>115.23%</b>

**AGENDA NO.12****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	827	295	23883	29300
Central Bank of India	5260	76779	29266	143055
UCO Bank	1114	6875	9842	261742
Canara Bank	1804	1156	9554	3254
Vijaya Bank	37	17	1835	64632
Bank of Baroda	765	654	8612	10123
Bank of India	972	296	1717	5683
Union Bank of India	478	1302	9020	8366
Punjab National Bank	0	0	2944	9216
Oriental Bank of Com	257	226	2276	4836
AXIS Bank Ltd.	15	20.5	1433	524
Corporation Bank	59	151	718	1702
HDFC Bank	1145	704	1830	1137
IDBI Bank	1876	1796	5386	6219
Allahabad Bank	174	85	436	261
United Bank of India	997	1722	6787	64932
Indusind Bank	0	0	104	14
Indian Overseas Bank	32	66	2229	2457
Syndicate Bank	0	0	1475	3037
Andhra Bank	832	1292	1008	22506
ICICI Bank	28	113	478	528
Indian Bank	60	41	1177	1016
Dena Bank	1941	2480	4619	74907
Bank of Maharashtra	147	493	1638	18845
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	27	51	27	51
Bandhan Bank	0	0	0	0
<b>Total Comm Banks</b>	<b>19169</b>	<b>96877.5</b>	<b>128800</b>	<b>799048</b>
SISCO Bank Ltd.	<b>7537</b>	<b>5168.7</b>	<b>28487</b>	<b>33178</b>
<b>GRAND TOTAL</b>	<b>26706</b>	<b>102046.2</b>	<b>157287</b>	<b>832226</b>

**AGENDA NO.13****Weavers Credit Card Scheme (WCC)**

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

(As on 31.03.2016)

(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	2	100	2	100	0	0
C.B.I.	-	-	5	5	450	5	450	0	0
IDBI	-	-	1	1	50	1	50	0	0
<b>TOTAL</b>	-	-	<b>8</b>	<b>8</b>	<b>600</b>	<b>8</b>	<b>600</b>	<b>0</b>	<b>0</b>

**AGENDA NO.14****Artisan Credit Card**

The present status of ACC for the FY 2015-16 is as under :

(As on 31.03.2016)

(Amt. in Rs'000)

Name of Bank	Spons.	Sanctioned		Disbursed		Reject.	Pend.
	No.	No.	Amt.	No.	Amt.	No.	No.
S.B.I	9	9	245	9	245	0	0
C.B.I.	1	1	25	1	25	0	0
Bharatiya Mahila Bank	13	6	150	6	150	0	7
<b>TOTAL</b>	<b>23</b>	<b>16</b>	<b>420</b>	<b>16</b>	<b>420</b>	<b>0</b>	<b>7</b>

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

The present status under the scheme for the FY 2015-16 is furnished below:

(As on 31.03.2016)

(Amt. in Rs'000)

Name of Bank	No. of accounts	Amt. Disbursed
Andhra Bank	1	550
Bank of Maharashtra	18	1795
Bharatiya Mahila Bank	1	480
Canara Bank	1	50
Central Bank of India	29	9780
Dena Bank	20	4744
IDBI Bank	2	600
Indian Overseas Bank	10	750
P & S Bank	1	300
SISCO Bank	144	22111
State Bank of India	99	7549
UCO Bank	8	3601
Union Bank of India	16	2276
<b>TOTAL</b>	<b>350</b>	<b>54586</b>

**AGENDA NO.16****Evolving Action Plan for Remaining Un-banked villages :**

As per instruction of IBA the SLBC has proposed district wise/bank wise allocation of villages with population below 2000 as per service area of the banks. The allocation is as under:

<b>DISTRICT WISE, BANK WISE ALLOCATION OF VILLAGES WITH POPULATION BELOW 2000 IN THE STATE OF SIKKIM</b>		
<b>DISTRICT</b>	<b>BANK</b>	<b>NO. OF VILLAGES</b>
<b>NORTH DISTRICT</b>	SBI	91
	CBI	15
	UNION BANK	5
	<b>TOTAL</b>	<b>111</b>
<b>SOUTH DISTRICT</b>	SBI	202
	CBI	22
	HDFC BANK	13
	AXIS BANK	6
	UNION BANK	16
	UNITED BANK	11
	<b>TOTAL</b>	<b>270</b>
<b>EAST</b>	SBI	152
	CBI	108
	PNB	5
	SYNDICATE BANK	3
	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>291</b>
<b>WEST</b>	SBI	50
	CBI	232
	UNION BANK	35
	<b>TOTAL</b>	<b>317</b>
<b>G/TOTAL</b>		<b>989*</b>

The present status is as per Annexure-II.

