**NETWORK OF BANK BRANCHES as on 30.06.2021**

|  |  |  |
| --- | --- | --- |
| **Sl 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 | 11 |
| 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 | 14 |
| 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** | **103** |
| **Private Sector Banks** | **10** | **43** |
| **Co-operative Banks** | **1** | **14** |
| **Total** | **23** | **160** |

**DISTRICT-WISE BANK BRANCH as on 30.06.2021**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **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 | 2 | 1 | **11** |
| **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 | 17 | 9 | 4 | **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 | 8 | 2 | 2 | **14** |
| **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** | **32** | **21** | **160** |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NUMBER OF ATMS IN SIKKIM AS ON 30.06.2021** | | | | | | |
| **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 30.06.2021**

The C:D Ratio of Banks at the end of the 1st QTR for FY 2021-22 stood at 40.88%

(Amt in Lakhs)

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **No of Brs** | **Deposit** | | | | **Advance** | | | | **CD Ratio** |
| **Rural** | **Semi-Urban** | **Urban** | **Total** | **Rural** | **Semi-Urban** | **Urban** | **Total** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |  |  |  |  |
| BANK OF BARODA | 5 | 938.81 | 1166.18 | 35243.09 | 37348.08 | 1177.52 | 745.48 | 20608.75 | 22531.75 | 60.33% |
| BANK OF INDIA | 2 | 0 | 0 | 18597.51 | 18597.51 | 0 | 0 | 2474.24 | 2474.24 | 13.3% |
| BANK OF MAHRASHTRA\* | 1 | \*REPORT NOT UPLOADED | | | | | | | | 0.00% |
| CANARA BANK | 11 | 7002.46 | 2676.29 | 53021.72 | 62700.47 | 2792.27 | 1078.66 | 10182.57 | 14053.5 | 22.41% |
| CENTRAL BANK OF INDIA\* | 16 | \*REPORT NOT UPLOADED | | | | | | | | 0.00% |
| INDIAN BANK | 3 | 0 | 0 | 11509.2 | 11509.2 | 0 | 0 | 2422.52 | 2422.52 | 21.05% |
| INDIAN OVERSEAS BANK | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| PUNJAB NATIONAL BANK | 10 | 1996.36 | 5544.72 | 25527.69 | 33068.77 | 1049.19 | 3054.3 | 15798.41 | 19901.9 | 60.18% |
| PUNJAB AND SIND BANK\* | 0 | \*REPORT NOT UPLOADED | | | | | | | | 0.00% |
| UNION BANK OF INDIA | 10 | 35401.07 | 4373.19 | 15988.33 | 55762.59 | 9426.51 | 1149.54 | 7152.15 | 17728.2 | 31.79% |
| UCO BANK | 6 | 10418.24 | 1374.17 | 14860.48 | 26652.89 | 3345.59 | 241.95 | 1954.7 | 5542.24 | 20.79% |
| STATE BANK OF INDIA | 36 | 131210.97 | 20212.84 | 199048.6 | 350472.38 | 60313.27 | 12600.14 | 77971.49 | 150884.9 | 43.05% |
| **Total for Comm.Banks** | **103** | **186967.91** | **35347.39** | **373796.6** | **596111.89** | **78104.35** | **18870.07** | **138564.83** | **235539.25** | **39.51%** |
| **PRIVATE BANK** |  |  |  |  |  |  |  |  |  |  |
| AXIS BANK\* | 14 | \*REPORT NOT UPLOADED | | | | | | | | 0.00% |
| BANDHAN BANK | 1 | 0 | 0 | 14261.28 | 14261.28 | 0 | 0 | 8532.08 | 8532.08 | 59.83% |
| HDFC BANK | 11 | 12099.71 | 13273.15 | 67195.25 | 92568.11 | 5485.27 | 13872.75 | 14518.37 | 33876.39 | 36.6% |
| ICICI BANK | 6 | 12852.46 | 7445.74 | 33524.33 | 53822.53 | 4263.83 | 374.99 | 3051.92 | 7690.74 | 14.29% |
| IDBI BANK | 5 | 22780.95 | 0 | 28365.34 | 51146.29 | 4831.36 | 0 | 2521.6 | 7352.96 | 14.38% |
| INDUSIND BANK | 2 | 897.33 | 0 | 7881.76 | 8779.09 | 2244.33 | 0 | 7799.04 | 10043.37 | 114.40% |
| KARNATAKA BANK | 1 | 0 | 0 | 2078.61 | 2078.61 | 0 | 0 | 2505 | 2505 | 120.51% |
| KOTAK MAHINDRA BANK | 1 | 0 | 0 | 4025.58 | 4025.58 | 0 | 0 | 0.26 | 0.26 | 0.01% |
| SOUTH INDIAN BANK | 1 | 0 | 0 | 1931.57 | 1931.57 | 0 | 0 | 1068.43 | 1068.43 | 55.31% |
| YES BANK | 1 | 0 | 0 | 10864.36 | 10864.36 | 0 | 0 | 5658.25 | 5658.25 | 52.08% |
| **Total Pvt Banks** | **43** | **48630.45** | **20718.89** | **170128.1** | **239477.42** | **16824.79** | **14247.74** | **45654.95** | **76727.48** | **32.04%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |  |  |  |  |
| SISCO BANK | 14 | 27323.34 | 0 | 72019.53 | 99342.87 | 57642.52 | 0 | 12279.81 | 69922.33 | 70.38% |
| **Total of Cooperative Bank** | **14** | **27323.34** | **0** | **72019.53** | **99342.87** | **57642.52** | **0** | **12279.81** | **69922.33** | **70.38%** |
| **GRAND TOTAL** | **160** | **262921.7** | **56066.28** | **615944.2** | **934932.18** | **152571.66** | **33117.81** | **196499.59** | **382189.06** | **40.88%** |

**AGENDA No 2.**

**Review of Performance under Annual Credit Plan 2021-2022 including NPS**

**for the quarter ended 30.06.2021**

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at 48.66% during the end of 1st QTR of FY 2021-22.

