

NETWORK OF BANK BRANCHES as on 31.12.2020

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 31.12.2020

Sl 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 SIKKIM AS ON 31.12.2020						
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 31.12.2020**The C:D Ratio of Banks at the end of the 3rd QTR for FY 2020-21 stood at 42.0%

(Amt in 000s)

Banks	C:D Ratio as on 30.09.2020	C:D Ratio Inc Cr. From outside State as on 30.09.2020	As on 31.12.2020					
			Deposit	Credit	C:D Ratio	Cr.from outside Sikkim	Total Credit	C:D Ratio
			D	C				
State Bank of India	46.4%	75.2%	33287365	15084918	45.3%	9380000	24464918	73.50%
Central Bank of India	45.8%	45.8%	10117902	4556726	45.0%	0	4556726	45.04%
UCO Bank	29.6%	29.6%	2769327	850156	30.7%	0	850156	30.70%
Canara Bank	27.8%	121.5%	8028624	2252712	28.1%	7614200	9866912	122.90%
Bank of Baroda	61.6%	77.9%	3620246	2687814	74.2%	688177	3375991	93.25%
Bank of India	18.7%	18.7%	1740322	331026	19.0%	0	331026	19.02%
Union Bank of India	31.6%	31.6%	4480998	1499441	33.5%	0	1499441	33.46%
Punjab National Bank	71.4%	696.4%	4575003	3169996	69.3%	15543800	18713796	409.04%
Indian Overseas Bank	65.6%	65.6%	385124	176187	45.7%	0	176187	45.75%
Indian Bank	87.2%	87.2%	5325177	4750859	89.2%	0	4750859	89.22%
Bank of Maharashtra	507.9%	507.9%	136742	694465	507.9%	0	694465	507.87%
P&S Bank	126.5%	164.7%	182507	188358	103.2%	2075700	2264058	1240.53%
Total Pub SB	48.6%	98.6%	72909015	35911632	49.3%	35301877	71213509	97.67%
AXIS Bank Ltd.	5.2%	5.2%	9972347	866428	8.7%	0	866428	8.69%
HDFC Bank	20.2%	2.0%	12050994	3032839	25.2%	0	3032839	25.17%
IndusInd Bank	0.0%	133.3%	687642	934219	0.0%	0	934219	135.86%
IDBI Bank	24.6%	24.6%	4920484	1005244	20.4%	0	1005244	20.43%
ICICI Bank	11.2%	11.2%	4479708	623984	13.9%	0	623984	13.93%
YES Bank	4.7%	4.7%	664390	33928	5.1%	0	33928	5.11%
Kotak Mahindra Bank	28.3%	28.3%	527604	149505	28.3%	0	149505	28.34%
South Indian Bank	0.0%	53.9%	195988	90322	0.0%	0	90322	46.09%
Bandhan Bank	113.9%	133.9%	1531200	544300	35.5%	0	544300	35.55%
Karnataka Bank Ltd.	182.6%	182.6%	128600	234800	182.6%	0	234800	182.58%
Total Pvt SB	18.1%	18.1%	35158957	7515569	21.4%	0	7515569	21.38%
Total for C B	38.0%	70.8%	108067972	43427201	40.2%	35301877	78729078	72.85%
SISCO Bank Ltd.	63.8%	63.8%	11774836	6934593	58.9%	0	6934593	58.89%
TOTAL	40.4%	70.1%	119842808	50361794	42.0%	35301877	85663671	71.48%

AGENDA No 2.**Review of Performance under Annual Credit Plan 2020-21 including NPS for the quarter ended 31.12.2020**

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at 101.7% during the end of 3rd QTR of FY 2020-21.

