

AGENDA PAPER FOR THE
73rd STATE LEVEL BANKERS' COMMITTEE MEETING
FOR THE QTR ENDED 30TH SEPT 2022

Venue :- Hotel Royal Plaza, Syari,

Date : 11th of November,2022

Convener Bank:



NETWORK OF BANK BRANCHES as on 30.09.2022

SI No	BANKS IN SIKKIM	BRANCHES
		TOTAL
1	BANK OF BARODA	4
2	BANK OF INDIA	2
3	BANK OF MAHARASHTRA	1
4	CANARA BANK	11
5	CENTRAL BANK OF INDIA	16
6	INDIAN BANK	2
7	INDIAN OVERSEAS BANK	3
8	PUNJAB & SIND BANK	1
9	PUNJAB NATIONAL BANK	9
10	STATE BANK OF INDIA	36
11	UCO BANK	6
12	UNION BANK OF INDIA	10
13	AXIS BANK LTD	14
14	BANDHAN BANK	1
15	HDFC BANK LTD	11
16	ICICI BANK LTD	7
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	159

BANK TYPE	Bank No	Branches No
PUBLIC SECTOR BANKS	12	101
PRIVATE SECTOR BANKS	10	44
STATE COOPERATIVE BANK (SISCO)	1	14
TOTAL	23	159

DISTRICT-WISE BANK BRANCH as on 30.09.2022

SI No	BANKS IN SIKKIM	NO. OF BRANCHES DISTRICT-WISE						
		MANGAN	GANGTOK	PAKYONG	NAMCH I	GYALSHING	SORENG	TOTAL
1	BANK OF BARODA	0	3	0	1	0	0	4
2	BANK OF INDIA	0	2	0	0	0	0	2
3	BANK OF MAHARASHTRA	0	1	0	0	0	0	1
4	CANARA BANK	1	6	1	2	1	0	11
5	CENTRAL BANK OF INDIA	1	4	4	1	4	2	16
6	INDIAN BANK	0	2	0	0	0	0	2
7	INDIAN OVERSEAS BANK	0	1	1	1	0	0	3
8	PUNJAB & SIND BANK	0	1	0	0	0	0	1
9	PUNJAB NATIONAL BANK	0	7	1	1	0	0	9
10	STATE BANK OF INDIA	5	15	3	9	2	2	36
11	UCO BANK	1	3	1	1	0	0	6
12	UNION BANK OF INDIA	1	5	1	2	1	0	10
13	AXIS BANK LTD	2	5	3	2	1	1	14
14	BANDHAN BANK	0	1	0	0	0	0	1
15	HDFC BANK LTD	0	6	1	3	1	0	11
16	ICICI BANK LTD	0	2	2	2	1	0	7
17	IDBI BANK	1	2	0	1	1	0	5
18	INDUSIND BANK	0	1	0	1	0	0	2
19	KARNATAKA BANK	0	1	0	0	0	0	1
20	KOTAK MAHINDRA BANK	0	1	0	0	0	0	1
21	SOUTH INDIAN BANK	0	1	0	0	0	0	1
22	YES BANK	0	1	0	0	0	0	1
23	SISCO BANK	1	3	2	4	2	2	14
	TOTAL	13	74	20	31	14	7	159

NUMBER OF ATMS IN SIKKIM AS ON 30.09.2022						
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	BANK OF BARODA	8	SECRETARY, COM. & IND. DEPTT. GoS
9	BANK OF INDIA	9	SECRETARY, AGRICULTURE DEPTT
10	PUNJAB NATIONAL BANK	10	SECRETARY, HORTICULTURE DEPTT.
11	INDIAN OVERSEAS BANK	11	SECRETARY, AH&VS DEPTT.
12	INDIAN BANK	12	SECRETARY, CO-OPERATION DEPTT.
13	AXIS BANK	13	SECRETARY, F&CS Deptt..
14	HDFC BANK	14	MD, SIDICO
15	IDBI BANK	15	DIRECTOR, KVIC, GoI
16	INDUSIND BANK	16	DY.DIR, SPICES BOARD, GoI
17	ICICI BANK	17	DIR. MSMED, GoI
18	BANK OF MAHARASHTRA	18	CEO, SKVIB, GoS
19	YES BANK	19	PO, RGVN
20	SISCO BANK	20	MGR. SICON
21	PUNJAB & SIND BANK	21	MGR./OC, SIDBI
22	KOTAK MAHINDRA BANK	22	MD, SABCCO
23	SOUTH INDIAN BANK	23	AGM, NATIONAL HOUSING BANK
24	BANDHAN BANK	24	AD, NATIONAL HORT. BOARD
25	KARNATAKA BANK LTD.	25	GM, DISTT. IND. CENTRE, GoS
26	INDIA POST PAYMENT BANK	26	PD, SRDA, GoS
27	NORTH EAST SMALL FINANCE BANK LTD.	27	RM. AGRI INSURANCE CO. OF INDIA
28	JANA SMALL FINANCE BANK LTD	28	PD, SOCIAL WELFARE DEPTT.
		29	AD, (HANDICRAFTS), MIN. OF TEXTILES GoI, GANGTOK
		30	NEDFI, GANGTOK
		31	DIR. OF HANDICRAFTS & HANDLOOMS, GOVT. OF SIKKIM, GANGTOK
		32	REGIONAL CHIEF, HUDCO, KOLKATA
		33	THE MANAGING DIRECTOR, SIMFED

AGENDA No:1**Credit : Deposit Ratio as on 30.09.2022**The C:D Ratio of Banks at the end of the 2nd QTR for FY 2022-23 stood at 55.98%

(Amt in Lakhs)

Sl No	Name of Bank	No of Branches	Deposit	Advance	CD Ratio	Credit from Outside utilised in the State	Total Advances	CD Ratio including Cr from outside
			Total	Total				
PSU BANK								
1	BANK OF BARODA	4	36425.39	29101.44	79.89%		29101.44	79.89%
2	BANK OF INDIA	2	15733.91	4329.84	27.52%		4329.84	27.52%
3	BANK OF MAHRASHTRA	1	12317.06	51364.97	417.02%		51364.97	417.02%
4	CANARA BANK	11	70137.00	26108	37.22%		26108	37.22%
5	CENTRAL BANK OF INDIA	16	142249.34	53607.31	37.69%		53607.31	37.69%
6	INDIAN BANK	3	9918.95	2950.15	29.74%		2950.15	29.74%
7	INDIAN OVERSEAS BANK	3	4887.88	2936.91	60.09%		2936.91	60.09%
8	PUNJAB NATIONAL BANK	9	37495.98	26294.11	70.13%		26294.11	70.13%
9	PUNJAB AND SIND BANK	1	1500.31	2800.51	186.66%		2800.51	186.66%
10	UNION BANK OF INDIA	10	71095.59	32892.12	46.26%		32892.12	46.26%
11	UCO BANK	6	28374.81	7397.55	26.07%		7397.55	26.07%
12	STATE BANK OF INDIA	36	376997.00	208177.52	55.22%	80800.00	288977.52	76.65%
Total for PSU Banks		102	807133.22	447960.43	55.50%	80800.00	528760.43	65.51%
PRIVATE BANK								
13	AXIS BANK	14	136767.16	29886.88	21.85%		29886.88	21.85%
14	BANDHAN BANK	1	19906.52	8104.45	40.71%		8104.45	40.71%
15	HDFC BANK	11	131830.39	53341.11	40.46%		53341.11	40.46%
16	ICICI BANK	6	51414.22	12735.55	24.77%		12735.55	24.77%
17	IDBI BANK	5	33283.62	10709.56	32.18%		10709.56	32.18%
18	INDUSIND BANK	2	9909.70	13364.21	134.86%		13364.21	134.86%
19	KARNATAKA BANK	1	2916.16	2955.30	101.34%		2955.30	101.34%
20	KOTAK MAHINDRA BANK	1	5460.95	593.64	10.87%		593.64	10.87%
21	SOUTH INDIAN BANK	1	2232.69	1317.49	59.01%		1317.49	59.01%
22	YES BANK	1	9853.07	9120.89	92.57%		9120.89	92.57%
Total Pvt Banks		43	403574.48	142129.08	35.22%	0	142129.08	35.22%
COOPERATIVE BANK								
23	SISCO	14	100749.66	61130.21	60.68%		61130.21	60.68%
Total of Cooperative Bank		14	100749.66	61130.21	60.68%	0	61130.21	60.68%
TOTAL OF COMMERCIAL BANKS		159	1311457.36	651219.72	49.66%	80800	732019.72	55.82%
Small Finance Banks								
1	North East Small Finance Bank	7	3153.41	4396.00	139.40%		4396.00	139.40%
2	Jana Small Finance Bank	1	2262.39	713.54	31.54%		713.54	31.54%
Total of Small Finance Bank		8	5415.80	5109.54	94.35%	0	5109.54	94.35%
GRAND TOTAL		167	1316873.16	656329.26	49.84%	80800	737129.26	55.98%

AGENDA No 2.**Review of Performance under Annual Credit Plan 2022-2023 including NPS for the quarter ended 30.09.2022**

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at 55.78% during the end of 2nd QTR of FY 2022-23.

