

NETWORK OF BANK BRANCHES as on 30.09.2020

SI No	BANKS IN SIKKIM	BRANCHES
		TOTAL
1	BANK OF BARODA (Including Dena Bank and Vijaya Bank)	5
2	BANK OF INDIA	2
3	BANK OF MAHARASHTRA	1
4	CANARA BANK	12
5	CENTRAL BANK OF INDIA	16
6	INDIAN BANK (Including Allahabad Bank)	3
7	INDIAN OVERSEAS BANK	3
8	PUNJAB & SIND BANK	1
9	PUNJAB NATIONAL BANK (Including Oriental Bank of Commerce and United Bank of India)	10
10	STATE BANK OF INDIA	35
11	UCO BANK	6
12	UNION BANK OF INDIA (Including Andhra Bank and Corporation Bank)	10
13	AXIS BANK LTD	13
14	BANDHAN BANK	1
15	HDFC BANK LTD	11
16	ICICI BANK LTD	6
17	IDBI BANK	5
18	INDUSIND BANK	2
19	KARNATAKA BANK	1
20	KOTAK MAHINDRA BANK	1
21	SOUTH INDIAN BANK	1
22	YES BANK	1
23	SISCO BANK	14
	TOTAL	160

Type of Banks	No. of Banks	No. of Branches
Public Sector Banks	12	104
Private Sector Banks	10	42
Co-operative Banks	1	14
Total	23	160

DISTRICT-WISE BANK BRANCH as on 30.09.2020

SI No	BANKS IN SIKKIM	BRANCHES				
		NORTH	EAST	SOUTH	WEST	TOTAL
1	BANK OF BARODA (Including Dena Bank and Vijaya Bank)	0	4	1	0	5
2	BANK OF INDIA	0	2	0	0	2
3	BANK OF MAHARASHTRA	0	1	0	0	1
4	CANARA BANK	1	7	3	1	12
5	CENTRAL BANK OF INDIA	1	8	1	6	16
6	INDIAN BANK (Including Allahabad Bank)	0	3	0	0	3
7	INDIAN OVERSEAS BANK	0	2	1	0	3
8	PUNJAB & SIND BANK	0	1	0	0	1
9	PUNJAB NATIONAL BANK (Including Oriental Bank of Commerce and United Bank of India)	0	8	2	0	10
10	STATE BANK OF INDIA	5	18	9	3	35
11	UCO BANK	1	4	1	0	6
12	UNION BANK OF INDIA (Including Andhra Bank and Corporation Bank)	1	6	2	1	10
13	AXIS BANK LTD	2	7	2	2	13
14	BANDHAN BANK	0	1	0	0	1
15	HDFC BANK LTD	0	7	3	1	11
16	ICICI BANK LTD	0	3	2	1	6
17	IDBI BANK	1	2	1	1	5
18	INDUSIND BANK	0	1	1	0	2
19	KARNATAKA BANK	0	1	0	0	1
20	KOTAK MAHINDRA BANK	0	1	0	0	1
21	SOUTH INDIAN BANK	0	1	0	0	1
22	YES BANK	0	1	0	0	1
23	SISCO BANK	1	5	4	4	14
	TOTAL	13	94	33	20	160

Number of ATMs in the State of Sikkim as on 30.09.2020

NUMBER OF ATMS IN SIKKIM AS ON 30.09.2020						
Sr. No.	Banks	East	North	South	West	Total ATMs
1	AXIS Bank	21	1	4	1	27
2	Bandhan Bank	1	0	0	0	1
3	Bank of Baroda (Including Dena Bank and Vijaya Bank)	7	0	1	0	8
4	Bank of India	3	0	0	0	3
5	Bank of Maharashtra	1	0	0	0	1
6	Canara Bank	6	1	2	1	10
7	Central Bank of India	9	2	2	7	20
8	HDFC Bank	12	0	3	0	15
9	ICICI Bank Ltd.	5	0	2	1	8
10	IDBI Bank	4	2	1	1	8
11	Indian Bank (Including Allahabad Bank)	2	0	0	0	2
12	Indian Overseas Bank	2	0	1	0	3
13	IndusInd Bank	2	0	1	0	3
14	Karnataka Bank	1	0	0	0	1
15	Kotak Mahindra Bank	1	0	0	0	1
16	Punjab & Sind Bank	1	0	0	0	1
17	Punjab National Bank (Including Oriental Bank of Commerce and United Bank of India)	7	0	2	0	9
18	South Indian Bank	1	0	0	0	1
19	State Bank of India	43	5	12	4	64
20	UCO Bank	4	1	0	0	5
21	Union Bank of India (Including Andhra Bank and Corporation Bank)	6	1	3	1	11
22	YES Bank	1	0	0	0	1
23	SISCO Bank Ltd.	5	1	4	4	14
	TOTAL	145	14	38	20	217

