

**REPORT ON THE**  
**74<sup>th</sup> STATE LEVEL BANKERS' COMMITTEE MEETING**  
**FOR THE QTR ENDED 31<sup>st</sup> DEC 2022**

**Venue :- Mayfair Spa & Resorts**

**Date : - 07<sup>th</sup> March, 2023**

**Convener Bank:**



**NETWORK OF BANK BRANCHES as on 31.12.2022**

SI No	BANKS IN SIKKIM	BRANCHES
		TOTAL
1	BANK OF BARODA	5
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	10
10	STATE BANK OF INDIA	36
11	UCO BANK	6
12	UNION BANK OF INDIA	10
13	AXIS BANK LTD	15
14	BANDHAN BANK	1
15	HDFC BANK LTD	13
16	ICICI BANK LTD	7
17	IDBI BANK	5
18	INDUSIND BANK	6
19	KARNATAKA BANK	1
20	KOTAK MAHINDRA BANK	1
21	SOUTH INDIAN BANK	1
22	YES BANK	1
23	SISCO BANK	14
	<b>TOTAL</b>	<b>168</b>

BANK TYPE	Bank No	Branches No
PUBLIC SECTOR BANKS	12	103
PRIVATE SECTOR BANKS	10	51
STATE COOPERATIVE BANK (SISCO)	1	14
<b>TOTAL</b>	<b>23</b>	<b>168</b>

**DISTRICT-WISE BANK BRANCH as on 31.12.2022**

Sl No	BANKS IN SIKKIM	NO. OF BRANCHES DISTRICT-WISE						
		MANGAN	GANGTOK	PAKYONG	NAMCH I	GYALSHING	SORENG	TOTAL
1	BANK OF BARODA	0	4	0	1	0	0	5
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	3	3	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	2	0	0	10
10	STATE BANK OF INDIA	5	15	3	9	2	2	36
11	UCO BANK	1	2	2	1	0	0	6
12	UNION BANK OF INDIA	1	5	1	2	1	0	10
13	AXIS BANK LTD	2	5	3	3	1	1	15
14	BANDHAN BANK	0	1	0	0	0	0	1
15	HDFC BANK LTD	1	6	1	4	1	0	13
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	3	0	2	1	0	6
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
	<b>TOTAL</b>	<b>14</b>	<b>76</b>	<b>21</b>	<b>35</b>	<b>14</b>	<b>8</b>	<b>168</b>

**DISTRICT-WISE BANK ATM NETWORK as on 31.12.2022**

Sl No	BANKS IN SIKKIM	NO. OF ATMs DISTRICT-WISE						
		MANGAN	GANGTOK	PAKYONG	NAMCHI	GYALSHING	SORENG	TOTAL
1	BANK OF BARODA	0	5	0	1	0	0	6
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	7	1	2	1	0	12
5	CENTRAL BANK OF INDIA	0	2	0	1	0	0	3
6	INDIAN BANK	0	1	0	0	0	0	1
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	45	5	13	1	1	70
11	UCO BANK	1	2	2	0	0	0	5
12	UNION BANK OF INDIA	1	4	1	5	3	0	14
13	AXIS BANK LTD	2	14	7	7	1	0	31
14	BANDHAN BANK	0	1	0	0	0	0	1
15	HDFC BANK LTD	1	18	5	4	1	0	29
16	ICICI BANK LTD	0	4	1	2	1	0	8
17	IDBI BANK	2	4	0	2	1	0	9
18	INDUSIND BANK	0	2	0	1	0	0	3
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	6	2	4	3	2	18
	<b>TOTAL</b>	<b>14</b>	<b>131</b>	<b>26</b>	<b>44</b>	<b>12</b>	<b>3</b>	<b>230</b>

**List of SLBC members in Sikkim:**

<b>Banks</b>		<b>Departments</b>	
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

**No:1**

**Credit : Deposit Ratio as on 31.12.2022**

The C:D Ratio of Banks at the end of the 3<sup>rd</sup> QTR for FY 2022-23 stood at 57.96%

