

NETWORK OF BANK BRANCHES as on 31.03.2021

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	16
	TOTAL	162

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 31.03.2021

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 SIKKIM AS ON 31.03.2021						
Sr. No.	Banks	East	North	South	West	Total ATMs
1	AXIS Bank	22	1	4	1	28
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.	6	1	4	5	16
	TOTAL	147	14	38	21	220

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 31.03.2021**The C:D Ratio of Banks at the end of the 4th QTR for FY 2020-21 stood at 43.8%

(Amt in 000s)

Banks	C:D Ratio as on 31.12.2020	C:D Ratio Inc Cr. From outside State as on 31.12.2016	As on 31.03.2021					
			Deposit	Credit	C:D Ratio	Cr.from outside Sikkim	Total Credit	C:D Ratio
			D	C				
State Bank of India	46.4%	75.2%	34515497	19278308	55.9%	9380000	28658308	83.03%
Central Bank of India	45.8%	45.8%	10117901	3661131	36.2%	0	3661131	36.18%
UCO Bank	29.6%	29.6%	2756963	837299	30.4%	0	837299	30.37%
Canara Bank	27.8%	121.5%	6156729	2400503	39.0%	7614200	10014703	162.66%
Bank of Baroda	61.6%	77.9%	4513108	2715398	60.2%	688177	3403575	75.42%
Bank of India	18.7%	18.7%	1768670	332827	18.8%	0	332827	18.82%
Union Bank of India	31.6%	31.6%	4503818	1517241	33.7%	0	1517241	33.69%
Punjab National Bank	71.4%	696.4%	3482380	2383839	68.5%	15543800	17927639	514.81%
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%	72075946	38603588	53.6%	35301877	73905465	102.54%
AXIS Bank Ltd.	5.2%	5.2%	11721032	848728	7.2%	801934	1650662	14.08%
HDFC Bank	20.2%	2.0%	11801848	3028732	25.7%	0	3028732	25.66%
IndusInd Bank	0.0%	133.3%	1780554	1008211	0.0%	0	1008211	56.62%
IDBI Bank	24.6%	24.6%	4715637	795805	16.9%	0	795805	16.88%
ICICI Bank	11.2%	11.2%	5065075	626200	12.4%	0	626200	12.36%
YES Bank	4.7%	4.7%	69521	6862	9.9%	0	6862	9.87%
Kotak Mahindra Bank	28.3%	28.3%	527604	149505	28.3%	0	149505	28.34%
South Indian Bank	0.0%	53.9%	193749	100305	51.8%	0	100305	51.77%
Bandhan Bank	113.9%	133.9%	1531200	544300	35.5%	0	544300	35.55%
Karnataka Bank Ltd.	182.6%	182.6%	188169	228292	121.3%	0	228292	121.32%
Total Pvt SB	18.1%	18.1%	37594389	7336940	19.5%	801934	8138874	21.65%
Total for C B	38.0%	70.8%	109670335	45940528	41.9%	36103811	82044339	74.81%
SISCO Bank Ltd.	63.8%	63.8%	11109396	6981756	62.8%	0	6981756	62.85%
TOTAL	40.4%	70.1%	120779731	52922284	43.8%	36103811	89026095	73.71%

AGENDA No 2.**Review of Performance under Annual Credit Plan 2020-21 including NPS for the quarter ended 31.03.2021**

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at 166.0% during the end of 4th QTR of FY 2020-21.

