

NETWORK OF BANK BRANCHES

SL NO.	COMMERCIAL & COOPERATIVE BANKS OPERATING IN SIKKIM	TOTAL
1	ALLAHABAD BANK	2
2	ANDHRA BANK	1
3	AXIS BANK LTD	10
4	BANDHAN BANK	1
5	BANK OF BARODA	3
6	BANK OF INDIA	2
7	BANK OF MAHARASHTRA	1
8	CANARA BANK	9
9	CENTRAL BANK OF INDIA	16
10	CORPORATION BANK	1
11	DENA BANK	2
12	HDFC BANK	9
13	ICICI BANK	5
14	IDBI BANK	5
15	INDIAN BANK	1
16	INDIAN OVERSEAS BANK	3
17	INDUSIND BANK	2
18	KARNATAKA BANK	1
19	KOTAK MAHINDRA BANK	1
20	ORIENTAL BANK OF COMMERCE	3
21	PUNJAB & SIND BANK	1
22	PUNJAB NATIONAL BANK	3
23	SIKKIM STATE COOP. BANK LTD. (SISCO)	14
24	SOUTH INDIAN BANK	1
25	STATE BANK OF INDIA	34
26	SYNDICATE BANK	3
27	UNION BANK OF INDIA	8
28	UNITED BANK OF INDIA (UBI)	4
29	UNITED COMMERCIAL BANK (UCO)	6
30	VIJAYA BANK	1
31	YES BANK LTD.	1
32	INDIA POST PAYMENT BANK	88
33	NORTH EAST SMALL FINANCE BANK	2
	TOTAL BANK BRANCHES	244
	STATE BANK OF SIKKIM BRANCHES	53

Type of Banks	No. of Banks	No. of Branches
Public Sector Banks	22	197
Private Sector Banks	10	33
Co-operative Banks	1	14
Total	33	244

DISTRICT-WISE BANK BRANCH

BANKS IN SIKKIM		NO. OF BRANCHES DISTRICT-WISE				
		NORTH	EAST	SOUTH	WEST	TOTAL
1	ALLAHABAD BANK	0	2	0	0	2
2	ANDHRA BANK	0	1	0	0	1
3	AXIS BANK LTD	1	6	1	2	10
4	BANDHAN BANK	0	1	0	0	1
5	BANK OF BARODA	0	3	0	0	3
6	BANK OF INDIA	0	2	0	0	2
7	BANK OF MAHARASHTRA	0	1	0	0	1
8	CANARA BANK	1	5	2	1	9
9	CENTRAL BANK OF INDIA	1	8	1	6	16
10	CORPORATION BANK	0	1	0	0	1
11	DENA BANK	0	1	1	0	2
12	HDFC BANK LTD	0	6	3	0	9
13	ICICI BANK LTD	0	2	2	1	5
14	IDBI BANK	1	2	1	1	5
15	INDIAN BANK	0	1	0	0	1
16	INDIAN OVERSEAS BANK	0	2	1	0	3
17	INDUSIND BANK	0	1	1	0	2
18	KARNATAKA BANK	0	1	0	0	1
19	KOTAK MAHINDRA BANK	0	1	0	0	1
20	ORIENTAL BANK OF COMM	0	3	0	0	3
21	PUNJAB & SIND BANK	0	1	0	0	1
22	PUNJAB NATIONAL BANK	0	2	1	0	3
23	SISCO BANK	1	5	4	4	14
24	SOUTH INDIAN BANK	0	1	0	0	1
25	STATE BANK OF INDIA	5	17	9	3	34
26	SYNDICATE BANK	0	2	1	0	3
27	UCO BANK	1	4	1	0	6
28	UNION BANK OF INDIA	1	4	2	1	8
29	UNITED BANK OF INDIA	0	3	1	0	4
30	VIJAYA BANK	0	1	0	0	1
31	YES BANK	0	1	0	0	1
	TOTAL	12	91	32	19	154

CHEST BRANCHES :

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

Number of ATMs in the State of Sikkim

Sr. No.	Banks	East Distt.	North Distt	South Distt.	West District	Total ATMs
1	Allahabad Bank	1	0	0	0	1
2	Andhra Bank	0	0	0	0	0
3	AXIS Bank	21	1	4	1	27
4	Bandhan Bank	1	0	0	0	1
5	Bank of Baroda	5	0	0	0	5
6	Bank of India	3	0	0	0	3
7	Bank of Maharashtra	1	0	0	0	1
8	Canara Bank	5	1	2	1	9
9	Central Bank of India	9	2	2	7	20
10	Corporation Bank	2	0	0	0	2
11	Dena Bank	1	0	1	0	2
12	HDFC Bank	12	0	3	0	15
13	ICICI Bank Ltd.	5	0	2	1	8
14	IDBI Bank	4	2	1	1	8
15	Indian Bank	1	0	0	0	1
16	Indian Overseas Bank	2	0	1	0	3
17	IndusInd Bank	2	0	1	0	3
18	Karnataka Bank	1	0	0	0	1
19	Kotak Mahindra Bank	1	0	0	0	1
20	Oriental Bank of Com.	3	0	0	0	3
21	Punjab & Sind Bank	1	0	0	0	1
22	Punjab National Bank	2	0	1	0	3
23	South Indian Bank	1	0	0	0	1
24	State Bank of India	43	5	12	4	64
25	Syndicate Bank	1	0	0	0	1
26	UCO Bank	4	1	0	0	5
27	Union Bank of India	4	1	3	1	9
28	United Bank of India	2	0	1	0	3
29	Vijaya Bank	1	0	0	0	1
30	YES Bank	1	0	0	0	1
31	SISCO Bank Ltd.	5	1	4	4	14
	TOTAL	145	14	38	20	217
	STATE BANK OF SIKKIM ATMs					6

List of SLBC members in Sikkim:

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, F&CS Deptt..
14	ORIENTAL BANK OF COMM.	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	KOTAK MAHINDRA BANK	30	NEDFI, GANGTOK
31	SOUTH INDIAN BANK	31	DIR. OF HANDICRAFTS & HANDLOOMS, GOVT. OF SIKKIM, GANGTOK
32	BANDHAN BANK	32	REGIONAL CHIEF, HUDCO, KOLKATA
33	KARNATAKA BANK LTD.	33	THE MANAGING DIRECTOR, SIMFED
34	INDIA POST PAYMENT BANK		
35	NORTH EAST SMALL FINANCE BANK LTD.		

AGENDA NO.1**Confirmation of the proceedings of the 61st State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 23rd July 2019 at Chintan Bhawan, Gangtok**

The Minutes of the 61st State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 23rd July 2019 at Chintan Bhawan, Gangtok were duly circulated under cover of letter no. LB/34/113 dated 12.08.2019.