(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				
	<b>PSU BANK</b>							
1	BANK OF BARODA	5	35840.93	28169.99	78.60%		28169.99	78.60%
2	BANK OF INDIA	2	17543.81	4196.44	23.92%		4196.44	23.92%
3	BANK OF MAHRASHTRA	1	2662.49	51702.08	1941.87%		51702.08	1941.87%
4	CANARA BANK	11	68941.94	18713.12	27.14%		18713.12	27.14%
5	CENTRAL BANK OF INDIA	16	144252.69	54677.02	37.90%	0	54677.02	37.90%
6	INDIAN BANK	2	10047.53	3096.63	30.82%		3096.63	30.82%
7	INDIAN OVERSEAS BANK	3	4853.52	2694.07	55.51%	0	2694.07	55.51%
8	PUNJAB NATIONAL BANK	1	34942.91	26353.13	75.42%		26353.13	75.42%
9	PUNJAB AND SIND BANK	10	1512.00	2921.00	193.19%		2921	193.19%
10	UNION BANK OF INDIA	10	81374.99	33640.86	41.34%		33640.86	41.34%
11	UCO BANK	6	28284.73	7784.3	27.52%		7784.3	27.52%
12	STATE BANK OF INDIA	36	371246.00	216965	58.44%	116400.00	333365	89.80%
	<b>Total for PSU Banks</b>	<b>103</b>	<b>801503.54</b>	<b>450913.64</b>	<b>56.26%</b>	<b>116400.00</b>	<b>567313.64</b>	<b>70.78%</b>
	<b>PRIVATE BANK</b>							
13	AXIS BANK	15	139268.86	33170.45	23.82%		33170.45	23.82%
14	BANDHAN BANK	1	24917.93	9946.62	39.92%		9946.62	39.92%
15	HDFC BANK	13	139366.98	41195.95	29.56%		41195.95	29.56%
16	ICICI BANK	7	59456.44	14934.72	25.12%		14934.72	25.12%
17	IDBI BANK	5	31607.20	11207.99	35.46%		11207.99	35.46%
18	INDUSIND BANK	6	8290.14	13824.91	166.76%		13824.91	166.76%
19	KARNATAKA BANK	1	2901.87	2839.37	97.85%		2839.37	97.85%
20	KOTAK MAHINDRA BANK	1	5531.37	445.50	8.05%		445.50	8.05%
21	SOUTH INDIAN BANK	1	1973.78	1559.24	79.00%		1559.24	79.00%
22	YES BANK	1	11528.91	9182.07	79.64%		9182.07	79.64%
	<b>Total Pvt Banks</b>	<b>51</b>	<b>424843.48</b>	<b>138306.82</b>	<b>32.55%</b>	<b>0</b>	<b>138306.82</b>	<b>32.55%</b>
	<b>COOPERATIVE BANK</b>							
23	SISCO	14	99639.27	61307.04	61.53%	0	61307.04	61.53%
	<b>Total of Cooperative Bank</b>	<b>14</b>	<b>99639.27</b>	<b>61307.04</b>	<b>61.53%</b>	<b>0</b>	<b>61307.04</b>	<b>61.53%</b>
	<b>TOTAL OF COMMERCIAL BANKS</b>	<b>168</b>	<b>1325986.29</b>	<b>650527.50</b>	<b>49.06%</b>	<b>116400</b>	<b>766927.5</b>	<b>57.84%</b>
	<b>Small Finance Banks</b>							
1	North East Small Finance Bank	7	3714.44	4396.88	118.37%		4396.88	118.37%
2	Jana Small Finance Bank	1	2502.51	754.68	30.16%		754.68	30.16%
	<b>Total of Small Finance Bank</b>	<b>8</b>	<b>6216.95</b>	<b>5151.56</b>	<b>82.86%</b>	<b>0</b>	<b>5151.56</b>	<b>82.86%</b>
	<b>GRAND TOTAL</b>	<b>176</b>	<b>1332203.24</b>	<b>655679.06</b>	<b>49.22%</b>	<b>116400</b>	<b>772079.06</b>	<b>57.96%</b>

**No 2.****Review of Performance under Annual Credit Plan 2022-2023 including NPS for the quarter ended 31.12.2022**

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at 91.54% during the end of 3<sup>rd</sup> QTR of FY 2022-23.