Achievement under Priority and Non- Priority Sector as on 30.09.2022*(As on 30.09.2022)**(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	1940	8865.83	499	9799.07	25.72%	110.53%
BANK OF INDIA	1160	5501.46	804	3067.15	69.31%	55.75%
BANK OF MAHRASHTRA	574	2695.83	36	889.34	6.27%	32.99%
CANARA BANK	4837	21512.75	866	3613.43	17.90%	16.80%
CENTRAL BANK OF INDIA	6336	27390.41	1827	20154.98	28.84%	73.58%
INDIAN BANK	1160	5495.66	239	1343.82	20.60%	24.45%
INDIAN OVERSEAS BANK	1401	6313.00	72	288.36	5.14%	4.57%
PUNJAB NATIONAL BANK	4884	22811.98	479	5020.16	9.81%	22.01%
PUNJAB AND SIND BANK	574	2695.83	37	63.71	6.45%	2.36%
UNION BANK OF INDIA	4279	18916.79	1265	14761.77	29.56%	78.04%
UCO BANK	2689	12344.05	297	1772.60	11.04%	14.36%
STATE BANK OF INDIA	11570	52842.04	6492	44126.08	56.11%	83.51%
Total for PSU Banks	41404	187385.63	12913	104900.47	31.19%	55.98%
PRIVATE BANK						
AXIS BANK	5641	24228.09	1679	7265.27	29.76%	29.99%
BANDHAN BANK	565	2635.83	2957	2935.34	523.36%	111.36%
HDFC BANK	4843	20992.77	5590	28709.25	115.42%	136.76%
ICICI BANK	2498	9863.60	3320	6590.02	132.91%	66.81%
IDBI BANK	1727	7131.33	1522	2949.55	88.13%	41.36%
INDUSIND BANK	800	3358.17	547	4602.18	68.38%	137.04%
KARNATAKA BANK	567	2660.83	21	459.03	3.70%	17.25%
KOTAK MAHINDRA BANK	565	2635.83	5	192.16	0.88%	7.29%
SOUTH INDIAN BANK	567	2660.83	243	160.74	42.86%	6.04%
YES BANK	567	2660.83	63	1078.36	11.11%	40.53%
Total Pvt Banks	18340	78828.11	15947	54941.90	86.95%	69.70%
COOPERATIVE BANK						
SISCO BANK	4526	16734.43	1350	2650.64	29.83%	15.84%
Total of Cooperative Bank	4526	16734.43	1350	2650.64	29.83%	15.84%
SMALL FINANCE BANKS	64270	282948.17	30210	162493.01	47.00%	57.43%
Jana Small Finance Bank	365	2252.83	377	230.59	103.29%	10.24%
North East Small FB	1892	9560.78	2021	1683.50	106.82%	17.61%
Total of SFBs	2257	11813.61	2398	1914.09	106.25%	16.20%
GRAND TOTAL	66527	294761.78	32608	164407.10	49.01%	55.78%

Targets under Agriculture Sector have been increased by 12158.00 Lakhs as per letter DFS, MOF, Gol Letter F No.12/03/2022-AC dated 04 July,2022, from DFS, MoS, Gol

Review of Performance under Annual Credit Plan 2022-2023
for the quarter ended 30th September 2022 for Priority Sector Advances

All Banks together disbursed Rs.573.41 Crores under priority sector advances @ 64.16% of achievement under ACP 2022-2023

PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2022-2023

(As on 30.09.2022)

(Amt in Lakhs)

Name of Bank	Total Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
COMMERCIAL BANK						
BANK OF BARODA	1300	2655.83	230	2495.09	17.69%	93.95%
BANK OF INDIA	760	1501.46	696	2518.95	91.58%	167.77%
BANK OF MAHRASHTRA	374	695.83	26	786.84	6.95%	113.08%
CANARA BANK	3281	6682.75	659	2575.72	20.09%	38.54%
CENTRAL BANK OF INDIA	4488	10050.41	1210	10138.04	26.96%	100.87%
INDIAN BANK	760	1495.66	149	620.20	19.61%	41.47%
INDIAN OVERSEAS BANK	941	2013.00	56	228.03	5.95%	11.33%
PUNJAB NATIONAL BANK	3204	6401.98	234	1369.60	7.30%	21.39%
PUNJAB AND SIND BANK	374	695.83	31	49.38	8.29%	7.10%
UNION BANK OF INDIA	2927	6106.79	843	9335.39	28.80%	152.87%
UCO BANK	1781	3764.05	194	919.66	10.89%	24.43%
STATE BANK OF INDIA	7746	16462.04	3234	14702.35	41.75%	89.31%
Total for PSU Banks	27936	58525.63	7562	45739.25	27.07%	78.15%
PRIVATE BANK						
AXIS BANK	3847	7228.09	39	795.43	1.01%	11.00%
BANDHAN BANK	365	635.83	1792	1255.35	490.96%	197.43%
HDFC BANK	3299	6234.77	1005	2017.20	30.46%	32.35%
ICICI BANK	1794	3335.60	67	932.39	3.73%	27.95%
IDBI BANK	1211	2503.33	1250	1649.37	103.22%	65.89%
INDUSIND BANK	520	958.17	106	1146.89	20.38%	119.70%
KARNATAKA BANK	367	660.83	8	190.57	2.18%	28.84%
KOTAK MAHINDRA BANK	365	635.83	5	192.16	1.37%	30.22%
SOUTH INDIAN BANK	367	660.83	140	72.92	38.15%	11.03%
YES BANK	367	660.83	0	0.00	0.00%	0.00%
Total Pvt Banks	12502	23514.11	4412	8252.28	35.29%	35.10%
COOPERATIVE BANK						
SISCO BANK	3290	5514.43	1115	1484.36	33.89%	26.92%
Total of Cooperative Bank	3290	5514.43	1115	1484.36	33.89%	26.92%
SMALL FINANCE BANKS	43728	87554.2	13089	55475.89	29.93%	63.36%
Jana Small Finance Bank	165	252.83	361	223.85	218.79%	88.54%
North East Small FB	1092	1560.78	2002	1641.90	183.33%	105.20%
Total of SFBs	1257	1813.61	2363	1865.75	187.99%	102.87%
GRAND TOTAL	44985	89367.8	15452	57341.64	34.35%	64.16%

Targets under Agriculture Sector have been increased by 12158.00 Lakhs as per letter DFS, MOF, Gol Letter F No.12/03/2022-AC letter dated 04 July,2022, from DFS, MoS, Gol

A. Agriculture and Allied Activities

The overall achievement under this sector recorded at 40.48% at the end of 2nd QTR ended 30.09.2022