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**Credit : Deposit Ratio as on 30.09.2020**

The C:D Ratio of Banks at the end of the 2nd QTR for FY 2020-21 stood at 40.4%

(Amt in 000s)

Banks	C:D Ratio as on 30.06.2020	C:D Ratio Inc Cr. From outside State as on 30.06.2020	As on 30.09.2020					
			Deposit	Credit	C:D Ratio	Cr.from outside Sikkim	Total Credit	C:D Ratio
			D	C				
State Bank of India	46.2%	74.6%	32498284	15069446	46.4%	9380000	24449446	75.2%
Central Bank of India	45.9%	45.9%	9834919	4503620	45.8%	0	4503620	45.8%
UCO Bank	29.1%	29.1%	2751891	814340	29.6%	0	814340	29.6%
Canara Bank	21.5%	98.5%	8120944	2253924	27.8%	7614200	9868124	121.5%
Bank of Baroda	66.6%	85.8%	4209288	2591914	61.6%	688177	3280091	77.9%
Bank of India	13.1%	13.1%	1652198	308814	18.7%		308814	18.7%
Union Bank of India	31.6%	31.6%	4679312	1480205	31.6%	0	1480205	31.6%
Punjab National Bank	69.4%	662.3%	2486929	1776204	71.4%	15543800	17320004	696.4%
Indian Overseas Bank	65.7%	65.7%	254605	166976	65.6%	0	166976	65.6%
Indian Bank	81.2%	81.2%	5461891	4760336	87.2%	0	4760336	87.2%
Bank of Maharashtra	507.9%	507.9%	136742	694465	507.9%	0	694465	507.9%
P&S Bank	117.1%	1640.1%	136813	173100	126.5%	2075700	2248800	1643.7%
Total Pub SB	48.0%	95.3%	70571618	34284530	48.6%	35301877	69586407	98.6%
AXIS Bank Ltd.	6.2%	6.2%	14487788	747040	5.2%	0	747040	5.2%
HDFC Bank	23.1%	23.1%	12561391	2532048	20.2%	0	2532048	20.2%
IndusInd Bank	0.0%	133.3%	687642	934219	0.0%		934219	135.9%
IDBI Bank	23.3%	23.3%	2646905	651460	24.6%		651460	24.6%
ICICI Bank	8.0%	8.0%	4835569	539608	11.2%	0	539608	11.2%
YES Bank	6.4%	6.4%	608481	28778	4.7%		28778	4.7%
Kotak Mahindra Bank	0.3%	0.3%	527604	149505	28.3%	0	149505	28.3%
South Indian Bank	0.0%	47.7%	171186	92189	0.0%		92189	53.9%
Bandhan Bank	123.5%	123.5%	616900	826200	133.9%		826200	133.9%
Karnataka Bank Ltd.	140.7%	140.7%	128600	234800	182.6%		234800	182.6%
Total Pvt SB	19.2%	19.2%	37272066	6735847	18.1%	0	6735847	18.1%
Total for C B	39.1%	71.9%	107843684	41020377	38.0%	35301877	76322254	70.8%
SISCO Bank Ltd.	69.6%	69.6%	10801572	6895874	63.8%	0	6895874	63.8%
TOTAL	41.7%	71.7%	118645256	47916251	40.4%	35301877	83218128	70.1%

AGENDA No 2.**Review of Performance under Annual Credit Plan 2020-21 including NPS for the quarter ended 30.09.2020**

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at 71.6% during the end of 2nd QTR of FY 2020-21.

Achievement under Priority and Non- Priority Sector as on 30.09.2020

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	5831	1274750	3323	1676096	57.0%	131.5%
Central Bank of India	3455	797680	338	34303	9.8%	4.3%
UCO Bank	1130	299450	466	74534	41.2%	24.9%
Canara Bank	2323	561137	1178	357059	50.7%	63.6%
Bank of Baroda	1480	495273	92	87120	6.2%	17.6%
Bank of India	305	65500	158	29693	51.8%	45.3%
Union Bank of India	2160	483590	351	54562	16.3%	11.3%
Punjab National Bank	1903	471300	400	307781	21.0%	65.3%
Indian Overseas Bank	616	115135	51	9297	8.3%	8.1%
Indian Bank	699	127650	133	27303	19.0%	21.4%
Bank of Maharashtra	239	63500	5	160	2.1%	0.3%
Punjab & Sind Bank	227	58400	81	25330	35.7%	43.4%
Tot. for PSU Banks	20368	4813365	6576	2683238	32.3%	55.7%
AXIS Bank Ltd.	1380	273368	350	175100	25.4%	64.1%
HDFC Bank Total	3167	829091	1361	1277132	43.0%	154.0%
IndusInd Bank Total	440	87500	0	0	0.0%	0.0%
IDBI Bank Total	1295	232900	656	144655	50.7%	62.1%
ICICI Bank	1216	309300	1434	1127869	117.9%	364.7%
Yes Bank	250	65500	8	10760	3.2%	16.4%
Kotak Mahindra Bank	206	43500	0	0	0.0%	0.0%
South Indian Bank	210	44000	9	4143	4.3%	9.4%
Bandhan Bank	1904	466950	3882	285020	203.9%	61.0%
Karnataka Bank	223	53500	9	49520	4.0%	92.6%
Total Pvt Banks	10291	2405609	7709	3074199	74.9%	127.8%
SISCO Bank Ltd.	5364	940947	529	81743	9.9%	8.7%
TOTAL	36023	8159921	14814	5839180	41.1%	71.6%