**Achievement under Priority and Non- Priority Sector as on 31.12.2022**

(As on 31.12.2022)				(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	781	11994.80	40.26%	135.29%
BANK OF INDIA	1160	5501.46	1252	7289.91	107.93%	132.51%
BANK OF MAHRASHTRA	574	2695.83	60	1289.49	10.45%	47.83%
CANARA BANK	4837	21512.75	1228	14547.74	25.39%	67.62%
CENTRAL BANK OF INDIA	6336	27390.41	2184	23379.63	34.47%	85.36%
INDIAN BANK	1160	5495.66	342	1988.41	29.48%	36.18%
INDIAN OVERSEAS BANK	1401	6313.00	116	515.10	8.28%	8.16%
PUNJAB NATIONAL BANK	4884	22811.98	660	6469.32	13.51%	28.36%
PUNJAB AND SIND BANK	574	2695.83	75	166.45	13.07%	6.17%
UNION BANK OF INDIA	4279	18916.79	1633	17567.28	38.16%	92.87%
UCO BANK	2689	12344.05	436	2747.35	16.21%	22.26%
STATE BANK OF INDIA	11570	52842.04	12192	98364.96	105.38%	186.15%
Total for PSU Banks	41404	187385.63	20959	186320.44	50.62%	99.43%
PRIVATE BANK						
AXIS BANK	5641	24228.09	2471	10423.23	43.80%	43.02%
BANDHAN BANK	565	2635.83	4966	8352.02	878.94%	316.86%
HDFC BANK	4843	20992.77	9120	35185.02	188.31%	167.61%
ICICI BANK	2498	9863.60	3963	9733.71	158.65%	98.68%
IDBI BANK	1727	7131.33	2279	4148.36	131.96%	58.17%
INDUSIND BANK	800	3358.17	783	6574.76	97.88%	195.78%
KARNATAKA BANK	567	2660.83	23	717.28	4.06%	26.96%
KOTAK MAHINDRA BANK	565	2635.83	6	429.60	1.06%	16.30%
SOUTH INDIAN BANK	567	2660.83	315	287.19	55.56%	10.79%
YES BANK	567	2660.83	107	1304.67	18.87%	49.03%
Total Pvt Banks	18340	78828.11	24033	77155.84	131.04%	97.88%
COOPERATIVE BANK						
SISCO BANK	4526	16734.43	1603	3500.39	35.42%	20.92%
Total of Cooperative Bank	4526	16734.43	1603	3500.39	35.42%	20.92%
SMALL FINANCE BANKS	64270	282948.17	46595	266976.67	72.50%	94.36%
Jana Small Finance Bank	365	2252.83	664	409.92	181.92%	18.20%
North East Small FB	1892	9560.78	2812	2452.04	148.63%	25.65%
Total of SFBs	2257	11813.61	3476	2861.96	154.01%	24.23%
GRAND TOTAL	66527	294761.78	50071	269838.63	75.26%	91.54%

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

**Review of Performance under Annual Credit Plan 2022-2023**  
**for the quarter ended 31<sup>st</sup> December 2022 for Priority Sector Advances**

All Banks together disbursed Rs.773.69 Crores under priority sector advances @ 86.57% of achievement under ACP 2022-2023

**PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2022-2023**

(As on 31.12.2022)

(Amt in Lakhs)