**Achievement under Priority and Non- Priority Sector as on 30.06.2021**

*(As on 30.06.2021 (Amt in Lakhs)*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **TOTAL PRIORITY AND NON PRIORITY** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 1485 | 4964.93 | 142 | 965.92 | 9.56% | 19.45% |
| BANK OF INDIA | 320 | 735.00 | 180 | 648.75 | 56.25% | 88.27% |
| BANK OF MAHRASHTRA | 239 | 655.00 | 0 | 0.00 | 0.00% | 0.00% |
| CANARA BANK | 2395 | 5925.96 | 294 | 1695.52 | 12.28% | 28.61% |
| CENTRAL BANK OF INDIA | 3487 | 8207.80 | 0 | 0.00 | 0.00% | 0.00% |
| INDIAN BANK | 741 | 1496.50 | 74 | 193.19 | 9.99% | 12.91% |
| INDIAN OVERSEAS BANK | 632 | 1243.35 | 0 | 0.00 | 0.00% | 0.00% |
| PUNJAB NATIONAL BANK | 1985 | 5101.00 | 109 | 800.30 | 5.49% | 15.69% |
| PUNJAB AND SIND BANK | 227 | 604.00 | 0 | 0.00 | 0.00% | 0.00% |
| UNION BANK OF INDIA | 2134 | 4886.45 | 509 | 4560.04 | 23.85% | 93.32% |
| UCO BANK | 1235 | 3447.50 | 28 | 143.90 | 2.27% | 4.17% |
| STATE BANK OF INDIA | 6362 | 13522.52 | 1492 | 12755.31 | 23.45% | 94.33% |
| **Total for Comm.Banks** | **21242** | **50790.01** | **2828** | **21762.93** | **13.31%** | **42.85%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 1552 | 4020.64 | 0 | 0.00 | 0.00% | 0.00% |
| BANDHAN BANK | 1908 | 4709.50 | 551 | 2584.16 | 28.88% | 54.87% |
| HDFC BANK | 3317 | 8104.26 | 1049 | 2814.55 | 31.62% | 34.73% |
| ICICI BANK | 1232 | 3014.59 | 1648 | 2451.11 | 133.77% | 81.31% |
| IDBI BANK | 1301 | 2430.00 | 191 | 783.10 | 14.68% | 32.23% |
| INDUSIND BANK | 445 | 851.00 | 927 | 4109.58 | 208.31% | 482.91% |
| KARNATAKA BANK | 227 | 525.00 | 10 | 294.96 | 4.41% | 56.18% |
| KOTAK MAHINDRA BANK | 210 | 425.00 | 0 | 0.00 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 219 | 450.00 | 119 | 165.99 | 54.34% | 36.89% |
| YES BANK | 255 | 645.00 | 10 | 5688.03 | 3.92% | 881.87% |
| **Total Pvt Banks** | **10666** | **25174.99** | **4505** | **18891.48** | **42.24%** | **75.04%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 5363 | 8748.47 | 607 | 569.01 | 11.32% | 6.50% |
| **Total of Cooperative Bank** | **5363** | **8748.47** | **607** | **569.01** | **11.32%** | **6.50%** |
| **GRAND TOTAL** | **37271** | **84713.47** | **7940** | **41223.42** | **21.30%** | **48.66%** |

**Review of Performance under Annual Credit Plan 2021-2022**

**for the quarter ended 30th June 2021 for Priority Sector Advances**

All Banks together disbursed Rs.143.92 Crores under priority sector advances @ 55.07% of achievement under ACP 2021-2022

**PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2021-2022**

*(As on 30.06.2021) (Amt in Lakhs)*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **Total Priority Sector** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 1205 | 3559.93 | 31 | 266.49 | 2.57% | 7.49% |
| BANK OF INDIA | 280 | 535.00 | 149 | 541.38 | 53.21% | 101.19% |
| BANK OF MAHRASHTRA | 199 | 455.00 | 0 | 0 | 0.00% | 0.00% |
| CANARA BANK | 2157 | 4705.96 | 123 | 387.16 | 5.70% | 8.23% |
| CENTRAL BANK OF INDIA | 3023 | 5822.80 | 0 | 0 | 0.00% | 0.00% |
| INDIAN BANK | 661 | 1096.50 | 45 | 119.89 | 6.81% | 10.93% |
| INDIAN OVERSEAS BANK | 582 | 988.35 | 0 | 0 | 0.00% | 0.00% |
| PUNJAB NATIONAL BANK | 1805 | 4191.00 | 60 | 254.5 | 3.32% | 6.07% |
| PUNJAB AND SIND BANK | 207 | 504.00 | 0 | 0 | 0.00% | 0.00% |
| UNION BANK OF INDIA | 1942 | 3901.45 | 347 | 1378.44 | 17.87% | 35.33% |
| UCO BANK | 1081 | 2652.50 | 17 | 66.9 | 1.57% | 2.52% |
| STATE BANK OF INDIA | 5769 | 10397.52 | 767 | 6490.6 | 13.30% | 62.42% |
| **Total for Comm.Banks** | **18911** | **38810.01** | **1539** | **9505.36** | **8.14%** | **24.49%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 1365 | 3055.64 | 0 | 0 | 0.00% | 0.00% |
| BANDHAN BANK | 1668 | 3509.50 | 526 | 553.81 | 31.53% | 15.78% |
| HDFC BANK | 2785 | 5425.26 | 100 | 51.25 | 3.59% | 0.94% |
| ICICI BANK | 1030 | 1990.59 | 29 | 371.96 | 2.82% | 18.69% |
| IDBI BANK | 1215 | 1970.00 | 99 | 403.01 | 8.15% | 20.46% |
| INDUSIND BANK | 405 | 646.00 | 337 | 2802.46 | 83.21% | 433.82% |
| KARNATAKA BANK | 207 | 425.00 | 6 | 184.08 | 2.90% | 43.31% |
| KOTAK MAHINDRA BANK | 190 | 325.00 | 0 | 0 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 199 | 350.00 | 71 | 154.2 | 35.68% | 44.06% |
| YES BANK | 195 | 345.00 | 0 | 0 | 0.00% | 0.00% |
| **Total Pvt Banks** | **9259** | **18041.99** | **1168** | **4520.77** | **12.61%** | **25.06%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 4995 | 6638.47 | 554 | 366.71 | 11.09% | 5.52% |
| **Total of Cooperative Bank** | **4995** | **6638.47** | **554** | **366.71** | **11.09%** | **5.52%** |
| **GRAND TOTAL** | **33165** | **63490.47** | **3261** | **14392.84** | **31.84%** | **55.07%** |

**A. Agriculture and Allied Activities**

The overall achievement under this sector recorded at only 6.87% at the end of 1st QTR ended 30.06.2021