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 61st SLBC Meeting held on 23rd July 2019.

Action Point	Action Centre	Action Taken
1. All Banks to focus on Financial Inclusion meaningfully.	All Banks	All Banks have been advised to appoint BC/CSP in all the unbanked villages allotted to them by March 2020.
2. RBI to initiate the proposal for opening of a Chest by CBI at Gyalshing.	RBI Gangtok	RBI is requested to kindly appraise the house of the latest developments.
3. RBI to initiate necessary steps to set up an Issue Department in Gangtok for better management and transmission of Currency in Sikkim	RBI Gangtok	RBI is requested to kindly appraise the house of the latest developments
4. Proposals under PMEGP schemes to be forwarded to Private Banks also.	KVIC	This issue was also raised and discussed in RBI SLIC Meeting dt 25/06/2019 at Lemon Tree. And Pvt Banks have been forwarded few proposals this year .However, KVIC may kindly appraise the house on latest developments.
5. Senior Officers of all the stake holders and Banks to attend the SLBC meeting at least once in a year.	All Banks	Lead Bank has also percolated this message to all the stake holders .

AGENDA NO: 3**Credit : Deposit Ratio as on 30.09.2019**

The C:D Ratio of Banks at the end of the 2nd QTR for FY 2019-20 stood at 46.2%

Banks	C:D Ratio as on 31.03.2019	C:D Ratio Inc Cr. From outside State as on 31.03.2019	As on 30.09.2019					
			Deposit	Credit	C:D Ratio	Cr.from outside Sikkim	Total Credit	C:D Ratio
			D	C				
State Bank of India	51.5%	88.2%	26842121	13152026	49.0%	9380000	22532026	83.9%
Central Bank of India	46.5%	46.5%	11238924	5222881	46.5%	0	5222881	46.5%
UCO Bank	23.5%	23.5%	2517506	412413	16.4%	0	412413	16.4%
Canara Bank	27.7%	254.2%	3367387	929547	27.6%	7614200	8543747	253.7%
Bank of Baroda	115.8%	115.8%	3414082	2597254	76.1%		2597254	76.1%
Bank of India	13.8%	13.8%	1503032	202554	13.5%		202554	13.5%
Union Bank of India	48.8%	48.8%	2034077	951894	46.8%	0	951894	46.8%
Punjab National Bank	51.0%	1382.5%	1062172	586254	55.2%	15543800	16130054	1518.6%
Oriental Bank of Comm.	55.2%	535.6%	863552	332875	38.5%	3818000	4150875	480.7%
Corporation Bank	56.3%	56.3%	368163	212522	57.7%	0	212522	57.7%
IDBI Bank	32.9%	33.6%	1508367	565367	37.5%	9977	575344	38.1%
Allahabad Bank	38.8%	109.2%	677653	207046	30.6%	433926	640972	94.6%
United Bank of India	168.0%	748.8%	529308	682660	129.0%	1906900	2589560	489.2%
Indian Overseas Bank	52.2%	52.2%	257405	145942	56.7%	0	145942	56.7%
Syndicate Bank	24.8%	24.8%	320485	80638	25.2%	0	80638	25.2%
Andhra Bank	64.1%	64.1%	192556	123522	64.1%	0	123522	64.1%
Indian Bank	30.2%	30.2%	433097	76066	17.6%	0	76066	17.6%
Bank of Maharashtra	19.9%	19.9%	246634	50286	20.4%	0	50286	20.4%
P&S Bank	74.2%	1520.4%	1021662	579816	56.8%	2075700	2655516	259.9%
Total Pub SB	48.0%	121.1%	58398183	27111563	46.4%	40782503	67894066	116.3%
AXIS Bank Ltd.	6.6%	6.6%	9943244	1056600	10.6%	0	1056600	10.6%
HDFC Bank	23.7%	23.7%	8748072	2401052	27.4%	0	2401052	27.4%
IndusInd Bank	23.0%	23.0%	4296415	894072	20.8%		794867	19.2%
ICICI Bank	50.8%	50.8%	6646009	2480044	37.3%	0	2480044	37.3%
YES Bank	1.5%	1.5%	2116729	8850	0.4%		8850	0.4%
Kotak Mahindra Bank	1.7%	1.7%	631265	11021	1.7%	0	11021	1.7%
South Indian Bank	16.8%	16.8%	179500	77100	43.0%		77100	43.0%
Bandhan Bank	334.4%	334.4%	525900	718900	136.7%		718900	136.7%
Karnataka Bank Ltd.	141.6%	141.6%	141493	127868	90.4%		127868	90.4%
Total Pvt SB	25.7%	25.7%	33081282	7676302	23.4%	0	7676302	23.2%
Total for Commercial Banks	40.1%	87.5%	91479465	34787865	38.0%	40782503	75570368	82.6%
SISCO Bank Ltd.	47.2%	47.2%	16057533	9456013	58.9%	0	9456013	58.9%
TOTAL	42.2%	81.7%	107536998	44243878	41.2%	40782503	85026381	79.1%
SBS			23000000	16000000	69.6%		16000000	69.6%
TOTAL			130536998	60243878	46.2%	40782503	101026381	77.4%

AGENDA NO. 4

Review of Performance under Annual Credit Plan 2018-19 including NPS for the quarter ended 30th September 2019

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at 68.6%.

Achievement under Priority and Non- Priority Sector as on 30.09.2019

(Amt in Rs 000s)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	6848	1210730	3471	1434781	50.7%	118.5%
Central Bank of India	3672	806900	119	66424	3.2%	8.2%
UCO Bank	1206	305000	197	69634	16.3%	22.8%
Canara Bank	1713	399400	566	133822	33.0%	33.5%
Bank of Baroda	1817	639400	91	121133	5.0%	18.9%
Bank of India	318	68000	91	16203	28.6%	23.8%
Union Bank of India	1793	391600	123	58430	6.9%	14.9%
Punjab National Bank	685	150600	52	68334	7.6%	45.4%
Oriental Bank of Comm.	380	79100	30	28737	7.9%	36.3%
Corporation Bank	248	53000	11	4675	4.4%	8.8%
IDBI Bank Total	1427	243200	334	116979	23.4%	48.1%
Allahabad Bank	407	74100	9	25144	2.2%	33.9%
United Bank of India	973	252000	45	87303	4.6%	34.6%
Indian Overseas Bank	694	126100	84	20712	12.1%	16.4%
Syndicate Bank	674	135000	49	12481	7.3%	9.2%
Andhra Bank	236	47400	0	0	0.0%	0.0%
Indian Bank	324	59800	5	2544	1.5%	4.3%
Bank of Maharashtra	244	59500	6	8748	2.5%	14.7%
Punjab & Sind Bank	233	54900	4	8056	1.7%	14.7%
Tot. for Comm.Banks	23892	5155730	5287	2284140	22.1%	44.3%
AXIS Bank Ltd.	999	171600	6	165	0.6%	0.1%
HDFC Bank Total	2174	581100	2393	866179	110.1%	149.1%
IndusInd Bank Total	431	68000	0	0	0.0%	0.0%
ICICI Bank	475	164500	2184	954925	459.8%	580.5%
Yes Bank	259	67000	10	36539	3.9%	54.5%
Kotak Mahindra Bank	214	45000	0	0	0.0%	0.0%
South Indian Bank	218	45500	5	2770	2.3%	6.1%
Bandhan Bank	1979	481950	1960	2016	99.0%	0.4%
Karnataka Bank	231	55000	8	19520	3.5%	35.5%
Total Pvt Banks	6980	1679650	6566	1882114	94.1%	112.1%
SISCO Bank Ltd.	5445	908720	607	1148615	11.1%	126.4%
TOTAL	36317	7744100	12460	5314869	34.3%	68.6%