Name of Bank	Total Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
<b>COMMERCIAL BANK</b>						
BANK OF BARODA	1300	2655.83	430	4440.26	33.08%	167.19%
BANK OF INDIA	760	1501.46	1059	5373.85	139.34%	357.91%
BANK OF MAHRASHTRA	374	695.83	37	1108.24	9.89%	159.27%
CANARA BANK	3281	6682.75	967	3848.91	29.47%	57.59%
CENTRAL BANK OF INDIA	4488	10050.41	1382	11601.00	30.79%	115.43%
INDIAN BANK	760	1495.66	206	870.40	27.11%	58.20%
INDIAN OVERSEAS BANK	941	2013.00	98	431.94	10.41%	21.46%
PUNJAB NATIONAL BANK	3204	6401.98	330	1830.42	10.30%	28.59%
PUNJAB AND SIND BANK	374	695.83	63	136.13	16.84%	19.56%
UNION BANK OF INDIA	2927	6106.79	1080	10334.58	36.90%	169.23%
UCO BANK	1781	3764.05	299	1538.30	16.79%	40.87%
STATE BANK OF INDIA	7746	16462.04	3668	20378.68	47.35%	123.79%
<b>Total for PSU Banks</b>	<b>27936</b>	<b>58525.63</b>	<b>9619</b>	<b>61892.71</b>	<b>34.43%</b>	<b>105.75%</b>
<b>PRIVATE BANK</b>						
AXIS BANK	3847	7228.09	56	857.12	1.46%	11.86%
BANDHAN BANK	365	635.83	2689	1766.00	736.71%	277.75%
HDFC BANK	3299	6234.77	1391	2675.76	42.16%	42.92%
ICICI BANK	1794	3335.60	92	1001.55	5.13%	30.03%
IDBI BANK	1211	2503.33	1878	2072.47	155.08%	82.79%
INDUSIND BANK	520	958.17	156	1576.55	30.00%	164.54%
KARNATAKA BANK	367	660.83	8	234.07	2.18%	35.42%
KOTAK MAHINDRA BANK	365	635.83	6	429.60	1.64%	67.57%
SOUTH INDIAN BANK	367	660.83	196	171.62	53.41%	25.97%
YES BANK	367	660.83	1	21.48	0.27%	3.25%
<b>Total Pvt Banks</b>	<b>12502</b>	<b>23514.11</b>	<b>6473</b>	<b>10806.22</b>	<b>51.78%</b>	<b>45.96%</b>
<b>COOPERATIVE BANK</b>						
SISCO BANK	3290	5514.43	1275	1882.22	38.75%	34.13%
<b>Total of Cooperative Bank</b>	<b>3290</b>	<b>5514.43</b>	<b>1275</b>	<b>1882.22</b>	<b>38.75%</b>	<b>34.13%</b>
<b>SMALL FINANCE BANKS</b>	<b>43728</b>	<b>87554.2</b>	<b>17367</b>	<b>74581.15</b>	<b>39.72%</b>	<b>85.18%</b>
Jana Small Finance Bank	165	252.83	644	401.54	390.30%	158.82%
North East Small FB	1092	1560.78	2792	2386.57	255.68%	152.91%
<b>Total of SFBs</b>	<b>1257</b>	<b>1813.61</b>	<b>3436</b>	<b>2788.11</b>	<b>273.35%</b>	<b>153.73%</b>
<b>GRAND TOTAL</b>	<b>44985</b>	<b>89367.8</b>	<b>20803</b>	<b>77369.26</b>	<b>46.24%</b>	<b>86.57%</b>

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



## **A. Agriculture and Allied Activities**

The overall achievement under this sector recorded at 57.72% at the end of 3<sup>rd</sup> QTR ended 31.12.2022

### **AGRICULTURE SECTOR ACHIEVEMENT UNDER ACP 2022-2023**

		(As on 31.12.2022)		(Amount in Lakhs)		
Name of Bank	Total Agriculture					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
COMMERCIAL BANK						
BANK OF BARODA	625	940.83	172	313.92	27.52%	33.37%
BANK OF INDIA	330	505.66	736	2811.05	223.03%	555.92%
BANK OF MAHRASHTRA	165	252.83	8	14.99	4.85%	5.93%
CANARA BANK	1658	2430.82	709	641.33	42.76%	26.38%
CENTRAL BANK OF INDIA	2603	4863.50	904	8466.17	34.73%	174.08%
INDIAN BANK	330	505.66	1	0.49	0.30%	0.10%
INDIAN OVERSEAS BANK	460	688.00	31	77.32	6.74%	11.24%
PUNJAB NATIONAL BANK	1450	2204.98	114	221.78	7.86%	10.06%
PUNJAB AND SIND BANK	165	252.83	2	0.69	1.21%	0.27%
UNION BANK OF INDIA	1493	2177.99	544	1633.41	36.44%	75.00%
UCO BANK	851	1298.05	35	82.81	4.11%	6.38%
STATE BANK OF INDIA	3741	5210.62	1781	2779.10	47.61%	53.34%
Total for PSU Banks	13871	21331.77	5037	17043.06	36.31%	79.90%
PRIVATE BANK						
AXIS BANK	2066	2979.98	9	135.64	0.44%	4.55%
BANDHAN BANK	165	252.83	474	345.85	287.27%	136.79%
HDFC BANK	1727	2508.77	1241	410.86	71.86%	16.38%
ICICI BANK	1092	1549.60	75	123.79	6.87%	7.99%
IDBI BANK	703	984.33	1772	996.08	252.06%	101.19%
INDUSIND BANK	295	435.17	0	0	0.00%	0.00%
KARNATAKA BANK	165	252.83	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	165	252.83	0	0	0.00%	0.00%
SOUTH INDIAN BANK	165	252.83	172	171.62	104.24%	67.88%
YES BANK	165	252.83	0	0	0.00%	0.00%
Total Pvt Banks	6708	9722.00	3743	2183.84	55.80%	22.46%
COOPERATIVE BANK						
SISCO BANK	2129	2856.75	1084	823.64	50.92%	28.83%
Total of Cooperative Bank	2129	2856.75	1084	823.64	50.92%	28.83%
SMALL FINANCE BANKS	22708	33910.52	9864	20050.54	43.44%	59.13%
Jana Small Finance Bank	165	252.83	1	0.50	0.61%	0.20%
North East Small FB	1087	1550.92	971	562.09	89.33%	36.24%
Total of SFBs	1252	1803.75	972	562.59	77.64%	31.19%
GRAND TOTAL	23960	35714.3	10836	20613.13	45.23%	57.72%

