

NETWORK OF BANK BRANCHES

As on 31.12.2016

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	3	2	1
20	ANDHRA BANK	1	0	1
21	ICICI BANK	5	4	1
22	INDIAN BANK	1	0	1
23	DENA BANK	2	1	1
24	BANK OF MAHARASHTRA	1	0	1
25	YES BANK	1	0	1
26	PUNJAB & SIND BANK	1	0	1
27	SIKKIM STATE COOP. BANK LTD.	14	13	1
28	BHARATIYA MAHILA BANK	1	1	0
29	KOTAK MAHINDRA BANK	1	0	1
30	SOUTH INDIAN BANK	1	0	1
31	BANDHAN BANK	1	0	1
	TOTAL	143	109	34

Type of Banks	No. of Banks	No. of Branches
Public Sector Banks	22	105
Private Sector Banks	8	24
Co-operative Banks	1	14
Total	31	143

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	1	0	3
17	ANDHRA BANK	0	1	0	0	1
18	INDIAN BANK	0	1	0	0	1
19	DENA BANK	0	1	1	0	2
20	BANK OF MAHARASHTRA	0	1	0	0	1
21	AXIS BANK LTD	0	3	1	1	5
22	HDFC BANK LTD	0	5	3	0	8
23	ICICI BANK LTD	0	2	2	1	5
24	INDUSIND BANK	0	1	1	0	2
25	YES BANK	0	1	0	0	1
26	PUNJAB & SIND BANK	0	1	0	0	1
27	SISCO BANK	1	5	4	4	14
28	BHARATIYA MAHILA BANK	0	1	0	0	1
29	KOTAK MAHINDRA BANK	0	1	0	0	1
30	SOUTH INDIAN BANK	0	1	0	0	1
31	BANDHAN BANK	0	1	0	0	1
	TOTAL	11	83	31	18	143

CURRENCY CHEST BRANCHES :

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

*The construction of all infrastructural facilities have been completed for operationalisation of the Currency Chest at Mangan branch. A request have been made to RBI for conducting inspection of the infrastructural facilities.

CLEARING HOUSE :

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

Numer of ATMs in the State of Sikkim
(As on 31.12.2016)

Sr. No.	Banks	East Distt.	North Distt	South Distt.	West District	Total ATMs
1	State Bank of India	37	6	10	4	57
2	Union Bank of India	4	1	2	1	8
3	UCO Bank	4	0	0	0	4
4	United Bank of India	2	0	1	0	3
5	Punjab National Bank	2	0	0	0	2
6	Oriental Bank of Com.	3	0	0	0	3
7	AXIS Bank	22	0	5	1	28
8	IDBI Bank	3	1	1	1	6
9	HDFC Bank	11	0	3	0	14
10	Corporation Bank	2	0	0	0	2
11	Central Bank of India	8	2	2	7	19
12	IndusInd Bank	1	0	1	0	2
13	ICICI Bank Ltd.	5	0	2	1	8
14	Syndicate Bank	1	0	0	0	1
15	Bank of Baroda	5	0	0	0	5
16	YES Bank	1	0	0	0	1
17	Indian Bank	1	0	0	0	1
18	Allahabad Bank	1	0	0	0	1
19	Indian Overseas Bank	2	0	1	0	3
20	Dena Bank	1	0	1	0	2
21	Vijaya Bank	1	0	0	0	1
22	Bank of India	2	0	0	0	2
23	Punjab & Sind Bank	1	0	0	0	1
24	Canara Bank	4	1	2	1	8
25	Andhra Bank	0	0	0	0	0
26	Bank of Maharashtra	1	0	0	0	1
27	Bharatiya Mahila Bank	1	0	0	0	1
28	Kotak Mahindra Bank	1	0	0	0	1
29	Bandhan Bank	1	0	0	0	1
30	South Indian Bank	1	0	0	0	1
	TOTAL	129	11	31	16	187

List of SLBC members in Sikkim:

Controllers of the following Banks		Departments	
1	RESERVE BANK OF INDIA	1	CHIEF SECRETARY, GOVT. OF SIKKIM
2	NABARD	2	DIR. (FIC), MIN. OF FINANCE, DFS, GoI
3	STATE BANK OF INDIA	3	PRINCIPAL SECRETARY, FINANCE, GoS
4	CENTRAL BANK OF INDIA	4	SECRETARY, RM&DD, GOVT.OF SIKKIM
5	UCO BANK	5	SECRETARY, TOURISM DEPTT. GoS
6	UNION BANK OF INDIA	6	SECRETARY, WELFARE DEPTT. GoS
7	CANARA BANK	7	SECRETARY, UD&HD, GoS
8	VIJAYA BANK	8	SECRETARY, COM. & IND. DEPTT. GoS
9	BANK OF BARODA	9	SECRETARY, AGRICULTURE DEPTT
10	BANK OF INDIA	10	SECRETARY, HORTICULTURE DEPTT.
11	PUNJAB NATIONAL BANK	11	SECRETARY, AH&VS DEPTT.
12	CORPORATION BANK	12	SECRETARY, CO-OPERATION DEPTT.
13	UNITED BANK OF INDIA	13	SECRETARY, FOOD AND CIVIL SUPPLIES & CONSUMER AFFAIRS DEPTT.
14	ORIENTAL BANK OF COMMERCE	14	MD, SIDICO
15	ALLAHABAD BANK	15	DIRECTOR, KVIC, GoI
16	INDIAN OVERSEAS BANK	16	DY.DIR, SPICES BOARD, GoI
17	SYNDICATE BANK	17	DIR. MSMED, GoI
18	ANDHRA BANK	18	CEO, SKVIB, GoS
19	INDIAN BANK	19	PO, RGVN
20	DENA BANK	20	MGR. SICON
21	AXIS BANK	21	MGR./OC, SIDBI
22	HDFC BANK	22	MD, SABCCO
23	IDBI BANK	23	AGM, NATIONAL HOUSING BANK
24	INDUSIND BANK	24	AD, NATIONAL HORT. BOARD
25	ICICI BANK	25	GM, DISTT. IND. CENTRE, GoS
26	BANK OF MAHARASHTRA	26	PD, SRDA, GoS
27	YES BANK	27	RM. AGRI INSURANCE CO. OF INDIA
28	SISCO BANK	28	PD, SOCIAL WELFARE DEPTT.
29	PUNJAB & SIND BANK	29	AD, (HANDICRAFTS), MIN. OF TEXTILES GoI, GANGTOK
30	BHARATIYA MAHILA BANK	30	NEDFI, GANGTOK
31	KOTAK MAHINDRA BANK	31	DIR. OF HANDICRAFTS & HANDLOOMS, GOVT. OF SIKKIM, GANGTOK
32	SOUTH INDIAN BANK	32	REGIONAL CHIEF, HUDCO, KOLKATA
33	BANDHAN BANK	33	THE MANAGING DIRECTOR, SIMFED

AGENDA NO.1

Confirmation of the proceedings of the 51st State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 6th February, 2017 at Mayfair Hotel & Resort, Gangtok

The Minutes of the 51st State Level Banker's Committee (SLBC) Meeting for Sikkim held on 6th February, 2017 at Mayfair Hotel & Resort, Gangtok were duly circulated under cover of letter no. LB/32/524 dated 24.03.2017.

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 51st SLBC Meeting held on 6th February 2017 at Gangtok.