Achievement under Priority and Non- Priority Sector as on 31.03.2021

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	5831	1274750	8505	3582647	145.9%	281.0%
Central Bank of India	3455	797680	423	62034	12.2%	7.8%
UCO Bank	1130	299450	551	136591	48.8%	45.6%
Canara Bank	2323	561137	1789	547852	77.0%	97.6%
Bank of Baroda	1480	495273	448	458567	30.3%	92.6%
Bank of India	305	65500	225	62317	73.8%	95.1%
Union Bank of India	2160	483590	443	86674	20.5%	17.9%
Punjab National Bank	1903	471300	1377	912967	72.4%	193.7%
Indian Overseas Bank	616	115135	81	12545	13.1%	10.9%
Indian Bank	699	127650	454	171412	64.9%	134.3%
Bank of Maharashtra	239	63500	5	160	2.1%	0.3%
Punjab & Sind Bank	227	58400	107	59820	47.1%	102.4%
Tot. for Comm.Banks	20368	4813365	14408	6093586	70.7%	126.6%
AXIS Bank Ltd.	1380	273368	1202	766015	87.1%	280.2%
HDFC Bank Total	3167	829091	3626	3014239	114.5%	363.6%
IndusInd Bank Total	440	87500	684	708068	155.5%	809.2%
IDBI Bank Total	1295	232900	678	256635	52.4%	110.2%
ICICI Bank	1216	309300	2464	1949718	202.6%	630.4%
Yes Bank	250	65500	12	48794	4.8%	74.5%
Kotak Mahindra Bank	206	43500	0	0	0.0%	0.0%
South Indian Bank	210	44000	11	5343	5.2%	12.1%
Bandhan Bank	1904	466950	3882	285020	203.9%	61.0%
Karnataka Bank	223	53500	33	89104	14.8%	166.5%
Total Pvt Banks	10291	2405609	12592	7122936	122.4%	296.1%
SISCO Bank Ltd.	5364	940947	1110	332194	20.7%	35.3%
TOTAL	36023	8159921	28110	13548716	78.0%	166.0%

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

All Banks together disbursed Rs.586.86 Crores under priority sector advances @ 94.6% of achievement under ACP 2020-2021

PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2020-2021

(As on 31.03.2021)

(Amt in 000s)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	5250	979250	7620	3091848	145.1%	315.7%
Central Bank of India	2991	564680	357	31386	11.9%	5.6%
UCO Bank	1016	241450	486	91467	47.8%	37.9%
Canara Bank	2087	442137	1544	467477	74.0%	105.7%
Bank of Baroda	1200	355273	174	284792	14.5%	80.2%
Bank of India	265	45500	199	52407	75.1%	115.2%
Union Bank of India	2010	407590	344	57235	17.1%	14.0%
Punjab National Bank	1739	389300	960	568877	55.2%	146.1%
Indian Overseas Bank	566	90135	60	10049	10.6%	11.1%
Indian Bank	659	107650	383	104696	58.1%	97.3%
Bank of Maharashtra	199	43500	5	160	2.5%	0.4%
Punjab & Sind Bank	207	48400	85	49613	41.1%	102.5%
Tot. for Comm.Banks	18189	3714865	12217	4810007	67.2%	129.5%
AXIS Bank Ltd.	1285	225868	1115	146877	86.8%	65.0%
HDFC Bank Total	2637	564091	716	80094	27.2%	14.2%
IndusInd Bank Total	404	69500	98	269013	24.3%	387.1%
IDBI Bank Total	1209	188900	284	118149	23.5%	62.5%
ICICI Bank	1016	209300	92	22697	9.1%	10.8%
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	11	5343	5.7%	14.8%
Bandhan Bank	1664	346950	3882	285020	233.3%	82.2%
Karnataka Bank	207	45500	14	16896	6.8%	37.1%
Total Pvt Banks	8996	1757109	6212	944089	69.1%	53.7%
SISCO Bank Ltd.	5000	733947	693	114531	13.9%	15.6%
TOTAL	32185	6205921	19122	5868627	59.4%	94.6%

A. Agriculture and Allied Activities

The overall achievement under this sector recorded at only 28.1% at the end of 4th QTR ended 31.03.2021