Achievement under Priority and Non- Priority Sector as on 31.12.2020

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	5831	1274750	4669	2638925	80.1%	207.0%
Central Bank of India	3455	797680	399	53626	11.5%	6.7%
UCO Bank	1130	299450	543	132896	48.1%	44.4%
Canara Bank	2323	561137	1447	416209	62.3%	74.2%
Bank of Baroda	1480	495273	124	113268	8.4%	22.9%
Bank of India	305	65500	192	48827	63.0%	74.5%
Union Bank of India	2160	483590	443	86674	20.5%	17.9%
Punjab National Bank	1903	471300	657	508766	34.5%	107.9%
Indian Overseas Bank	616	115135	81	12545	13.1%	10.9%
Indian Bank	699	127650	144	32657	20.6%	25.6%
Bank of Maharashtra	239	63500	5	160	2.1%	0.3%
Punjab & Sind Bank	227	58400	107	59820	47.1%	102.4%
PSU Banks Total	20368	4813365	8811	4104373	43.3%	85.3%
AXIS Bank Ltd.	1380	273368	1202	766015	87.1%	280.2%
HDFC Bank Total	3167	829091	2457	2067654	77.6%	249.4%
IndusInd Bank Total	440	87500	0	0	0.0%	0.0%
IDBI Bank Total	1295	232900	619	200677	47.8%	86.2%
ICICI Bank	1216	309300	2692	625056	221.4%	202.1%
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	10	4343	4.8%	9.9%
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	10879	4009045	105.7%	166.7%
SISCO Bank Ltd.	5364	940947	781	182951	14.6%	19.4%
TOTAL	36023	8159921	20471	8296369	56.8%	101.7%

Review of Performance under Annual Credit Plan 2020-2021
for the quarter ended 31st Dec 2020 for Priority Sector Advances

All Banks together disbursed Rs.407.27 Crores under priority sector advances @ 65.3% of achievement under ACP 2020-2021

PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2020-2021

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	5250	979250	3988	2288879	76.0%	233.7%
Central Bank of India	2991	564680	336	24203	11.2%	4.3%
UCO Bank	1016	241450	479	88272	47.1%	36.6%
Canara Bank	2087	442137	1278	366530	61.2%	82.9%
Bank of Baroda	1200	355273	41	40142	3.4%	11.3%
Bank of India	265	45500	177	41327	66.8%	90.8%
Union Bank of India	2010	407590	344	57235	17.1%	14.0%
Punjab National Bank	1739	389300	476	371734	27.4%	95.5%
Indian Overseas Bank	566	90135	60	10049	10.6%	11.1%
Indian Bank	659	107650	131	25756	19.9%	23.9%
Bank of Maharashtra	199	43500	5	160	2.5%	0.4%
Punjab & Sind Bank	207	48400	85	49613	41.1%	102.5%
PSU Banks Total	18189	3714865	7400	3363900	40.7%	90.6%
AXIS Bank Ltd.	1285	225868	1115	146877	86.8%	65.0%
HDFC Bank Total	2637	564091	462	62855	17.5%	11.1%
IndusInd Bank Total	404	69500	0	0	0.0%	0.0%
IDBI Bank Total	1209	188900	235	85416	19.4%	45.2%
ICICI Bank	1016	209300	95	24661	9.4%	11.8%
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	10	4343	5.2%	12.1%
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	5804	612196	64.5%	34.8%
SISCO Bank Ltd.	5000	733947	576	76684	11.5%	10.4%
TOTAL	32185	6205921	13780	4052780	42.8%	65.3%

A. Agriculture and Allied Activities

The overall achievement under this sector recorded at only 21.4% at the end of 3rd QTR ended 31.12.2020