AGRICULTURE SECTOR ACHIEVEMENT UNDER ACP 2022-2023

Name of Bank	(As on 30.09.2022)				(Amount in Lakhs)	
	Total Agriculture					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
COMMERCIAL BANK						
BANK OF BARODA	625	940.83	64	101.62	10.24%	10.80%
BANK OF INDIA	330	505.66	401	947.85	121.52%	187.45%
BANK OF MAHRASHTRA	165	252.83	1	2.00	0.61%	0.79%
CANARA BANK	1658	2430.82	483	406.77	29.13%	16.73%
CENTRAL BANK OF INDIA	2603	4863.50	772	7379.47	29.66%	151.73%
INDIAN BANK	330	505.66	1	0.49	0.30%	0.10%
INDIAN OVERSEAS BANK	460	688.00	20	56.86	4.35%	8.26%
PUNJAB NATIONAL BANK	1450	2204.98	75	167.21	5.17%	7.58%
PUNJAB AND SIND BANK	165	252.83	0	0.00	0.00%	0.00%
UNION BANK OF INDIA	1493	2177.99	420	1037.12	28.13%	47.62%
UCO BANK	851	1298.05	20	35.83	2.35%	2.76%
STATE BANK OF INDIA	3741	5210.62	1627	1827.38	43.49%	35.07%
Total for PSU Banks	13871	21331.77	3884	11962.60	28.00%	56.08%
PRIVATE BANK						
AXIS BANK	2066	2979.98	4	21.67	0.19%	0.73%
BANDHAN BANK	165	252.83	333	260.20	201.82%	102.92%
HDFC BANK	1727	2508.77	886	276.11	51.30%	11.01%
ICICI BANK	1092	1549.60	53	85.89	4.85%	5.54%
IDBI BANK	703	984.33	1164	649.02	165.58%	65.94%
INDUSIND BANK	295	435.17	0	0.00	0.00%	0.00%
KARNATAKA BANK	165	252.83	0	0.00	0.00%	0.00%
KOTAK MAHINDRA BANK	165	252.83	0	0.00	0.00%	0.00%
SOUTH INDIAN BANK	165	252.83	116	72.92	70.30%	28.84%
YES BANK	165	252.83	0	0.00	0.00%	0.00%
Total Pvt Banks	6708	9722.00	2556	1365.81	38.10%	14.05%
COOPERATIVE BANK						
SISCO BANK	2129	2856.75	976	702.16	45.84%	24.58%
Total of Cooperative Bank	2129	2856.75	976	702.16	45.84%	24.58%
SMALL FINANCE BANKS	22708	33910.52	7416	14030.57	32.66%	41.38%
Jana Small Finance Bank	165	252.83	0	0.00	0.00%	0.00%
North East Small FB	1087	1550.92	749	425.68	68.91%	27.45%
Total of SFBs	1252	1803.75	749	425.68	59.82%	23.60%
GRAND TOTAL	23960	35714.3	8165	14456.25	34.08%	40.48%

Targets under Agriculture Sector have been increased by 12158.00 Lakhs as per letter DFS, MOF, Gol Letter F No.12/03/2022-AC letter dated 04 July,2022, from DFS, MoS, Gol

B. MSME Sector

The overall achievement under this sector was recorded at 86.28% at the end of the 2nd QTR 2022-23.

MSME SECTOR ACHIEVEMENT UNDER ACP 2022-2023

(As on 30.09.2022)

(Amt in Lakhs)

Name of Bank	Total MSME					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
COMMERCIAL BANK						
BANK OF BARODA	625	1289.00	134	2207.40	21.44%	171.25%
BANK OF INDIA	400	766.00	148	828.70	37.00%	108.19%
BANK OF MAHRASHTRA	200	383.00	6	223.49	3.00%	58.35%
CANARA BANK	1496	3205.03	146	1959.77	9.76%	61.15%
CENTRAL BANK OF INDIA	1730	3836.32	354	1986.70	20.46%	51.79%
INDIAN BANK	400	766.00	132	503.46	33.00%	65.73%
INDIAN OVERSEAS BANK	445	1006.00	25	97.47	5.62%	9.69%
PUNJAB NATIONAL BANK	1625	3204.00	120	883.48	7.38%	27.57%
PUNJAB AND SIND BANK	200	383.00	31	49.38	15.50%	12.89%
UNION BANK OF INDIA	1312	2883.00	364	7919.14	27.74%	274.68%
UCO BANK	860	1857.00	88	476.23	10.23%	25.65%
STATE BANK OF INDIA	3675	8374.72	1349	11708.64	36.71%	139.81%
Total for PSU Banks	12968	27953.07	2897	28843.86	22.34%	103.19%
PRIVATE BANK						
AXIS BANK	1678	3538.24	32	763.45	1.91%	21.58%
BANDHAN BANK	200	383.00	29	47.30	14.50%	12.35%
HDFC BANK	1484	3137.00	31	1656.50	2.09%	52.81%
ICICI BANK	659	1465.00	9	766.26	1.37%	52.30%
IDBI BANK	467	1149.00	81	984.34	17.34%	85.67%
INDUSIND BANK	225	523.00	106	1146.89	47.11%	219.29%
KARNATAKA BANK	200	383.00	8	190.57	4.00%	49.76%
KOTAK MAHINDRA BANK	200	383.00	5	192.16	2.50%	50.17%
SOUTH INDIAN BANK	200	383.00	24	0.00	12.00%	0.00%
YES BANK	200	383.00	0	0.00	0.00%	0.00%
Total Pvt Banks	5513	11727.24	325	5747.47	5.90%	49.01%
COOPERATIVE BANK						
SISCO BANK	1091	2061.00	35	216.59	3.21%	10.51%
Total of Cooperative Bank	1091	2061.00	35	216.59	3.21%	10.51%
SMALL FINANCE BANKS	19572	41741.3	3257	34807.92	16.64%	83.39%
Jana Small Finance Bank	0	0.00	0	0.00	0.00%	0.00%
North East Small FB	5	9.86	1253	1216.22	25060.00%	12334.89%
Total of SFBs	5	9.86	1253	1216.22	25060.00%	12334.89%
GRAND TOTAL	19577	41751.2	4510	36024.14	23.04%	86.28%

C. Other Priority Sector

The overall achievement under this sector recorded at 57.67% at the end of the 2nd QTR 2022-2023

OTHER PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2022-23

(As on 30.09.2022)

(Amt in Lakhs)

Name of Bank	OPS TOTAL					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
COMMERCIAL BANK						
BANK OF BARODA	50	426.00	32	186.07	64.00%	43.68%
BANK OF INDIA	30	229.80	147	742.40	490.00%	323.06%
BANK OF MAHRASHTRA	9	60.00	19	561.35	211.11%	935.58%
CANARA BANK	127	1046.90	30	209.18	23.62%	19.98%
CENTRAL BANK OF INDIA	155	1350.59	84	774.87	54.19%	57.37%
INDIAN BANK	30	224.00	16	116.25	53.33%	51.90%
INDIAN OVERSEAS BANK	36	319.00	11	73.70	30.56%	23.10%
PUNJAB NATIONAL BANK	129	993.00	39	318.91	30.23%	32.12%
PUNJAB AND SIND BANK	9	60.00	0	0.00	0.00%	0.00%
UNION BANK OF INDIA	122	1045.80	59	379.13	48.36%	36.25%
UCO BANK	70	609.00	86	407.60	122.86%	66.93%
STATE BANK OF INDIA	330	2876.70	258	1166.33	78.18%	40.54%
Total for PSU Banks	1097	9240.79	781	4935.79	71.19%	53.41%
PRIVATE BANK						
AXIS BANK	103	709.87	3	10.31	2.91%	1.45%
BANDHAN BANK	0	0.00	1430	947.85	0.00%	0.00%
HDFC BANK	88	589.00	88	84.59	100.00%	14.36%
ICICI BANK	43	321.00	5	80.24	11.63%	25.00%
IDBI BANK	41	370.00	5	16.01	12.20%	4.33%
INDUSIND BANK	0	0.00	0	0.00	0.00%	0.00%
KARNATAKA BANK	2	25.00	0	0.00	0.00%	0.00%
KOTAK MAHINDRA BANK	0	0.00	0	0.00	0.00%	0.00%
SOUTH INDIAN BANK	2	25.00	0	0.00	0.00%	0.00%
YES BANK	2	25.00	0	0.00	0.00%	0.00%
Total Pvt Banks	281	2064.87	1531	1139.00	544.84%	55.16%
COOPERATIVE BANK						
SISCO BANK	70	596.68	104	565.61	148.57%	94.79%
Total of Cooperative Bank	70	596.68	104	565.61	148.57%	94.79%
SMALL FINANCE BANKS	1448	11902.3	2416	6640.40	166.85%	55.79%
Jana Small Finance Bank	0	0.00	361	223.85	0.00%	0.00%
North East Small FB	0	0.00	0	0.00	0.00%	0.00%
Total of SFBs	0	0	361	223.85	0.00%	0.00%
GRAND TOTAL	1448	11902.3	2777	6864.25	191.78%	57.67%