AGRICULTURE SECTOR ACHIEVEMENT UNDER ACP 2020-2021

Name of Bank	(As on 31.03.2021)		(Amount in Rs'000)			
	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	4636	481001	3102	277458	66.9%	57.7%
Central Bank of India	2631	269580	132	10710	5.0%	4.0%
UCO Bank	863	89250	49	7469	5.7%	8.4%
Canara Bank	1781	185150	1192	92650	66.9%	50.0%
Bank of Baroda	921	94400	3	8965	0.3%	9.5%
Bank of India	244	25500	102	29371	41.8%	115.2%
Union Bank of India	1768	184700	119	11370	6.7%	6.2%
Punjab National Bank	1487	153800	138	149270	9.3%	97.1%
Indian Overseas Bank	526	54135	4	750	0.8%	1.4%
Indian Bank	607	62650	14	585	2.3%	0.9%
Bank of Maharashtra	174	18000	0	0	0.0%	0.0%
Punjab & Sind Bank	172	17900	0	0	0.0%	0.0%
Total for Comm.Banks	15810	1636066	4855	588598	30.7%	36.0%
AXIS Bank Ltd.	1168	121464	398	76631	34.1%	63.1%
HDFC Bank Total	2170	221531	653	29656	30.1%	13.4%
IndusInd Bank Total	368	37500	0	0	0.0%	0.0%
IDBI Bank Total	1119	115500	15	3100	1.3%	2.7%
ICICI Bank	857	87700	81	17050	9.5%	19.4%
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	1979	183657	25.7%	23.2%
SISCO Bank Ltd.	4688	485747	602	46489	12.8%	9.6%
TOTAL	28206	2912958	7436	818744	26.4%	28.1%

B. MSME Sector

The overall achievement under this sector was recorded at 234.9% at the end of the 4th QTR 2020-2021.

MSME SECTOR ACHIEVEMENT UNDER ACP 2020-2021

Name of Bank	(As on 31.03.2021)		(Amt in 000s)			
	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	424	250200	3442	2463512	811.8%	984.6%
Central Bank of India	254	149200	220	14676	86.6%	9.8%
UCO Bank	85	52500	399	34677	469.4%	66.1%
Canara Bank	227	157611	284	297261	125.1%	188.6%
Bank of Baroda	198	126373	126	231298	63.6%	183.0%
Bank of India	15	10000	88	13427	586.7%	134.3%
Union Bank of India	142	83500	206	22765	145.1%	27.3%
Punjab National Bank	151	90500	721	305530	477.5%	337.6%
Indian Overseas Bank	28	16000	48	7745	171.4%	48.4%
Indian Bank	40	25000	356	90795	890.0%	363.2%
Bank of Maharashtra	15	10000	5	160	33.3%	1.6%
Punjab & Sind Bank	25	15000	77	24373	308.0%	162.5%
Total for Comm.Banks	1604	985884	5972	3506219	372.3%	355.6%
AXIS Bank Ltd.	74	40918	717	70246	968.9%	171.7%
HDFC Bank Total	408	254600	36	42930	8.8%	16.9%
IndusInd Bank Total	23	15000	98	269013	426.1%	1793.4%
IDBI Bank Total	62	36000	193	48387	311.3%	134.4%
ICICI Bank	128	78600	2	2072	1.6%	2.6%
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	11	5343	73.3%	53.4%
Bandhan Bank	315	200000	3050	227800	968.3%	113.9%
Karnataka Bank	32	20000	13	14796	40.6%	74.0%
Total Pvt Banks	1087	675118	4120	680587	379.0%	100.8%
SISCO Bank Ltd.	228	132200	46	25196	20.2%	19.1%
TOTAL	2919	1793202	10138	4212002	347.3%	234.9%

C. Other Priority Sector

The overall achievement under this sector recorded at 55.6% at the end of the 4th QTR 2020-2021

OTHER PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2020-2021

(As on 31.03.2021)

(Amt in 000s)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	190	248049	1076	350878	566.3%	141.5%
Central Bank of India	106	145900	5	6000	4.7%	4.1%
UCO Bank	68	99700	38	49321	55.9%	49.5%
Canara Bank	79	99376	68	77566	86.1%	78.1%
Bank of Baroda	81	134500	45	44529	55.6%	33.1%
Bank of India	6	10000	9	9609	150.0%	96.1%
Union Bank of India	100	139390	19	23100	19.0%	16.6%
Punjab National Bank	101	145000	101	114077	100.0%	78.7%
Indian Overseas Bank	12	20000	8	1554	66.7%	7.8%
Indian Bank	12	20000	13	13316	108.3%	66.6%
Bank of Maharashtra	10	15500	0	0	0.0%	0.0%
Punjab & Sind Bank	10	15500	8	25240	80.0%	162.8%
Total for Comm.Banks	775	1092915	1390	715190	179.4%	65.4%
AXIS Bank Ltd.	43	63486	0	0	0.0%	0.0%
HDFC Bank Total	59	87960	27	7508	45.8%	8.5%
IndusInd Bank Total	13	17000	0	0	0.0%	0.0%
IDBI Bank Total	28	37400	76	66662	271.4%	178.2%
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	1	2100	20.0%	26.3%
Total Pvt Banks	201	290846	104	76270	51.7%	26.2%
SISCO Bank Ltd.	84	116000	45	42846	53.6%	36.9%
TOTAL	1060	1499761	1539	834306	145.2%	55.6%