Review of Performance under Annual Credit Plan 2019-20
for the quarter ended 30th September 2019 for Priority Sector Advances

All Banks together disbursed Rs.128.09 Crores under priority sector advances @ 21.8% of achievement under ACP

(Amt in 000s)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	5372	922730	1665	517150	31.0%	56.0%
Central Bank of India	3248	594900	67	23353	2.1%	3.9%
UCO Bank	1092	248000	146	58934	13.4%	23.8%
Canara Bank	1547	316400	443	95294	28.6%	30.1%
Bank of Baroda	1497	389400	35	54133	2.3%	13.9%
Bank of India	278	48000	86	11503	30.9%	24.0%
Union Bank of India	1679	334600	75	33197	4.5%	9.9%
Punjab National Bank	641	128600	35	47186	5.5%	36.7%
Oriental Bank of Comm.	360	69100	16	23178	4.4%	33.5%
Corporation Bank	228	43000	3	2300	1.3%	5.3%
IDBI Bank Total	1341	200200	119	75653	8.9%	37.8%
Allahabad Bank	387	64100	4	4182	1.0%	6.5%
United Bank of India	893	212000	38	77817	4.3%	36.7%
Indian Overseas Bank	644	101100	77	18681	12.0%	18.5%
Syndicate Bank	614	105000	24	6029	3.9%	5.7%
Andhra Bank	220	39400	0	0	0.0%	0.0%
Indian Bank	304	49800	0	0	0.0%	0.0%
Bank of Maharashtra	204	39500	2	3050	1.0%	7.7%
Punjab & Sind Bank	213	44900	2	2151	0.9%	4.8%
Tot. for Comm.Banks	20762	3950730	2837	1053791	13.7%	26.7%
AXIS Bank Ltd.	937	140600	0	0	0.0%	0.0%
HDFC Bank Total	1754	371100	560	47110	31.9%	12.7%
IndusInd Bank Total	395	50000	0	0	0.0%	0.0%
ICICI Bank	345	99500	26	123734	7.5%	124.4%
Yes Bank	199	37000	0	0	0.0%	0.0%
Kotak Mahindra Bank	198	37000	0	0	0.0%	0.0%
South Indian Bank	202	37500	4	2340	2.0%	6.2%
Bandhan Bank	1739	361950	1960	2016	112.7%	0.6%
Karnataka Bank	215	47000	4	10890	1.9%	23.2%
Total Pvt Banks	5984	1181650	2554	186090	42.7%	15.7%
SISCO Bank Ltd.	5131	751720	476	41046	9.3%	5.5%
TOTAL	31877	5884100	5867	1280927	18.4%	21.8%

A. Agriculture and Allied Activities

The overall achievement under this sector recorded at only 7.1% at the end of QTR ended 30.09.2019

Name of Bank	(As on 30.09.2019)		(Amount in Rs'000)			
	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	4835	504730	609	52680	12.6%	10.4%
Central Bank of India	2893	305900	35	2941	1.2%	1.0%
UCO Bank	940	100000	63	16781	6.7%	16.8%
Canara Bank	1316	139400	245	24786	18.6%	17.8%
Bank of Baroda	1200	128900	1	50	0.1%	0.0%
Bank of India	257	28000	58	5458	22.6%	19.5%
Union Bank of India	1480	155600	12	1583	0.8%	1.0%
Punjab National Bank	565	61100	5	500	0.9%	0.8%
Oriental Bank of Comm.	318	34100			0.0%	0.0%
Corporation Bank	207	23000	0	0	0.0%	0.0%
IDBI Bank Total	1254	133200	32	3078	2.6%	2.3%
Allahabad Bank	356	39100	0	0	0.0%	0.0%
United Bank of India	763	81000	14	8366	1.8%	10.3%
Indian Overseas Bank	603	65100	24	4193	4.0%	6.4%
Syndicate Bank	559	60000	3	480	0.5%	0.8%
Andhra Bank	200	21400			0.0%	0.0%
Indian Bank	283	29800	0	0	0.0%	0.0%
Bank of Maharashtra	182	19500	0	0	0.0%	0.0%
Punjab & Sind Bank	182	19900	1	151	0.5%	0.8%
Total for Comm.Banks	18393	1949730	1102	111047	6.0%	6.2%
AXIS Bank Ltd.	874	91600	0	0	0.0%	0.0%
HDFC Bank Total	1419	150600	504	22439	35.5%	14.9%
IndusInd Bank Total	360	20000	0	0	0.0%	0.0%
ICICI Bank	242	25500	8	38590	3.3%	151.3%
Yes Bank	179	19000	0	0	0.0%	0.0%
Kotak Mahindra Bank	178	19000	0	0	0.0%	0.0%
South Indian Bank	182	19500	0	0	0.0%	0.0%
Bandhan Bank	1417	151950	292	281	20.6%	0.2%
Karnataka Bank	178	19000	0	0	0.0%	0.0%
Total Pvt Banks	5029	516150	804	61310	16.0%	11.9%
SISCO Bank Ltd.	4830	516220	465	29196	9.6%	5.7%
TOTAL	28252	2982100	2371	201553	8.4%	7.1%

B. MSME Sector

The overall achievement under this sector was recorded at 46.7% at the end of the 2nd QTR 2019-20