**AGRICULTURE SECTOR ACHIEVEMENT UNDER ACP 2021-2022**

*(As on 30.06.2021) (Amount in Lakhs*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **Total Agriculture** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 921 | 944.00 | 2 | 3.30 | 0.22% | 0.35% |
| BANK OF INDIA | 244 | 255.00 | 36 | 203.83 | 14.75% | 79.93% |
| BANK OF MAHRASHTRA | 174 | 180.00 | 0 | 0.00 | 0.00% | 0.00% |
| CANARA BANK | 1821 | 1891.50 | 62 | 46.31 | 3.40% | 2.45% |
| CENTRAL BANK OF INDIA | 2663 | 2775.80 | 0 | 0.00 | 0.00% | 0.00% |
| INDIAN BANK | 607 | 626.50 | 9 | 3.34 | 1.48% | 0.53% |
| INDIAN OVERSEAS BANK | 526 | 541.35 | 0 | 0.00 | 0.00% | 0.00% |
| PUNJAB NATIONAL BANK | 1537 | 1588.00 | 10 | 5.90 | 0.65% | 0.37% |
| PUNJAB AND SIND BANK | 172 | 179.00 | 0 | 0.00 | 0.00% | 0.00% |
| UNION BANK OF INDIA | 1768 | 1847.00 | 107 | 233.46 | 6.05% | 12.64% |
| UCO BANK | 863 | 892.50 | 6 | 9.70 | 0.70% | 1.09% |
| STATE BANK OF INDIA | 5144 | 5325.00 | 280 | 216.52 | 5.44% | 4.07% |
| **Total for Comm.Banks** | **16440** | **17045.65** | **512** | **722.36** | **3.11%** | **4.24%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 1219 | 1265.94 | 0 | 0.00 | 0.00% | 0.00% |
| BANDHAN BANK | 1342 | 1369.5 | 104 | 100.70 | 7.75% | 7.35% |
| HDFC BANK | 2338 | 2392.66 | 85 | 37.51 | 3.64% | 1.57% |
| ICICI BANK | 876 | 896.59 | 25 | 17.10 | 2.85% | 1.91% |
| IDBI BANK | 1119 | 1155 | 16 | 37.11 | 1.43% | 3.21% |
| INDUSIND BANK | 368 | 375 | 178 | 681.40 | 48.37% | 181.71% |
| KARNATAKA BANK | 170 | 175 | 0 | 0.00 | 0.00% | 0.00% |
| KOTAK MAHINDRA BANK | 170 | 175 | 0 | 0.00 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 174 | 180 | 46 | 154.20 | 26.44% | 85.67% |
| YES BANK | 170 | 175 | 0 | 0.00 | 0.00% | 0.00% |
| **Total Pvt Banks** | **7946** | **8159.69** | **454** | **1028.02** | **5.71%** | **12.60%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 4728 | 4897.47 | 550 | 319.07 | 11.63% | 6.51% |
| **Total of Cooperative Bank** | **4728** | **4897.47** | **550** | **319.07** | **11.63%** | **6.51%** |
| **GRAND TOTAL** | **29114** | **30102.81** | **1516** | **2069.45** | **5.21%** | **6.87%** |

**B. MSME Sector**

The overall achievement under this sector was recorded at 56.75% at the end of the 1st QTR 2021-2022.

**MSME SECTOR ACHIEVEMENT UNDER ACP 2021-2022**

(*As on 30.06.2021) (Amt in Lakhs)*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **Total MSME** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 203 | 1270.93 | 16 | 167.75 | 7.88% | 13.20% |
| BANK OF INDIA | 30 | 180.00 | 54 | 153.55 | 180.00% | 85.31% |
| BANK OF MAHRASHTRA | 15 | 120.00 | 0 | 0.00 | 0.00% | 0.00% |
| CANARA BANK | 254 | 1806.58 | 39 | 291.32 | 15.35% | 16.13% |
| CENTRAL BANK OF INDIA | 254 | 1588.00 | 0 | 0.00 | 0.00% | 0.00% |
| INDIAN BANK | 42 | 270.00 | 36 | 116.55 | 85.71% | 43.17% |
| INDIAN OVERSEAS BANK | 43 | 241.00 | 0 | 0.00 | 0.00% | 0.00% |
| PUNJAB NATIONAL BANK | 166 | 1147.00 | 37 | 156.89 | 22.29% | 13.68% |
| PUNJAB AND SIND BANK | 25 | 170.00 | 0 | 0.00 | 0.00% | 0.00% |
| UNION BANK OF INDIA | 85 | 856.00 | 217 | 1035.74 | 255.29% | 121.00% |
| UCO BANK | 150 | 763.00 | 2 | 5.50 | 1.33% | 0.72% |
| STATE BANK OF INDIA | 435 | 2615.46 | 357 | 5909.50 | 82.07% | 225.94% |
| **Total for Comm.Banks** | **1702** | **11027.97** | **758** | **7836.80** | **44.54%** | **71.06%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 97 | 945.80 | 0 | 0.00 | 0.00% | 0.00% |
| BANDHAN BANK | 317 | 2010.00 | 422 | 453.11 | 133.12% | 22.54% |
| HDFC BANK | 408 | 2549.00 | 0 | 0.00 | 0.00% | 0.00% |
| ICICI BANK | 130 | 804.00 | 4 | 354.86 | 3.08% | 44.14% |
| IDBI BANK | 67 | 435.00 | 78 | 344.05 | 116.42% | 79.09% |
| INDUSIND BANK | 28 | 171.00 | 159 | 2121.06 | 567.86% | 1240.39% |
| KARNATAKA BANK | 34 | 210.00 | 6 | 184.08 | 17.65% | 87.66% |
| KOTAK MAHINDRA BANK | 17 | 110.00 | 0 | 0.00 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 22 | 130.00 | 24 | 0.00 | 109.09% | 0.00% |
| YES BANK | 22 | 130.00 | 0 | 0.00 | 0.00% | 0.00% |
| **Total Pvt Banks** | **1142** | **7494.80** | **693** | **3457.16** | **60.68%** | **46.13%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 238 | 1426.00 | 3 | 27.64 | 1.26% | 1.94% |
| **Total of Cooperative Bank** | **238** | **1426.00** | **3** | **27.64** | **1.26%** | **1.94%** |
| **GRAND TOTAL** | **3082** | **19948.77** | **1454** | **11321.60** | **47.18%** | **56.75%** |

**C**. **Other Priority Sector**

The overall achievement under this sector recorded at 7.45% at the end of the 1st QTR 2021-2022

**OTHER PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2021-2022**

*(As on 30.06.2021) (Amt in Lakhs)*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **OPS TOTAL** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 81 | 1345.00 | 13 | 95.44 | 16.05% | 7.10% |
| BANK OF INDIA | 6 | 100.00 | 59 | 184.00 | 983.33% | 184.00% |
| BANK OF MAHRASHTRA | 10 | 155.00 | 0 | 0.00 | 0.00% | 0.00% |
| CANARA BANK | 82 | 1007.88 | 22 | 49.53 | 26.83% | 4.91% |
| CENTRAL BANK OF INDIA | 106 | 1459.00 | 0 | 0.00 | 0.00% | 0.00% |
| INDIAN BANK | 12 | 200.00 | 0 | 0.00 | 0.00% | 0.00% |
| INDIAN OVERSEAS BANK | 13 | 206.00 | 0 | 0.00 | 0.00% | 0.00% |
| PUNJAB NATIONAL BANK | 102 | 1456.00 | 13 | 91.71 | 12.75% | 6.30% |
| PUNJAB AND SIND BANK | 10 | 155.00 | 0 | 0.00 | 0.00% | 0.00% |
| UNION BANK OF INDIA | 89 | 1198.45 | 23 | 109.24 | 25.84% | 9.12% |
| UCO BANK | 68 | 997.00 | 9 | 51.70 | 13.24% | 5.19% |
| STATE BANK OF INDIA | 190 | 2457.06 | 130 | 364.58 | 68.42% | 14.84% |
| **Total for Comm.Banks** | **769** | **10736.39** | **269** | **946.20** | **34.98%** | **8.81%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 49 | 843.90 | 0 | 0.00 | 0.00% | 0.00% |
| BANDHAN BANK | 9 | 130.00 | 0 | 0.00 | 0.00% | 0.00% |
| HDFC BANK | 39 | 483.60 | 15 | 13.74 | 38.46% | 2.84% |
| ICICI BANK | 24 | 290.00 | 0 | 0.00 | 0.00% | 0.00% |
| IDBI BANK | 29 | 380.00 | 5 | 21.85 | 17.24% | 5.75% |
| INDUSIND BANK | 9 | 100.00 | 0 | 0.00 | 0.00% | 0.00% |
| KARNATAKA BANK | 3 | 40.00 | 0 | 0.00 | 0.00% | 0.00% |
| KOTAK MAHINDRA BANK | 3 | 40.00 | 0 | 0.00 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 3 | 40.00 | 1 | 0.00 | 33.33% | 0.00% |
| YES BANK | 3 | 40.00 | 0 | 0.00 | 0.00% | 0.00% |
| **Total Pvt Banks** | **171** | **2387.50** | **21** | **35.59** | **12.28%** | **1.49%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 29 | 315.00 | 1 | 20.00 | 3.45% | 6.35% |
| **Total of Cooperative Bank** | **29** | **315.00** | **1** | **20.00** | **3.45%** | **6.35%** |
| **GRAND TOTAL** | **969** | **13438.89** | **291** | **1001.79** | **30.03%** | **7.45%** |