Non-Priority Sector : Bank wise performance is as under

The Total Achievement under this sector stood at 393.0% at the end of the 4th QTR 2020-2021

NON – PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2020-2021

Name of Bank	(As on 31.03.2021)		(Amount in Rs '000)			
	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	581	295500	885	490799	152.3%	166.1%
Central Bank of India	464	233000	66	30648	14.2%	13.2%
UCO Bank	114	58000	65	45124	57.0%	77.8%
Canara Bank	236	119000	245	80375	103.8%	67.5%
Bank of Baroda	280	140000	274	173775	97.9%	124.1%
Bank of India	40	20000	26	9910	65.0%	49.6%
Union Bank of India	150	76000	99	29439	66.0%	38.7%
Punjab National Bank	164	82000	417	344090	254.3%	419.6%
Indian Overseas Bank	50	25000	21	2496	42.0%	10.0%
Indian Bank	40	20000	71	66716	177.5%	333.6%
Bank of Maharashtra	40	20000	0	0	0.0%	0.0%
Punjab & Sind Bank	20	10000	22	10207	110.0%	102.1%
Total for Comm.Banks	2179	1098500	2191	1283579	100.6%	116.8%
AXIS Bank Ltd.	95	47500	87	619138	91.6%	1303.4%
HDFC Bank Total	530	265000	2910	2934145	549.1%	1107.2%
IndusInd Bank Total	36	18000	586	439055	1627.8%	2439.2%
IDBI Bank Total	86	44000	394	138486	458.1%	314.7%
ICICI Bank	200	100000	2372	1927021	1186.0%	1927.0%
Yes Bank	60	30000	12	48794	20.0%	162.6%
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	19	72208	118.8%	902.6%
Total Pvt Banks	1295	648500	6380	6178847	492.7%	952.8%
SISCO Bank Ltd.	364	207000	417	217663	114.6%	105.2%
TOTAL	3838	1954000	8988	7680089	234.2%	393.0%

AGENDA NO. 3**Review of Govt. Sponsored Schemes as on 31.03.2021****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 31.03.2021 are as follows:

Sponsored by DIC

(As on 31.03.2021)

Name of Bank	Spons.	Sanctioned	Reject.	Pend.
	No.	No.	No.	No.
State Bank of India	16	10	5	1
Central Bank of India	9	8	0	1
Union Bank of India	3	2	0	1
Canara Bank	9	3	6	0
Syndicate Bank	1	0	1	0
Bank of India	1	0	1	0
Bank of Maharashtra	1	0	0	1
Indian Bank	1	1	0	0
Punjab National Bank	4	0	4	0
Punjab & Sind Bank	4	4	0	0
AXIS Bank Ltd.	1	0	0	1
IndusInd Bank Total	1	0	0	1
TOTAL	51	28	17	6

P M E G P Sponsored by KVIC

(As on 31.03.2021)

Name of Bank	Spons.	Sanctioned	Reject.	Pend.
	No.	No.	No.	No.
State Bank of India	16	4	7	5
Central Bank of India	5	5	0	0
UCO Bank	1	0	1	0
Union Bank of India	1	0	0	1
Canara Bank	1	1	0	0
IDBI Bank Total	1	0	0	1
Bank of Maharashtra	1	0	0	1
Punjab National Bank	2	2	0	0
Karnataka Bank	1	0	0	1
SISCO Bank	1	0	0	1
TOTAL	30	12	8	10

PMEGP Sponsored by SKVIB

(As on 31.03.2021)

Name of Bank	Spons.	Sanctioned	Reject.	Pend.
	No.	No.	No.	No.
State Bank of India	31	11	11	9
Central Bank of India	32	4	7	21
UCO Bank	3	1	2	0
Union Bank of India	5	2	1	2
Canara Bank	3	1	2	0
Indian Overseas Bank	2	0	2	0
Allahabad Bank	1	1	0	0
Andhra Bank	1	0	1	0
Bank of India	5	5	0	0
Punjab National Bank	9	6	3	0
AXIS Bank Ltd.	1	0	1	0
SISCO	2	0	1	1
TOTAL	95	31	31	33