(Amt in 000s)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	405	235000	781	363274	192.8%	154.6%
Central Bank of India	248	142000	27	13197	10.9%	9.3%
UCO Bank	85	51000	62	18554	72.9%	36.4%
Canara Bank	190	115000	145	50511	76.3%	43.9%
Bank of Baroda	211	134500	8	7469	3.8%	5.6%
Bank of India	15	10000	23	5795	153.3%	58.0%
Union Bank of India	112	62000	44	22252	39.3%	35.9%
Punjab National Bank	47	27500	9	12898	19.1%	46.9%
Oriental Bank of Comm.	32	20000	13	19825	40.6%	99.1%
Corporation Bank	15	10000	0	0	0.0%	0.0%
IDBI Bank Total	65	35000	80	59916	123.1%	171.2%
Allahabad Bank	25	15000	3	2182	12.0%	14.5%
United Bank of India	68	41000	19	64290	27.9%	156.8%
Indian Overseas Bank	28	16000	35	9131	125.0%	57.1%
Syndicate Bank	42	25000	18	5049	42.9%	20.2%
Andhra Bank	15	10000			0.0%	0.0%
Indian Bank	15	10000	0	0	0.0%	0.0%
Bank of Maharashtra	15	10000	0	0	0.0%	0.0%
Punjab & Sind Bank	25	15000	0	0	0.0%	0.0%
Total for Comm.Banks	1658	984000	1267	654343	76.4%	66.5%
AXIS Bank Ltd.	45	23000	0	0	0.0%	0.0%
HDFC Bank Total	325	204500	44	17721	13.5%	8.7%
IndusInd Bank Total	23	14000	0	0	0.0%	0.0%
ICICI Bank total	91	56000	18	85144	19.8%	152.0%
Yes Bank	15	10000	0	0	0.0%	0.0%
Kotak Mahindra Bank	15	10000	0	0	0.0%	0.0%
South Indian Bank	15	10000	4	2340	26.7%	23.4%
Bandhan Bank	315	200000	1668	1735	529.5%	0.9%
Karnataka Bank	32	20000	4	10890	12.5%	54.5%
Total Pvt Banks	876	547500	1738	117830	198.4%	21.5%
SISCO Bank Ltd.	224	130500	6	3450	2.7%	2.6%
TOTAL	2758	1662000	3011	775623	109.2%	46.7%

C. Other Priority Sector

The overall achievement under this sector recorded at 24.5% at the end of the 2nd QTR.

(Amt in 000s)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	132	183000	275	111196	208.3%	60.8%
Central Bank of India	107	147000	5	7215	4.7%	4.9%
UCO Bank	67	97000	21	23599	31.3%	24.3%
Canara Bank	41	62000	53	19997	129.3%	32.3%
Bank of Baroda	86	126000	26	46614	30.2%	37.0%
Bank of India	6	10000	5	250	83.3%	2.5%
Union Bank of India	87	117000	19	9362	21.8%	8.0%
Punjab National Bank	29	40000	21	33788	72.4%	84.5%
Oriental Bank of Comm.	10	15000	3	3353	30.0%	22.4%
Corporation Bank	6	10000	3	2300	50.0%	23.0%
IDBI Bank Total	22	32000	7	12659	31.8%	39.6%
Allahabad Bank	6	10000	1	2000	16.7%	20.0%
United Bank of India	62	90000	5	5161	8.1%	5.7%
Indian Overseas Bank	13	20000	18	5357	138.5%	26.8%
Syndicate Bank	13	20000	3	500	23.1%	2.5%
Andhra Bank	5	8000	0	0	0.0%	0.0%
Indian Bank	6	10000	0	0	0.0%	0.0%
Bank of Maharashtra	7	10000	2	3050	28.6%	30.5%
Punjab & Sind Bank	6	10000	1	2000	16.7%	20.0%
Total for Comm.Banks	711	1017000	468	288401	65.8%	28.4%
AXIS Bank Ltd.	18	26000	0	0	0.0%	0.0%
HDFC Bank Total	10	16000	12	6950	120.0%	43.4%
IndusInd Bank Total	12	16000	0	0	0.0%	0.0%
ICICI Bank total	12	18000	0	0	0.0%	0.0%
Yes Bank	5	8000	0	0	0.0%	0.0%
Kotak Mahindra Bank	5	8000	0	0	0.0%	0.0%
South Indian Bank	5	8000	0	0	0.0%	0.0%
Bandhan Bank	7	10000	0	0	0.0%	0.0%
Karnataka Bank	5	8000	0	0	0.0%	0.0%
Total for Pvt Banks	79	118000	12	6950	15.2%	5.9%
SISCO Bank Ltd.	77	105000	5	8400	6.5%	8.0%
TOTAL	867	1240000	485	303751	55.9%	24.5%

Non-Priority Sector : Bank wise performance is as under

The Total Achievement under this sector stood at 216.9% at the end of the Second QTR.

(Amount in Rs '000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	1476	288000	1806	917631	122.4%	318.6%
Central Bank of India	424	212000	52	43071	12.3%	20.3%
UCO Bank	114	57000	51	10700	44.7%	18.8%
Canara Bank	166	83000	123	38528	74.1%	46.4%
Bank of Baroda	320	250000	56	67000	17.5%	26.8%
Bank of India	40	20000	5	4700	12.5%	23.5%
Union Bank of India	114	57000	48	25233	42.1%	44.3%
Punjab National Bank	44	22000	17	21148	38.6%	96.1%
Oriental Bank of Comm.	20	10000	14	5559	70.0%	55.6%
Corporation Bank	20	10000	8	2375	40.0%	23.8%
IDBI Bank Total	86	43000	215	41326	250.0%	96.1%
Allahabad Bank	20	10000	5	20962	25.0%	209.6%
United Bank of India	80	40000	7	9486	8.8%	23.7%
Indian Overseas Bank	50	25000	7	2031	14.0%	8.1%
Syndicate Bank	60	30000	25	6452	41.7%	21.5%
Andhra Bank	16	8000	0	0	0.0%	0.0%
Indian Bank	20	10000	5	2544	25.0%	25.4%
Bank of Maharashtra	40	20000	4	5698	10.0%	28.5%
Punjab & Sind bank	20	10000	2	5905	10.0%	59.1%
Total for Comm.Banks	3130	1205000	2450	1230349	78.3%	102.1%
AXIS Bank Ltd.	62	31000	6	165	9.7%	0.5%
HDFC Bank Total	420	210000	1833	819069	436.4%	390.0%
IndusInd Bank Total	36	18000	0	0	0.0%	0.0%
ICICI Bank	130	65000	2158	831191	1660.0%	1278.8%
Yes Bank	60	30000	10	36539	16.7%	121.8%
Kotak Mahindra Bank	16	8000	0	0	0.0%	0.0%
South Indian Bank	16	8000	1	430	6.3%	5.4%
Bandhan Bank	240	120000	0	0	0.0%	0.0%
Karnataka Bank	16	8000	4	8630	25.0%	107.9%
Total Pvt Banks	996	498000	4012	1696024	402.8%	340.6%
SISCO Bank Ltd.	314	157000	131	1107569	41.7%	705.5%
TOTAL	4440	1860000	6593	4033942	148.5%	216.9%