Action Point	Action Centre	Action Taken
1. Providing banking facilities at Tashiding, Yuksom, Lingdong & Dzongu.	Banks	For identifying a suitable candidate as CSP at Lingdong & Dzongu request have been placed to the District Authority during DCC meeting at North District on 21.02.2017. Survey team has been advised to make a detailed survey of the area.
2. Submission of Lead Bank returns by Axis Bank, Indusind Bank, Yes Bank & Kotak Mahindra Bank.	Banks	Axis Bank & Indusind Bank did not submit any returns despite of repeated reminders.
3. Disposal of pending proposals under PMEGP by 11.03.2017.	Banks	Progress is as per Agenda No.5
4. Improvement on position of Self Help Groups (SHG)	Banks	Progress is as per Agenda No.6
5. Banks to ensure Aadhaar linking with accounts of all beneficiaries under MGNREGA.	Banks	The list of beneficiaries with details of Aadhaar and Account No. have already been forwarded to the concerned Bank branches & seeding of Aadhaar is under process.
6. Consent forms of beneficiaries under NSAP to be submitted to the Banks by Department of SJE & WD.	SJE & WD	The concerned department to apprise the status to the house.

AGENDA NO: 3**Credit : Deposit Ratio / Credit + Investment : Deposit Ratio as on 31.12.2016**

Banks	C:D Ratio as on 31.12.2015	C+I:D Ratio as on 31.12.2015	As on 31.12.2016						As on 31.12.2016			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	36.1%	74.1%	17980292	9477597	52.7%	6865531	16343128	90.9%	17980292	19174036	106.6%	2830908
C B I	19.1%	39.8%	9937537	2204584	22.2%	1831660	4036244	40.6%	9937537	4036244	40.6%	
UCO Bank	15.1%	15.1%	1970009	272569	13.8%	0	272569	13.8%	1970009	272569	13.8%	
Canara Bank	75.6%	976.9%	2103388	458712	21.8%	6317600	6776312	322.2%	2103388	6776312	322.2%	
Vijaya Bank	8.5%	8.5%	2127886	168160	7.9%	0	168160	7.9%	2127886	168160	7.9%	
Bank of Baroda	113.5%	113.5%	1155737	1030577	89.2%	0	1030577	89.2%	1155737	1030577	89.2%	
Bank of India	12.9%	31.8%	986212	147186	14.9%	175500	322686	32.7%	986212	322686	32.7%	
Union Bank of India	35.4%	35.4%	4605417	1642854	35.7%		1642854	35.7%	4605417	1642854	35.7%	
P N B	71.5%	71.5%	1060858	470281	44.3%	0	470281	44.3%	1060858	470281	44.3%	
O B C	59.5%	59.5%	664218	369645	55.7%	0	369645	55.7%	664218	369645	55.7%	
Corporation Bank	60.3%	60.3%	363280	259778	71.5%	0	259778	71.5%	363280	259778	71.5%	
IDBI Bank	6.9%	697.2%	3856300	256332	6.6%	16732390	16988722	440.5%	3856300	16988722	440.5%	
Allahabad Bank	17.8%	65.5%	662874	181968	27.5%	433926	615894	92.9%	662874	615894	92.9%	
United Bank of India	160.7%	160.7%	473859	498812	105.3%	0	498812	105.3%	473859	498812	105.3%	
I O B	56.1%	56.1%	232508	148092	63.7%	0	148092	63.7%	232508	148092	63.7%	
Syndicate Bank	21.1%	21.1%	544037	57713	10.6%	0	57713	10.6%	544037	57713	10.6%	
Andhra Bank	40.8%	40.8%	227841	100015	43.9%	0	100015	43.9%	227841	100015	43.9%	
Indian Bank	4.8%	4.8%	181709	30714	16.9%	0	30714	16.9%	181709	30714	16.9%	
Dena Bank	72.1%	72.1%	427061	309277	72.4%	0	309277	72.4%	427061	309277	72.4%	
B o M	19.8%	19.8%	237310	34892	14.7%	0	34892	14.7%	237310	34892	14.7%	
P&S Bank	33.9%	33.9%	60330	27684	45.9%	0	27684	45.9%	60330	27684	45.9%	
Bharatiya Mahila Bank	166.3%	166.3%	30205	43461	143.9%	0	43461	143.9%	30205	43461	143.9%	
Tot. Pub Sector Bank	32.3%	95.7%	49888868	18190903	36.5%	32356607	50547510	101.3%	49888868	53378418	107.0%	2830908
AXIS Bank Ltd.	24.3%	24.3%	517262	34649	6.7%	0	34649	6.7%	517262	34649	6.7%	
HDFC Bank	24.3%	24.3%	3782365	1459654	38.6%	0	1459654	38.6%	3782365	1459654	38.6%	
IndusInd Bank	42.3%	42.3%	0	0	0.0%	0	0	0.0%	0	0	0.0%	
ICICI Bank	208.7%	781.6%	876371	2208323	252.0%	0	2208323	252.0%	876371	2208323	252.0%	
YES Bank	0.1%	0.1%	349144	1269	0.4%	0	1269	0.4%	349144	1269	0.4%	
Kotak Mahindra Bank	0.0%	0.0%	84800	0	0.0%	0	0	0.0%	84800	0	0.0%	
South Indian Bank	17.0%	17.0%	56022	15744	28.1%	0	15744	28.1%	56022	15744	28.1%	
Bandhan Bank	1523.8%	1523.8%	74700	379100	507.5%	0	379100	507.5%	74700	379100	507.5%	
Total Pvt SB	42.7%	82.0%	5740664	4098739	71.4%	0	4098739	71.4%	5740664	4098739	71.4%	
Total for C B	34.0%	103.5%	55629532	22289642	40.1%	32356607	54646249	98.2%	55629532	54646249	98.2%	
SISCO Bank	22.0%	22.0%	3108285	2836995	91.3%	0	2836995	91.3%	3108285	2836995	91.3%	
TOTAL	32.5%	93.2%	58737817	25126637	42.8%	32356607	57483244	97.9%	58737817	60314152	102.7%	2830908

DETAILS OF CREDIT FROM OUTSIDE SIKKIM

Name of the Bank	Project	Credit (Rs.'000)
SBI CAG New Delhi	Power Grid	3780000
SBI CAG Mumbai	Hindustan Construction	200000
SBI CAG Hyderabad	NCC Ltd	130000
	NEC Ltd.	90000
	SEW Infratructure	1950000
	Gati Infrastructure	310000
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
	SBI TOTAL	6865531
Canara bank	Teesta Urja Ltd	5379700
	LANCO Teesta Hydropower Ltd.	501300
	NSL Tiding Power	436600
	Canara TOTAL	6317600
Bank of India	Esveege Breweries	175500
Central Bank of India	Lanco Energy	1831660
Allahabad Bank	Mayfair Hotels & Resorts	433926
IDBI Bank	Sneha Kinetic	1871863
	Punj Llyod	14214425
	Madhya Bharat Power Corp	646102
	IDBI TOTAL	16732390
Grand Total		32356607

INVESTMENT IN SIKKIM

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

AGENDA NO. 4

Review of Performance under Annual Credit Plan 2016-17 including NPS for the quarter ended 31st December 2016

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at 47.7%.