3.2 Pradhan Mantri Mudra Yojana (MUDRA)

(As on 31.03.2021)

(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	61	0.23	292	9.23	168	12.36	521	21.82
Allahabad Bank	52	0.14	13	0.42	6	0.47	71	1.03
Andhra Bank	55	0.04	10	0.25	4	0.32	69	0.61
Bank of Baroda	5	0.02	21	0.44	26	2.25	52	2.71
Bank of India	155	0.06	36	0.69	3	0.18	194	0.93
Bank of Maharashtra	2	0.01	36	0.68	1	0.07	39	0.76
Canara Bank	62	0.25	179	5.34	57	4.7	298	10.29
Central Bank of India	186	0.27	170	2.85	38	2.94	394	6.06
Corporation Bank	1	0	17	0.38	20	1.82	38	2.2
Indian Bank	2	0.01	12	0.39	9	0.86	23	1.26
Indian Overseas Bank	12	0.05	63	1.44	16	1.11	91	2.6
Oriental Bank of Commerce	10	0.04	24	0.66	16	1.29	50	1.99
Punjab National Bank	7	0.01	41	1.15	30	2.28	78	3.44
Syndicate Bank	4	0	55	1.48	6	0.4	65	1.88
Union Bank of India	109	0.36	134	2.78	30	2.04	273	5.18
United Bank of India	4	0.01	26	0.77	15	1.21	45	1.99
Punjab & Sind Bank	5	0.02	26	0.86	9	0.76	40	1.64
UCO Bank	28	0.07	133	2.88	26	2.11	187	5.06
Total PSU BANKS	760	1.59	1288	32.69	480	37.17	2528	71.45
South Indian Bank	0	0	1	0.04	0	0	1	0.04
ICICI Bank	33	0.11	6	0.23	3	0.23	42	0.57
Axis Bank	1287	3.74	0	0	0	0	1287	3.74
IndusInd Bank	0	0	20	0.67	21	1.35	41	2.02
HDFC Bank	4	0.02	40	0.5	2	0.15	46	0.67
Bandhan Bank	1004	4.32	429	2.89	0	0	1433	7.21
IDFC Bank Limited	1	0	27	0.19	0	0	28	0.19
IDBI Bank Limited	5	0.03	56	0.7	14	1.18	75	1.91
Total PVT Banks	2334	8.22	579	5.22	40	2.91	2953	16.35
Grand Total	3094	9.81	1867	37.91	520	40.08	5481	87.8

3.3 'Stand up India'

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

(As on 31.03.2021)

(Amt in Crores)

BANKS	SC		ST		Women (General)		Total (Amt in Crore)	
	No	Amt	No	Amt	No	Amt	No	Amt
Allahabad Bank	2	0.21	1	0.11	2	0.24	5	0.56
Andhra Bank	0	0	2	0.36	1	0.24	3	0.6
Bank of Baroda	2	0.36	4	1.32	1	0.17	7	1.85
Bank of India	1	0.3	0	0.00	1	0.1	2	0.4
Canara Bank	5	1.33	6	1.12	4	0.53	15	2.98
Central Bank of India	0	0	2	0.34	2	0.35	4	0.69
Corporation Bank	0	0	0	0.00	1	0.18	1	0.18
IDBI Bank Ltd.	0	0	0	0.00	1	0.25	1	0.25
Indian Bank	2	0.22	2	0.44	1	0.18	5	0.84
Indian Overseas Bank	0	0	1	0.12	1	0.13	2	0.25
Oriental Bank of Commerce	0	0	1	0.12	0	0	1	0.12
Punjab and Sind Bank	0	0	0	0.00	1	0.13	1	0.13
Punjab National Bank	1	0.13	10	1.15	16	3.42	27	4.7
State Bank of India	19	2.4	42	5.39	77	9.65	138	17.44
UCO Bank	1	0.15	1	0.15	3	0.48	5	0.78
Union Bank of India	0	0	16	1.90	2	0.26	18	2.16
United Bank of India	0	0	2	0.22	3	0.31	5	0.53
Total PSU Banks	33	5.1	90	12.74	117	16.62	240	34.46
IndusInd Bank	0	0	4	0.63	2	0.39	6	1.02
Total PVT Banks	0	0	4	0.53	2	0.39	6	0.92
Grand Total	33	5.1	94	13.27	119	17.01	246	35.38

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 31.03.2021	Credit linked upto 31.03.2021	
		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 31.03.2021 is furnished below.