AGENDA NO. 5

Review of Govt. Sponsored Schemes as on 30th September 2019

5.1 Prime Minister's Employment Generation Programme (PMEGP)

The present status of proposals forwarded to the Bank branches during the FY 2019-20 as on 30.09.2019 are as follows:

P M E G P (2019-20) **Sponsored by DIC**

Name of Bank	(As on 30.09.2019) (Amt in Rs 000s)			
	Spons. No.	Sanctioned No.	Reject. No.	Pend. No.
State Bank of India	33	7	13	13
Central Bank of India	20	10	1	9
UCO Bank	5	1	3	1
Union Bank of India	10	4	0	6
Canara Bank	3	0	2	1
IDBI Bank Total	1	0	0	1
United Bank of India	4	3	1	0
Indian Overseas Bank	1	0	0	1
Indian Bank	2	2	0	0
Punjab National Bank	5	5	0	0
Punjab & Sind Bank	1	1	0	0
AXIS Bank Ltd.	1	0	0	1
HDFC Bank Total	1	0	0	1
Yes Bank	1	0	0	1
TOTAL	88	33	20	35

P M E G P Sponsored by KVIC

Name of Bank	(As on 30.09.2019) (Amt in 000s)			
	Spons. No.	Sanctioned No.	Reject. No.	Pend. No.
State Bank of India	11	1	3	7
Central Bank of India	2	1	1	0
UCO Bank	0	0	0	0
Union Bank of India	1	0	0	1
Canara Bank	3	0	1	2
IDBI Bank Total	0	0	0	0
United Bank of India	0	0	0	0
Indian Overseas Bank	1	0	0	1
Bank of Baroda Total	1	1	0	0
Allahabad Bank	1	1	0	0
Punjab National Bank	1	0	0	1
AXIS Bank Ltd.	0	0	0	0
HDFC Bank Total	1	0	0	1
TOTAL	24	4	5	14

PMEGP Sponsored by SKVIB

(As on 30.09.2019)

(Amt in Rs 000s)

Name of Bank	Spons.	Sanctioned	Reject.	Pend.
	No.	No.	No.	No.
State Bank of India	17	2	10	5
Central Bank of India	14	4	5	5
UCO Bank	2	1	1	0
Union Bank of India	9	4	2	3
IDBI Bank Total	1	0	1	0
United Bank of India	2	0	0	2
Indian Overseas Bank	5	5	0	0
Syndicate Bank	2	0	0	2
TOTAL	52	16	19	17

5.2 Pradhan Mantri Mudra Yojana (MUDRA)

PMMY (Pradhan Mantri Mudra Yojana)::(2019-20):: Progress as on 30.09.2019 - Sikkim								
Bank Branch	Shishu		Kishore		Tarun		Total	
	(Loans up to Rs. 50,000)		(Loans from Rs. 50,001 to Rs. 5.00 Lakh)		(Loans from Rs. 5.00 to Rs. 10.00 Lakh)		Amt in Crores	
	No	Amt	No	Amt	No	Amt	No	Amt
State Bank of India	27	0.09	91	2.54	36	2.83	154	5.46
Central Bank of India	99	0.30	102	2.38	29	2.61	230	5.29
UCO Bank Total	16	0.05	56	1.41	9	0.78	81	2.24
Union Bank of India	64	0.33	82	2.05	23	1.84	169	4.22
IDBI Bank Total	0	0.00	16	0.31	2	0.16	18	0.47
United Bank of India	1	0.00	10	0.35	8	0.70	19	1.05
Bank of Baroda	1	0.01	2	0.14	1	0.14	4	0.29
Canara Bank	35	0.15	90	2.77	27	2.29	152	5.21
PNB	5	0.02	26	0.96	20	1.68	51	2.66
Bank of India	117	0.05	21	0.43	1	0.10	139	0.58
Oriental Bank of Comm.	4	0.02	13	0.33	3	0.20	20	0.55
Corporation Bank	1	0.01	3	0.07	6	0.60	10	0.68
Allahabad Bank	0	0.00	5	0.16	4	0.32	9	0.48
Indian Overseas Bank	5	0.03	30	0.64	2	0.14	37	0.81
Syndicate Bank	0	0.00	23	0.66	3	0.35	26	1.01
Andhra Bank	32	0.03	3	0.06	3	0.26	38	0.35
Indian Bank	1	0.00	7	0.19	7	0.66	15	0.85
Bank of Maharashtra	1	0.01	1	0.02			2	0.03
Punjab & Sind Bank			6	0.23	4	0.30	10	0.53
Tot. for Public sec. Banks	409	1.10	587	15.70	188	15.96	1184	32.76
AXIS Bank Ltd.	968	2.74	0	0.00	0	0.00	968	2.74
HDFC Bank Total	2	0.01	30	0.37	2	0.15	34	0.53
IndusInd Bank Total	0	0.00	7	0.28	9	0.58	16	0.86
ICICI Bank	9	0.03	5	0.19	2	0.16	16	0.38
South Indian Bank			1	0.04			1	0.04
Total Pvt Bank	979	2.78	43	0.88	13	0.89	1035	4.55
TOTAL	1388	3.88	630	16.58	201	16.85	2219	37.31

5.3 'Stand up India'

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

SUI (STAND UP INDIA)::(2019-20):: Progress as on 30.09.2019 - Sikkim									
		(Amt in Crores)							
Sr No	Lender	SC		ST		Women (General)		Total	
		No	Amt	No	Amt	No	Amt	No	Amt
1	Allahabad Bank	1	0.1	1	0.11	1	0.13	3	0.34
2	Andhra Bank	0	0	2	0.36	1	0.24	3	0.6
3	Bank of Baroda	2	0.36	4	1.32	1	0.17	7	1.85
4	Bank of India	1	0.3	0	0	1	0.1	2	0.4
5	Canara Bank	0	0	4	0.88	1	0.15	5	1.03
6	Central Bank of India	0	0	2	0.34	2	0.35	4	0.69
7	Corporation Bank	0	0	0	0	1	0.18	1	0.18
8	IDBI Bank Ltd.	0	0	0	0	1	0.25	1	0.25
9	Oriental Bank of Commerce	0	0	1	0.12	0	0	1	0.12
10	Punjab and Sind Bank	0	0	0	0	1	0.13	1	0.13
11	Punjab National Bank	1	0.13	10	1.15	12	1.63	23	2.91
12	State Bank of India	14	1.67	40	5.17	61	7.5	115	14.3
13	UCO Bank	0	0	1	0.15	3	0.48	4	0.63
14	Union Bank of India	0	0	1	0.1	0	0	1	0.1
15	United Bank of India	0	0	2	0.22	3	0.31	5	0.53
	Public Sector Banks Total	19	2.56	68	9.92	89	11.62	176	24.1
1	IndusInd Bank	0	0	4	0.63	2	0.39	6	1.02
	Private Sector Banks Total	0	0	4	0.63	2	0.39	6	1.02
	Grand Total	19	2.56	72	10.55	91	12.01	182	25.1