Achievement under Priority and Non-Priority Sector as on 31.12.2016

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	9529	1604268	2041	1097171	21.4%	68.4%
Central Bank of India	4772	682775	870	297736	18.2%	43.6%
UCO Bank	1427	255798	139	36648	9.7%	14.3%
Canara Bank	1851	323776	717	116852	38.7%	36.1%
Vijaya Bank	262	74730	N/S	N/S	N/S	N/S
Bank of Baroda	668	146240	487	284395	72.9%	194.5%
Bank of India	388	101400	141	27717	36.3%	27.3%
Union Bank of India	2206	360991	503	90742	22.8%	25.1%
Punjab National Bank	269	68840	173	60672	64.3%	88.1%
Oriental Bank of Comm.	783	175260	252	151212	32.2%	86.3%
Corporation Bank	276	79330	44	36999	15.9%	46.6%
IDBI Bank	1307	207544	248	63704	19.0%	30.7%
Allahabad Bank	415	107210	77	23409	18.6%	21.8%
United Bank of India	840	161077	149	36194	17.7%	22.5%
Indian Overseas Bank	747	135995	102	23523	13.7%	17.3%
Syndicate Bank	380	91480	60	17572	15.8%	19.2%
Andhra Bank	216	49120	13	17695	6.0%	36.0%
Indian Bank	183	47520	18	9248	9.8%	19.5%
Dena Bank	510	102160	66	15969	12.9%	15.6%
Bank of Maharashtra	212	47560	3	240	1.4%	0.5%
Punjab & Sind Bank	180	53420	81	23392	45.0%	43.8%
Bharatiya Mahila Bank	233	55940	64	9869	27.5%	17.6%
Tot. for Comm. Banks	27654	4932434	6248	2440959	22.6%	49.5%
AXIS Bank Ltd.	1337	237574	N/S	N/S	N/S	N/S
HDFC Bank	2168	420860	1816	467730	83.8%	111.1%
IndusInd Bank	534	99815	N/S	N/S	N/S	N/S
ICICI Bank	1426	248609	417	36864	29.2%	14.8%
Yes Bank	176	52380	0	0	0.0%	0.0%
Kotak Mahindra Bank	176	52380	N/S	N/S	N/S	N/S
South Indian Bank	157	53320	11	3746	7.0%	7.0%
Bandhan Bank	226	49075	210	130600	92.9%	266.1%
Total Pvt Banks	6200	1214013	2454	638940	39.6%	52.6%
SISCO Bank Ltd.	5180	620981	534	149175	10.3%	24.0%
TOTAL	39034	6767428	9236	3229074	23.7%	47.7%

Review of Performance under Annual Credit Plan 2016-17
for the quarter ended 31st December, 2016 for Priority Sector Advances

All Banks together disbursed Rs.159.12 crores at the end of 3rd quarter under priority sector advances @ 30.4% of achievement under ACP

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.12.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	7781	1138068	1061	289943	13.6%	25.5%	4618753
Central Bank of India	4278	554075	541	175653	12.6%	31.7%	1065777
UCO Bank	1282	213298	105	21926	8.2%	10.3%	175029
Canara Bank	1697	274276	649	82607	38.2%	30.1%	362631
Vijaya Bank	162	44730	N/S	N/S	N/S	N/S	129185
Bank of Baroda	548	111240	270	176648	49.3%	158.8%	692866
Bank of India	298	76400	139	27142	46.6%	35.5%	116145
Union Bank of India	1939	290491	460	70274	23.7%	24.2%	993755
Punjab National Bank	199	48840	57	19250	28.6%	39.4%	157430
Oriental Bank of Comm.	573	115260	188	107814	32.8%	93.5%	283098
Corporation Bank	156	44330	44	36999	28.2%	83.5%	231131
IDBI Bank	1138	164544	239	59378	21.0%	36.1%	171883
Allahabad Bank	335	83210	62	16882	18.5%	20.3%	166445
United Bank of India	700	124577	142	35253	20.3%	28.3%	474428
Indian Overseas Bank	667	112995	81	19907	12.1%	17.6%	127599
Syndicate Bank	325	76480	32	9499	9.8%	12.4%	42691
Andhra Bank	171	36120	11	14850	6.4%	41.1%	8815
Indian Bank	143	35520	18	9248	12.6%	26.0%	28013
Dena Bank	460	88160	47	8219	10.2%	9.3%	316762
Bank of Maharashtra	177	37560	1	40	0.6%	0.1%	25359
Punjab & Sind Bank	145	43420	11	4175	7.6%	9.6%	9102
Bharatiya Mahila Bank	193	43940	61	9490	31.6%	21.6%	34568
Tot. for Comm.Banks	23367	3757534	4219	1195197	18.1%	31.8%	10231465
AXIS Bank Ltd.	1122	181574	N/S	N/S	N/S	N/S	93832
HDFC Bank	1818	323360	1070	129751	58.9%	40.1%	307097
IndusInd Bank	434	73815	N/S	N/S	N/S	N/S	1647
ICICI Bank	1161	175609	34	16895	2.9%	9.6%	8118
Yes Bank	126	37380	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	126	37380	N/S	N/S	N/S	N/S	0
South Indian Bank	127	41320	2	800	1.6%	1.9%	0
Bandhan Bank	206	43075	210	130600	101.9%	303.2%	379100
Total Pvt Banks	5120	913513	1316	278046	25.7%	30.4%	789794
SISCO Bank Ltd.	4922	562681	441	117980	9.0%	21.0%	1920733
TOTAL	33409	5233728	5976	1591223	17.9%	30.4%	12941992

A. Agriculture and Allied Activities

The overall achievement under this sector recorded at 12.6% at the end of 3rd quarter. Sub-sector wise credit flow under Agriculture and Allied Activities is as per Page No.30.

(As on 31.12.2016)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.12.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	5730	463123	374	35249	6.5%	7.6%	205457
Central Bank of India	3447	251333	189	36252	5.5%	14.4%	439590
UCO Bank	904	75825	7	1067	0.8%	1.4%	24830
Canara Bank	1215	94370	260	26166	21.4%	27.7%	69461
Vijaya Bank	82	7160	N/S	N/S	N/S	N/S	7165
Bank of Baroda	368	31850	1	17500	0.3%	54.9%	26126
Bank of India	164	15170	67	12572	40.9%	82.9%	20107
Union Bank of India	1430	112760	180	19930	12.6%	17.7%	87083
Punjab National Bank	120	11370	20	1965	16.7%	17.3%	3577
Oriental Bank of Comm.	397	33770	0	0	0.0%	0.0%	2732
Corporation Bank	75	6760	0	0	0.0%	0.0%	4787
IDBI Bank	850	63100	96	19001	11.3%	30.1%	29824
Allahabad Bank	198	17280	4	305	2.0%	1.8%	10789
United Bank of India	461	39405	36	5630	7.8%	14.3%	36179
Indian Overseas Bank	461	39365	27	9262	5.9%	23.5%	37136
Syndicate Bank	197	17150	1	22	0.5%	0.1%	269
Andhra Bank	111	10460	0	0	0.0%	0.0%	456
Indian Bank	76	6860	0	0	0.0%	0.0%	0
Dena Bank	296	26105	17	3869	5.7%	14.8%	10117
Bank of Maharashtra	115	6010	0	0	0.0%	0.0%	1805
Punjab & Sind Bank	66	5950	0	0	0.0%	0.0%	0
Bharatiya Mahila Bank	116	10870	0	0	0.0%	0.0%	805
Total for Comm.Banks	16879	1346046	1279	188790	7.6%	14.0%	1018295
AXIS Bank Ltd.	810	61365	N/S	N/S	N/S	N/S	8783
HDFC Bank	1216	101540	215	17601	17.7%	17.3%	64358
IndusInd Bank	281	23660	N/S	N/S	N/S	N/S	0
ICICI Bank	836	64460	21	2247	2.5%	3.5%	7018
Yes Bank	50	4410	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	50	4410	N/S	N/S	N/S	N/S	0
South Indian Bank	48	4050	0	0	0.0%	0.0%	0
Bandhan Bank	129	11905	10	4900	7.8%	41.2%	61634
Total Pvt Banks	3420	275800	246	24748	7.2%	9.0%	141793
SISCO Bank Ltd.	4279	368342	294	37966	6.9%	10.3%	419805
TOTAL	24578	1990188	1819	251504	7.4%	12.6%	1579893

B. Industry Sector

The overall achievement under this sector recorded at 55.8% at the end of 3rd quarter.