(As on 31.03.2021)

(Amt in 000s)

Name of Bank	KCC issued during the year		Total Outstanding	
	No.	Amount	No.	Amount
State Bank of India	2825	221676	3231	238662
Central Bank of India	94	6562	2060	182617
UCO Bank Total	10	1729	77	9686
Union Bank of India	62	7885	872	61577
United Bank of India	14	345	168	11970
Canara Bank	704	55748	1327	108271
Bank of Baroda	13	1825	64	8566
Bank of India	183	8277	425	18235
Punjab National Bank	63	3795	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	9	760	21	2003
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	4033	312008	9036	704279
AXIS Bank Ltd.Sub Total	0	0	0	0
HDFC Total	49	4366	4919	123776
IDBI Bank Total	55	6636	329	33193
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	112	12343	5257	158430
SISCO Bank Ltd.	521	27181	3358	76845
GRAND TOTAL	4666	351532	17651	939554

AGENDA NO. 6**Housing Finance as on 31.03.2021**

The overall achievement under this sector recorded at 75.0% at the end of the 4th Quarter, 2020-21

(As on 31.03.2021)

(Amt in 000s)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	120	187200	985	338636	820.8%	180.9%
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	38	52219	95.0%	85.6%
Bank of Baroda	49	85000	36	40681	73.5%	47.9%
Bank of India	6	10000	8	9356	133.3%	93.6%
Union Bank of India	73	120680	18	23000	24.7%	19.1%
Punjab National Bank	69	120600	92	112067	133.3%	92.9%
Indian Overseas Bank	8	13500	2	1050	25.0%	7.8%
Indian Bank	10	16000	11	12367	110.0%	77.3%
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	1223	659866	247.1%	81.1%
AXIS Bank Ltd.	5	7800	1	340	20.0%	4.4%
HDFC Bank	15	23100	24	2388	160.0%	10.3%
IndusInd Bank	6	7200	0	0	0.0%	0.0%
IDBI Bank	20	30000	40	54714	200.0%	182.4%
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	1	2100	0.0%	0.0%
Total Pvt SB	70	101100	66	59542	94.3%	58.9%
SISCO Bank Ltd.	42	63000	14	13920	33.3%	22.1%
TOTAL	607	977450	1303	733328	214.7%	75.0%

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

The overall achievement under this sector recorded at 33.2% at the end of the 4th QTR of 2020-2021.

(As on 31.03.2021)

(Amt in 000s)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	16	12000	67	9558	418.8%	79.7%
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	16	2932	320.0%	97.1%
Bank of Baroda	1	500	5	1245	500.0%	249.0%
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	9	2010	225.0%	69.3%
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	101	16594	252.5%	58.4%
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	104	18959	142.5%	33.2%

Agenda No. 8
MSME Sub-Sector wise as on 31.03.2021

MICRO ENTERPRISES

(As on 31.03.2021)

(Amt in 000s)

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	2896	1065444	12	9800	2	7405
Central Bank of India	206	86000	220	14676	8	6600	0	0
UCO Bank	69	30500	398	32277	3	2500	0	0
Canara Bank	194	106911	282	297261	3	2700	0	0
Bank of Baroda	155	80873	119	154514	3	2500	0	0
Bank of India	15	10000	88	13427	0	0	0	0
Union Bank of India	107	42700	206	22765	10	6600	0	0
Punjab National Bank	122	54900	684	261805	4	2100	0	0
Indian Overseas Bank	25	14300	48	7745	1	500	0	0
Indian Bank	30	14000	333	75238	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	5356	1969685	45	34100	2	7405
AXIS Bank Ltd.	74	40918	716	66246	0	0	0	0
HDFC Bank	400	248200	36	42930	8	6400	0	0
IndusInd Bank	20	12300	98	269013	1	500	0	0
IDBI Bank	50	23900	193	48387	1	500	0	0
ICICI Bank	95	38600	2	2072	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	11	5343	0	0	0	0
Bandhan Bank	315	200000	3050	227800	0	0	0	0
Karnataka Bank Ltd.	32	20000	13	14796	0	0	0	0
Total Pvt SB	1031	613918	4119	676587	13	11400	0	0
SISCO Bank Ltd.	215	114800	40	13471	2	1000	5	7725
TOTAL	2568	1362702	9515	2659743	60	46500	7	15130