AGRICULTURE SECTOR ACHIEVEMENT UNDER ACP 2020-2021

Name of Bank	(As on 31.12.2020)		(Amount in Rs'000)			
	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	4636	481001	1550	147144	33.4%	30.6%
Central Bank of India	2631	269580	117	7337	4.4%	2.7%
UCO Bank	863	89250	45	6074	5.2%	6.8%
Canara Bank	1781	185150	1025	75986	57.6%	41.0%
Bank of Baroda	921	94400	0	0	0.0%	0.0%
Bank of India	244	25500	96	29031	39.3%	113.8%
Union Bank of India	1768	184700	119	11370	6.7%	6.2%
Punjab National Bank	1487	153800	76	135632	5.1%	88.2%
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%
PSU Banks Total	15810	1636066	3032	413324	19.2%	25.3%
AXIS Bank Ltd.	1168	121464	398	76631	34.1%	63.1%
HDFC Bank Total	2170	221531	410	19991	18.9%	9.0%
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	72	12351	8.4%	14.1%
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	1725	168943	22.4%	21.4%
SISCO Bank Ltd.	4688	485747	536	40324	11.4%	8.3%
TOTAL	28206	2912958	5293	622591	18.8%	21.4%

B. MSME Sector

The overall achievement under this sector was recorded at 167.9% at the end of the 3rd QTR 2020-2021.

MSME SECTOR ACHIEVEMENT UNDER ACP 2020-2021

Name of Bank	(As on 31.12.2020)		(Amt in 000s)			
	Target	Achievement	% Achievement			
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	424	250200	1959	2014755	462.0%	805.3%
Central Bank of India	254	149200	215	12366	84.6%	8.3%
UCO Bank	85	52500	396	32877	465.9%	62.6%
Canara Bank	227	157611	216	255512	95.2%	162.1%
Bank of Baroda	198	126373	27	23132	13.6%	18.3%
Bank of India	15	10000	77	8002	513.3%	80.0%
Union Bank of India	142	83500	206	22765	145.1%	27.3%
Punjab National Bank	151	90500	356	173537	235.8%	191.8%
Indian Overseas Bank	28	16000	48	7745	171.4%	48.4%
Indian Bank	40	25000	125	19158	312.5%	76.6%
Bank of Maharashtra	15	10000	5	160	33.3%	1.6%
Punjab & Sind Bank	25	15000	77	24373	308.0%	162.5%
PSU Banks Total	1604	985884	3707	2594382	231.1%	263.2%
AXIS Bank Ltd.	74	40918	717	70246	968.9%	171.7%
HDFC Bank Total	408	254600	33	36430	8.1%	14.3%
IndusInd Bank Total	23	15000	0	0	0.0%	0.0%
IDBI Bank Total	62	36000	193	48387	311.3%	134.4%
ICICI Bank	128	78600	23	12310	18.0%	15.7%
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	10	4343	66.7%	43.4%
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	4031	402540	370.8%	59.6%
SISCO Bank Ltd.	228	132200	15	14425	6.6%	10.9%
TOTAL	2919	1793202	7753	3011347	265.6%	167.9%

C. Other Priority Sector

The overall achievement under this sector recorded at 27.9% at the end of the 3rd QTR 2020-2021

OTHER PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2020-2021

(As on 31.12.2020)

(Amt in 000s)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	190	248049	479	126980	252.1%	51.2%
Central Bank of India	106	145900	4	4500	3.8%	3.1%
UCO Bank	68	99700	38	49321	55.9%	49.5%
Canara Bank	79	99376	37	35032	46.8%	35.3%
Bank of Baroda	81	134500	14	17010	17.3%	12.6%
Bank of India	6	10000	4	4294	66.7%	42.9%
Union Bank of India	100	139390	19	23100	19.0%	16.6%
Punjab National Bank	101	145000	44	62565	43.6%	43.1%
Indian Overseas Bank	12	20000	8	1554	66.7%	7.8%
Indian Bank	12	20000	6	6598	50.0%	33.0%
Bank of Maharashtra	10	15500	0	0	0.0%	0.0%
Punjab & Sind Bank	10	15500	8	25240	80.0%	162.8%
PSU Banks Total	775	1092915	661	356194	85.3%	32.6%
AXIS Bank Ltd.	43	63486	0	0	0.0%	0.0%
HDFC Bank Total	59	87960	19	6434	32.2%	7.3%
IndusInd Bank Total	13	17000	0	0	0.0%	0.0%
IDBI Bank Total	28	37400	29	34279	103.6%	91.7%
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	48	40713	23.9%	14.0%
SISCO Bank Ltd.	84	116000	25	21935	29.8%	18.9%
TOTAL	1060	1499761	734	418842	69.2%	27.9%