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

**B. MSME Sector**

The overall achievement under this sector was recorded at 112.65% at the end of the 3<sup>rd</sup> QTR 2022-23.

**MSME SECTOR ACHIEVEMENT UNDER ACP 2022-2023**

(As on 31.12.2022)

(Amt in Lakhs)

Name of Bank	Total MSME					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
<b>COMMERCIAL BANK</b>						
BANK OF BARODA	625	1289.00	175	3001.25	28.00%	232.84%
BANK OF INDIA	400	766.00	171	1808.69	42.75%	236.12%
BANK OF MAHRASHTRA	200	383.00	6	364.50	3.00%	95.17%
CANARA BANK	1496	3205.03	216	2939.22	14.44%	91.71%
CENTRAL BANK OF INDIA	1730	3836.32	384	2243.43	22.20%	58.48%
INDIAN BANK	400	766.00	187	752.11	46.75%	98.19%
INDIAN OVERSEAS BANK	445	1006.00	52	268.42	11.69%	26.68%
PUNJAB NATIONAL BANK	1625	3204.00	162	1151.73	9.97%	35.95%
PUNJAB AND SIND BANK	200	383.00	61	135.44	30.50%	35.36%
UNION BANK OF INDIA	1312	2883.00	461	8201.28	35.14%	284.47%
UCO BANK	860	1857.00	147	822.85	17.09%	44.31%
STATE BANK OF INDIA	3675	8374.72	1710	16119.25	46.53%	192.48%
<b>Total for PSU Banks</b>	<b>12968</b>	<b>27953.07</b>	<b>3732</b>	<b>37808.17</b>	<b>28.78%</b>	<b>135.26%</b>
<b>PRIVATE BANK</b>						
AXIS BANK	1678	3538.24	40	686.10	2.38%	19.39%
BANDHAN BANK	200	383.00	40	63.30	20.00%	16.53%
HDFC BANK	1484	3137.00	46	2161.60	3.10%	68.91%
ICICI BANK	659	1465.00	11	781.76	1.67%	53.36%
IDBI BANK	467	1149.00	101	1060.38	21.63%	92.29%
INDUSIND BANK	225	523.00	156	1576.55	69.33%	301.44%
KARNATAKA BANK	200	383.00	8	234.07	4.00%	61.11%
KOTAK MAHINDRA BANK	200	383.00	6	429.60	3.00%	112.17%
SOUTH INDIAN BANK	200	383.00	24	0.00	12.00%	0.00%
YES BANK	200	383.00	1	21.48	0.50%	5.61%
<b>Total Pvt Banks</b>	<b>5513</b>	<b>11727.24</b>	<b>433</b>	<b>7014.84</b>	<b>7.85%</b>	<b>59.82%</b>
<b>COOPERATIVE BANK</b>						
SISCO BANK	1091	2061.00	55	385.90	5.04%	18.72%
<b>Total of Cooperative Bank</b>	<b>1091</b>	<b>2061.00</b>	<b>55</b>	<b>385.90</b>	<b>5.04%</b>	<b>18.72%</b>
<b>SMALL FINANCE BANKS</b>	<b>19572</b>	<b>41741.3</b>	<b>4220</b>	<b>45208.91</b>	<b>21.56%</b>	<b>108.31%</b>
Jana Small Finance Bank	0	0.00	0	0.00	0.00%	0.00%
North East Small FB	5	9.86	1821	1824.48	36420.00%	18503.85%
<b>Total of SFBs</b>	<b>5</b>	<b>9.86</b>	<b>1821</b>	<b>1824.48</b>	<b>36420.00%</b>	<b>18503.85%</b>
<b>GRAND TOTAL</b>	<b>19577</b>	<b>41751.2</b>	<b>6041</b>	<b>47033.39</b>	<b>30.86%</b>	<b>112.65%</b>