**Non-Priority Sector : Bank wise performance is as under**

The Total Achievement under this sector stood at 126.42% at the end of the 1st QTR 2021-2022

**NON – PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2021-2022**

*(As on 30.06.2021) (Amount in Lakhs)*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **Total Non Priority Sector** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 280 | 1405.00 | 111 | 699.43 | 39.64% | 49.78% |
| BANK OF INDIA | 40 | 200.00 | 31 | 107.37 | 77.50% | 53.69% |
| BANK OF MAHRASHTRA | 40 | 200.00 | 0 | 0.00 | 0.00% | 0.00% |
| CANARA BANK | 238 | 1220.00 | 171 | 1308.36 | 71.85% | 107.24% |
| CENTRAL BANK OF INDIA | 464 | 2385.00 | 0 | 0.00 | 0.00% | 0.00% |
| INDIAN BANK | 80 | 400.00 | 29 | 73.30 | 36.25% | 18.33% |
| INDIAN OVERSEAS BANK | 50 | 255.00 | 0 | 0.00 | 0.00% | 0.00% |
| PUNJAB NATIONAL BANK | 180 | 910.00 | 49 | 545.80 | 27.22% | 59.98% |
| PUNJAB AND SIND BANK | 20 | 100.00 | 0 | 0.00 | 0.00% | 0.00% |
| UNION BANK OF INDIA | 192 | 985.00 | 162 | 3181.60 | 84.38% | 323.01% |
| UCO BANK | 154 | 795.00 | 11 | 77.00 | 7.14% | 9.69% |
| STATE BANK OF INDIA | 593 | 3125.00 | 725 | 6264.71 | 122.26% | 200.47% |
| **Total for Comm.Banks** | **2331** | **11980.00** | **1289** | **12257.57** | **55.30%** | **102.32%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 187 | 965.00 | 0 | 0.00 | 0.00% | 0.00% |
| BANDHAN BANK | 240 | 1200.00 | 25 | 2030.35 | 10.42% | 169.20% |
| HDFC BANK | 532 | 2679.00 | 949 | 2763.30 | 178.38% | 103.15% |
| ICICI BANK | 202 | 1024.00 | 1619 | 2079.15 | 801.49% | 203.04% |
| IDBI BANK | 86 | 460.00 | 92 | 380.09 | 106.98% | 82.63% |
| INDUSIND BANK | 40 | 205.00 | 590 | 1307.12 | 1475.00% | 637.62% |
| KARNATAKA BANK | 20 | 100.00 | 4 | 110.88 | 20.00% | 110.88% |
| KOTAK MAHINDRA BANK | 20 | 100.00 | 0 | 0.00 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 20 | 100.00 | 48 | 11.79 | 240.00% | 11.79% |
| YES BANK | 60 | 300.00 | 10 | 5688.03 | 16.67% | 1896.01% |
| **Total Pvt Banks** | **1407** | **7133.00** | **3337** | **14370.71** | **237.17%** | **201.47%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 368 | 2110.00 | 53 | 202.30 | 14.40% | 9.59% |
| **Total of Cooperative Bank** | **368** | **2110.00** | **53** | **202.30** | **14.40%** | **9.59%** |
| **GRAND TOTAL** | **4106** | **21223.00** | **4679** | **26830.58** | **113.96%** | **126.42%** |

**AGENDA NO. 3**

**Review of Govt. Sponsored Schemes as on 30.06.2021**

**3.1 Prime Minister’s Employment Generation Programme (PMEGP)**

The present status of proposals forwarded to the Bank branches during the FY 2021-2022 as on 30.06.2021 are as follows:

**Sponsored by DIC**

(As on 30.06.2021)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name of Bank** | **Spons.** | **Sanctioned** | **Reject.** | **Pend.** |
| **No.** | **No.** | **No.** | **No.** |
| State Bank of India | 1 | 0 | 0 | 1 |
| Central Bank of India | 3 | 0 | 0 | 3 |
| ICICI Bank | 1 | 0 | 0 | 1 |
| Punjab National Bank | 3 | 1 | 1 | 1 |
| **TOTAL** | **8** | **1** | **1** | **6** |

**P M E G P Sponsored by KVIC**

(As on 30.06.2021)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name of Bank** | **Spons.** | **Sanctioned** | **Reject.** | **Pend.** |
| **No.** | **No.** | **No.** | **No.** |
| Axis Bank | 1 | 0 | 0 | 1 |
| Central Bank of India | 5 | 0 | 0 | 5 |
| Union Bank of India | 1 | 0 | 0 | 1 |
| Canara Bank | 2 | 0 | 0 | 2 |
| State Bank of India | 6 | 2 | 0 | 4 |
| **TOTAL** | **15** | **2** | **0** | **13** |

**PMEGP Sponsored by SKVIB**

(As on 30.06.2021)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name of Bank** | **Spons.** | **Sanctioned** | **Reject.** | **Pend.** |
| **No.** | **No.** | **No.** | **No.** |
| State Bank of India | 13 | 3 | 4 | 6 |
| Central Bank of India | 5 | 0 | 1 | 4 |
| **Bank of Maharashtra** | 1 | 0 | 0 | 1 |
| Punjab National Bank | 2 | 1 | 0 | 1 |
| Union Bank of India | 1 | 0 | 0 | 1 |
| SISCO | 1 | 0 | 0 | 1 |
| **TOTAL** | **23** | **4** | **5** | **14** |