Non-Priority Sector : Bank wise performance is as under

The Total Achievement under this sector stood at 52.13% at the end of the 2nd QTR 2022-2023

NON – PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2022-2023

(As on 30.09.2022)

(Amount in Lakhs)

Name of Bank	Total Non Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
COMMERCIAL BANK						
BANK OF BARODA	640	6210.00	269	7303.98	42.03%	117.62%
BANK OF INDIA	400	4000.00	108	548.20	27.00%	13.71%
BANK OF MAHRASHTRA	200	2000.00	10	102.5	5.00%	5.13%
CANARA BANK	1556	14830.00	207	1037.71	13.30%	7.00%
CENTRAL BANK OF INDIA	1848	17340.00	617	10016.94	33.39%	57.77%
INDIAN BANK	400	4000.00	90	723.62	22.50%	18.09%
INDIAN OVERSEAS BANK	460	4300.00	16	60.33	3.48%	1.40%
PUNJAB NATIONAL BANK	1680	16410.00	245	3650.56	14.58%	22.25%
PUNJAB AND SIND BANK	200	2000.00	6	14.33	3.00%	0.72%
UNION BANK OF INDIA	1352	12810.00	422	5426.38	31.21%	42.36%
UCO BANK	908	8580.00	103	852.94	11.34%	9.94%
STATE BANK OF INDIA	3824	36380.00	3258	29423.73	85.20%	80.88%
Total for PSU Banks	13468	128860.00	5351	59161.22	39.73%	45.91%
PRIVATE BANK						
AXIS BANK	1794	17000.00	1640	6469.84	91.42%	38.06%
BANDHAN BANK	200	2000.00	1165	1679.99	582.50%	84.00%
HDFC BANK	1544	14758.00	4585	26692.05	296.96%	180.86%
ICICI BANK	704	6528.00	3253	5657.63	462.07%	86.67%
IDBI BANK	516	4628.00	272	1300.18	52.71%	28.09%
INDUSIND BANK	280	2400.00	441	3455.29	157.50%	143.97%
KARNATAKA BANK	200	2000.00	13	268.46	6.50%	13.42%
KOTAK MAHINDRA BANK	200	2000.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	200	2000.00	103	87.82	51.50%	4.39%
YES BANK	200	2000.00	63	1078.36	31.50%	53.92%
Total Pvt Banks	5838	55314.00	11535	46689.62	197.58%	84.41%
COOPERATIVE BANK						
SISCO BANK	1236	11220.00	235	1166.28	19.01%	10.39%
Total of Cooperative Bank	1236	11220.00	235	1166.28	19.01%	10.39%
SMALL FINANCE BANKS	20542	195394.0	17121	107017.12	83.35%	54.77%
Jana Small Finance Bank	200	2000.00	16	6.74	8.00%	0.34%
North East Small FB	800	8000.00	19	41.60	2.38%	0.52%
Total of SFBs	1000	10000.00	35	48.34	3.50%	0.48%
GRAND TOTAL	21542	205394.00	17156	107065.46	79.64%	52.13%

AGENDA NO. 3

Review of Govt. Sponsored Schemes as on 30.09.2022

3.1 Prime Minister's Employment Generation Programme (PMEGP)

The present status of proposals forwarded to the Bank branches during the FY 2022-2023 as on 01.11.2022 are as follows:

Sponsored by DIC

Name of Bank	Spons.	Sanctioned	Reject.	Pend.
	No.	No.	No.	No.
Canara Bank	3	1	2	0
Central Bank of India	3	2	0	1
IndusInd Bank	1	0	0	1
Punjab National Bank	1	1	0	0
State Bank of India	3	2	1	0
UCO Bank	1	1	0	0
Union Bank of India	4	4	0	0
TOTAL	16	11	3	2

P M E G P Sponsored by KVIC

Name of Bank	Spons.	Sanctioned	Reject.	Pend.
	No.	No.	No.	No.
Bank Of Baroda	1	0	0	1
Canara Bank	4	1	2	1
Central Bank of India	2	2	0	0
IDBI Bank	1	1	0	0
Indian Bank	1	1	0	0
UCO Bank	1	0	1	0
State Bank Of India	5	2	1	2
TOTAL	15	7	4	4

PMEGP Sponsored by SKVIB

Name of Bank	Spons.	Sanctioned	Reject.	Pend.
	No.	No.	No.	No.
Axis Bank	1	0	1	0
Bank of India	5	5	0	0
Canara Bank	6	4	2	0
Central Bank of India	9	1	4	4
HDFC Bank	2	0	0	2
Indian Bank	5	3	0	2
IndusInd Bank	1	0	1	0
Karnataka Bank	1	0	0	1
Punjab National Bank	14	8	4	2
State Bank of India	51	29	14	8
SISCO Bank	10	0	8	2
UCO Bank	2	0	2	0
Union Bank	6	4	1	1
Yes Bank	1	0	0	1
TOTAL	114	54	37	23

3.2 Pradhan Mantri Mudra Yojana (MUDRA)

(As on 30.09.2022)

(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	21	0.07	363	9.53	110	8.28	494	17.88
Bank of Baroda	29	0.1	46	0.62	9	0.8	84	1.52
Bank of India	3	0	55	1.61	12	1.04	70	2.65
Bank of Maharashtra	0	0	2	0.03	2	0.2	4	0.23
Canara Bank	45	0.05	121	4.3	47	3.61	213	7.96
Central Bank of India	106	0.29	147	3.35	38	3.16	291	6.79
Indian Bank	5	0.02	16	0.57	15	1.19	36	1.78
Indian Overseas Bank	0	0	14	0.2	4	0.36	18	0.56
Punjab National Bank	6	0.03	69	2.2	75	6.33	150	8.56
Union Bank of India	64	0.31	141	3.57	45	3.85	250	7.72
Punjab & Sind Bank	0	0	2	0.04	6	0.37	8	0.41
UCO Bank	10	0.04	60	1.97	18	1.49	88	3.5
Total PSU	289	0.91	1036	27.99	381	30.68	1706	59.56
Karnataka Bank	0	0	0	0	1	0.09	1	0.09
Axis Bank	775	2.7	41	0.25	0	0	816	2.94
IndusInd Bank	0	0	33	1.18	23	1.36	56	2.54
HDFC Bank	1	0	33	1.18	13	0.92	47	2.11
IDBI Bank Limited	2	0.01	11	0.4	12	0.83	25	1.24
Total PVT	778	2.71	118	3.01	49	3.2	945	8.92
Grand Total	1067	3.62	1154	31	430	33.88	2651	68.48

3.3 'Stand up India'

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

(As on 30.09.2022)

(Amt in Crores)

Lender	Tar SC/S T	SC		ST		Target Women	Women (General)		Total Target †	Total	
		No	Amt	No	Amt		No	Amt		No	Amt
Private Sector Banks											
HDFC Bank	12	0	0	0	0	12	3	0.34	24	3	0.34
IDBI Bank	5	0	0	0	0	5	1	0.25	10	1	0.25
IndusInd Bank	2	0	0	4	0.63	2	2	0.39	4	6	1.02
Total	20	0	0	4	0.63	20	6	0.98	40	10	1.61
Public Sector Banks											
Bank of Baroda	5	3	0.46	3	1.22	1	0.17	0.17	10	7	1.85
Bank of India	2	1	0.3	0	0	0	0	0	4	1	0.3
Bank of Maharashtra	1	0	0	1	0.1	1	0.1	0	2	2	0.2
Canara Bank	10	9	1.03	17	4.15	8	1.35	0.92	22	34	6.53
Central Bank of India	16	0	0	2	0.34	2	0.35	0.11	32	4	0.69
Indian Bank	1	6	0.53	7	1.12	6	1.06	1.06	2	19	2.71
Indian Overseas Bank	3	0	0	4	0.54	1	0.13	0.01	6	5	0.67
Punjab and Sind Bank	1	0	0	0	0	1	0.13	0.13	2	1	0.13
Punjab National Bank	7	9	1.13	13	1.49	19	3.73	2.25	14	41	6.35
State Bank of India	37	36	5.18	106	14.66	118	15.65	4.47	74	260	35.49
UCO Bank	6	1	0.15	2	0.3	6	1.01	0.07	12	9	1.46
Union Bank of India	10	3	0.65	20	2.48	6	0.88	0.58	20	29	4.01
Total	100	68	9.43	175	26.4	100	169	24.56	200	412	60.39
Grand Total	120	68	9.43	179	27.03	120	175	25.54	240	422	62.00

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)

SL No.	Bank Name	No. of SHGs	No. of SHGs Credit Linked	% of SHGs Credit Linked
1	Axis	2	0	0
2	BOB	6	0	0
3	BOI	13	0	0
4	Canara	194	96	49.48
5	CBI	1789	221	12.35
6	IDBI	336	32	9.52
7	Indian Bank	3	1	33.33
8	IOB	75	3	4.00
9	Karnataka	3	0	0.00
10	PNB	11	5	45.45
11	SISCO BANK	761	14	1.84
12	SBI	1825	291	15.95
13	UCO	56	2	3.57
14	Union Bank	373	67	17.96
	Total	5447	732	13.44

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

The position on issuance of Kisan Credit Cards (KCC) in the State as on 30.09.2022 is furnished below.