## **AGENDA NO.17**

### **Joint Liability Group**

As per instruction from Govt. of India through NABARD, Gangtok a revised target for financing 100 Nos. of Joint Farming Group through JLG Mode for the State of Sikkim during 2015-16 to bring farming groups under the banking sector under “Bhoomi Heen Kisan” plan.

Up to the quarter ended December 2015, Bharatiya Mahila Bank has financed 6 JLGs amounting Rs. 17 lacs.

## **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 and online tender has been floated.

#### **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 immediately. SLBC to ensure 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. 'Start Up India, Stand up India'**

On 16th Jan 2016, Prime Minister Mr. Narendra Modi announced bunch of benefits and schemes to promote start-up ecosystem in India. The event was called 'Startup India, Stand up India'.

In order to meet the objectives of the initiative, Government of India announced an Action Plan that addresses all aspects of the Startup ecosystem. With this Action Plan, the Government hopes to accelerate spreading of the Startup movement from digital/ technology sector to a wide array of sectors including agriculture, manufacturing, social sector, healthcare, education, etc. and from existing tier 1 cities to tier 2 and tier 3 cities including semi-urban and rural areas.

It is important to note following points:

- An entity is not formed by splitting up, or reconstruction, of a business already in existence.
- An entity shall cease to be a Start-up if its turnover for the previous financial years has exceeded INR 25 crore or it has completed 5 years from the date of incorporation/ registration.
- An entity shall be eligible for tax benefits only after it has obtained certification from the Inter-Ministerial Board, setup for such purpose.

## **3. Pradhan Mantri Awas Yojana (PMAY)**

Pradhan Mantri Awas Yojana (PMAY) Housing for All (Urban) Scheme Guidelines 2015 was released by the Hon'ble Prime Minister on 17<sup>th</sup> June 2015. PMAY has four verticals, vis. (i) In Situ Slum Redevelopment, (ii) Affordable Housing through Credit Linked Subsidy, (iii) Affordable Housing in Partnership, (iv) Subsidy for beneficiary led individual house construction.

The second vertical i.e. Credit Linked Subsidy is the Central Sector Scheme, wherein National Housing Bank (NHB) and HUDCO have been identified as Central Nodal Agency (CNA) for the implementation of the scheme through Primary Lending Institutions (PLIs). NHB has signed with more than 140 PLIs and their list is published in NHB's website

## **4. 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 31.03.2016 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 WITH UID	BEN WITHOUT UID
1	IGNOAPS	17713	17713	15623	2090
2	IGNDPS	587	587	479	108
3	IGNWPS	968	968	846	122
<b>TOTAL</b>		<b>19268</b>	<b>19268</b>	<b>16948</b>	<b>2320</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.

## **5. 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.

## **6. Credit Flow to SC/ST in Sikkim**

Detailed as per Annexure-V-A and V-B

## **7. 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 shortly. The Matter also discussed in DLCC meetings of concern District.

## **8. 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**"

DIP (District Implementation Plan) for all the districts is now in final stage.