**3.2 Pradhan Mantri Mudra Yojana ( MUDRA )**

(As on 30.06.2021) (Amt in Crores)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Bank Name** | **Shishu (Loans up to Rs. 50,000)** | | **Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)** | | **Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)** | | **Total** | |
| **No** | **Sanc Amt** | **No** | **Sanc Amt** | **No** | **Sanc Amt** | **No** | **Sanc Amt** |
| **State Bank of India** | **4** | **0.01** | **55** | **1.48** | **20** | **1.66** | **79** | **3.15** |
| Bank of Baroda | 0 | 0.00 | 0 | 0.00 | 2 | 0.17 | **2** | **0.17** |
| Canara Bank | 0 | 0.00 | 11 | 0.33 | 1 | 0.06 | **12** | **0.39** |
| Central Bank of India | 61 | 0.26 | 81 | 1.71 | 22 | 1.92 | **164** | **3.89** |
| Indian Overseas Bank | 10 | 0.02 | 7 | 0.12 | 0 | 0.00 | **17** | **0.14** |
| Punjab National Bank | 0 | 0.00 | 15 | 0.47 | 13 | 1.11 | **28** | **1.58** |
| Union Bank of India | 2 | 0.01 | 12 | 0.29 | 2 | 0.15 | **16** | **0.45** |
| Punjab & Sind Bank | 0 | 0.00 | 1 | 0.05 | 9 | 0.78 | **10** | **0.83** |
| UCO Bank | 6 | 0.01 | 7 | 0.26 | 2 | 0.16 | **15** | **0.43** |
| **PSU Total** | **83** | **0.31** | **189** | **4.71** | **71** | **6.01** | **343** | **11.03** |
| Karnataka Bank | 0 | 0.00 | 0 | 0.00 | 1 | 0.08 | **1** | **0.08** |
| South Indian Bank | 0 | 0.00 | 1 | 0.03 | 0 | 0.00 | **1** | **0.03** |
| Axis Bank | 77 | 0.27 | 0 | 0.00 | 0 | 0.00 | **77** | **0.27** |
| IndusInd Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | **0** | **0.00** |
| IDFC Bank Limited | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | **0** | **0.00** |
| IDBI Bank Limited | 0 | 0.00 | 5 | 0.14 | 0 | 0.00 | **5** | **0.14** |
| **PVT Total** | **77** | **0.27** | **6** | **0.17** | **1** | **0.08** | **84** | **0.52** |
| **Grand Total** | **160** | **0.58** | **195** | **4.88** | **72** | **6.09** | **427** | **11.55** |

**3.3 ‘Stand up India’**

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

(As on 30.06.2021) (Amt in Crores)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Lender** | **SC** | | **ST** | | **Women (General)** | | **Total Target** | **Total** | |
| **No** | **Amt** | **Amt** | **No** | **No** | **Amt** | **No** | **Amt** |
| HDFC Bank | 0 | 0 | 0 | 0 | 3 | 0.34 | 16 | 3 | 0.34 |
| IDBI Bank | 0 | 0 | 0 | 0 | 1 | 0.25 | 10 | 1 | 0.25 |
| IndusInd Bank | 0 | 0 | 4 | 0.63 | 2 | 0.39 | 4 | 6 | 1.02 |
| **Total PVT** | 0 | 0 | 4 | 0.63 | 6 | 0.98 | 30 | 10 | 1.61 |
| Bank of Baroda | 2 | 0.36 | 4 | 1.32 | 1 | 0.17 | 12 | 7 | 1.85 |
| Bank of India | 1 | 0.3 | 0 | 0 | 1 | 0.1 | 4 | 2 | 0.4 |
| Canara Bank | 8 | 1.76 | 7 | 1.22 | 5 | 0.66 | 22 | 20 | 3.64 |
| Central Bank of India | 0 | 0 | 2 | 0.34 | 2 | 0.35 | 32 | 4 | 0.69 |
| Indian Bank | 4 | 0.42 | 3 | 0.54 | 3 | 0.42 | 6 | 10 | 1.39 |
| Indian Overseas Bank | 0 | 0 | 1 | 0.12 | 1 | 0.13 | 6 | 2 | 0.25 |
| Punjab and Sind Bank | 0 | 0 | 0 | 0 | 1 | 0.13 | 2 | 1 | 0.13 |
| Punjab National Bank | 2 | 0.24 | 13 | 1.49 | 19 | 3.73 | 14 | 34 | 5.47 |
| State Bank of India | 27 | 3.77 | 55 | 7.33 | 95 | 12.16 | 68 | 177 | 23.27 |
| UCO Bank | 1 | 0.15 | 1 | 0.15 | 4 | 0.73 | 12 | 6 | 1.03 |
| Union Bank of India | 0 | 0 | 18 | 2.26 | 4 | 0.68 | 20 | 22 | 2.94 |
| **Total PSU** | **45** | **7** | **104** | **14.8** | **136** | **19.26** | **198** | **285** | **41.06** |
| **Grand Total** | **45** | **7** | **108** | **15.4** | **142** | **20.24** | **228** | **295** | **42.67** |

**3.4 Dairy Entrepreneurship Development Scheme (DEDs)**

No proposals were forwarded by the concerned department under this scheme. Moreover, for the FY 2021-2022 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 :

*(Amt in Lakhs)*

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **NAME OF BANK** | **During the Quarter** | | | | **Current FY** | | | |
| Savings Linked | | Credit Linked | | Savings Linked | | Credit Linked | |
| No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. |
| **COMMERCIAL BANK** |  |  |  |  |  |  |  |  |
| BANK OF BARODA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| BANK OF INDIA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| BANK OF MAHRASHTRA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CANARA BANK | 3 | 0.05 | 58 | 60.03 | 3 | 0.05 | 58 | 60.03 |
| CENTRAL BANK OF INDIA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| INDIAN BANK | 0 | 0 | 0 | 0 | 3 | 0.32 | 0 | 0 |
| INDIAN OVERSEAS BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| PUNJAB NATIONAL BANK | 1 | 0.04 | 0 | 0 | 1 | 0.04 | 0 | 0 |
| PUNJAB AND SIND BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| UNION BANK OF INDIA | 0 | 0 | 1 | 2 | 0 | 0 | 1 | 2 |
| UCO BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| STATE BANK OF INDIA | 1392 | 655.6 | 0 | 0 | 1392 | 655.6 | 59 | 78.1 |
| **Total for Comm.Banks** | **1396** | **655.69** | **59** | **62.03** | **1399** | **656.01** | **118** | **140.13** |
| **PRIVATE BANK** |  |  |  |  |  |  |  |  |
| AXIS BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| BANDHAN BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HDFC BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ICICI BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IDBI BANK | 4 | 1.15 | 4 | 9.84 | 4 | 1.15 | 4 | 9.84 |
| INDUSIND BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| KARNATAKA 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 |
| YES BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Total Pvt Banks** | **4** | **1.15** | **4** | **9.84** | **4** | **1.15** | **4** | **9.84** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |  |  |
| SISCO BANK | 11 | 1.4 | 3 | 7 | 11 | 1.4 | 3 | 7 |
| **Total of Cooperative Bank** | **11** | **1.4** | **3** | **7** | **11** | **1.4** | **3** | **7** |
| **GRAND TOTAL** | **1411** | **658.24** | **66** | **78.87** | **1414** | **658.56** | **125** | **156.97** |

**AGENDA NO.5**

**Kisan Credit Card (KCC)**

The position on issuance of Kisan Credit Cards (KCC) in the State as on 30.06.2021 is furnished below.