(As on 30.09.2022)

(Amt in Lakhs)

Name of Bank	KCC ISSUED DURING THE QTR		OUTSTANDING KCC as on 30.09.2022	
	No	Amt	No	Amt
COMMERCIAL BANK				
BANK OF BARODA	4	46.86	72	148.56
BANK OF INDIA	3	6.10	500	224.63
BANK OF MAHRASHTRA	0	0.00	0	0.00
CANARA BANK	167	89.13	1698	1245.78
CENTRAL BANK OF INDIA	172	20.49	4355	4695.16
INDIAN BANK	0	0.00	27	12.67
INDIAN OVERSEAS BANK	8	8.89	135	106.57
PUNJAB NATIONAL BANK	27	28.87	185	136.82
PUNJAB AND SIND BANK	0	0.00	0	0.00
UNION BANK OF INDIA	498	227.13	5698	2838.78
UCO BANK	1	1.00	87	115.06
STATE BANK OF INDIA	689	482.66	3128	2815.34
Total for Comm.Banks	1569	911.13	15885	12339.37
PRIVATE BANK				
AXIS BANK	2	18.48	42	855.52
BANDHAN BANK	0	0.00	0	0.00
HDFC BANK	559	174.52	2798	490.49
ICICI BANK	0	0.00	0	0.00
IDBI BANK	0	0.00	20	15.69
INDUSIND BANK	0	0.00	0	0.00
KARNATAKA BANK	0	0.00	0	0.00
KOTAK MAHINDRA BANK	0	0.00	0	0.00
SOUTH INDIAN BANK	0	0.00	0	0.00
YES BANK	0	0.00	0	0.00
Total Pvt Banks	561	193.00	2860	1361.70
COOPERATIVE BANK			0	0.00
SISCO	583	289.01	3585	898.29
Total of Cooperative Bank	583	289.01	3585	898.29
GRAND TOTAL	2713	1393.14	22330	14599.36

AGENDA NO. 6**Housing Finance as on 30.09.2022**

The overall achievement under this sector recorded at 53.75% at the end of the 2nd Quarter, 2022-2023

(As on 30.09.2022)

(Amt in Lakhs)

Name of Bank	Housing (PS)					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
COMMERCIAL BANK						
BANK OF BARODA	34	276.00	22	176.32	64.71%	63.88%
BANK OF INDIA	20	134.00	10	201.09	50.00%	150.07%
BANK OF MAHRASHTRA	4	40.00	18	556.35	450.00%	1390.88%
CANARA BANK	87	688.70	17	173.71	19.54%	25.22%
CENTRAL BANK OF INDIA	110	955.00	75	760.02	68.18%	79.58%
INDIAN BANK	20	134.00	13	113.8	65.00%	84.93%
INDIAN OVERSEAS BANK	25	224.00	9	72	36.00%	32.14%
PUNJAB NATIONAL BANK	88	628.00	35	313.78	39.77%	49.96%
PUNJAB AND SIND BANK	4	40.00	0	0.00	0.00%	0.00%
UNION BANK OF INDIA	87	748.80	51	372.73	58.62%	49.78%
UCO BANK	49	422.00	24	219.57	48.98%	52.03%
STATE BANK OF INDIA	235	2037.90	217	1106.21	92.34%	54.28%
Total for PSU Banks	763	6328.40	491	4065.58	64.35%	64.24%
PRIVATE BANK						
AXIS BANK	85	617.87	3	10.31	3.53%	1.67%
BANDHAN BANK	0	0.00	0	0.00	0.00%	0.00%
HDFC BANK	74	519.00	88	84.59	118.92%	16.30%
ICICI BANK	37	291.00	5	80.24	13.51%	27.57%
IDBI BANK	34	336.00	4	14.8	11.76%	4.40%
INDUSIND BANK	0	0.00	0	0.00	0.00%	0.00%
KARNATAKA BANK	1	20.00	0	0.00	0.00%	0.00%
KOTAK MAHINDRA BANK	0	0.00	0	0.00	0.00%	0.00%
SOUTH INDIAN BANK	1	20.00	0	0.00	0.00%	0.00%
YES BANK	1	20.00	0	0.00	0.00%	0.00%
Total Pvt Banks	233	1823.87	100	189.94	42.92%	10.41%
COOPERATIVE BANK						
SISCO BANK	12	182.00	25	224.2	208.33%	123.19%
Total of Cooperative Bank	12	182.00	25	224.20	208.33%	123.19%
GRAND TOTAL	1008	8334.27	616	4479.72	61.11%	53.75%

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

The overall achievement under this sector recorded at 4.71% only at the end of the 2nd QTR of 2022-2023.

(As on 30.09.2022)

(Amt in Lakhs)

Name of Bank	Education (PS)					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
COMMERCIAL BANK						
BANK OF BARODA	16	150.00	10	9.75	62.50%	6.50%
BANK OF INDIA	10	95.80	5	7.86	50.00%	8.20%
BANK OF MAHRASHTRA	5	20.00	1	5	20.00%	25.00%
CANARA BANK	40	358.20	12	33.22	30.00%	9.27%
CENTRAL BANK OF INDIA	45	395.59	9	14.85	20.00%	3.75%
INDIAN BANK	10	90.00	3	2.45	30.00%	2.72%
INDIAN OVERSEAS BANK	11	95.00	1	1.3	9.09%	1.37%
PUNJAB NATIONAL BANK	41	365.00	3	4.13	7.32%	1.13%
PUNJAB AND SIND BANK	5	20.00	0	0.00	0.00%	0.00%
UNION BANK OF INDIA	35	297.00	6	4.4	17.14%	1.48%
UCO BANK	21	187.00	6	4.27	28.57%	2.28%
STATE BANK OF INDIA	95	838.80	41	60.12	43.16%	7.17%
Total for PSU Banks	334	2912.39	97	147.35	29.04%	5.06%
PRIVATE BANK						
AXIS BANK	18	92.00	0	0.00	0.00%	0.00%
BANDHAN BANK	0	0.00	0	0.00	0.00%	0.00%
HDFC BANK	14	70.00	0	0.00	0.00%	0.00%
ICICI BANK	6	30.00	0	0.00	0.00%	0.00%
IDBI BANK	7	34.00	1	1.21	14.29%	3.56%
INDUSIND BANK	0	0.00	0	0.00	0.00%	0.00%
KARNATAKA BANK	1	5.00	0	0.00	0.00%	0.00%
KOTAK MAHINDRA BANK	0	0.00	0	0.00	0.00%	0.00%
SOUTH INDIAN BANK	1	5.00	0	0.00	0.00%	0.00%
YES BANK	1	5.00	0	0.00	0.00%	0.00%
Total Pvt Banks	48	241.00	1	1.21	2.08%	0.50%
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	382	3153.39	98	148.56	25.65%	4.71%

Agenda No. 8
MSME Sub-Sector wise as on 30.09.2022

MICRO ENTERPRISES

(As on 30.09.2022)

(Amt in Lakhs)