SMALL ENTERPRISES as on 31.03.2021

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	505	1296550	4	10000	40	98113
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	7	76784	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	37	43725	1	2500	0	0
Indian Overseas Bank	2	1200	0	0	0	0	0	0
Indian Bank	10	11000	23	15557	0	0	0	0
Bank of Maharashtra	5	6000			0	0	0	0
P&S Bank	4	4200	0	0	0	0	0	0
Total Pub SB	226	288300	573	1435016	11	29500	40	98113
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	1	4000	0	0	0	0
TOTAL	280	354500	574	1439016	11	29500	40	98113

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 31.03.2021			
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 31.03.2021			
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) : 31.03.2021			
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 2021-2022.

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 02/03/2021.

Further, a new district for Digital District may be identified and approved by the house.

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.

5. Establishment of Centers for Financial Literacy in the State

The CFL pilot project on financial literacy was initiated by RBI in 2017 in nine states across eighty blocks by six Non-Government Organizations (NGOs) in collaboration with eight Sponsor banks for a three-year period, with funding support from Financial Inclusion Fund (FIF of NABARD) and respective sponsor banks.

As of now 5 blocks have been identified in the State for the establishment of Centre of Financial Literacy (CFL) Project in Sikkim. These are Rheenock, Soreng, Yuksom, Chungthang and Jorethang..

The CRISIL Foundation has also been identified as the nodal agency for the establishment of CFL in the State, and the process of signing of MoU with them is under consideration.

6. State Youth Start Up Scheme(SYSS)

The status of proposals under SYSS to be discussed. Further, the banks are once again requested to immediately send the disbursal confirmation to the department for receiving the subsidy under SYSS.

7. Atal Pension Yojana Citizens Choice Campaign

The **APY CITIZEN'S CHOICE** Campaign focuses on sourcing maximum no. of APY accounts through the widespread branch network of all the banks in all the districts/states across India. Bank Branches are requested to take active participation in the campaign and source as many APY proposals as possible. The daily progress report of APY needs to be submitted to the Lead Bank Office.

8. Closure of Currency Chest at SBI Singtam: Currency Chest at SBI Singtam was established in the year 1983 for catering the needs of bank branches operating at Mangan, Jorethang Namchi. After opening of new Currency Chest at Mangan, Jorethang and Namchi, the utilization of Singtam CC has diminished. Now, SBI has obtained NOC from Finance Department for closure of Singtam CC and which may kindly be approve by the house.

9. LINGTEM VILLAGE AT NORTH SIKKIM: Lingtem Village at North Sikkim is showing unbanked village in the Jan Dhan Darshak Aap(Geographic Information System(GIS) for FI) whereas CSP of Axis Bank is already appointed and extending all banking facilities.. Due to non availability of connectivity at Lingtem, CSP is stationed at Passingdang which is 6 Km away. Hence this village may kindly be considered as covered by BC/CSP mode.

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 31.03.2021

(As on 31.03.2021)

Name of Community	No. of accounts		Amount Outstanding	
	Previous Quarter (31.12.2020)	Current Quarter (31.03.2021)	Previous Quarter (31.12.2020)	Current Quarter (31.03.2021)
A. Minority Communities				
1. Christians	3701	4081	210632	231065
2. Muslims	96	104	19863	21305
3. Buddhists	13482	14002	358813	369357
4. Sikhs	0	0	0	0
5. Zorastrians	0	0	0	0
6. Jains	0	0	0	0
Total (1 to 6)	17279	18187	589308	621727
B. Others	31210	32433	748781	779044
C. Total Priority Sector Advances in the Identified Districts (A+B)	48489	50620	1338089	1400771
D. Share of A out of C in percentage (%)	35.6%	35.9%	44.0%	44.4%