(As on 31.12.2016)

(Amount in Rs'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.12.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	221	69548	5	1100	2.3%	1.6%	4306492
Central Bank of India	136	40005	12	3475	8.8%	8.7%	416230
UCO Bank	36	15700	0	0	0.0%	0.0%	143494
Canara Bank	56	21475	140	21945	250.0%	102.2%	52540
Vijaya Bank	4	4600	N/S	N/S	N/S	N/S	122020
Bank of Baroda	15	10900	4	94420	26.7%	866.2%	575452
Bank of India	10	9200	14	2762	140.0%	30.0%	88603
Union Bank of India	56	18575	107	13585	191.1%	73.1%	650991
Punjab National Bank	3	4500	0	0	0.0%	0.0%	97407
Oriental Bank of Comm.	16	12400	6	624	37.5%	5.0%	191834
Corporation Bank	5	4600	0	0	0.0%	0.0%	122196
IDBI Bank	37	11275	1	200	2.7%	1.8%	141447
Allahabad Bank	9	7700	0	0	0.0%	0.0%	150754
United Bank of India	17	8687	0	0	0.0%	0.0%	322454
Indian Overseas Bank	16	8600	1	1772	6.3%	20.6%	63389
Syndicate Bank	9	7700	0	0	0.0%	0.0%	32548
Andhra Bank	2	3000	6	4875	300.0%	162.5%	8359
Indian Bank	3	4200	0	0	0.0%	0.0%	9738
Dena Bank	10	5300	0	0	0.0%	0.0%	14151
Bank of Maharashtra	3	4500	0	0	0.0%	0.0%	20726
Punjab & Sind Bank	3	4500	0	0	0.0%	0.0%	9102
Bharatiya Mahila Bank	4	4600	1	250	25.0%	5.4%	33085
Total for Comm.Banks	671	281565	297	145008	44.3%	51.5%	7573012
AXIS Bank Ltd.	32	13575	N/S	N/S	N/S	N/S	79168
HDFC Bank	45	21300	1	47300	2.2%	222.1%	192292
IndusInd Bank	10	5400	N/S	N/S	N/S	N/S	1647
ICICI Bank	32	12675	3	9570	9.4%	75.5%	0
Yes Bank	3	4500	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	3	4500	N/S	N/S	N/S	N/S	0
South Indian Bank	3	4500	0	0	0.0%	0.0%	0
Bandhan Bank	6	3200	N/S	N/S	N/S	N/S	192220
Total Pvt. Banks	134	69650	4	56870	3.0%	81.7%	465327
SISCO Bank Ltd.	97	18700	37	4475	38.1%	23.9%	1334817
TOTAL	902	369915	338	206353	37.5%	55.8%	9373156

C. Other Priority Sector

The overall achievement under this sector recorded at 39.4% at the end of 3rd quarter.

(As on 31.12.2016)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.12.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	1830	605397	682	253594	37.3%	41.9%	4306492
Central Bank of India	695	262737	340	135926	48.9%	51.7%	416230
UCO Bank	342	121773	98	20859	28.7%	17.1%	143494
Canara Bank	426	158431	249	34496	58.5%	21.8%	52540
Vijaya Bank	76	32970	N/S	N/S	N/S	N/S	122020
Bank of Baroda	165	68490	265	64728	160.6%	94.5%	575452
Bank of India	124	52030	58	11808	46.8%	22.7%	88603
Union Bank of India	453	159156	173	36759	38.2%	23.1%	650991
Punjab National Bank	76	32970	37	17285	48.7%	52.4%	97407
Oriental Bank of Comm.	160	69090	182	107190	113.8%	155.1%	191834
Corporation Bank	76	32970	44	36999	57.9%	112.2%	122196
IDBI Bank	251	90169	142	40177	56.6%	44.6%	141447
Allahabad Bank	128	58230	58	16577	45.3%	28.5%	150754
United Bank of India	222	76485	106	29623	47.7%	38.7%	322454
Indian Overseas Bank	190	65030	53	8873	27.9%	13.6%	63389
Syndicate Bank	119	51630	31	9477	26.1%	18.4%	32548
Andhra Bank	58	22660	5	9975	8.6%	44.0%	8359
Indian Bank	64	24460	18	9248	28.1%	37.8%	9738
Dena Bank	154	56755	30	4350	19.5%	7.7%	14151
Bank of Maharashtra	59	27050	1	40	1.7%	0.1%	20726
Punjab & Sind Bank	76	32970	11	4175	14.5%	12.7%	9102
Bharatiya Mahila Bank	73	28470	60	9240	82.2%	32.5%	33085
Total for Comm.Banks	5817	2129923	2643	861399	45.4%	40.4%	7573012
AXIS Bank Ltd.	280	106634	N/S	N/S	N/S	N/S	79168
HDFC Bank	557	200520	854	64850	153.3%	32.3%	192292
IndusInd Bank	143	44755	N/S	N/S	N/S	N/S	1647
ICICI Bank	293	98474	10	5078	3.4%	5.2%	0
Yes Bank	73	28470	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	73	28470	N/S	N/S	N/S	N/S	0
South Indian Bank	76	32770	2	800	2.6%	2.4%	0
Bandhan Bank	71	27970	200	125700	281.7%	449.4%	192220
Total Pvt. Banks	1566	568063	1066	196428	68.1%	34.6%	465327
SISCO Bank Ltd.	546	175639	110	75539	20.1%	43.0%	1334817
TOTAL	7929	2873625	3819	1133366	48.2%	39.4%	9373156

Non-Priority Sector : Bank wise performance is as under

(As on 31.12.2016)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.12.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	1748	466200	980	807228	56.1%	173.2%	2237838
Central Bank of India	494	128700	329	122083	66.6%	94.9%	1199198
UCO Bank	145	42500	34	14722	23.4%	34.6%	97520
Canara Bank	154	49500	68	34245	44.2%	69.2%	220729
Vijaya Bank	100	30000	N/S	N/S	N/S	N/S	38975
Bank of Baroda	120	35000	217	107747	180.8%	307.8%	337708
Bank of India	90	25000	2	575	2.2%	2.3%	31041
Union Bank of India	267	70500	43	20468	16.1%	29.0%	647685
Punjab National Bank	70	20000	116	41422	165.7%	207.1%	312851
Oriental Bank of Comm.	210	60000	64	43398	30.5%	72.3%	86547
Corporation Bank	120	35000	0	0	0.0%	0.0%	28647
IDBI Bank	169	43000	9	4326	5.3%	10.1%	80041
Allahabad Bank	80	24000	15	6527	18.8%	27.2%	15523
United Bank of India	140	36500	7	941	5.0%	2.6%	17965
Indian Overseas Bank	80	23000	21	3616	26.3%	15.7%	20493
Syndicate Bank	55	15000	28	8073	50.9%	53.8%	14974
Andhra Bank	45	13000	2	2845	4.4%	21.9%	91200
Indian Bank	40	12000	0	0	0.0%	0.0%	2701
Dena Bank	50	14000	19	7750	38.0%	55.4%	17049
Bank of Maharashtra	35	10000	2	200	5.7%	2.0%	9533
Punjab & Sind bank	35	10000	70	19217	200.0%	192.2%	18582
Bharatiya Mahila Bank	40	12000	3	379	7.5%	3.2%	8893
Total for Comm. Banks	4287	1174900	2029	1245762	47.3%	106.0%	5535693
AXIS Bank Ltd.	215	56000	N/S	N/S	N/S	N/S	569362
HDFC Bank	350	97500	746	337979	213.1%	346.6%	1125626
IndusInd Bank	100	26000	N/S	N/S	N/S	N/S	665000
ICICI Bank	265	73000	383	19969	144.5%	27.4%	2200976
Yes Bank	50	15000	0	0	0.0%	0.0%	1269
Kotak Mahindra Bank	50	15000	N/S	N/S	N/S	N/S	0
South Indian Bank	30	12000	9	2946	30.0%	24.6%	15744
Bandhan Bank	20	6000	N/S	N/S	N/S	N/S	0
Total Pvt Banks	1080	300500	1138	360894	105.4%	120.1%	4577977
SISCO Bank Ltd.	258	58300	93	31195	36.0%	53.5%	516444
TOTAL	5625	1533700	3260	1637851	58.0%	106.8%	10630114