Name of Bank	Micro Enterprises					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
COMMERCIAL BANK						
BANK OF BARODA	470	790.00	128	1827.65	27.23%	231.35%
BANK OF INDIA	300	460.00	148	828.7	49.33%	180.15%
BANK OF MAHRASHTRA	150	230.00	6	223.49	4.00%	97.17%
CANARA BANK	1135	2039.03	134	914.59	11.81%	44.85%
CENTRAL BANK OF INDIA	1309	2385.00	318	1234.02	24.29%	51.74%
INDIAN BANK	300	460.00	125	491.25	41.67%	106.79%
INDIAN OVERSEAS BANK	340	660.00	25	97.47	7.35%	14.77%
PUNJAB NATIONAL BANK	1220	1940.00	107	789.34	8.77%	40.69%
PUNJAB AND SIND BANK	150	230.00	30	47.41	20.00%	20.61%
UNION BANK OF INDIA	997	1824.00	339	2348.95	34.00%	128.78%
UCO BANK	655	1205.00	82	308.23	12.52%	25.58%
STATE BANK OF INDIA	2775	5327.72	1140	5951.79	41.08%	111.71%
Total for PSU Banks	9801	17550.75	2582	15062.89	26.34%	85.82%
PRIVATE BANK						
AXIS BANK	1268	2234.24	19	236.94	1.50%	10.60%
BANDHAN BANK	150	230.00	29	47.3	19.33%	20.57%
HDFC BANK	1119	1946.00	15	418.6	1.34%	21.51%
ICICI BANK	499	926.00	6	664.56	1.20%	71.77%
IDBI BANK	359	766.00	77	453.13	21.45%	59.16%
INDUSIND BANK	170	330.00	97	1007.74	57.06%	305.38%
KARNATAKA BANK	150	230.00	5	85.99	3.33%	37.39%
KOTAK MAHINDRA BANK	150	230.00	5	192.16	3.33%	83.55%
SOUTH INDIAN BANK	150	230.00	21	0	14.00%	0.00%
YES BANK	150	230.00	0	0	0.00%	0.00%
Total Pvt Banks	4165	7352.24	274	3106.42	6.58%	42.25%
COOPERATIVE BANK						
SISCO BANK	841	1386.00	35	216.59	4.16%	15.63%
Total of Cooperative Bank	841	1386.00	35	216.59	4.16%	15.63%
SMALL FINANCE BANKS	14807	26288.99	2891	18385.9	19.52%	69.94%
Jana Small Finance Bank	0	0.00			0.00%	0.00%
North East Small FB	5	9.86	1253	1216.22	25060.00%	12334.89%
Total of SFBs	5	9.86	1253	1216.22	25060.00%	12334.89%
GRAND TOTAL	14812	26298.85	4144	19602.12	27.98%	74.54%

SMALL ENTERPRISES as on 30.09.2022

(As on 30.09.2022)

(Amt in Lakhs)

Name of Bank	Small Enterprises					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
COMMERCIAL BANK						
BANK OF BARODA	155	499.00	6	379.75	3.87%	76.10%
BANK OF INDIA	100	306.00	0	0	0.00%	0.00%
BANK OF MAHRASHTRA	50	153.00	0	0	0.00%	0.00%
CANARA BANK	361	1166.00	10	1016.76	2.77%	87.20%
CENTRAL BANK OF INDIA	421	1451.32	35	714.43	8.31%	49.23%
INDIAN BANK	100	306.00	7	12.21	7.00%	3.99%
INDIAN OVERSEAS BANK	105	346.00	0	0	0.00%	0.00%
PUNJAB NATIONAL BANK	405	1264.00	13	94.14	3.21%	7.45%
PUNJAB AND SIND BANK	50	153.00	0	0	0.00%	0.00%
UNION BANK OF INDIA	315	1059.00	18	1998.06	5.71%	188.67%
UCO BANK	205	652.00	6	168	2.93%	25.77%
STATE BANK OF INDIA	900	3047.00	207	5656.08	23.00%	185.63%
Total for Comm. Banks	3167	10402.32	302	10039.43	9.54%	96.51%
PRIVATE BANK						
AXIS BANK	410	1304.00	12	379.51	2.93%	29.10%
BANDHAN BANK	50	153.00	0	0.00	0.00%	0.00%
HDFC BANK	365	1191.00	14	427.90	3.84%	35.93%
ICICI BANK	160	539.00	3	101.70	1.88%	18.87%
IDBI BANK	108	383.00	3	431.10	2.78%	112.56%
INDUSIND BANK	55	193.00	1	9.50	1.82%	4.92%
KARNATAKA BANK	50	153.00	3	104.58	6.00%	68.35%
KOTAK MAHINDRA BANK	50	153.00	0	0.00	0.00%	0.00%
SOUTH INDIAN BANK	50	153.00	3	0.00	6.00%	0.00%
YES BANK	50	153.00	0	0.00	0.00%	0.00%
Total Pvt Banks	1348	4375.00	39	1454.29	2.89%	33.24%
COOPERATIVE BANK						
SISCO BANK	250	675.00	0	0.00	0.00%	0.00%
Total of Cooperative Bank	250	675.00	0	0.00	0.00%	0.00%
Total Commercial banks	4765	15452.32	341	11493.7	7.16%	74.38%
Jana Small Finance Bank	0	0.00	0	0.00	0.00%	0.00%
North East Small FB	0	0.00	0	0.00	0.00%	0.00%
Total of SFBs	0	0.00	0	0.00	0.00%	0.00%
GRAND TOTAL	4765	15452.32	341	11493.7	7.16%	74.38%

MEDIUM ENTERPRISES as on 30.09.2022

(As on 30.09.2022)

(Amt in Lakhs)

Name of Bank	Medium Enterprises			
	TARGET		ACHEIVEMENT	
	No	Amt	No	Amt
COMMERCIAL BANK				
BANK OF BARODA	0	0	0	0
BANK OF INDIA	0	0	0	0
BANK OF MAHRASHTRA	0	0	0	0
CANARA BANK	0	0	2	28.42
CENTRAL BANK OF INDIA	0	0	1	35.25
INDIAN BANK	0	0	0	0
INDIAN OVERSEAS BANK	0	0	0	0
PUNJAB NATIONAL BANK	0	0	0	0
PUNJAB AND SIND BANK	0	0	1	1.97
UNION BANK OF INDIA	0	0	7	3572.1
UCO BANK	0	0	0	0
STATE BANK OF INDIA	0	0	2	100.77
Total for PSU Banks	0	0	13	3738.54
PRIVATE BANK				
AXIS BANK	0	0	1	147
BANDHAN BANK	0	0	0	0
HDFC BANK	0	0	2	810
ICICI BANK	0	0	0	0
IDBI BANK	0	0	1	100.11
INDUSIND BANK	0	0	8	129.65
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	0	0	12	1186.76
COOPERATIVE BANK				
SISCO BANK	0	0	0	0.00
Total of Cooperative Bank	0	0	0	0.00
GRAND TOTAL	0	0	25	4925.3

AGENDA NO.9
SBI Rural Self Employment Training Institute (RSETI)

I. Performance of RSETI is as follows:

A) Total number of Trainees(year wise) since beginning till 30.09.2022			
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	202	3303
10	2021-2022	203	3506
11	2022-2023 (As on 30.09.2022)	215	3721
B) Total Number of Trainees settled year wise till 30.09.2022			
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	134	66.34%
10	2021-2022	146	72%
11	2022-2023 (As on 30.09.2022)	33	15%
C) Total Number Settlement uploaded in MIS (year wise) : 30.09.2022			
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	134	2336
10	2021-2022	146	2482
11	2022-2023 (As on 30.09.2022)	23	2515

Agenda 10
Miscellaneous

Resolution for formation of Sub-Committee for enhancing flow of credit under Agriculture was presented in the SLBC Steering Committee Meeting held on 10/11/2022, now the resolution is being presented for final approval of the SLBC.

Details of the Resolution is as follows

In terms of para 2.3.2 (iii) of Reserve Bank of India's Master Circular on 'Lead Bank of Scheme' dated April 01, 2022, it has been decided to constitute a 'Sub Committee for Agriculture sector' to enhance the flow of credit to the said sector in the State. The sub-committee, *inter-alia*, shall focus on the following matters:

- a. Allocation of revised ACP targets to the banks based on relevant set of criteria.
- b. Review of implementation of Credit Guarantee Scheme for financing of FPOs, AIF, AHIDF.
- c. Addressing the issues pertaining to data reporting/ cleansing/ issues emanating there from.
- d. Progress under usage of Financial Inclusion Fund (FIF) in Sikkim
- e. Any other issues with the permission of Chair.