5.4 Dairy Entrepreneurship Development Scheme (DEDs)

The present status under the scheme for the FY (2019-20) is furnished below:

Name of Bank	(30.09.2019) (Amt in '000s)	
	No.	Amt.
SISCO BANK	71	11753
TOTAL	71	11753

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 :

Name of Bank / Branch	SHG PROMOTED BY NERLP (SOUTH & WEST)		
	Sav.Linkd as on 30.09.2019	Cr. Linked as on 30.09.2019	
	No.	No.	Amt in Lacs
SBI	1092	516	592.3
CBI	997	205	105.6
UNION BANK	363	188	155.65
CANARA BANK	130	126	62.3
IDBI BANK	457	338	436.35
SISCO	227	75	65.2
UNITED BANK	6	2	4.25
Bank of Baroda	13	1	1
	3285	1451	1422.65

Name of Bank / Branch	SHG PROMOTED BY NRLM (EAST/NORTH)		
	Sav.Linkd as on 30.09.2019	Cr. Linked as on 30.09.2019	
	No.	No.	Amt in lacs
SBI	626	107	87.02
CBI	531	105	101.20
SISCO	329	86	100
UNION BANK	39	4	2.71
IDBI BANK	67	31	32.00
IOB	64	5	4.02
CANARA BANK	13	0	0
SYNDICATE BANK	11	5	6.90
UCO BANK	42	2	2.00
AXIS BANK	2	0	0
BANK OF BARODA	1	0	0
BANK OF INDIA	10	2	2.38
KARNATAKA BANK	2	0	0
OBC	1	0	0
PNB	1	0	0
TOTAL	1739	347	102.71

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

The position on issuance of Kisan Credit Cards (KCC) in the State as on 30.09.2019 is furnished below.

(As on 30.09.2019)

(Amount in Rs.'000)

Name of Bank	KCC issued during the year		Total Outstanding	
	No.	Amount	No.	Amount
State Bank of India	49	5567	2442	107325
Central Bank of India	16	9939	1759	169852
UCO Bank Total	10	764	30	3197
Union Bank of India	15	2853	663	41615
IDBI Bank Total	39	4405	76	6080
United Bank of India	3	343	150	9284
Canara Bank	27	3662	307	19114
Bank of Baroda	5	185	18	2180
Bank of India	45	1976	191	6486
Punjab National Bank	2	257	183	19609
Oriental Bank of Comm Corporation Bank	0	0	16	1394
Allahabad Bank	12	683	61	3610
Indian Overseas Bank	4	386	121	6127
Syndicate Bank	5	347	8	497
Andhra Bank	0	0	0	0
Indian Bank	0	0	0	0
Bank of Maharashtra	0	0	0	0
Punjab & Sind Bank	0	0	0	0
Total for Comm Banks	232	31367	6031	397210
AXIS Bank Ltd.Sub Total	0	0	0	0
HDFC Total	612	26026	2846	51865
IndusInd Bank Total	0	0	0	0
ICICI Bank	0	0	1	120
Yes Bank	0	0	0	0
Kotak Mahindra Bank	0	0	0	0
South Indian Bank	0	0	0	0
Bandhan Bank	0	0	0	0
Karnataka Bank	0	0	0	0
Total PVt Banks	612	26026	2847	51985
SISCO Bank Ltd.	415	19190	1827	90553
GRAND TOTAL	1259	76583	10705	539748

AGENDA NO. 8**Housing Finance as on 30.09.2019**

The overall achievement under this sector recorded at 28.2% at the end of the 2nd quarter.

Name of Bank	(As on 30.09.2019)				(Amt. in Rs'000)	
	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	112	172200	257	109181	229.5%	63.4%
Central Bank of India	71	117700	4	4715	5.6%	4.0%
UCO Bank Total	38	63200	17	24311	44.7%	38.5%
Union Bank of India	63	101200	15	8500	23.8%	8.4%
IDBI Bank Total	19	28700	7	12659	36.8%	44.1%
United Bank of India	41	75400	5	5161	12.2%	6.8%
Bank of Baroda	49	85000	14	29269	28.6%	34.4%
Canara Bank	26	41300	11	7101	42.3%	17.2%
PNB	23	36200	18	31458	78.3%	86.9%
Bank of India	6	10000	4	200	66.7%	2.0%
Oriental Bank of Comm.	5	9000	2	3000	40.0%	33.3%
Corporation Bank	5	9000	3	2300	60.0%	25.6%
Allahabad Bank	6	10000	1	2000	16.7%	20.0%
Indian Overseas Bank	8	13500	4	1144	50.0%	8.5%
Syndicate Bank	11	16400	1	200	9.1%	1.2%
Andhra Bank	4	7000	0	0	0.0%	0.0%
Indian Bank	4	6000			0.0%	0.0%
Bank of Maharashtra	5	7500	2	3050	40.0%	40.7%
Punjab & Sind Bank	5	7500	1	2000	20.0%	26.7%
Tot. for Public sec. Banks	501	816800	366	246249	73.1%	30.1%
AXIS Bank Ltd.	1	1500	0	0	0.0%	0.0%
HDFC Bank Total	3	6000	9	794	300.0%	13.2%
IndusInd Bank Total	6	7200	0	0	0.0%	0.0%
ICICI Bank	3	6000	0	0	0.0%	0.0%
Yes Bank	0	0	0	0	0.0%	0.0%
Kotak Mahindra Bank	0	0	0	0	0.0%	0.0%
South Indian Bank	0	0	0	0	0.0%	0.0%
Bandhan Bank	0	0	0	0	0.0%	0.0%
Karnataka Bank	0	0	2	3050	0.0%	0.0%
Total Pvt Bank	13	20700	11	3844	84.6%	18.6%
SISCO Bank Ltd.	49	73000	4	6800	8.2%	9.3%
TOTAL	563	910500	381	256893	67.7%	28.2%

AGENDA NO.9

Achievements under Education Loan

The overall achievement under this sector recorded at 50.2% at the end of the 2nd quarter.