Non-Priority Sector : Bank wise performance is as under

The Total Achievement under this sector stood at 217.2% at the end of the 3rd QTR 2020-2021

NON – PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2020-2021

Name of Bank	(As on 31.12.2020)		(Amount in Rs '000)			
	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	581	295500	681	350046	117.2%	118.5%
Central Bank of India	464	233000	63	29423	13.6%	12.6%
UCO Bank	114	58000	64	44624	56.1%	76.9%
Canara Bank	236	119000	169	49679	71.6%	41.7%
Bank of Baroda	280	140000	83	73126	29.6%	52.2%
Bank of India	40	20000	15	7500	37.5%	37.5%
Union Bank of India	150	76000	99	29439	66.0%	38.7%
Punjab National Bank	164	82000	181	137032	110.4%	167.1%
Indian Overseas Bank	50	25000	21	2496	42.0%	10.0%
Indian Bank	40	20000	13	6901	32.5%	34.5%
Bank of Maharashtra	40	20000	0	0	0.0%	0.0%
Punjab & Sind Bank	20	10000	22	10207	110.0%	102.1%
PSU Banks Total	2179	1098500	1411	740473	64.8%	67.4%
AXIS Bank Ltd.	95	47500	87	619138	91.6%	1303.4%
HDFC Bank Total	530	265000	1995	2004799	376.4%	756.5%
IndusInd Bank Total	36	18000	0	0	0.0%	0.0%
IDBI Bank Total	86	44000	384	115261	446.5%	262.0%
ICICI Bank	200	100000	2597	600395	1298.5%	600.4%
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	5075	3396849	391.9%	523.8%
SISCO Bank Ltd.	364	207000	205	106267	56.3%	51.3%
TOTAL	3838	1954000	6691	4243589	174.3%	217.2%

AGENDA NO. 3**Review of Govt. Sponsored Schemes as on 31.12.2020****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 31.12.2020 are as follows:

Sponsored by DIC

(As on 31.12.2020)

Name of Bank	Spons.	Sanctioned	Reject.	Pend.
	No.	No.	No.	No.
State Bank of India	15	5	3	7
Central Bank of India	8	7	0	1
Union Bank of India	3	0	0	3
Canara Bank	8	3	4	1
Syndicate Bank	1	0	1	0
Bank of India	2	0	2	0
Bank of Maharashtra	1	0	0	1
Indian Bank	1	0	0	1
Punjab National Bank	2	0	2	0
Punjab & Sind Bank	4	4	0	0
AXIS Bank Ltd.	1	0	0	1
IndusInd Bank Total	1	0	0	1
TOTAL	47	19	12	16

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	13	3	7	3
Central Bank of India	5	3	0	2
UCO Bank	1	0	0	1
Union Bank of India	1	0	0	1
Canara Bank	1	1	0	0
Bank of Maharashtra	1	0	0	1
Punjab National Bank	2	1	0	1
Karnataka Bank	1	0	0	1
SISCO Bank	1	0	0	1
TOTAL	26	8	7	11

PMEGP Sponsored by SKVIB

Name of Bank	Spons.	Sanctioned	Reject.	Pend.
	No.	No.	No.	No.
State Bank of India	22	8	8	6
Central Bank of India	20	4	3	13
UCO Bank	3	1	2	0
Union Bank of India	4	0	1	3
Canara Bank	2	1	0	1
Indian Overseas Bank	2	0	0	2
Allahabad Bank	1	1	0	0
Andhra Bank	1	0	1	0
Bank of India	4	4	0	0
Punjab National Bank	10	5	4	1
AXIS Bank Ltd.	1	0	0	1
SISCO	2	0	1	1
TOTAL	72	24	20	28

3.2 Pradhan Mantri Mudra Yojana (MUDRA)

(As on 30.09.2020)