*(As on 30.06.2021) (Amt in 000s)*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name of Bank** | **During the Current Qtr** | | **As on Current QTR** | |
| **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |
| BANK OF BARODA | 0 | 0 | 11 | 16.26 |
| BANK OF INDIA | 3 | 6.1 | 170 | 79.91 |
| BANK OF MAHRASHTRA | 0 | 0 | 0 | 0 |
| CANARA BANK | 40 | 21.07 | 678 | 366.26 |
| CENTRAL BANK OF INDIA | 0 | 0 | 2060 | 1116.17 |
| INDIAN BANK | 0 | 0 | 22 | 11.11 |
| INDIAN OVERSEAS BANK | 0 | 0 | 0 | 0 |
| PUNJAB NATIONAL BANK | 26 | 8.6 | 86 | 59.9 |
| PUNJAB AND SIND BANK | 0 | 0 | 0 | 0 |
| UNION BANK OF INDIA | 140 | 157.53 | 770 | 782.97 |
| UCO BANK | 1 | 1.1 | 43 | 52.45 |
| STATE BANK OF INDIA | 191 | 99 | 4044 | 1202.47 |
| **Total for Comm.Banks** | **401** | **293.4** | **7884** | **3687.5** |
| **PRIVATE BANK** |  |  |  |  |
| AXIS BANK | 0 | 0 | 19 | 0 |
| BANDHAN BANK | 0 | 0 | 0 | 0 |
| HDFC BANK | 85 | 37.51 | 2602 | 388.93 |
| ICICI BANK | 0 | 0 | 0 | 0 |
| IDBI BANK | 4 | 0.64 | 28 | 20.96 |
| INDUSIND BANK | 0 | 0 | 0 | 0 |
| KARNATAKA BANK | 0 | 0 | 0 | 0 |
| KOTAK MAHINDRA BANK | 0 | 0 | 0 | 0 |
| SOUTH INDIAN BANK | 0 | 0 | 0 | 0 |
| YES BANK | 0 | 0 | 0 | 0 |
| **Total Pvt Banks** | **89** | **38.15** | **2649** | **409.89** |
| **COOPERATIVE BANK** |  |  |  |  |
| SISCO BANK | 428 | 197.67 | 3528 | 836.53 |
| **Total of Cooperative Bank** | **428** | **197.67** | **3528** | **836.53** |
| **GRAND TOTAL** | **918** | **529.22** | **14061** | **4933.92** |

### AGENDA NO. 6

**Housing Finance as on 30.06.2021**

The overall achievement under this sector recorded at 8.52% at the end of the 1st Quarter, 20212022

(As on 30.06.2021) (Amt in 000s)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **Housing (PS)** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 49 | 850.00 | 13 | 95.440 | 26.53% | 11.23% |
| BANK OF INDIA | 6 | 100.00 | 3 | 28.740 | 50.00% | 28.74% |
| BANK OF MAHRASHTRA | 5 | 75.00 | 0 | 0.000 | 0.00% | 0.00% |
| CANARA BANK | 40 | 609.70 | 8 | 37.500 | 20.00% | 6.15% |
| CENTRAL BANK OF INDIA | 71 | 1182.00 | 0 | 0.000 | 0.00% | 0.00% |
| INDIAN BANK | 10 | 160.00 | 0 | 0.000 | 0.00% | 0.00% |
| INDIAN OVERSEAS BANK | 8 | 135.00 | 0 | 0.000 | 0.00% | 0.00% |
| PUNJAB NATIONAL BANK | 69 | 1206.00 | 10 | 88.060 | 14.49% | 7.30% |
| PUNJAB AND SIND BANK | 5 | 75.00 | 0 | 0.000 | 0.00% | 0.00% |
| UNION BANK OF INDIA | 61 | 1005.35 | 16 | 108.430 | 26.23% | 10.79% |
| UCO BANK | 39 | 662.00 | 6 | 35.200 | 15.38% | 5.32% |
| STATE BANK OF INDIA | 117 | 1842.00 | 121 | 357.240 | 103.42% | 19.39% |
| **Total for Comm.Banks** | **480** | **7902.05** | **177** | **750.610** | **36.88%** | **9.50%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 16 | 327.04 | 0 | 0.000 | 0.00% | 0.00% |
| BANDHAN BANK | 2 | 30.00 | 0 | 0.000 | 0.00% | 0.00% |
| HDFC BANK | 16 | 290.00 | 15 | 13.740 | 93.75% | 4.74% |
| ICICI BANK | 13 | 180.00 | 0 | 0.000 | 0.00% | 0.00% |
| IDBI BANK | 20 | 300.00 | 5 | 21.850 | 25.00% | 7.28% |
| INDUSIND BANK | 6 | 72.00 | 0 | 0.000 | 0.00% | 0.00% |
| KARNATAKA BANK | 2 | 30.00 | 0 | 0.000 | 0.00% | 0.00% |
| KOTAK MAHINDRA BANK | 2 | 30.00 | 0 | 0.000 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 2 | 30.00 | 1 | 0.000 | 50.00% | 0.00% |
| YES BANK | 2 | 30.00 | 0 | 0.000 | 0.00% | 0.00% |
| **Total Pvt Banks** | **81** | **1319.04** | **21** | **35.590** | **25.93%** | **2.70%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 16 | 240.00 | 1 | 20.000 | 6.25% | 8.33% |
| **Total of Cooperative Bank** | **16** | **240.00** | **1** | **20.000** | **6.25%** | **8.33%** |
| **GRAND TOTAL** | **577** | **9461.09** | **199** | **806.200** | **34.49%** | **8.52%** |

**AGENDA NO.7**

**Achievements under Education Loan**

The overall achievement under this sector recorded at 4.05% at the end of the 1st QTR of 2021-2022.