AGENDA NO. 5**Review of other Priority Sector Advances and other Special Programmes as on 31st December, 2016****1. Prime Minister's Employment Generation Programme**

The target under the scheme has been allotted to the Banks for the FY 2016-17. The status of proposals forwarded to the Bank Branches is as follows:

P M E G P
Sponsored by DIC

(As on 31.12.2016)

(Amt. in Rs'000)

Name of Bank	Annual Target		Spon	Sanctioned		Disbursed		Reject	Pend.
	No.	MM	No.	No.	Amt.	No.	Amt.	No.	No.
S.B.I.	18	3600	16	4	1845	4	1664	11	1
C.B.I.	6	1200	7	2	523	2	321	3	2
UCO Bank	0	0	0	0	0	0	0	0	0
Canara Bank	4	800	1	0	0	0	0	1	0
Vijaya Bank	0	0	0						
B.O.B.	2	400	0						
Bank of India	1	200	0						
Union Bank	3	600	6	1	238	1	100	3	2
P.N.B.	0	0	0						
O.B.C.	0	0	0						
Corpn.Bank	0	0	0	0	0	0	0	0	0
IDBI Bank	1	200	6	1	236	0	0	5	0
Allahabad Bank	1	200	1	1	428	1	141	0	0
U.B.I.	1	200	1	0	0	0	0	1	0
I.O.B.	1	200	0						
Syndicate Bank	0	0	1	0	0	0	0	1	0
Andhra Bank	0	0	1	0	0	0	0	1	0
Indian Bank	0	0	0						
Dena Bank	1	200	0						
BOM	1	200	0						
P & S Bank	0	0	0						
BMB	0	0	13	3	816	2	176	4	6
Indusind Bank	0	0	0						
Axis Bank	0	0	0						
TOTAL	40	8000	53	12	4086	10	2402	30	11

Details of Pending cases as under :

SBI 1	Under process
CBI 2	Under process
Union 2	Under process
BMB 6	Under process

P M E G P
Sponsored by KVIC

Name of Bank	(As on 31.12.2016)							(Amt. in Rs'000)	
	Annual Target		Spon	Sanctioned		Disbursed		Reject	Pend.
	No.	MM	No.	No.	Amt.	No.	Amt.	No.	No.
S.B.I.	9	1800	19	5	1644	4	468	3	11
C.B.I.	5	1000	17	5	2301	5	1030	9	3
UCO Bank	0	0	0						
Canara Bank	2	400	0						
Union Bank	2	400	3	1	280	0	0	1	1
O.B.C.	1	200	0						
IDBI Bank	2	400	0						
U.B.I	1	200	0						
Dena Bank	1	200	0						
Allahabad Bank	1	200	0						
Andhra Bank	1	200	0						
Corporation	1	200	0						
P N B	1	200	0						
Syndicate Bank	1	200	0						
Indian Bank	1	200	0						
Vijaya Bank	1	200	0						
BOM	0	0	1	0	0	0	0	0	1
TOTAL	30	6000	40	11	4225	9	1498	13	16

Details of pending cases as under :

SBI 13	Under Process
CBI 3	Under Process
Union Bank 1	Under Process
BOM 1	Under Process

P M E G P
Sponsored by SKVIB

(As on 31.12.2016)

(Amt. in Rs'000)

Name of Bank	Annual Target		Spon No.	Sanctioned		Disbursed		Reject No.	Pend. No.
	No.	MM		No.	Amt.	No.	Amt.		
S.B.I.	7	1400	49	6	1591	6	1102	22	21
C.B.I.	4	800	29	6	1053	6	395	17	6
UCO Bank	4	800	4	0	0	0	0	3	1
Canara Bank	3	600	1	0	0	0	0	0	1
Union Bank	3	600	3	2	1330	2	600	0	1
O.B.C.	0	0	1	0	0	0	0	0	1
IDBI Bank	2	400	0						
U.B.I	1	200	0						
I.O.B	1	200	0						
Dena Bank	1	200	0						
Syndicate Bank	1	200	1	0	0	0	0	1	0
Bank of Baroda	1	200	0						
Bank of India	1	200	0						
P & S Bank	1	200	0						
PNB	0	0	1	0	0	0	0	1	0
Andhra Bank	0	0	2	2	690	0	0	0	0
TOTAL	30	6000	91	16	4664	14	2097	44	31

Details of pending cases as under :

SBI 21	Under Process
CBI 6	Under Process
Canara 1	Under Process
UCO 1	Under Process
Union Bank 1	Under Process
OBC 1	Under Process

2. Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM)

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 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. In addition to existing 4 nos. of district head quarter, DAY-NULM has been extended to statutory towns namely Singtam Nagar Panchayat, Rangpo Nagar Panchayat, Naya Bazar and Jorethang Municipal council. The Master circular on DAY-NULM for SEP component issued by RBI on 1st July 2016 has been duly circulated to the Bank Branches vide Lead Bank Letter No.LB/32/198 dated 19.08.2016.

The target for the FY 2016-17 is as follows:

SHG : 10 Group Amount Rs.10.00 Lacs, **INDIVIDUALS (SEP-I)**: 100 nos. Amount Rs.200.00 lacs and **GROUPS (SEP-G)** : 15 nos. Amount Rs.152.00 lacs)

On 22nd November 2016 Task Force Committee has recommended and forwarded 46 Nos. of applications to the Bank Branches under Self Employment Programme (SEP-I) component of DAY-NULM. The present status is as follows:

SELF EMPLOYMENT PROGRAMME (INDIVIDUALS)							
Name of Bank	(As on 31.12.2016)					(Amt. in Rs'000)	
	Spon.	Sanctioned		Disbursed		Reject	Pending
	No.	No.	Amt.	No.	Amt.	No.	No.
Allahabad Bank	1	0	0	0	0	1	0
Axis Bank	3	0	0	0	0	0	3
Bank of India	1	0	0	0	0	0	1
Bank of Baroda	3	0	0	0	0	0	3
Canara Bank	1	0	0	0	0	0	1
C.B.I.	12	0	0	0	0	2	10
HDFC Bank	2	0	0	0	0	0	2
O.B.C.	1	0	0	0	0	0	1
S.B.I.	10	0	0	0	0	4	6
U.B.I.	3	3	600	0	0	0	0
UCO Bank	5	1	196	0	0	3	1
Union Bank	1	0	0	0	0	0	1
Vijaya	3	0	0	0	0	1	2
TOTAL	46	4	796	0	0	11	31

AGENDA NO. 6

Promotion of Self Help Groups (SHGs)

The position of Savings as well as credit linkage of SHGs in the state is as follows :

Details of SHG in Sikkim

(Amount in Rs.'000)

Groups formed by		SHGs as on 31.12.2016				
		No. of Groups	Savings Linked		Credit linked	
			No.	Amt.	No.	Amt.
NABARD	EAST	565	334	12665	119	4710
	NORTH	401	384	15100	20	910
NERLP	WEST	1736	1719	27538	155	8200
	SOUTH	1524	1524	27365	85	16802
TOTAL		4226	3961	82668	379	30622

AGENDA NO. 7**Kisan Credit Card (KCC)**

The position on issuance of Kisan Credit Cards (KCC) in the State as on 31.12.2016 is furnished below.