The said sub-committee shall be chaired by GM & O-i-C, NABARD and other members of the committee will comprise of Officials from Department of Agriculture, Government of Sikkim; Department of AHVS, Government of Sikkim and banks having major presence in Sikkim etc. The sub-committee shall meet on a quarterly interval viz. within 7 (seven) days from the end of the quarter to discuss on the aforesaid mandates and submit its report to the Steering Committee. Any policy related matter emanating from the sub-committee meeting *ibid* shall be placed before SLBC by Chairman of Steering Committee along with other issues.

With the permission of the house, Member may raise any query pertaining to the SLBC

Minutes of the 72nd State Level Bankers Committee Meeting, Sikkim for the First Quarter ended 30th June, 2022 held on 11th August, 2022 at the Conference Hall of Hotel Lemon Tree, Gangtok

The State Level Bankers' Committee Meeting of Sikkim State for the 1st Quarter ended 30th June, 2022, was held at The Conference Hall of Hotel Lemon Tree, Gangtok, on 11th August, 2022

The meeting was chaired by **Shri G P Upadhyaya, IAS**, Additional Chief Secretary, Commerce and Industries Department, Govt of Sikkim,

Shri H K Sharma, IAS, Secretary, Commerce and Industries Department, **Shri Kishore Pariyar**, GM – cum - OiC, Reserve Bank of India, **Shri S K Gupta**, GM – cum- OiC, NABARD, **Shri Virendra Singh**, Deputy General Manager, State Bank of India, were the other dignitaries on the dais.

Representatives from all Banks, RBI, IPPB, State Government, were also present in the meeting.

Shri Gopal Lama, Lead District Manager, State Bank of India welcomed the dignitaries on the dais as well as all the stakeholders present in the meeting and briefed about the State Level Banker's Steering Committee.

The exchange of Second Phase of the MoU between State Bank of India and State Rural Livelihood Mission for the credit linkage and the upliftment and promotion of WSHGs in the State of Sikkim was also carried out in the presence of all the dignitaries on the dais and everyone present in the meeting hall.

Shri Virendra Singh, Deputy General Manager, in his inaugural address welcomed everybody to the meeting and briefed the house on the importance of State level Bankers' Committee Meeting. He also gave a summary on the achievements of the Banks during the 1st Qtr of FY 2022-23. He mentioned the fact that CD ratio had grown tremendously from 41% in the 1st Qtr of Last FY 2021-2022 to 58% during the 1st Qtr ended of CFY 2022-2023. He appreciated the efforts made by the banks in this regard and also acknowledged the efforts made by the State Government in helping the Banks achieve more in the State by coming out with schemes like Development through Credit and Skilled Youth Start Up Scheme. He said that these schemes had played a major roles in facilitating the banks to provide more credit under Agriculture, Allied and MSME Sectors, thereby helping in the economic development of the State.

He also informed the house that SBI being the Convenor Bank and the Lead Bank in all the districts of the State had signed various MoUs with the State Government for the upliftment of rural farmers in the State by providing credit under Agri and Allied Sector and providing social security schemes like PMJDY, PMSBU, PMJJBY, APY, etc to every individual in the State.

Lastly, he congratulated all the Banks on the performance in the CFY 2022-23 and urged all the Banks to take equal participation in the economic development of the State. He thanked all the stakeholders in moving the SLBC forward and hoped the same cooperation would continue in the future also.

Shri S K Gupta, GM-cum-OiC, NABARD, in his address informed the house on the various schemes provided by NABARD like Agriculture Infrastructure Funds wherein a lot of interest subvention schemes and Credit Guarantee schemes were being provided. He urged the banks to make full use of it as it could be clubbed with any other scheme. He also spoke about the Animal Husbandry Development Fund, and said that this hold a lot of relevance in the State of Sikkim, especially for Agri and Allied Sector farmers. He further said that another scheme called Dairy Infrastructural Development Fund is also being implemented by NABARD, he said that NABARD would come with an action plan so as to implement the DIDF in the best way possible for the State of Sikkim.

He also informed the house that NABARD is providing Credit Guarantee for Financing of FPOs in the State and asked all the banks to come forward in financing of FPOs. He also said the NABARD is providing all possible assistance to SRLM in the promotion of WSGHs in the State.

He further informed the house that Govt of India alongwith NABARD has enhanced the targets under ACP 2022-2023 in the Agriculture and Allied Activities Sector and the same needed to be adopted by the SLBC.

Lastly, he appreciated the efforts made by all the stakeholders in the State and hoped the momentum would continue further in the upcoming quarters as well.

Shri Kishore Pariyar, GM-cum-OiC, RBI in his address highlighted, for the benefit of the house, on the SLBC Steering Committee meetings that took place the previous day. He informed the house that participation from the member banks was very encouraging and also said that all the agenda were discussed in details in the SLBC Steering Committee Meeting.

Shri Pariyar, further, provided an insightful presentation on the performance of banks in the State, which was discussed in seriatim as follows:

Agenda No.1

Credit: Deposit Ratio / Credit + Investment: Deposit Ratio as on 30.06.2022

The overall CD ratio of the State stood at 57.82%. In this regard, the General Manager-cum-OiC, RBI, Shri Pariyar, appreciated the bankers for a marked improvement in the C D Ratio, similarly he also urged all the poor performing Banks to expedite their lending in the state for overall growth in the CD ratio to at least 40% in the upcoming quarters.

The Chairperson of the SLBC Meeting, Shri G P Updhyaya, IAS, ACS, Comm and Industries Dept, expressed his displeasure on the Banks whose CD ratio was below the benchmark of 40%. Representatives from all those Banks have assured to improve their CD ratio to atleast 40% in the upcoming Qtrs.

Agenda No. 2

Review of Performance under Annual Credit Plan 2022-2023 including NPS for the quarter ended 30th June, 2022

During the Fourth quarter of FY 2021-22, the overall achievement of Banks under Annual Credit Plan was 33.41% including Non-priority sector. The house appreciated the overall achievement in the first quarter. Under Priority Sector

the achievement of the banks was 48.84% which was viewed as very satisfactory.

The performance of Banks, under Agriculture Sector was 37.17% . RBI GM cum OiC reviewed individually with all the non performing banks whose achievement is below 20% and advised all controllers to take this note seriously and to improve the lending in the next FY. Further, he suggested all the Low performing banks to visit the Agriculture, AH&VS and Fisheries Department for sourcing of proposals. The representatives from these depts. assured all possible help to the Banks.

It was seen that the achievement of the Banks in MSME Sector stood at 60.81%. The Achievement under Other Priority Sector stood at 29.98% . The achievement under non – Priority Sector stood at 27.61%

Shri Pariyar, thanked the State Government for taking active part in Agriculture and MSME Sector in the State, due to which the achievements of the Banks had gone up considerably.

The Chairperson of the Meeting, Shri Updhyaya expressed his displeasure on the low achievements under Priority Sector by some of the banks and said that it reflected casual approach towards this sector. He strongly urged the Banks to show their improvement in the next quarter.

Agenda No.3

Review of Special Programmes as on 30.06.2022

3.1. Prime Minister's Employment Generation Programme (PMEGP)

It was informed by Ms Salle Pao that the rate of pendency among the Banks had been reduced drastically in the recent times and urged the Banks with whom proposals were pending for more than 26 days to quickly process all the applications at the earliest.

3.2. Pradhan Mantri Mudra Yojana – PMMY

The achievement under PMMY was viewed as satisfactory by the house. However, Banks were asked to explore all avenues.

3.3 Stand – Up India

The LDM Shri Gopal Lama informed the house that achievement under Stand Up India has been positive among the Public Sector Banks and urged the private banks to take equal part in the economic development of the State. Shri Gopal Lama, LDM, reminded that the target under Stand Up – India was two per bank branch which was quite achievable.

Agenda No.4

Promotion of Self Help Groups

It was seen that 2400 SHGs had been credit linked so far out of 5244 SHGs savings linked. Shri Pariyar, urged SRLM to sponsor more credit linkages to the banks and identify those SHGs which are in need of credit but are unable to get it.

Agenda No.5
Kisan Credit Card (KCC)

The GM – cum - OIC, NABARD, Shri S K Gupta, informed the house that all PM-Kisan beneficiaries in the State should be covered under KCC. He also informed the house that KCC in Animal Husbandry & Allied Activities and Fisheries Sector can also be issued to the eligible borrowers.