Review of Performance under Annual Credit Plan 2020-2021
for the quarter ended 30th Sept 2020 for Priority Sector Advances

All Banks together disbursed Rs.265.08 Crores under priority sector advances @ 42.7% of achievement under ACP 2020-2021

PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2020-2021

(As on 30.09.2020)

(Amt in 000s)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	5250	979250	2803	1384962	53.4%	141.4%
Central Bank of India	2991	564680	297	16898	9.9%	3.0%
UCO Bank	1016	241450	434	59714	42.7%	24.7%
Canara Bank	2087	442137	1039	329573	49.8%	74.5%
Bank of Baroda	1200	355273	29	23510	2.4%	6.6%
Bank of India	265	45500	143	22193	54.0%	48.8%
Union Bank of India	2010	407590	289	38380	14.4%	9.4%
Punjab National Bank	1739	389300	348	288146	20.0%	74.0%
Indian Overseas Bank	566	90135	45	6801	8.0%	7.5%
Indian Bank	659	107650	128	24453	19.4%	22.7%
Bank of Maharashtra	199	43500	5	160	2.5%	0.4%
Punjab & Sind Bank	207	48400	68	19073	32.9%	39.4%
Tot. for PSU Banks	18189	3714865	5628	2213863	30.9%	59.6%
AXIS Bank Ltd.	1285	225868	0	0	0.0%	0.0%
HDFC Bank Total	2637	564091	231	41930	8.8%	7.4%
IndusInd Bank Total	404	69500	0	0	0.0%	0.0%
IDBI Bank Total	1209	188900	357	58020	29.5%	30.7%
ICICI Bank	1016	209300	35	8707	3.4%	4.2%
Yes Bank	190	35500	0	0	0.0%	0.0%
Kotak Mahindra Bank	190	35500	0	0	0.0%	0.0%
South Indian Bank	194	36000	9	4143	4.6%	11.5%
Bandhan Bank	1664	346950	3882	285020	233.3%	82.2%
Karnataka Bank	207	45500	5	3024	2.4%	6.6%
Total Pvt Banks	8996	1757109	4519	400844	50.2%	22.8%
SISCO Bank Ltd.	5000	733947	440	36173	8.8%	4.9%
TOTAL	32185	6205921	10587	2650880	32.9%	42.7%

A. Agriculture and Allied Activities

The overall achievement under this sector recorded at only 14.7% at the end of 2nd QTR ended 30.09.2020

AGRICULTURE SECTOR ACHIEVEMENT UNDER ACP 2020-2021

Name of Bank	(As on 30.09.2020)		(Amount in Rs'000)			
	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	4636	481001	1046	101767	22.6%	21.2%
Central Bank of India	2631	269580	97	5942	3.7%	2.2%
UCO Bank	863	89250	36	3129	4.2%	3.5%
Canara Bank	1781	185150	837	64161	47.0%	34.7%
Bank of Baroda	921	94400	0	0	0.0%	0.0%
Bank of India	244	25500	68	11622	27.9%	45.6%
Union Bank of India	1768	184700	89	7915	5.0%	4.3%
Punjab National Bank	1487	153800	66	134722	4.4%	87.6%
Indian Overseas Bank	526	54135	4	750	0.8%	1.4%
Indian Bank	607	62650	0	0	0.0%	0.0%
Bank of Maharashtra	174	18000	0	0	0.0%	0.0%
Punjab & Sind Bank	172	17900	0	0	0.0%	0.0%
Total for PSU Banks	15810	1636066	2243	330008	14.2%	20.2%
AXIS Bank Ltd.	1168	121464	0	0	0.0%	0.0%
HDFC Bank Total	2170	221531	204	11135	9.4%	5.0%
IndusInd Bank Total	368	37500	0	0	0.0%	0.0%
IDBI Bank Total	1119	115500	13	2750	1.2%	2.4%
ICICI Bank	857	87700	33	4835	3.9%	5.5%
Yes Bank	170	17500	0	0	0.0%	0.0%
Kotak Mahindra Bank	170	17500	0	0	0.0%	0.0%
South Indian Bank	174	18000	0	0	0.0%	0.0%
Bandhan Bank	1342	136950	832	57220	62.0%	41.8%
Karnataka Bank	170	17500	0	0	0.0%	0.0%
Total Pvt Banks	7708	791145	1082	75940	14.0%	9.6%
SISCO Bank Ltd.	4688	485747	427	22973	9.1%	4.7%
TOTAL	28206	2912958	3752	428921	13.3%	14.7%