Name of Bank	Annual Target		KCC issued during year		Cumulative as on 31.12.2016	
	No.	Amount	No.	Amount	No.	Amount
State Bank of India	3635	323996	272	26140	7123	160746
Central Bank of India	2422	179550	115	7987	1795	133741
UCO Bank	553	52370	0	0	36	2499
Union Bank of India	939	80470	79	10141	501	35181
IDBI Bank	556	43850	30	2521	113	8575
United Bank of India	287	28500	24	2226	170	7802
Dena Bank	182	18100	10	1360	18	2228
Canara Bank	768	65250	61	4020	203	8789
Vijaya Bank	60	5550	N/S	N/S	1	25
Bank of Baroda	230	22500	7	192	18	623
Bank of India	120	11800	44	850	72	1187
Punjab National Bank	100	9500	0	0	10	175
Oriental Bank of Comm. Corporation Bank	240	22650	0	0	0	0
Allahabad Bank	130	12450	11	585	57	3672
Indian Overseas Bank	272	26600	4	211	12	588
Syndicate Bank	140	13700	0	0	1	49
Andhra Bank	80	8150	0	0	0	0
Indian Bank	50	4900	0	0	0	0
Bank of Maharashtra	80	3400	0	0	7	604
Punjab & Sind Bank	50	4900	0	0	0	0
Bharatiya Mahila Bank	90	8800	0	0	0	0
Total Comm. Banks	11034	951886	658	56833	10138	367084
Axis Bank Ltd.	530	43600	N/S	N/S	6	5661
HDFC Bank Ltd.	726	71550	320	27950	994	40482
IndusInd Bank Ltd.	172	17100	N/S	N/S	0	0
ICICI Bank Ltd.	552	46600	0	0	1	120
Yes Bank	30	2900	0	0	0	0
Kotak Mahindra Bank	30	2900	N/S	N/S	0	0
South Indian Bank	30	2900	0	0	0	0
Bandhan Bank	100	9500	N/S	N/S	0	0
Total Pvt Banks	2170	197050	320	27950	1001	46263
SISCO Bank	3053	281213	267	17219	3768	132292
GRAND TOTAL	16257	1430149	1245	102002	14907	545639

AGENDA NO. 8**Housing Finance Scheme**

The position of Housing Loan is as below: (As on 31.12.2016)

(Amount in Rs.'000)

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.12.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	168	233800	240	105665	142.9%	45.2%	2982075
Central Bank of India	65	82400	16	10695	24.6%	13.0%	234707
UCO Bank	26	38100	43	6794	165.4%	17.8%	102922
Union Bank of India	40	56900	52	13244	130.0%	23.3%	5464
IDBI Bank	22	32900	39	14254	177.3%	43.3%	66551
United Bank of India	21	28500	46	20400	219.0%	71.6%	554838
Dena Bank	18	27000	1	1000	5.6%	3.7%	9055
Canara Bank	35	65900	11	3857	31.4%	5.9%	486386
Vijaya Bank	6	9000	N/S	N/S	N/S	N/S	79842
Bank of Baroda	12	18000	33	46977	275.0%	261.0%	142504
Bank of India	9	13500	4	2600	44.4%	19.3%	102564
Punjab National Bank	6	9000	23	5595	383.3%	62.2%	31550
Oriental Bank of Com.	12	18000	23	6067	191.7%	33.7%	20114
Corporation Bank	6	9000	0	0	0.0%	0.0%	239459
Allahabad Bank	13	19500	3	1600	23.1%	8.2%	8843
Indian Overseas Bank	16	23500	2	1500	12.5%	6.4%	13755
Syndicate Bank	9	13500	0	0	0.0%	0.0%	0
Andhra Bank	3	4500	1	3150	33.3%	70.0%	948
Indian Bank	3	4500	3	1500	100.0%	33.3%	11773
Bank of Maharashtra	6	9000	0	0	0.0%	0.0%	20726
Punjab & Sind Bank	6	9000	0	0	0.0%	0.0%	7607
Bharatiya Mahila Bank	3	4500	1	1400	33.3%	31.1%	10774
Total Comm.Banks	505	730000	541	246298	107.1%	33.7%	5132457
AXIS Bank Ltd.	27	39500	N/S	N/S	N/S	N/S	9911
HDFC Bank	60	90000	2	189	3.3%	0.2%	826
IndusInd Bank	10	16500	N/S	N/S	N/S	N/S	1647
ICICI Bank	28	41000	0	0	0.0%	0.0%	0
Yes Bank	3	4500	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	3	4500	N/S	N/S	N/S	N/S	0
South Indian Bank	6	9000	0	0	0.0%	0.0%	0
Bandhan Bank	3	4500	N/S	N/S	N/S	N/S	0
Total Pvt Bank	140	209500	2	189	1.4%	0.1%	12384
SISCO Bank Ltd.	56	78400	50	50853	89.3%	64.9%	154709
TOTAL	701	1017900	593	297340	84.6%	29.2%	5299550

AGENDA NO.9**Achievements under Education Loan 2016-17**

As on 31.12.2016

Name of Bank	Target		Achievement		% Achievement		O/s as on 31.12.2016
	No.	Amt.	No.	Amt.	No.	Amt.	
State Bank of India	107	43000	12	4321	11.2%	10.0%	56864
Central Bank of India	76	31040	7	8260	9.2%	26.6%	16643
UCO Bank	40	16600	2	988	5.0%	6.0%	5422
Canara Bank	50	20785	4	595	8.0%	2.9%	2631
Vijaya Bank	15	6000	N/S	N/S	N/S	N/S	6037
Bank of Baroda	27	10800	4	2915	14.8%	27.0%	1752
Bank of India	21	8400	2	361	9.5%	4.3%	1181
Union Bank of India	59	24800	5	992	8.5%	4.0%	13022
Punjab National Bank	15	6000	1	660	6.7%	11.0%	5154
Oriental Bank of Corporation Bank	27	10800	1	205	3.7%	1.9%	4947
IDBI Bank	15	6000	0	0	0.0%	0.0%	4794
Allahabad Bank	32	13400	1	350	3.1%	2.6%	5185
United Bank of India	21	8400	2	805	9.5%	9.6%	2097
Indian Overseas Bank	27	11045	0	0	0.0%	0.0%	1010
Syndicate Bank	27	10900	1	133	3.7%	1.2%	1331
Andhra Bank	21	8400	0	0	0.0%	0.0%	955
Indian Bank	15	6000	1	2400	6.7%	40.0%	1481
Dena Bank Total	15	6000	0	0	0.0%	0.0%	0
Bank of Maharashtra	21	8585	0	0	0.0%	0.0%	740
Punjab & Sind Bank	15	6000	0	0	0.0%	0.0%	0
Bharatiya Mahila Bank	15	6000	0	0	0.0%	0.0%	408
Total for Comm. Banks	676	274955	44	23033	6.5%	8.4%	135531
AXIS Bank Ltd.	15	6000	N/S	N/S	N/S	N/S	828
HDFC Bank Total	66	28200	0	0	0.0%	0.0%	68
IndusInd Bank Total	21	8585	N/S	N/S	N/S	N/S	0
ICICI Bank	36	15600	0	0	0.0%	0.0%	0
Yes Bank	15	6000	0	0	0.0%	0.0%	0
Kotak Mahindra Bank	15	6000	N/S	N/S	N/S	N/S	0
South Indian Bank	15	6000	0	0	0.0%	0.0%	0
Bandhan Bank	14	6000	N/S	N/S	N/S	N/S	3056
Total Pvt banks	218	91385	0	0	0.0%	0.0%	3952
SISCO Bank Ltd.	17	6800	0	0	0.0%	0.0%	5022
TOTAL	911	373140	44	23033	4.8%	6.2%	144505