*(As on 30.06.2021) (Amt in Lakhs)*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **Education (PS)** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 1 | 5.00 | 0 | 0.00 | 0.00% | 0.00% |
| BANK OF INDIA | 0 | 0.00 | 2 | 1.71 | 0.00% | 0.00% |
| BANK OF MAHRASHTRA | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| CANARA BANK | 8 | 48.20 | 8 | 10.03 | 100.00% | 20.81% |
| CENTRAL BANK OF INDIA | 7 | 49.00 | 0 | 0.00 | 0.00% | 0.00% |
| INDIAN BANK | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| INDIAN OVERSEAS BANK | 1 | 6.00 | 0 | 0.00 | 0.00% | 0.00% |
| PUNJAB NATIONAL BANK | 5 | 35.00 | 1 | 2.50 | 20.00% | 7.14% |
| PUNJAB AND SIND BANK | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| UNION BANK OF INDIA | 7 | 48.00 | 2 | 0.71 | 28.57% | 1.48% |
| UCO BANK | 2 | 15.00 | 0 | 0.00 | 0.00% | 0.00% |
| STATE BANK OF INDIA | 19 | 133.12 | 7 | 7.26 | 36.84% | 5.45% |
| **Total for Comm.Banks** | **50** | **339.32** | **20** | **22.21** | **40.00%** | **6.55%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 8 | 52.00 | 0 | 0.00 | 0.00% | 0.00% |
| BANDHAN BANK | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| HDFC BANK | 11 | 73.60 | 0 | 0.00 | 0.00% | 0.00% |
| ICICI BANK | 4 | 40.00 | 0 | 0.00 | 0.00% | 0.00% |
| IDBI BANK | 5 | 35.00 | 0 | 0.00 | 0.00% | 0.00% |
| INDUSIND BANK | 1 | 8.00 | 0 | 0.00 | 0.00% | 0.00% |
| KARNATAKA BANK | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| KOTAK MAHINDRA BANK | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| YES BANK | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| **Total Pvt Banks** | **29** | **208.60** | **0** | **0.00** | **0.00%** | **0.00%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| **Total of Cooperative Bank** | **0** | **0.00** | **0** | **0.00** | **0.00%** | **0.00%** |
| **GRAND TOTAL** | **79** | **547.92** | **20** | **22.21** | **25.32%** | **4.05%** |

**Agenda No. 8**

**MSME Sub-Sector wise as on 30.06.2021**

**MICRO ENTERPRISES**

*(As on 30.06.2021) (Amt in Lakhs)*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **Micro Enterprises** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 163 | 840.93 | 15 | 154.75 | 9.20% | 18.40% |
| BANK OF INDIA | 30 | 180.00 | 53 | 150.55 | 176.67% | 83.64% |
| BANK OF MAHRASHTRA | 10 | 60.00 | 0 | 0.00 | 0.00% | 0.00% |
| CANARA BANK | 224 | 1326.58 | 34 | 101.26 | 15.18% | 7.63% |
| CENTRAL BANK OF INDIA | 214 | 1022.00 | 0 | 0.00 | 0.00% | 0.00% |
| INDIAN BANK | 32 | 160.00 | 34 | 116.42 | 106.25% | 72.76% |
| INDIAN OVERSEAS BANK | 41 | 229.00 | 0 | 0.00 | 0.00% | 0.00% |
| PUNJAB NATIONAL BANK | 141 | 812.00 | 28 | 93.54 | 19.86% | 11.52% |
| PUNJAB AND SIND BANK | 21 | 128.00 | 0 | 0.00 | 0.00% | 0.00% |
| UNION BANK OF INDIA | 72 | 661.00 | 191 | 367.09 | 265.28% | 55.54% |
| UCO BANK | 125 | 421.00 | 2 | 5.50 | 1.60% | 1.31% |
| STATE BANK OF INDIA | 391 | 2000.00 | 264 | 1732.61 | 67.52% | 86.63% |
| **Total for Comm.Banks** | **1464** | **7840.51** | **621** | **2721.72** | **42.42%** | **34.71%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 97 | 945.80 | 0 | 0.00 | 0.00% | 0.00% |
| BANDHAN BANK | 317 | 2010.00 | 422 | 453.11 | 133.12% | 22.54% |
| HDFC BANK | 408 | 2549.00 | 0 | 0.00 | 0.00% | 0.00% |
| ICICI BANK | 100 | 444.00 | 1 | 318.86 | 1.00% | 71.82% |
| IDBI BANK | 56 | 319.00 | 74 | 338.44 | 132.14% | 106.09% |
| INDUSIND BANK | 26 | 149.00 | 119 | 1731.65 | 457.69% | 1162.18% |
| KARNATAKA BANK | 34 | 210.00 | 4 | 36.28 | 11.76% | 17.28% |
| KOTAK MAHINDRA BANK | 17 | 110.00 | 0 | 0.00 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 22 | 130.00 | 0 | 0.00 | 0.00% | 0.00% |
| YES BANK | 22 | 130.00 | 0 | 0.00 | 0.00% | 0.00% |
| **Total Pvt Banks** | **1099** | **6996.80** | **620** | **2878.34** | **56.41%** | **41.14%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 227 | 1262.00 | 3 | 27.64 | 1.32% | 2.19% |
| **Total of Cooperative Bank** | **227** | **1262.00** | **3** | **27.64** | **1.32%** | **2.19%** |
| **GRAND TOTAL** | **2790** | **16099.31** | **1244** | **5627.70** | **44.59%** | **34.96%** |

**SMALL ENTERPRISES as on 30.06.2021**

*(Amt in Lakhs)*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **Small Enterprises** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 40 | 430.00 | 1 | 13.00 | 2.50% | 3.02% |
| BANK OF INDIA | 0 | 0.00 | 1 | 3.00 | 0.00% | 0.00% |
| BANK OF MAHRASHTRA | 5 | 60.00 | 0 | 0.00 | 0.00% | 0.00% |
| CANARA BANK | 30 | 480.00 | 1 | 2.08 | 3.33% | 0.43% |
| CENTRAL BANK OF INDIA | 40 | 566.00 | 0 | 0.00 | 0.00% | 0.00% |
| INDIAN BANK | 10 | 110.00 | 2 | 0.13 | 20.00% | 0.12% |
| INDIAN OVERSEAS BANK | 2 | 12.00 | 0 | 0.00 | 0.00% | 0.00% |
| PUNJAB NATIONAL BANK | 25 | 335.00 | 9 | 63.35 | 36.00% | 18.91% |
| PUNJAB AND SIND BANK | 4 | 42.00 | 0 | 0.00 | 0.00% | 0.00% |
| UNION BANK OF INDIA | 13 | 195.00 | 22 | 576.02 | 169.23% | 295.39% |
| UCO BANK | 25 | 342.00 | 0 | 0.00 | 0.00% | 0.00% |
| STATE BANK OF INDIA | 44 | 615.46 | 92 | 4086.89 | 209.09% | 664.04% |
| **Total for Comm.Banks** | **238** | **3187.46** | **128** | **4744.47** | **53.78%** | **148.85%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| BANDHAN BANK | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| HDFC BANK | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| ICICI BANK | 30 | 360.00 | 0 | 0.00 | 0.00% | 0.00% |
| IDBI BANK | 11 | 116.00 | 4 | 5.61 | 36.36% | 4.84% |
| INDUSIND BANK | 2 | 22.00 | 37 | 363.94 | 1850.00% | 1654.27% |
| KARNATAKA BANK | 0 | 0.00 | 2 | 147.80 | 0.00% | 0.00% |
| KOTAK MAHINDRA BANK | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 0 | 0.00 | 22 | 0.00 | 0.00% | 0.00% |
| YES BANK | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| **Total Pvt Banks** | **43** | **498.00** | **65** | **517.35** | **151.16%** | **103.89%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 11 | 164.00 | 0 | 0.00 | 0.00% | 0.00% |
| **Total of Cooperative Bank** | **11** | **164.00** | **0** | **0.00** | **0.00%** | **0.00%** |
| **GRAND TOTAL** | **292** | **3849.46** | **193** | **5261.82** | **66.10%** | **136.69%** |