B. MSME Sector

The overall achievement under this sector was recorded at 110.9% at the end of the 2nd QTR 2020-2021.

MSME SECTOR ACHIEVEMENT UNDER ACP 2020-2021

Name of Bank	(As on 30.09.2020)				(Amt in 000s)	
	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	424	250200	1452	1211232	342.5%	484.1%
Central Bank of India	254	149200	199	9456	78.3%	6.3%
UCO Bank	85	52500	377	26054	443.5%	49.6%
Canara Bank	227	157611	178	237273	78.4%	150.5%
Bank of Baroda	198	126373	23	18186	11.6%	14.4%
Bank of India	15	10000	71	6277	473.3%	62.8%
Union Bank of India	142	83500	191	19765	134.5%	23.7%
Punjab National Bank	151	90500	256	117003	169.5%	129.3%
Indian Overseas Bank	28	16000	33	4497	117.9%	28.1%
Indian Bank	40	25000	123	19134	307.5%	76.5%
Bank of Maharashtra	15	10000	5	160	33.3%	1.6%
Punjab & Sind Bank	25	15000	64	11673	256.0%	77.8%
Total for PSU Banks	1604	985884	2972	1680710	185.3%	170.5%
AXIS Bank Ltd.	74	40918	0	0	0.0%	0.0%
HDFC Bank Total	408	254600	18	26178	4.4%	10.3%
IndusInd Bank Total	23	15000	0	0	0.0%	0.0%
IDBI Bank Total	62	36000	324	39115	522.6%	108.7%
ICICI Bank	128	78600	2	3872	1.6%	4.9%
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	9	4143	60.0%	41.4%
Bandhan Bank	315	200000	3050	227800	968.3%	113.9%
Karnataka Bank	32	20000	5	3024	15.6%	15.1%
Total Pvt Banks	1087	675118	3408	304132	313.5%	45.0%
SISCO Bank Ltd.	228	132200	3	3925	1.3%	3.0%
TOTAL	2919	1793202	6383	1988767	218.7%	110.9%

C. Other Priority Sector

The overall achievement under this sector recorded at 15.5% at the end of the 2nd QTR 2020-2021

OTHER PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2020-2021

(As on 30.09.2020)

(Amt in 000s)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	190	248049	305	71963	160.5%	29.0%
Central Bank of India	106	145900	1	1500	0.9%	1.0%
UCO Bank	68	99700	21	30531	30.9%	30.6%
Canara Bank	79	99376	24	28139	30.4%	28.3%
Bank of Baroda	81	134500	6	5324	7.4%	4.0%
Bank of India	6	10000	4	4294	66.7%	42.9%
Union Bank of India	100	139390	9	10700	9.0%	7.7%
Punjab National Bank	101	145000	26	36421	25.7%	25.1%
Indian Overseas Bank	12	20000	8	1554	66.7%	7.8%
Indian Bank	12	20000	5	5319	41.7%	26.6%
Bank of Maharashtra	10	15500	0	0	0.0%	0.0%
Punjab & Sind Bank	10	15500	4	7400	40.0%	47.7%
Total for PSU Banks	775	1092915	413	203145	53.3%	18.6%
AXIS Bank Ltd.	43	63486	0	0	0.0%	0.0%
HDFC Bank Total	59	87960	9	4617	15.3%	5.2%
IndusInd Bank Total	13	17000	0	0	0.0%	0.0%
IDBI Bank Total	28	37400	20	16155	71.4%	43.2%
ICICI Bank	31	43000	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 Pvt Banks	201	290846	29	20772	14.4%	7.1%
SISCO Bank Ltd.	84	116000	10	9275	11.9%	8.0%
TOTAL	1060	1499761	452	233192	42.6%	15.5%

Non-Priority Sector : Bank wise performance is as under

The Total Achievement under this sector stood at 163.2% at the end of the 2nd QTR 2020-2021