Agenda No. 10**Performances under MSME 2016-17**

As on 31.12.2016

(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	69548	35100	208261	312909	1100	29899	53977	84976	27.16%
C B I	40005	10900	105217	156122	3475	249	80336	84060	53.84%
UCO Bank	15700	3650	46383	65733	0	0	13077	13077	19.89%
Canara	21475	5500	48266	75241	21945	500	4577	27022	35.91%
Vijaya	4600	1000	13310	18910	N/S	N/S	N/S	N/S	N/S
B o B	10900	3000	29910	43810	94420	525	18311	113256	258.52%
B o I	9200	2000	22610	33810	2762	0	8216	10978	32.47%
Union Bank	18575	5200	51216	74991	13585	5655	12791	32031	42.71%
P N B	4500	1000	13310	18810	0	6130	4900	11030	58.64%
O B C	12400	3000	29910	45310	624	2000	5829	8453	18.66%
AXIS Bank	13575	3800	39354	56729	N/S	N/S	N/S	N/S	N/S
Corporation	4600	1000	13310	18910	0	0	35146	35146	185.86%
HDFC	21300	5000	54120	80420	47300	0	61218	108518	134.94%
IDBI Bank	11275	3400	28449	43124	200	940	15228	16368	37.96%
Allahabad	7700	2000	21610	31310	0	9956	4996	14952	47.75%
United Bank	8687	1300	26820	36807	0	0	9223	9223	25.06%
IndusInd	5400	1000	13510	19910	N/S	N/S	N/S	N/S	N/S
I O B	8600	1800	21810	32210	1772	220	6312	8304	25.78%
Syndicate	7700	2000	21610	31310	0	3152	6325	9477	30.27%
Andhra Bnk	3000	1000	9300	13300	4875	0	4425	9300	69.92%
ICICI Bank	12675	3200	28254	44129	9570	0	5078	14648	33.19%
Indian Bank	4200	1000	9300	14500	0	0	4913	4913	33.88%
Dena Bank	5300	2000	13510	20810	0	200	1500	1700	8.17%
B O M	4500	1000	7990	13490	0	0	40	40	0.30%
Yes Bank	4500	1000	13310	18810	0	0	0	0	0.00%
P & S Bank	4500	1000	13310	18810	0	0	4175	4175	22.20%
BMB	4600	1000	13310	18910	250	1019	6773	8042	42.53%
Kotak Bank	4500	1000	13310	18810	N/S	N/S	N/S	N/S	N/S
South Indian	4500	800	13310	18610	0	0	800	800	4.30%
Bandhan Bank	3200	500	13310	17010	0	0	32600	32600	191.65%
Total Com.	351215	105150	957200	1413565	201878	60445	400766	663089	46.91%
SISCO	18700	3500	68493	90693	4475	0	2095	6570	7.24%
TOTAL	369915	108650	1025693	1504258	206353	60445	402861	669659	44.52%

AGENDA NO.11**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	2907	189	31756	1458
Central Bank of India	6282	5145	34573	45005
UCO Bank	914	4689	5070	131717
Canara Bank	999	1070	10863	4960
Vijaya Bank	2	12	1001	1267
Bank of Baroda	3	101	299	1343
Bank of India	496	11799	3871	23569
Union Bank of India	800	1112	9116	10149
Punjab National Bank	0	0	2944	9216
Oriental Bank of Com	944	3416	2934	7412
AXIS Bank Ltd.	42	128	1505	1254
Corporation Bank	65	540	783	1952
HDFC Bank	1055	971	6428	5528
IDBI Bank	645	1608	5896	5702
Allahabad Bank	0	0	647	1871
United Bank of India	476	4147	4498	6032
Indusind Bank	0	0	104	14
Indian Overseas Bank	334	1579	3180	7633
Syndicate Bank	76	27	607	1485
Andhra Bank	6	39	633	1771
ICICI Bank	10	10	623	844
Indian Bank	77	46	1025	591
Dena Bank	302	2337	5319	112116
Bank of Maharashtra	57	305	2726	30910
Yes Bank	0	0	78	141
P & S Bank	278	648	312	1305
Bharatiya Mahila Bank	0	0	50	6
Kotak Mahindra Bank	0	0	86	1707
South Indian Bank	20	22	20	22
Bandhan Bank	0	0	0	0
Total Comm Banks	16790	39940	136947	416980
SISCO Bank Ltd.	589	3122.3	25606	38465
GRAND TOTAL	17379	43062.3	162553	455445

AGENDA NO.12

Weavers Credit Card Scheme (WCC)

The concerned department did not sponsor any proposals during the quarter.

AGENDA NO.13

Artisan Credit Card

The present status of ACC for the FY 2016-17 is as under :

Name of Bank	(As on 31.12.2016)			(Amt. in Rs'000)			
	Spons. No.	Sanctioned No.	Sanctioned Amt.	Disbursed No.	Disbursed Amt.	Reject. No.	Pend. No.
C.B.I	2	0	0	0	0	1	1
S.B.I	9	0	0	0	0	3	6
Bharatiya Mahila Bank	24	13	325	13	325	9	2
TOTAL	35	13	325	13	325	13	9

AGENDA NO.14

Dairy Entrepreneurship Development Scheme (DEDs)

The present status under the scheme at the end of 3rd quarter for the FY 2016-17 is furnished below:

Name of Bank	(As on 31.12.2016)		(Amt. in Rs'000)	
	No. of accounts	Amt. Disbursed	No. of accounts	Amt. Disbursed
Bank of India	1	795		
Central Bank of India	5	1752		
Dena Bank	14	3304		
IDBI Bank	13	2250		
Indian Overseas Bank	5	820		
SISCO Bank	102	15988		
State Bank of India	21	2331		
Syndicate Bank	1	22		
UCO Bank	2	335		
Union Bank of India	3	1260		
TOTAL	167	28857		

AGENDA NO.15

Evolving Action Plan for Remaining Un-banked villages :

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

DISTRICT WISE, BANK WISE ALLOCATION OF VILLAGES WITH POPULATION BELOW 2000 IN THE STATE OF SIKKIM		
DISTRICT	BANK	NO. OF VILLAGES
NORTH DISTRICT	SBI	72
	CBI	15
	UNION BANK	5
	IDBI BANK	7
	CANARA BANK	6
	UCO BANK	6
	TOTAL	111
SOUTH DISTRICT	SBI	163
	CBI	22
	HDFC BANK	24
	AXIS BANK	6
	UNION BANK	23
	UNITED BANK	5
	IDBI BANK	6
	CANARA BANK	10
	INDUSIND BANK	6
	DENA BANK	6
	TOTAL	271
EAST	SBI	106
	CBI	100
	PNB	10
	UCO BANK	18
	UNION BANK	4
	ALLAHABAD BANK	5
	AXIS BANK	10
	IIDBI BANK	6
	BANK OF BARODA	10
	CANARA BANK	6
	IOB	5
	OBC	10
		TOTAL
WEST	SBI	72
	CBI	222
	UNION BANK	6
	AXIS BANK	4
	ICICI BANK	2
	IDBI BANK	5
CANARA BANK	6	
	TOTAL	317
	G/TOTAL	989

The present status is as per Annexure-II A & B

AGENDA NO.16

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 2016-17

- To expedite the process for construction of RSETI Building on time.
- Follow up of the trainers for Credit Linkage from respective branches.
- Visit of SPC and his observations.