Agenda No.6
Housing Finance

The achievement of Housing Finance for the 1st quarter stood at 26.69%, which was viewed as satisfactory by the house

Agenda No.7
Education Loan

The achievement under the scheme was 1.52% for the 1st quarter. Here it was observed that The State Govt was already providing education loans at a very low interest rate through SIDICO and SABBCO Financing agencies of the State Government. Hence, the scope for education Loans Finance in the State was very low.

Agenda No.8
Performance under MSME

This agenda item was already discussed in Agenda 2.

Agenda No. 9
SBI RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETI)

The Director, RSETI Ms Yankee Bhutia, informed the house that RSETI is functioning with a non-commercial and social objective for skill development of the unemployed youth of Sikkim to take up profitable self –employment ventures. Hence trainings, including Hostel facilities to the trainees is being provided free of cost. She also informed the house that the new RSETI building at Ralap, East Sikkim is already completed and training has been going on in the new premises.

Miscellaneous
Enrollment under Social Security Schemes (PMJJBY, PMSBY, APY)

Shri Pariyar appreciated the efforts of the banks in enrollment of masses under Social Security Schemes of the Govt. However, he urged the non-performing banks to atleast own up to their social responsibility and do the needful.

Shri Pariyar also informed the house that RBI along with SBI has established 5 Centres for Financial Literacy covering 15 rural blocks of the State. These CFLs had already conducted more than 500 awareness camps covering about 8000 persons within a span of six months. Looking at the impressive work being done

by CFL, it was decided by RBI to establish 5 more CFLs in the State thereby covering the entire blocks in the State. This will make Sikkim the only State in the North-East to have more than 5 CFLs in the State. He also appreciated the efforts made by SBI in ensuring that the reimbursements to CFLs are being done in timely manner.

Shri Mahendra Pradhan, Additional Director, Finance Department, Govt of Sikkim appreciated the meaningful way in which the SLBC was being conducted> he appreciated the efforts of all the Stateholder and the banks for achieving the desired Targets. He also suggested the banks to look beyond just achieving the targets and focus more on the quality of credit being provided and also the creation of success stories especially in the rural areas of the State.

He also shared his experience of having implemented the DBT scheme during his previous stint and highlighted on its pros and cons. Lastly, he thanked the SLBC for having invited him to this meeting and hoped that we would be able to make it for the next meeting as well.

The Chairperson of the Meeting, Additional Chief Secretary, Commerce and Industries Dept, Shri G P Upadhyaya, IAS in his address informed the house that this was the 1st SLBC meeting he was attending and looking at the intent and importance of the meeting, he assured that he would try be a part of every meeting in the future. He also suggested all the non-performing banks especially in the private sector to take active and equal part in the economic development of the State. He hoped to see marked improvement from these banks in the upcoming quarters. He also suggested the banks to have a people friendly approach in their dealings. He advised the controllers of the Banks to have the branches properly staffed.

He also informed the house of the 1st ever Investment Summit for the State of Sikkim to be organized in the month of November and invited all the banks in the State to be a part of it. He also suggested the Banks to be vocal for local entrepreneurs and asked them to encourage local entrepreneurs wherever possible.

Lastly, he appreciated the bankers for having achieved the desired CD Ratio and for their achievements under various sectors like Agriculture, MSME during the end of 1st QTR. He assured full support from the State Government to the Banks whenever needed. He thanked the SLBC for having invited him to the meeting.

The Meeting ended with the vote of thanks by Shri Anit Lamichhaney, LBM, SBI.

ACTION POINTS THAT EMERGED FROM The 72nd SLBC MEETING HELD ON 11th August, 2022

1. Banks whose CD ratio was below 40% in the last qtr to increase their CD Ratio to at least the minimum benchmark of 40%. **(Action Centre : Bank of India, Canara Bank, Central Bank of India, Indian bank, UCO bank, Axis Bank, HDFC Bank, ICICI Bank, IDBI Bank, Kotak Mahindra Bank, Jana Small Finance Bank)**
2. Banks whose performance under Priority Sector is below the desired level to increase their lending so that the achievements is at least 50% at the end of Sept 2022 Qtr. **(Action Centre: Canara Bank, Indian Overseas Bank, PNB, P&S, UCO Bank, Axis Bank, HDFC Bank, ICICI Bank, Kotak Mahindra Bank, South Indian Bank, YES Bank)**
3. Controllers to ensure that sufficient man power has been posted in all the Bank branches in the State. **(Action Centre - Controller of all banks)**
4. Creation of database for MSM Entrepreneurs in the State. **(Action Centre – State Government, Commerce and Industries Dept)**
5. State Government to explore the possibility of implementing Banks Recovery Incentive Scheme (BRICS) in the State of Sikkim **(Action Centre- State Govt.)**

LIST OF PARTICIPANTS :: 72nd SLBC MEETING :: 11.08.2022 :: SIKKIM

SI no.	NAME OF THE OFFICIAL	DESIGNATION / DEPARTMENT
1.	Shri G P Upadhyaya, IAS	ACS, Comm & Indus. Dept. Govt. of Sikkim
2.	Shri H K Sharma, IAS	Secretary, Comm & Indus. Dept. Govt. of
3.	Shri Kishore Pariyar	GM-cum-OiC, Reserve Bank of India, Gangtok
4.	Shri S K Gupta	GM-cum-OiC, NABARD, Gangtok
5.	Shri Virendra Singh	DGM (B&O), SBI, Siliguri
6.	Dr. Mala Bajgai	Director, AH&VS Dept, Govt of Sikkim
7.	Ms Salee Pao	Deputy Director, SKVIB
8.	MS Pema Chenzom	MD, SISCO Bank
9.	Shri Mahendra Pradhan	Additional Director, Finance Dept, Govt of
10.	Shri Gyurme Yousal	CEO, SKVIB
11.	Shri S D Lama	Regional Manager, SBI, Gangtok
12.	Shri Sisum W Bhutia	Deputy Secretary, RMDD,SRLM
13.	Shri Tapash Dey	RH, ICICI Bank
14.	Shri Subhabrata Chakraborty	Cluster Head, Axis Bank
15.	Shri Pramod Kumar	Zonal Head, Indian Bank
16.	Shri Syed Afzal Ahmed	Senior Regional Manager, IOB
17.	Shri Aurobinda Sahoo	AGM, RO, Canara Bank
18.	Shri Alok Tarenia	Regional Head, CBI
19.	Shri N Nayak	DGM, ZO, PNB
20.	Shri P T Namgyal	DCH,ZO,PNB
21.	Ms Sushma Agarwal	DZM, Bank of India
22.	Ms Mittu Mukhia	CBM, NESFB
23.	Ms Yanki Bhutia	Director, SBI RSETI, Ralap
24.	Shri Asim Kr Pal	RH, Union Bank of India
25.	Shri Vijay Kumar Singh	Chief Manager, Bank of Maharashtra
26.	Shri Anirban Mukherjee	BM, Karnataka Bank
27.	Shri Gautam Kumar	Regional head, IDBI Bank
28.	Shri Dileep Kr Prasad	RH, Bank of Baroda
29.	Shri Debasish Bakshi	DGM, BOB, Guwahati
30.	Shri D M Thomas	CH, South Indian Bank
31.	Shri Anup Thapa	BM, YES Bank ltd
32.	Shri Shyam Chettri	BM, IndusInd Bank
33.	Shri Sunit Kr Jha	DGM& ZO Head, UCO Bank

34.	Shri Abhishek Chettri	APM,FI,SRLM,RMDD
35.	Shri Sailesh Lepcha	DPM,FI,SRLM,RMDD
36.	Shri D R Sharma	AM,MSME-DI, Gangtok
37.	Shri M Amarjeet Singh	Manager, RBI
38.	Shri Ritvij Sharma	Manager, SIDBI
39.	Shri Rahul Verma	Manager, RBI
40.	Shri Ayan Das	Assistant, RBI
41.	Shri Arindam Mondal	Jana Small Finance Bank
42.	Shri IYT Namchu	AGM, RBI
43.	Shri Prasenjit Pradhan	Cluster Head, HDFC Bank
44.	Shri Pinaki Dey Biswas	Cluster Head, Bandhan Bank