NON – PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2020-2021

Name of Bank	(As on 30.09.2020)		(Amount in Rs '000)			
	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	581	295500	520	291134	89.5%	98.5%
Central Bank of India	464	233000	41	17405	8.8%	7.5%
UCO Bank	114	58000	32	14820	28.1%	25.6%
Canara Bank	236	119000	139	27486	58.9%	23.1%
Bank of Baroda	280	140000	63	63610	22.5%	45.4%
Bank of India	40	20000	15	7500	37.5%	37.5%
Union Bank of India	150	76000	62	16182	41.3%	21.3%
Punjab National Bank	164	82000	52	19635	31.7%	23.9%
Indian Overseas Bank	50	25000	6	2496	12.0%	10.0%
Indian Bank	40	20000	5	2850	12.5%	14.3%
Bank of Maharashtra	40	20000	0	0	0.0%	0.0%
Punjab & Sind Bank	20	10000	13	6257	65.0%	62.6%
Total for PSU Banks	2179	1098500	948	469375	43.5%	42.7%
AXIS Bank Ltd.	95	47500	350	175100	368.4%	368.6%
HDFC Bank Total	530	265000	1130	1235202	213.2%	466.1%
IndusInd Bank Total	36	18000	0	0	0.0%	0.0%
IDBI Bank Total	86	44000	299	86635	347.7%	196.9%
ICICI Bank	200	100000	1399	1119162	699.5%	1119.2%
Yes Bank	60	30000	8	10760	13.3%	35.9%
Kotak Mahindra Bank	16	8000	0	0	0.0%	0.0%
South Indian Bank	16	8000	0	0	0.0%	0.0%
Bandhan Bank	240	120000	0	0	0.0%	0.0%
Karnataka Bank	16	8000	4	46496	25.0%	581.2%
Total Pvt Banks	1295	648500	3190	2673355	246.3%	412.2%
SISCO Bank Ltd.	364	207000	89	45570	24.5%	22.0%
TOTAL	3838	1954000	4227	3188300	110.1%	163.2%

AGENDA NO. 3

Review of Govt. Sponsored Schemes as on 30.09.2020

3.1 Prime Minister's Employment Generation Programme (PMEGP)

The present status of proposals forwarded to the Bank branches during the FY 2020-2021 as on 30.09.2020 are as follows:

P M E G P (2020-21)

Sponsored by DIC

(As on 30.09.2020)

Name of Bank	Spons.	Sanctioned	Reject.	Pend.
	No.	No.	No.	No.
State Bank of India	2	0	0	2
Central Bank of India	3	0	0	3
Canara Bank	4	0	1	3
Bank of Maharashtra	1	0	0	1
Punjab & Sind Bank	3	1	0	2
TOTAL	13	1	1	11

P M E G P Sponsored by KVIC

(As on 30.09.2020)

Name of Bank	Spons.	Sanctioned	Reject.	Pend.
	No.	No.	No.	No.
State Bank of India	7	2	3	2
Central Bank of India	3	0	0	3
Canara Bank	1	0	0	1
SISCO Bank	1	0	0	1
TOTAL	14	4	3	7

PMEGP Sponsored by SKVIB

(As on 30.06.2020)

Name of Bank	Spons.	Sanctioned	Reject.	Pend.
	No.	No.	No.	No.
State Bank of India	4	1	0	3
Central Bank of India	1	0	0	1
UCO Bank	1	0	0	1
Union Bank of India	1	0	0	1
United Bank of India	2	0	0	2
Indian Overseas Bank	2	0	0	2
Oriental Bank of Comm.	1	0	0	1
Punjab National Bank	2	1	1	0
AXIS Bank Ltd.	1	0	0	1
Karnataka Bank	1	0	0	1
TOTAL	16	3	2	13

3.2 Pradhan Mantri Mudra Yojana (MUDRA)

		(As on 30.09.2020)						(Amt in Crores)	
Sr No	Bank Name	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)			
		No	Amt	No	Amt	No	Amt	No	Amt
1	State Bank of India	121	0.37	338	6.07	70	5.38	529	11.82
2	Bank of Baroda	8	0.04	2	0.07	2	0.14	12	0.25
3	Bank of India	31	0.09	27	0.57	2	0.15	60	0.81
4	Bank of Maharashtra	0	0	9	0.18	0	0	9	0.18
5	Canara Bank	9	0.09	72	2.15	18	1.51	99	3.75
6	Central Bank of India	396	0.92	239	3.79	28	2.34	663	7.05
7	Indian Bank	29	0.1	38	0.42	1	0.1	68	0.62
8	Indian Overseas Bank	27	0.06	36	0.42	1	0.08	64	0.56
9	Punjab National Bank	6	0.03	39	0.62	41	1.11	86	1.76
10	Union Bank of India	70	0.29	59	1.11	15	1.22	144	2.62
11	Punjab & Sind Bank	0	0	9	0.29	9	0.87	18	1.16
12	UCO Bank	228	0.51	95	1.3	1	0.1	324	1.91
	Total PSU Banks	925	2.5	963	16.99	188	13	2076	32.49
1	Karnataka Bank	0	0	1	0.05	0	0	1	0.05
2	South Indian Bank	0	0	4	0.12	2	0.18	6	0.3
3	ICICI Bank	3	0.01	1	0.01	0	0	4	0.02
4	Axis Bank	12	0.04	0	0	0	0	12	0.04
5	IndusInd Bank	0	0	0	0	0	0	0	0
6	HDFC Bank	1	0.01	2	0.02	0	0	3	0.02
8	IDBI Bank Limited	1	0	23	0.24	10	0.11	34	0.36
	Total PVT Banks	17	0.06	31	0.44	12	0.29	60	0.79
	Grand Total	942	2.56	994	17.43	200	13.3	2136	33.28