(Amt in Crores)

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
State Bank of India	161	0.50	513	11.32	226	16.79	900	28.61
Bank of Baroda	14	0.06	9	0.14	6	0.50	29	0.7
Bank of India	37	0.08	24	0.53	2	0.15	63	0.76
Bank of Maharashtra	0	0.00	21	0.40	0	0.00	21	0.4
Canara Bank	16	0.11	121	3.35	32	2.56	169	6.02
Central Bank of India	433	1.03	278	4.63	36	2.96	747	8.62
Indian Bank	31	0.09	142	2.33	15	1.00	188	3.42
Indian Overseas Bank	30	0.07	41	0.52	3	0.24	74	0.83
Punjab National Bank	57	0.19	152	2.99	50	4.24	259	7.42
Union Bank of India	104	0.44	85	1.57	8	0.60	197	2.61
Punjab & Sind Bank	21	0.02	22	0.62	17	1.62	60	2.25
UCO Bank	244	0.55	114	1.80	4	0.39	362	2.74
Total PSU Banks	1148	3.14	1522	30.2	399	31.05	3069	64.38
Karnataka Bank	0	0.00	1	0.05	0	0.00	1	0.05
South Indian Bank	0	0.00	5	0.14	2	0.18	7	0.32
ICICI Bank	3	0.01	1	0.01	0	0.00	4	0.02
Axis Bank	269	0.91	0	0.00	0	0.00	269	0.91
IndusInd Bank	0	0.00	0	0.00	0	0.00	0	0.00
HDFC Bank	1	0.01	3	0.02	0	0.00	4	0.03
Bandhan Bank	1013	4.01	2703	27.67	0	0.00	3716	31.68
IDBI Bank Limited	2	0.00	28	0.37	12	0.33	42	0.71
Total PVT Banks	1288	4.94	2741	28.26	14	0.51	4043	33.72
Grand Total	2436	8.08	4263	58.46	413	31.56	7112	98.10

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)

Lender	SC		ST		Women (General)		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
Bank of Baroda	3	0.46	3	1.22	1	0.17	7	1.85
Bank of India	1	0.30	0	0.00	1	0.10	2	0.40
Canara Bank	5	0.89	8	1.84	5	0.66	18	3.39
Central Bank of India	0	0.00	2	0.34	2	0.35	4	0.69
Indian Bank	4	0.42	3	0.54	3	0.42	10	1.39
Indian Overseas Bank	0	0.00	1	0.12	1	0.13	2	0.25
Punjab and Sind Bank	0	0.00	0	0.00	1	0.13	1	0.13
Punjab National Bank	1	0.13	13	1.49	19	3.73	33	5.35
State Bank of India	27	3.77	53	7.09	89	11.38	169	22.24
UCO Bank	1	0.15	1	0.15	3	0.48	5	0.78
Union Bank of India	0	0.00	18	2.26	4	0.68	22	2.94
Total PSU Banks	42	6.12	102	15.05	129	18.23	273	39.41
HDFC Bank	0	0.00	0	0.00	3	0.34	3	0.34
IDBI Bank	0	0.00	0	0.00	1	0.25	1	0.25
IndusInd Bank	0	0.00	4	0.63	2	0.39	6	1.02
Total PVT Banks	0	0.00	4	0.63	6	0.98	10	1.61
Grand Total	42	6.12	106	15.68	135	19.21	283	41.02

3.4 Dairy Entrepreneurship Development Scheme (DEDs)

No proposals were forwarded by the concerned department under this scheme. Moreover, for the CFY 2020-2021 no subsidy was released by GOI under DeD Scheme.