Name of Bank	(As on 30.09.2019)		(Amt. in Rs'000)			
	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	19	16800	38	26515	200.0%	157.8%
Central Bank of India	29	33800	1	2500	3.4%	7.4%
UCO Bank	1	800	3	893	300.0%	111.6%
Canara Bank	7	6200	24	3703	342.9%	59.7%
Bank of Baroda	1	500	1	345	100.0%	69.0%
Bank of India	0	0	1	50	0.0%	0.0%
Union Bank of India	12	12700	8	3302	66.7%	26.0%
Punjab National Bank	2	1300	3	2330	150.0%	179.2%
Oriental Bank of Comm.	0	0	1	353	0.0%	0.0%
Corporation Bank	0	0	0	0	0.0%	0.0%
IDBI Bank Total	5	4800	0	0	0.0%	0.0%
Allahabad Bank	0	0	0	0	0.0%	0.0%
United Bank of India	2	1600	0	0	0.0%	0.0%
Indian Overseas Bank	0	0	0	0	0.0%	0.0%
Syndicate Bank	0	0	0	0	0.0%	0.0%
Andhra Bank	0	0	0	0	0.0%	0.0%
Indian Bank	0	0	0	0	0.0%	0.0%
Bank of Maharashtra	0	0	0	0	0.0%	0.0%
Punjab & Sind Bank	0	0	0	0	0.0%	0.0%
Total for Comm.Banks	78	78500	80	39991	102.6%	50.9%
AXIS Bank Ltd.	8	7200	0	0	0.0%	0.0%
HDFC Bank Total	2	2000	3	6156	150.0%	307.8%
IndusInd Bank Total	1	800	0	0	0.0%	0.0%
ICICI Bank	3	3500	0	0	0.0%	0.0%
Yes Bank	0	0	0	0	0.0%	0.0%
Kotak Mahindra Bank	0	0	0	0	0.0%	0.0%
South Indian Bank	0	0	0	0	0.0%	0.0%
Bandhan Bank	0	0	0	0	0.0%	0.0%
Karnataka Bank	0	0	0	0	0.0%	0.0%
Total Pvt banks	14	13500	3	6156	21.4%	45.6%
SISCO Bank Ltd.			0	0	0.0%	0.0%
TOTAL	92	92000	83	46147	90.2%	50.2%

Agenda No. 10**MSME Sub-Sector wise as on 30.09.2019**

Name of Bank	MICRO							
	Service Upto 10 Lac				Mfg Upto 25 Lac			
	Annual Target		Achievement		Annual Target		Achievement	
No.	Amt	No.	Amt	No.	Amt	No.	Amt	
State Bank of India	350	164600	779	353274	12	9800	0	0
Central Bank of India	200	78800	26	11897	7	6000	0	0
UCO Bank Total	69	29000	62	18554	3	2500	0	0
Union Bank of India	87	32800	37	13400	8	4600	0	0
IDBI Bank Total	53	18400	79	57916	1	500	0	0
United Bank of India	52	22900	15	9790	4	2100	3	51500
Canara Bank	162	71800	145	50511	3	2700	0	0
PNB	40	17000	9	12898	0	0	0	0
Bank of Baroda	168	89000	5	1269	3	2500	2	3200
Bank of India	15	10000	23	5795	0	0	0	0
Oriental Bank of Comm.	26	13000	13	19825	0	0	0	0
Corporation Bank	10	4200	2	130	1	1000	0	0
Allahabad Bank	20	10000	3	2182	0	0	0	0
Indian Overseas Bank	25	14300	24	5183	1	500	0	0
Syndicate Bank	37	17500	18	5049	0	0	0	0
Andhra Bank	10	4200	0	0	1	1000	0	0
Indian Bank	10	4000	10	6830	0	0	0	0
Bank of Maharashtra	10	4000	0	0	0	0	0	0
Punjab & Sind Bank	20	10000	0	0	1	800	0	0
Tot. for Public sec. Banks	1364	615500	1250	574503	45	34000	5	54700
AXIS Bank Ltd.	45	23000	0	0	0	0	0	0
HDFC Bank Total	325	204500	44	17721	0	0	0	0
IndusInd Bank Total	20	11300	0	0	0	0	0	0
ICICI Bank	68	28000	18	85144	3	4000	0	0
Yes Bank	15	10000	0	0	0	0	0	0
Kotak Mahindra Bank	15	10000	0	0	0	0	0	0
South Indian Bank	15	10000	4	2340	0	0	0	0
Bandhan Bank	315	200000	1668	1735	0	0	0	0
Karnataka Bank	32	20000	0	0	0	0	0	0
Total Pvt Bank	850	516800	1734	106940	3	4000	0	0
SISCO Bank Ltd.	211	113100	5	2100	2	1000	1	1350
TOTAL	2425	1245400	2989	683543	50	39000	6	56050

	SMALL							
	Service above 10 lac - upto 2 Cr.				Mfg. above 25 lac - upto 5 Cr.			
Name of Bank	Annual Target		Achievement		Annual Target		Achievement	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
State Bank of India	39	50600	2	20000	4	10000	0	0
Central Bank of India	38	51600	1	1300	2	5000	0	0
UCO Bank Total	13	19500	0	0	0	0	0	0
Union Bank of India	17	24600	8	11852	0	0	0	0
IDBI Bank Total	11	11600	1	2000	0	0	0	0
United Bank of India	11	13500	1	3000	1	2500	0	0
Canara Bank	23	34500	0	0	2	6000	0	0
PNB	7	10500	0	0	0	0	0	0
Bank of Baroda	38	37000	1	3000	2	6000	0	0
Bank of India	0	0	0	0	0	0	0	0
Oriental Bank of Comm.	6	7000	0	0	0	0	0	0
Corporation Bank	4	4800	0	0	0	0	0	0
Allahabad Bank	5	5000	0	0	0	0	0	0
Indian Overseas Bank	2	1200	0	0	0	0	0	0
Syndicate Bank	5	7500	0	0	0	0	0	0
Andhra Bank	4	4800	0	0	0	0	0	0
Indian Bank	5	6000	0	0	0	0	0	0
Bank of Maharashtra	5	6000	0	0	0	0	0	0
Punjab & Sind Bank	4	4200	0	0	0	0	0	0
Tot. for Public sec. Banks	237	299900	14	41152	11	29500	0	0
AXIS Bank Ltd.	0	0	0	0	0	0	0	0
HDFC Bank Total	0	0	0	0	0	0	0	0
IndusInd Bank Total	2	2200	0	0	0	0	0	0
ICICI Bank	20	24000	0	0	0	0	0	0
Yes Bank	0	0	0	0	0	0	0	0
Kotak Mahindra Bank	0	0	0	0	0	0	0	0
South Indian Bank	0	0	0	0	0	0	0	0
Bandhan Bank	0	0	0	0	0	0	0	0
Karnataka Bank	0	0	4	10890	0	0	0	0
Total Pvt Bank	22	26200	4	10890	0	0	0	0
SISCO Bank Ltd.	13	18600	0	0	0	0	0	0
TOTAL	272	344700	18	52042	11	29500	0	0