3.3 'Stand up India'

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

		(As on 30.09.2020)				(Amt in Crores)			
SI No	Bank	SC		ST		Women (General)		Total	
		No	Amt	No	Amt	No	Amt	No	Amt
1	Bank of Baroda	3	0.46	3	1.22	1	0.17	7	1.85
2	Bank of India	1	0.3	0	0	1	0.1	2	0.4
3	Canara Bank	4	0.99	8	1.57	5	0.66	17	3.22
4	Central Bank of India	0	0	2	0.34	2	0.35	4	0.69
5	Indian Bank	3	0.32	4	0.64	3	0.42	10	1.38
6	Indian Overseas Bank	0	0	1	0.12	1	0.13	2	0.25
7	Punjab and Sind Bank	0	0	0	0	1	0.13	1	0.13
8	Punjab National Bank	1	0.13	13	1.49	19	3.73	33	5.35
9	State Bank of India	21	2.67	44	5.61	79	9.91	144	18.19
10	UCO Bank	1	0.15	1	0.15	3	0.48	5	0.78
11	Union Bank of India	0	0	18	2.26	4	0.68	22	2.94
	Total PSU Banks	34	5.02	94	13.4	119	16.76	247	35.18
1	IDBI Bank	0	0	0	0	1	0.25	1	0.25
2	IndusInd Bank	0	0	4	0.63	2	0.39	6	1.02
	Total Pvt Banks	0	0	4	0.63	3	0.64	7	1.27
	Grand Total	34	5.02	98	14.03	122	17.4	254	36.45

3.4 Dairy Entrepreneurship Development Scheme (DEDs)

The present status under the scheme for the FY (2020-2021) is furnished below:

(30.09.2020)

(Amt in '000s)

Name of Bank	Disbursed	
	No.	Amt.
State Bank of India	1	100
Central Bank of India	1	165
Total for Comm.Banks	2	265
Total Pvt Banks	0	0
SISCO Bank Ltd.	0	0
TOTAL	2	265

AGENDA NO.4

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 LINKAGE UNDER SRLM (ALL DISTRICT)			
		Target	Savings linked upto 31.03.2019	Credit linked upto 30.09.2019	
		No.	No.	No.	Amt in lacs
1	BANK OF INDIA	10	14	0	0
2	CANARA BANK	20	157	8	8.16
3	CENTRAL BANK OF INDIA	480	1619	55	33.41
4	IDBI	30	322	10	39.1
5	INDIAN OVERSEAS BANK	100	65	0	0
6	STATE BANK OF INDIA	800	1692	119	208
7	SYNDICATE BANK	10	12	1	1
8	UCO BANK	50	51	1	2
9	UNION BANK OF INDIA	30	356	2	3.03
10	UNITED BANK OF INDIA	0	5	2	2
11	SIKKIM CO-OP APEX BANK LTD	710	613	0	0
TOTAL		2240	4906	198	293.67

AGENDA NO.5**Kisan Credit Card (KCC)**

The position on issuance of Kisan Credit Cards (KCC) in the State as on 30.09.2020 is furnished below.

(As on 30.09.2020)

(Amt in 000s)

Name of Bank	KCC issued during the year		Total Outstanding	
	No.	Amount	No.	Amount
State Bank of India	877	56205	3231	171173
Central Bank of India	72	4338	2060	193227
UCO Bank Total	9	1484	76	9686
Union Bank of India	12	826	844	51234
United Bank of India	14	345	168	11970
Canara Bank	317	34669	829	76920
Bank of Baroda	5	190	56	8428
Bank of India	105	4921	385	15157
Punjab National Bank	22	1145	369	33436
Oriental Bank of Comm	0	0	16	1394
Corporation Bank	0	0	6	840
Allahabad Bank	53	3195	176	10628
Indian Overseas Bank	3	198	127	6523
Syndicate Bank	5	421	17	1664
Andhra Bank	0	0	0	0
Indian Bank	0	0	0	0
Bank of Maharashtra	0	0	4	450
Punjab & Sind Bank	0	0	0	0
Total for PSU Banks	1494	107937	8364	592730
AXIS Bank Ltd.Sub Total	0	0	0	0
HDFC Total	49	4366	4919	123776
IDBI Bank Total	14	901	275	18700
IndusInd Bank Total	0	0	0	0
ICICI Bank	8	1341	9	1461
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	71	6608	5203	143937
SISCO Bank Ltd.	414	19783	1197	34728
GRAND TOTAL	1979	134328	14764	771395