### C. Other Priority Sector

The overall achievement under this sector recorded at 81.69% at the end of the 3<sup>rd</sup> QTR 2022-2023

#### **OTHER PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2022-23**

(As on 31.12.2022)

(Amt in Lakhs)

Name of Bank	OPS TOTAL					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
<b>COMMERCIAL BANK</b>						
BANK OF BARODA	50	426.00	83	1125.09	166.00%	264.11%
BANK OF INDIA	30	229.80	152	754.11	506.67%	328.16%
BANK OF MAHRASHTRA	9	60.00	23	728.75	255.56%	1214.58%
CANARA BANK	127	1046.90	42	268.36	33.07%	25.63%
CENTRAL BANK OF INDIA	155	1350.59	94	891.40	60.65%	66.00%
INDIAN BANK	30	224.00	18	117.80	60.00%	52.59%
INDIAN OVERSEAS BANK	36	319.00	15	86.20	41.67%	27.02%
PUNJAB NATIONAL BANK	129	993.00	54	456.91	41.86%	46.01%
PUNJAB AND SIND BANK	9	60.00	0	0.00	0.00%	0.00%
UNION BANK OF INDIA	122	1045.80	75	499.89	61.48%	47.80%
UCO BANK	70	609.00	117	632.64	167.14%	103.88%
STATE BANK OF INDIA	330	2876.70	338	1480.33	102.42%	51.46%
<b>Total for PSU Banks</b>	<b>1097</b>	<b>9240.79</b>	<b>1011</b>	<b>7041.48</b>	<b>92.16%</b>	<b>76.20%</b>
<b>PRIVATE BANK</b>						
AXIS BANK	103	709.87	7	35.38	6.80%	4.98%
BANDHAN BANK	0	0.00	2175	1356.85	0.00%	0.00%
HDFC BANK	88	589.00	104	103.30	118.18%	17.54%
ICICI BANK	43	321.00	6	96.00	13.95%	29.91%
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%
<b>Total Pvt Banks</b>	<b>281</b>	<b>2064.87</b>	<b>2297</b>	<b>1607.54</b>	<b>817.44%</b>	<b>77.85%</b>
<b>COOPERATIVE BANK</b>						
SISCO BANK	70	596.68	136	672.68	194.29%	112.74%
<b>Total of Cooperative Bank</b>	<b>70</b>	<b>596.68</b>	<b>136</b>	<b>672.68</b>	<b>194.29%</b>	<b>112.74%</b>
<b>SMALL FINANCE BANKS</b>	<b>1448</b>	<b>11902.3</b>	<b>3444</b>	<b>9321.70</b>	<b>237.85%</b>	<b>78.32%</b>
Jana Small Finance Bank	0	0.00	643	401.04	0.00%	0.00%
North East Small FB	0	0.00	0	0.00	0.00%	0.00%
<b>Total of SFBs</b>	<b>0</b>	<b>0</b>	<b>643</b>	<b>401.04</b>	<b>0.00%</b>	<b>0.00%</b>
<b>GRAND TOTAL</b>	<b>1448</b>	<b>11902.3</b>	<b>4087</b>	<b>9722.74</b>	<b>282.25%</b>	<b>81.69%</b>

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

The Total Achievement under this sector stood at 93.71% at the end of the 3<sup>rd</sup> QTR 2022-2023

**NON – PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2022-2023**

(As on 31.12.2022)

(Amount in Lakhs)