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 31.03.2016**

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	32480	0	<b>32480</b>	8494	0	<b>8494</b>	7740	0	<b>7740</b>	29768	0	<b>29768</b>	78482	0	<b>78482</b>
Wheat	100	0	<b>100</b>	0	0	<b>0</b>	0	0	<b>0</b>	0	0	<b>0</b>	100	0	<b>100</b>
Pulses	40	0	<b>40</b>	0	0	<b>0</b>	0	0	<b>0</b>	0	0	<b>0</b>	40	0	<b>40</b>
Ginger	58245	0	<b>58245</b>	13534	0	<b>13534</b>	14280	330	<b>14610</b>	48600	4353	<b>52953</b>	134659	4683	<b>139342</b>
Vegetable	6506	0	<b>6506</b>	1148	105	<b>1253</b>	1417	0	<b>1417</b>	10377	4991	<b>15368</b>	19448	5096	<b>24544</b>
Miscellaneous	127887	26196	<b>154083</b>	15922	0	<b>15922</b>	16939	0	<b>16939</b>	57703	10068	<b>67771</b>	218451	36264	<b>254715</b>
<b>Crop Loans</b>	<b>225258</b>	<b>26196</b>	<b>251454</b>	<b>39098</b>	<b>105</b>	<b>39203</b>	<b>40376</b>	<b>330</b>	<b>40706</b>	<b>146448</b>	<b>19412</b>	<b>165860</b>	<b>451180</b>	<b>46043</b>	<b>497223</b>
Minor Irrigation	0	0	<b>0</b>	0	0	<b>0</b>	0	0	<b>0</b>	0	0	<b>0</b>	0	0	<b>0</b>
Land Development	23276	0	<b>23276</b>	0	0	<b>0</b>	0	0	<b>0</b>	335	0	<b>335</b>	23611	0	<b>23611</b>
Farm Mechanism	12482	0	<b>12482</b>	1112	0	<b>1112</b>	100	0	<b>100</b>	563	0	<b>563</b>	14257	0	<b>14257</b>
<b>Term Loans</b>	<b>35758</b>	<b>0</b>	<b>35758</b>	<b>1112</b>	<b>0</b>	<b>1112</b>	<b>100</b>	<b>0</b>	<b>100</b>	<b>898</b>	<b>0</b>	<b>898</b>	<b>37868</b>	<b>0</b>	<b>37868</b>
Horticulture	0	0	<b>0</b>	0	0	<b>0</b>	0	0	<b>0</b>	0	0	<b>0</b>	0	0	<b>0</b>
Spices/Cardamom	4096	0	<b>4096</b>	8077	0	<b>8077</b>	1458	0	<b>1458</b>	6058	0	<b>6058</b>	19689	0	<b>19689</b>
Miscellaneous/Floriculture	3921	0	<b>3921</b>	50		<b>50</b>	98	0	<b>98</b>	751	0	<b>751</b>	4820	0	<b>4820</b>
<b>Plantation &amp; Horticulture</b>	<b>8017</b>	<b>0</b>	<b>8017</b>	<b>8127</b>	<b>0</b>	<b>8127</b>	<b>1556</b>	<b>0</b>	<b>1556</b>	<b>6809</b>	<b>0</b>	<b>6809</b>	<b>24509</b>	<b>0</b>	<b>24509</b>
Dairy Development	16167	5375	<b>21542</b>	626	11712	<b>12338</b>	0	478	<b>478</b>	15682	4546	<b>20228</b>	32475	22111	<b>54586</b>
Poultry	2973	0	<b>2973</b>	30	0	<b>30</b>	500	0	<b>500</b>	556	50	<b>606</b>	4059	50	<b>4109</b>
Sheep/Goat/Pig	1381	0	<b>1381</b>	420	0	<b>420</b>	1508	0	<b>1508</b>	480	0	<b>480</b>	3789	0	<b>3789</b>
Miscellaneous	3470	0	<b>3470</b>	0	0	<b>0</b>	0	0	<b>0</b>	0	0	<b>0</b>	3470	0	<b>3470</b>
<b>Animal Husbandry</b>	<b>23991</b>	<b>5375</b>	<b>29366</b>	<b>1076</b>	<b>11712</b>	<b>12788</b>	<b>2008</b>	<b>478</b>	<b>2486</b>	<b>16718</b>	<b>4596</b>	<b>21314</b>	<b>43793</b>	<b>22161</b>	<b>65954</b>
Fisheries	0	0	<b>0</b>	0	0	<b>0</b>	0	0	<b>0</b>	0	0	<b>0</b>	0	0	<b>0</b>
Forestry & Wasteland	909	0	<b>909</b>	175	0	<b>175</b>	0	0	<b>0</b>	0	1075	<b>1075</b>	1084	1075	<b>2159</b>
Storage & Market Yards	0	0	<b>0</b>	0	0	<b>0</b>	0	0	<b>0</b>	0	0	<b>0</b>	0	0	<b>0</b>
Other Agri & Allied	12838	25	<b>12863</b>	4135	0	<b>4135</b>	1570	0	<b>1570</b>	1238	0	<b>1238</b>	19781	25	<b>19806</b>
<b>GRAND TOTAL</b>	<b>306771</b>	<b>31596</b>	<b>338367</b>	<b>53723</b>	<b>11817</b>	<b>65540</b>	<b>45610</b>	<b>808</b>	<b>46418</b>	<b>172111</b>	<b>25083</b>	<b>197194</b>	<b>578215</b>	<b>69304</b>	<b>647519</b>