AGENDA NO. 6**Housing Finance as on 30.09.2020**

The overall achievement under this sector recorded at 19.3% at the end of the 2nd Quarter, 2020-21

(As on 30.06.2020)

(Amt in 000s)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	120	187200	280	66449	233.3%	35.5%
Central Bank of India	71	118200	1	1500	1.4%	1.3%
UCO Bank	39	66200	11	28360	28.2%	42.8%
Canara Bank	40	60970	11	7025	27.5%	11.5%
Bank of Baroda	49	85000	2	2721	4.1%	3.2%
Bank of India	6	10000	3	4044	50.0%	40.4%
Union Bank of India	73	120680	9	10700	12.3%	8.9%
Punjab National Bank	69	120600	25	36021	36.2%	29.9%
Indian Overseas Bank	8	13500	2	1050	25.0%	7.8%
Indian Bank	10	16000	3	4370	30.0%	27.3%
Bank of Maharashtra	5	7500	0	0	0.0%	0.0%
P&S Bank	5	7500	4	7400	80.0%	98.7%
Total Pub SB	495	813350	351	169640	70.9%	20.9%
AXIS Bank Ltd.	5	7800	1	340	20.0%	4.4%
HDFC Bank	15	23100	7	657	46.7%	2.8%
IndusInd Bank	6	7200	0	0	0.0%	0.0%
IDBI Bank	20	30000	15	14690	75.0%	49.0%
ICICI Bank	8	11000	0	0	0.0%	0.0%
YES Bank	16	22000	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 Ltd.	0	0	0	0	0.0%	0.0%
Total Pvt SB	70	101100	23	15687	32.9%	15.5%
SISCO Bank Ltd.	42	63000	5	3500	11.9%	5.6%
TOTAL	607	977450	379	188827	62.4%	19.3%

AGENDA NO.7**Achievements under Education Loan**

The overall achievement under this sector recorded at 11.4% at the end of the 2nd QTR of 2020-2021.

(As on 30.09.2020)

(Amt in 000s)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	16	12000	22	3024	137.5%	25.2%
Central Bank of India	6	4300	0	0	0.0%	0.0%
UCO Bank	2	1500	1	319	50.0%	21.3%
Canara Bank	5	3020	6	2151	120.0%	71.2%
Bank of Baroda	1	500	0	0	0.0%	0.0%
Bank of India	0	0	1	250	0.0%	0.0%
Union Bank of India	6	4200	0	0	0.0%	0.0%
Punjab National Bank	4	2900	1	400	25.0%	13.8%
Indian Overseas 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%
P&S Bank	0	0	0	0	0.0%	0.0%
Total Pub SB	40	28420	31	6144	77.5%	21.6%
AXIS Bank Ltd.	12	9200	0	0	0.0%	0.0%
HDFC Bank	4	3860	0	0	0.0%	0.0%
IndusInd Bank	0	0	0	0	0.0%	0.0%
IDBI Bank	5	3700	2	365	40.0%	9.9%
ICICI Bank	4	4000	0	0	0.0%	0.0%
YES Bank	8	8000	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 Ltd.	0	0	0	0	0.0%	0.0%
Total Pvt SB	33	28760	2	365	6.1%	1.3%
SISCO Bank Ltd.	0	0	0	0	0.0%	0.0%
TOTAL	73	57180	33	6509	45.2%	11.4%

Agenda No. 8
MSME Sub-Sector wise as on 30.09.2020

MICRO ENTERPRISES

(As on 30.09.2020)

(Amt in 00s)