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 Credit Linkage	Savings linked upto 31.12.2020	Credit linked upto 31.12.2020	
		No.	No.	No.	Amt in Lacs
1	BANK OF INDIA	10	13	5	12.74
2	CANARA BANK	20	163	19	23.87
3	CENTRAL BANK OF INDIA	480	1692	196	153.25
4	IDBI BANK	30	323	45	168.3
5	INDIAN OVERSEAS BANK	100	67	16	8.33
6	SIKKIM CO-OP APEX BANK LTD	710	638	16	22
7	STATE BANK OF INDIA	800	1726	392	662.92
8	SYNDICATE BANK	10	12	11	10.79
9	UCO BANK	50	55	1	2
10	UNION BANK OF INDIA	30	5	119	115.42
TOTAL		2240	4694	820	1177.62

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

The position on issuance of Kisan Credit Cards (KCC) in the State as on 31.12.2020 is furnished below.

(As on 31.12.2020)

(Amt in 000s)

Name of Bank	KCC issued during the year		Total Outstanding	
	No.	Amount	No.	Amount
State Bank of India	862	64139	3231	198309
Central Bank of India	86	5112	2060	193227
UCO Bank Total	10	1729	77	9686
Union Bank of India	50	7181	860	60873
United Bank of India	14	345	168	11970
Canara Bank	430	39008	1130	99659
Bank of Baroda	5	190	56	8428
Bank of India	179	7860	425	18235
Punjab National Bank	28	1345	462	42241
Oriental Bank of Comm	0	0	16	1394
Corporation Bank	0	0	6	840
Allahabad Bank	53	3195	176	10628
Indian Overseas Bank	3	211	127	7139
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 Comm Banks	1725	130736	8815	664743
AXIS Bank Ltd.Sub Total	0	0	0	0
HDFC Total	49	4366	4919	123776
IDBI Bank Total	22	1803	292	22721
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	79	7510	5220	147958
SISCO Bank Ltd.	500	27623	1102	38474
GRAND TOTAL	2304	165869	15137	851175

AGENDA NO. 6**Housing Finance as on 31.12.2020**

The overall achievement under this sector recorded at 35.9% at the end of the 3rd Quarter, 2020-21

(As on 31.12.2020)

(Amt in 000s)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	120	187200	427	120565	355.8%	64.4%
Central Bank of India	71	118200	4	4500	5.6%	3.8%
UCO Bank	39	66200	21	40750	53.8%	61.6%
Canara Bank	40	60970	16	11475	40.0%	18.8%
Bank of Baroda	49	85000	10	14407	20.4%	16.9%
Bank of India	6	10000	3	4044	50.0%	40.4%
Union Bank of India	73	120680	18	23000	24.7%	19.1%
Punjab National Bank	69	120600	42	61306	60.9%	50.8%
Indian Overseas Bank	8	13500	2	1050	25.0%	7.8%
Indian Bank	10	16000	4	5649	40.0%	35.3%
Bank of Maharashtra	5	7500	0	0	0.0%	0.0%
P&S Bank	5	7500	8	25240	160.0%	336.5%
Total Pub SB	495	813350	555	311986	112.1%	38.4%
AXIS Bank Ltd.	5	7800	1	340	20.0%	4.4%
HDFC Bank	15	23100	16	1314	106.7%	5.7%
IndusInd Bank	6	7200	0	0	0.0%	0.0%
IDBI Bank	20	30000	20	26490	100.0%	88.3%
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	37	28144	52.9%	27.8%
SISCO Bank Ltd.	42	63000	12	10420	28.6%	16.5%
TOTAL	607	977450	604	350550	99.5%	35.9%

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

The overall achievement under this sector recorded at 18.6% at the end of the 3rd QTR of 2020-2021.

(As on 31.12.2020)

(Amt in 000s)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	16	12000	28	3731	175.0%	31.1%
Central Bank of India	6	4300	0	0	0.0%	0.0%
UCO Bank	2	1500	3	599	150.0%	39.9%
Canara Bank	5	3020	9	2442	180.0%	80.9%
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	2	1259	50.0%	43.4%
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	43	8281	107.5%	29.1%
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	1	2000	0.0%	0.0%
TOTAL	73	57180	46	10646	63.0%	18.6%

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

MICRO ENTERPRISES

(As on 31.12.2020)

(Amt in 00s)