II. Present status of Institution building

The construction of Institution building has been started.

III. Performance of RSETI is as follows:

a) Total number of trainees (year wise) since beginning till 31.12.2016

Year wise	Cumulative
2012-2013 = 88	88
2013-2014 = 482	570
2014-2015 = 380	950
2015-2016 = 482	1432
2016-2017 = 484	1916

b) Total number of Trainees settled year wise till date:

2012-2013 = 0
2013-2014 = 181 (38.00%)
2014-2015 = 344 (90.53%)
2015-2016 = 363 (69.51%)
2016-2017 = 304 (62.80%)

c) Total number settlement uploaded in MIS (year wise):

Year wise	Cumulative
2012-2013 = 0	0
2013-2014 = 181	181
2014-2015 = 344	525
2015-2016 = 363	888
2016-2017 = 304	1192

AGENDA NO.17

Joint Liability Group

Banks have not financed any JLG during the quarter. NABARD to kindly apprise the house regarding progress & achievement on JLG.

AGENDA NO.18

REVIEW OF PROGRESS ON PRADHAN MANTRI JAN-DHAN YOJANA & SOCIAL SECURITY SCHEMES (PM4S)

A State Level Financial Inclusion Committee under the Chairmanship of the Chief Secretary of State to monitor and review the implementation of PMJDY, Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Atal Pension Yojana (APY) & Pradhan Mantri Mudra Yojana (PMMY) has been formed. The progress is reviewed and discussed regularly in the meeting.

The present position under PM4S for the state of Sikkim is as per **Annexure-III (A), (B), (C) & (D)**.

AGENDA NO.19

Miscellaneous

1. 'Stand up India'

The present position under the scheme in the state of Sikkim is as follows:

SR. NO.	NAME OF BANK	NO. OF A/Cs	SANCTIONED AMT. IN LACS	DISBURSED AMT. IN LACS
1.	Allahabad Bank	1	13.00	0.00
2.	Andhra Bank	1	12.00	3.00
3.	Bank of Baroda	1	16.50	14.00
4.	Central Bank of India	1	15.00	15.00
5.	Indusind Bank	5	89.39	79.39
6.	Oriental Bank of Commerce	1	12.00	0.00
7.	Punjab National Bank	2	20.20	20.20
8.	State Bank of India	19	212.55	167.01
9.	Union Bank of India	1	10.00	8.00
10.	United Bank of India	3	31.00	16.00
11.	Vijaya Bank	3	32.00	32.00
	TOTAL	38	463.64	354.60

2. 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 17th 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.

National Housing Bank has proposed for workshop for Bankers on CLSS (Credit Linked Subsidy Scheme) under PMAY.

3. Direct Benefit Transfer

- I. As per report from SJE & WD, Govt. of Sikkim the present status under National Social Assistance Programme (NSAP) & State Innovative Scheme (SIS) as on March 2017 is as follows:

SCHEMES		TOTAL NOS. OF EXISTING BENEFICIARIES WITH BANK/PO ACCOUNTS	AADHAR SEEDED	%AADHAAR
NATIONAL SOCIAL ASSISTANCE PROGRAMME	IGNOAPS	21155	19412	92%
	IGNWPS	1559	1469	94%
	IGNDPS	710	622	88%
	NFBS	201	201	100%
STATE INNOVATIVE SCHEMES	Subsistence Allowance	2850	2380	84%
	Unmarried Women Pension scheme	375	359	96%

II. 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	115117	105496	96148	83.52%

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.

4. Credit Flow to SC/ST in Sikkim

Details as per Annexure-IV-A and IV-B

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 shortly.

6. Pradhan Mantri Fasal Bima Yojana (PMFBY)

The Department of FS & AD, Govt. of Sikkim has issued notification for implementation of PMFBY in all four districts of Sikkim during Kharif 2017 & Kharif 2018 season vide Memo No. 33/FS & AD dated 09.05.2017 which has been duly circulated to the Bank branches through email by Lead Bank Office.

Sub Sector wise and Agency-wise Credit Flow under Agriculture and Allied Activities 2016-17 As on 31.12.2016

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	2006	0	2006	449	0	449	0	0	0	4970	0	4970	7425	0	7425
Wheat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pulses	0	0	0	200	0	200	0	0	0	0	0	0	200	0	200
Ginger	9451	0	9451	0	0	0	1710	2165	3875	900	2310	3210	12061	4475	16536
Vegetable	1337	0	1337	2937	180	3117	99	165	264	1148	0	1148	5521	345	5866
Miscellaneous	41759	2380	44139	30209	3695	33904	2329	0	2329	11893	0	11893	86190	6075	92265
Crop Loans	54553	2380	56933	33795	3875	37670	4138	2330	6468	18911	2310	21221	111397	10895	122292
Minor Irrigation	0	0	0	0	0	0	0	0	0	50	0	50	50	0	50
Land Development	12267	0	12267	0	0	0	0	0	0	285	0	285	12552	0	12552
Farm Mechanism	7253	0	7253	0	0	0	919	0	919	40	0	40	8212	0	8212
Term Loans	19520	0	19520	0	0	0	919	0	919	375	0	375	20814	0	20814
Horticulture	50	0	50	0	0	0	0	0	0	0	0	0	50	0	50
Spices/Cardamom	1805	10583	12388	4813	0	4813	520	0	520	3409	0	3409	10547	10583	21130
Miscellaneous/Floriculture	28939	0	28939	0	0	0	0	0	0	590	0	590	29529	0	29529
Plantation & Horticulture	30794	10583	41377	4813	0	4813	520	0	520	3999	0	3999	40126	10583	50709
Dairy Development	4338	6700	11038	1084	7020	8104	0	540	540	7447	1728	9175	12869	15988	28857
Poultry	983	0	983	0	0	0	0	0	0	2370	500	2870	3353	500	3853
Sheep/Goat/Pig	0	0	0	0	0	0	0	0	0	1840	0	1840	1840	0	1840
Miscellaneous	5327	0	5327	0	0	0	199	0	199	200	0	200	5726	0	5726
Animal Husbandry	10648	6700	17348	1084	7020	8104	199	540	739	11857	2228	14085	23788	16488	40276
Fisheries	0	0	0	0	0	0	0	0	0	350	0	350	350	0	350
Forestry & Wasteland Dev	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Storage & Market Yards	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Agri & Allied Act	16149	0	16149	100	0	100	0	0	0	814	0	814	17063	0	17063
GRAND TOTAL	131664	19663	151327	39792	10895	50687	5776	2870	8646	36306	4538	40844	213538	37966	251504