Name of Bank	Service above 10 lac - upto 2 Cr.				Mfg. above 25 lac - upto 5 Cr.			
	Annual Target		Achievement		Annual Target		Achievement	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
State Bank of India	369	179800	1224	470606	12	9800	2	7405
Central Bank of India	206	86000	199	9456	8	6600	0	0
UCO Bank	69	30500	377	26054	3	2500	0	0
Canara Bank	194	106911	178	237273	3	2700	0	0
Bank of Baroda	155	80873	21	15006	3	2500	0	0
Bank of India	15	10000	71	6277	0	0	0	0
Union Bank of India	107	42700	191	19765	10	6600	0	0
Punjab National Bank	122	54900	255	115003	4	2100	0	0
Indian Overseas Bank	25	14300	33	4497	1	500	0	0
Indian Bank	30	14000	123	19134	0	0	0	0
Bank of Maharashtra	10	4000	5	160	0	0	0	0
P&S Bank	20	10000	64	11673	1	800	0	0
Total Pub SB	1322	633984	2741	934904	45	34100	2	7405
AXIS Bank Ltd.	74	40918	0	0	0	0	0	0
HDFC Bank	400	248200	18	26178	8	6400	0	0
IndusInd Bank	20	12300	0	0	1	500	0	0
IDBI Bank	50	23900	324	39115	1	500	0	0
ICICI Bank	95	38600	2	3872	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	9	4143	0	0	0	0
Bandhan Bank	315	200000	3050	227800	0	0	0	0
Karnataka Bank Ltd.	32	20000	5	3024	0	0	0	0
Total Pvt SB	1031	613918	3408	304132	13	11400	0	0
SISCO Bank Ltd.	215	114800	3	2925	2	1000	0	0
TOTAL	2568	1362702	6152	1241961	60	46500	2	7405

SMALL ENTERPRISES as on 30.09.2020

Name of Bank	Service above 10 lac - upto 2 Cr.				Mfg. above 25 lac - upto 5 Cr.			
	Annual Target		Achievement		Annual Target		Achievement	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
State Bank of India	39	50600	202	647725	4	10000	38	90113
Central Bank of India	38	51600	0	0	2	5000	0	0
UCO Bank	13	19500	0	0	0	0	0	0
Canara Bank	28	42000	0	0	2	6000	0	0
Bank of Baroda	38	37000	2	3180	2	6000	0	0
Bank of India	0	0	0	0	0	0	0	0
Union Bank of India	25	34200	0	0	0	0	0	0
Punjab National Bank	24	31000	1	2000	1	2500	0	0
Indian Overseas Bank	2	1200	0	0	0	0	0	0
Indian Bank	10	11000	0	0	0	0	0	0
Bank of Maharashtra	5	6000	0	0	0	0	0	0
P&S Bank	4	4200	0	0	0	0	0	0
Total Pub SB	226	288300	205	652905	11	29500	38	90113
AXIS Bank Ltd.	0	0	0	0	0	0	0	0
HDFC Bank	0	0	0	0	0	0	0	0
IndusInd Bank	2	2200	0	0	0	0	0	0
IDBI Bank	11	11600	0	0	0	0	0	0
ICICI Bank	30	36000	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 Ltd.	0	0	0	0	0	0	0	0
Total Pvt SB	43	49800	0	0	0	0	0	0
SISCO Bank Ltd.	11	16400	0	0	0	0	0	0
TOTAL	280	354500	205	652905	11	29500	38	90113

MEDIUM ENTERPRISES

(As on 30.09.2020)

(Amt in 000s)

Name of Bank	Service above 2 Cr. - upto 5 Cr.				Mfg. above 5 Cr. - 10 Cr.			
	Annual Target		Achievement		Annual Target		Achievement	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
State Bank of India	0	0	1	4000	0	0	0	0

AGENDA NO.9**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. Performance of RSETI is as follows:

A) Total number of Trainees(year wise) since beginning till 30.09.2020			
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	364	3101
9	2020-2021	0	3101
B) Total Number of Trainees settled year wise till 30.09.2020			
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	490	134.61%
9	2020-2021	72	128.50%
C) Total Number Settlement uploaded in MIS (year wise) : 30.09.2020			
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	490	2202
9	2020-2021	72	2274

AGENDA No. 10**Revamp of Lead bank Scheme**

As per communication received from RBI and Govt on India, on the revamp of Lead Bank Scheme, Banks are now requested to upload the Lead Bank Reports in the dedicated SLBC Portal, the credentials for which have already been shared with all the Banks. Also, Controllers have to ensure that the Bank's Internal target have been aligned with the targets of Annual Credit Plan 2020-2021.

AGENDA No.11

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 30.09.2020

(As on 30.09.2020)

Name of Community	No. of accounts		Amount Outstanding in 000s	
	Previous Quarter	Current Quarter	Previous Quarter	Current Quarter
A. Minority Communities				
1. Christians	2887	3321	186878	190199
2. Muslims	82	88	18345	18433
3. Buddhists	10448	12962	335307	348269
4. Sikhs	0	0	0	0
5. Zoroastrians	0	0	0	0
6. Jains	0	0	0	0
Total (1 to 6)	13417	16371	540530	556901
B. Others	28870	29987	688531	718518
C. Total Priority Sector Advances in the Identified Districts (A+B)	42287	46358	1229061	1275419
D. Share of A out of C in percentage (%)	31.7%	35.3%	44.0%	43.7%