**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 30.06.2021** | | | |
| **Sl 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 |
| **10** | **2021-2022** | **0** | **3157** |
| **B) Total Number of Trainees settled year wise till 30.06.2021** | | | |
| **Sl 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% |
| **10** | **2021-2022** | **13** |  |
| **C) Total Number Settlement uploaded in MIS (year wise) : 30.06.2021** | | | |
| **Sl 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 |
| **10** | **2021-2022** | **13** | **2287** |

**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.

Despite several reminders and follow ups, Bank of Maharashtra, Central bank of India,

Indian Overseas Bank, Punjab and Sind Bank, & Axis Bank have failed to upload their data to the SLBC Portal

**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. 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.

**4. 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 has been completed.

**5.Skilled 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.

**6.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.

**7.**Lead Bank is in receipt of Letter FIDD.CO.LBS. No.17303/02.13.002/2020-21 dated 05/03/2021, whereby a Special discussion needs to be done on Financial Inclusion and Financial Literacy either by conducting a special SLBC or by discussing these items in the regular SLBC. So today we will be discussing the points mentioned in the letter as per the details below-

**a. Status of opening of banking outlets in unbanked villages,**

With a network of 160 Bank Branches,220 ATMs ,108 CSPs and around 90 CBS enabled India Post Payment Bank Branches, the State of Sikkim has achieved considerable amount of coverage in terms of providing banking facilities to the masses. As per the latest data received from Government of India, only one Lingdem Village in North Sikkim remains unbanked in the State of Sikkim. However, Lingdem Village has been covered by a BC appointed by Axis Bank. Since there are no phone networks in the Lingdem Village area, the appointed BC operates from a nearby village Sangkalang, where there is enough network to carry out banking transactions.

**b. Review of operations of BCs,**

As of now there are 108 number of BCs operating in the state of Sikkim. However, due to scattered villages and low emoluments given to them, less number of people are coming forward to enrol themselves as BCs. To overcome this problem the SLBC in is consultations with SRLM to appoint Banks Sakhis as BCs.

**c. Progress in increasing digital modes of payments,**

West Sikkim has been declared as the district for 100% Digitisation of Banking transaction. Till date 89% of it has been covered. Moreover, in the last SLBC , North Sikkim has also been chosen as another district for 100% Digitization,

**d. Review of inclusion of financial education in school curriculum and financial literacy initiatives by banks (particularly digital financial literacy), etc.**

As we all are aware that today’s students are the future of tomorrow. Hence, to make the future Financially Capable and sustainable , we need to educate them about financial literacy from the grass root level. The SLBC with the approval of the house may convey to the Education Department, Government of Sikkim for the inclusion of Financial Education in school curriculum. In addition to conducting FLCs in schools and colleges, inclusion of financial education in school curriculum will come a long way in making the future generations of Sikkim Financially Capable and Sustainable resulting in the overall economic development of the state.

**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 30.06.2021**

*(As on 30.06.2021) (Amt in Lakhs)*

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **NAME OF BANK** | **CHRISTIANS** | | **MUSLIMS** | | **BUDDHISTS** | | **SIKHS** | | **TOTAL** | |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |  |  |  |  |
| BANK OF BARODA | 2 | 0.7 | 2 | 1 | 16 | 51.35 | 0 | 0 | 20 | 53.05 |
| BANK OF INDIA | 4 | 4.68 | 1 | 1.2 | 17 | 56.41 | 0 | 0 | 22 | 62.29 |
| BANK OF MAHRASHTRA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CANARA BANK | 9 | 9.11 | 1 | 5 | 60 | 101.1 | 0 | 0 | 70 | 115.25 |
| CENTRAL BANK OF INDIA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| INDIAN BANK | 4 | 5.89 | 1 | 0.28 | 5 | 8.69 | 0 | 0 | 10 | 14.86 |
| INDIAN OVERSEAS BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| PUNJAB NATIONAL BANK | 6 | 30.76 | 0 | 0 | 11 | 92.86 | 0 | 0 | 17 | 123.62 |
| PUNJAB AND SIND BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| UNION BANK OF INDIA | 15 | 33.53 | 17 | 7.25 | 72 | 217 | 0 | 0 | 104 | 257.73 |
| UCO BANK | 2 | 6.5 | 1 | 0.68 | 8 | 48.1 | 0 | 0 | 11 | 55.28 |
| STATE BANK OF INDIA | 460 | 101.5 | 202 | 56.42 | 6445 | 2816 | 37 | 0 | 7145 | 2974.1 |
| **Total for Comm.Banks** | **502** | **192.7** | **225** | **71.83** | **6634** | **3392** | **37** | **0** | **7399** | **3656.18** |
| **PRIVATE BANK** |  |  |  |  |  |  |  |  |  |  |
| AXIS BANK | 111 | 33.26 | 23 | 5.94 | 11 | 9.45 | 0 | 0 | 145 | 48.65 |
| BANDHAN BANK | 14 | 15.95 | 16 | 21 | 49 | 50.14 | 0 | 0 | 79 | 87.09 |
| HDFC BANK | 1 | 0.31 | 1 | 0.74 | 25 | 14.77 | 0 | 0 | 27 | 15.82 |
| ICICI BANK | 0 | 0 | 2 | 0.04 | 6 | 22.43 | 2 | 12.2 | 10 | 34.67 |
| IDBI BANK | 4 | 15.47 | 4 | 4.4 | 31 | 127 | 0 | 0 | 40 | 146.85 |
| INDUSIND BANK | 3 | 13.75 | 12 | 57.47 | 0 | 0 | 53 | 211.6 | 68 | 282.84 |
| KARNATAKA BANK | 0 | 0 | 0 | 0 | 1 | 27.8 | 0 | 0 | 1 | 27.8 |
| KOTAK MAHINDRA BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| SOUTH INDIAN BANK | 3 | 0 | 1 | 0 | 3 | 0 | 0 | 0 | 7 | 0 |
| YES BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Total Pvt Banks** | **136** | **78.74** | **59** | **89.59** | **126** | **251.6** | **55** | **223.8** | **377** | **643.72** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |  |  |  |  |
| SISCO Bank | 6 | 32.9 | 0 | 0 | 130 | 127 | 0 | 0 | 136 | 159.88 |
| **Total of Cooperative Bank** | **6** | **32.9** | **0** | **0** | **130** | **127** | **0** | **0** | **136** | **159.88** |
| **GRAND TOTAL** | **644** | **304.3** | **284** | **161.4** | **6890** | **3770** | **92** | **223.8** | **7912** | **4459.78** |