Name of Bank	MICRO							
	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	1644	767579	12	9800	2	7405
Central Bank of India	206	86000	215	12366	8	6600	0	0
UCO Bank	69	30500	395	30477	3	2500	0	0
Canara Bank	194	106911	216	255512	3	2700	0	0
Bank of Baroda	155	80873	25	19952	3	2500	0	0
Bank of India	15	10000	77	8002	0	0	0	0
Union Bank of India	107	42700	206	22765	10	6600	0	0
Punjab National Bank	122	54900	355	171537	4	2100	0	0
Indian Overseas Bank	25	14300	48	7745	1	500	0	0
Indian Bank	30	14000	125	19158	0	0	0	0
Bank of Maharashtra	10	4000	5	160	0	0	0	0
P&S Bank	20	10000	77	24373	1	800	0	0
Total Pub SB	1322	633984	3388	1339626	45	34100	2	7405
AXIS Bank Ltd.	74	40918	716	66246	0	0	0	0
HDFC Bank	400	248200	33	36430	8	6400	0	0
IndusInd Bank	20	12300	0	0	1	500	0	0
IDBI Bank	50	23900	193	48387	1	500	0	0
ICICI Bank	95	38600	23	12310	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	10	4343	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	4030	398540	13	11400	0	0
SISCO Bank Ltd.	215	114800	11	5825	2	1000	2	4500
TOTAL	2568	1362702	7429	1743991	60	46500	4	11905

SMALL ENTERPRISES as on 31.12.2020

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	258	1129227	4	10000	56	110644
Central Bank of India	38	51600	0	0	2	5000	0	0
UCO Bank	13	19500	1	2400	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	1	2000	0	0	0	0
Punjab National Bank	24	31000	0	0	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	262	1136807	11	29500	56	110644
AXIS Bank Ltd.	0	0	1	4000	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	1	4000	0	0	0	0
SISCO Bank Ltd.	11	16400	1	4000	0	0	0	0
TOTAL	280	354500	264	1144807	11	29500	56	110644

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 being 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 31.12.2020			
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	56	3157
B) Total Number of Trainees settled year wise till 31.12.2020			
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	128.57%
C) Total Number Settlement uploaded in MIS (year wise) : 31.12.2020			
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

II. Further, RBI has suggested for the constitution of credit committee to evaluate RSETI Loan applications and setting up of State Level portal to track the loan application status of RSETI trained candidates.

AGENDA No. 10

Miscellaneous

1. 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.

2. Digitization of Land Records

Digitization of Land records and linking the digital land record data base with banks and financial institutions will result in quick processing and sanction of loans by the banks. The process of digitization of Land Records may be expedited by the concerned dept and the bankers may kindly be given the viewing rights of the land records online.

3. Formation of Digital District Sub – Committee

A Digital District Sub – Committee for 100% digitization of West District has been formed and the first meeting was conducted under the chairmanship of CGM, RBI in his chamber on 02/03/2020.

4. Opening of a new SBI brick and mortar branch at Tashiding, West Sikkim.

The proposal for opening of a new brick and mortar branch of SBI at Tashiding, West Sikkim is under consideration.

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 31.12.2021

(As on 31.12.2020)

Name of Community	No. of accounts		Amount Outstanding in '000s	
	Previous Quarter- 30.09.2020	Current Quarter- 31.12.2020	Previous Quarter- 30.09.2020	Current Quarter- 31.12.2020
A. Minority Communities				
1. Christians	3321	3755	190199	195981
2. Muslims	88	94	18433	18512
3. Buddhists	12962	15206	348269	367318
4. Sikhs	0	0	0	0
5. Zorastrians	0	0	0	0
6. Jains	0	0	0	0
Total (1 to 6)	16371	19055	556901	581811
B. Others	29987	31104	718518	740874
C. Total Priority Sector Advances in the Identified Districts (A+B)	46358	50159	1275419	1322685
D. Share of A out of C in percentage (%)	35.3%	38.0%	43.7%	44.0%