MSME MEDIUM ENTERPRISES								
	Service above 2 Cr. - upto 5 Cr.				Mfg. above 5 Cr. - 10 Cr.			
Name of Bank	Target		Ach		Target		Ach	
	No.	Amt	No.	Amt	No.	Amt	No.	Amt
State Bank of India	0	0	2	60000	0	0	0	0
TOTAL	0	0	2	60000	0	0	0	0

AGENDA NO.11
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 in a rented building at Development Area, Gangtok. Now, its own building is constructed at Ralap, East Sikkim and will be shifted soon in the new premises .

I. Important resolution in DLRAC Meeting

➤ **Estimate for water connection for RSETI building at Ralap to the tune of Rs.60.00 lakh**

The estimate for water connection for new RSETI building at Ralap submitted by the AE, O/o of the East District Zilla Panchayat, Gangtok amounting to **Rs.60.00 lakh** is found to be exorbitantly at the higher side. Further it is to inform that the completion of RSETI building is already been delayed by several months due to various circumstances and further delay without regular water supply will only add up the proper functioning of the institute. RSETI is functioning with a non-commercial and social objective for skill development of the unemployed youth of Sikkim to take up profitable self-employment ventures and trainings were given free of cost including hostel facility. With the kind initiative of GM, DIC, Sri K S Bhutia, the water connection issue is almost settled. And we also request State Government to kindly advise the concern department for its early settlement.

II. Performance of RSETI is as follows:

A) Total number of Trainees(year wise) since beginning till 30.09.2019			
SI No.	Year Wise	During the Year	Cumulative
1	2012-2013	88	88
2	2013-2014	482	570
3	2014-2015	380	950
4	2015-2016	482	1432
5	2016-2017	484	1916
6	2017-2018	432	2348
7	2018-2019	389	2737
8	2019-2020	266	3003
B) Total Number of Trainees settled year wise till 30.09.2019			
SI No.	Year Wise	Numbers	Percentage
1	2012-2013	0	0
2	2013-2014	181	38.00%
3	2014-2015	344	90.53%
4	2015-2016	363	69.51%
5	2016-2017	304	62.80%
6	2017-2018	314	73.00%
7	2018-2019	206	53.00%
8	2019-2020	129	33.00%
C) Total Number Settlement uploaded in MIS (year wise) : 30.09.2019			
SI No.	Year Wise	During the Year	Cumulative
1	2012-2013	0	0
2	2013-2014	181	181
3	2014-2015	344	525
4	2015-2016	363	888
5	2016-2017	304	1192
6	2017-2018	314	1506
7	2018-2019	206	1712
8	2019-2020	129	1841

AGENDA No.12
MISCELLANEOUS

1.Pradhan Mantri Awas Yojana (PMAY)

The department of UD & HD, Govt. of Sikkim has been the Nodal agency for implementation of Credit Linked Subsidy Scheme (CLSS) under Pradhan Mantri Awas Yojana (PMAY) Housing for All (Urban) scheme. The representative of UD & HD may kindly appraise the house about the present status of the scheme.

2.FINANCIAL LITERACY-CUM-AWARENESS CAMPAIGNS

Detailed report is under Annexure-I

3.Credit to Minority Communities

The detailed report is under Annexure-II

4. Uniform Bank Hours

The Lead Bank Office is in receipt of letter no **CI-I/EASE/BCC dated 6th Aug 2019** from **Indian Banks' Association** whereby it has been mentioned that a sub-committee had been formed to implement Uniform Banking Hours in all the Districts of the State. The timings suggested by the sub – committee are:

- i) 9:00 am to 3:00 pm
- ii) 10:00 am to 04:00 pm
- iii) 11:00 am to 05:00 pm

The Sub- Committee further decided that LDMs after due consultation with the DLCC are to send in their suggestion to the SLBC.

DLCC committee of all the four districts have unanimously approved the new Uniform banking hours timing of 10:00am to 04:00pm in the State. The same be kindly be approved by the house.

5.Deepening of Digital Payments

As per letter received from Reserve Bank of India, Gangtok **vide No/03.01.008/2019-20 dated 19/09/2019** a Sub Committee has to be formed for Deepening of Digital Payments . Members may please nominate the Chairman and the Members for The Sub-Committee on Deepening of Digital Payments.

The same may be approved by the house

Members are invited to raise any other issue not covered under the Agenda items with the permission of the Chair

ANNEXURE-I**Rural Branches - report of conduct of Financial Literacy camp for quarter ended September 2019**

Sl.No	State	District	No.of Rural Branches in the State	No.of Rural Branches which have conducted literacy camps as per RBI guidelines using Standardized financial literacy material of RBI in the quarter	No. of literacy camp conducted as per RBI guidelines using standardized financial literacy material of RBI in the quarter	No. of persons participated	Out of persons participated, no of persons already having bank account at the time of attending the camp	Out of persons participated, no. of persons opened bank account after attending the camp
1	SIKKIM	EAST	55	67	67	1962	1913	53
2	SIKKIM	WEST	18	34	34	1483	1448	34
3	SIKKIM	NORTH	12	21	21	662	631	31
4	SIKKIM	SOUTH	32	34	34	1453	1438	15
		TOTAL	117	156	156	5560	5430	133

ANNEXURE II

Statement showing Priority Sector Advances granted to the members of specified minority communities vis-à-vis overall Priority Sector Advances (in Identified Districts) for the quarter ended September 2019

Sikkim

Amount in '000

Name of Community	No. of accounts		Amount Outstanding	
	Previous Quarter	Current Quarter	Previous Quarter	Current Quarter
A. Minority Communities				
1. Christians	5043	5433	151334	164485
2. Muslims	79	82	8489	12335
3. Buddhists	17937	19662	257098	273359
4. Sikhs	0	0	0	0
5. Zorastrians	0	0	0	0
6. Jains	0	0	0	0
Total (1 to 6)	23059	25177	416921	450179
B. Others	35039	51175	711596	568748
C. Total Priority Sector Advances in the Identified Districts (A+B)	74098	76352	1205517	1280927
D. Share of A out of C in percentage (%)	31.1%	33.0%	34.6%	35.1%