Name of Bank	Total Non Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
<b>COMMERCIAL BANK</b>						
BANK OF BARODA	640	6210.00	351	7554.54	54.84%	121.65%
BANK OF INDIA	400	4000.00	193	1916.06	48.25%	47.90%
BANK OF MAHRASHTRA	200	2000.00	23	181.25	11.50%	9.06%
CANARA BANK	1556	14830.00	261	10698.83	16.77%	72.14%
CENTRAL BANK OF INDIA	1848	17340.00	802	11778.63	43.40%	67.93%
INDIAN BANK	400	4000.00	136	1118.01	34.00%	27.95%
INDIAN OVERSEAS BANK	460	4300.00	18	83.16	3.91%	1.93%
PUNJAB NATIONAL BANK	1680	16410.00	330	4638.9	19.64%	28.27%
PUNJAB AND SIND BANK	200	2000.00	12	30.32	6.00%	1.52%
UNION BANK OF INDIA	1352	12810.00	553	7232.7	40.90%	56.46%
UCO BANK	908	8580.00	137	1209.05	15.09%	14.09%
STATE BANK OF INDIA	3824	36380.00	8524	77986.28	222.91%	214.37%
<b>Total for PSU Banks</b>	<b>13468</b>	<b>128860.00</b>	<b>11340</b>	<b>124427.73</b>	<b>84.20%</b>	<b>96.56%</b>
<b>PRIVATE BANK</b>						
AXIS BANK	1794	17000.00	2415	9566.11	134.62%	56.27%
BANDHAN BANK	200	2000.00	2277	6586.02	1138.50%	329.30%
HDFC BANK	1544	14758.00	7729	32509.26	500.58%	220.28%
ICICI BANK	704	6528.00	3871	8732.16	549.86%	133.76%
IDBI BANK	516	4628.00	401	2075.89	77.71%	44.86%
INDUSIND BANK	280	2400.00	627	4998.21	223.93%	208.26%
KARNATAKA BANK	200	2000.00	15	483.21	7.50%	24.16%
KOTAK MAHINDRA BANK	200	2000.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	200	2000.00	119	115.57	59.50%	5.78%
YES BANK	200	2000.00	106	1283.19	53.00%	64.16%
<b>Total Pvt Banks</b>	<b>5838</b>	<b>55314.00</b>	<b>17560</b>	<b>66349.62</b>	<b>300.79%</b>	<b>119.95%</b>
<b>COOPERATIVE BANK</b>						
SISCO BANK	1236	11220.00	328	1618.17	26.54%	14.42%
<b>Total of Cooperative Bank</b>	<b>1236</b>	<b>11220.00</b>	<b>328</b>	<b>1618.17</b>	<b>26.54%</b>	<b>14.42%</b>
<b>SMALL FINANCE BANKS</b>	<b>20542</b>	<b>195394.0</b>	<b>29228</b>	<b>192395.52</b>	<b>142.28%</b>	<b>98.47%</b>
Jana Small Finance Bank	200	2000.00	20	8.38	10.00%	0.42%
North East Small FB	800	8000.00	20	65.47	2.50%	0.82%
<b>Total of SFBs</b>	<b>1000</b>	<b>10000.00</b>	<b>40</b>	<b>73.85</b>	<b>4.00%</b>	<b>0.74%</b>
<b>GRAND TOTAL</b>	<b>21542</b>	<b>205394.00</b>	<b>29268</b>	<b>192469.37</b>	<b>135.86%</b>	<b>93.71%</b>

### **NO. 3**

#### **Review of Govt. Sponsored Schemes as on 31.12.2022**

##### **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 04.02.2023 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	5	3	1	1
IDBI Bank	1	0	0	1
IndusInd Bank	3	0	0	3
Punjab National Bank	4	1	0	3
State Bank of India	5	2	2	1
SISCO Bank	2	0	1	1
UCO Bank	1	1	0	0
Union Bank of India	10	7	0	3
<b>TOTAL</b>	<b>34</b>	<b>15</b>	<b>6</b>	<b>13</b>

##### **Sponsored by KVIC**

Name of Bank	Spons.	Sanctioned	Reject.	Pend.
	No.	No.	No.	No.
Bank Of India	1	0	1	0
Bank Of Baroda	1	1	0	0
Canara Bank	5	1	4	0
Central Bank of India	2	0	2	0
IDBI Bank	1	1	0	0
Indian Bank	1	1	0	0
Punjab National Bank	1	0	1	0
State Bank Of India	8	3	4	1
UCO Bank	1	0	1	0
Union Bank	1	1	0	0
<b>TOTAL</b>	<b>22</b>	<b>8</b>	<b>13</b>	<b>1</b>

##### **Sponsored by SKVIB**

Name of Bank	Spons.	Sanctioned	Reject.	Pend.
	No.	No.	No.	No.
Axis Bank	1	0	1	0
Bank of India	10	7	1	2
Bank of Baroda	3	0	2	1
Canara Bank	8	5	2	1
Central Bank of India	13	3	7	3
HDFC Bank	2	0	0	2
Indian Bank	8	5	0	3
IndusInd Bank	1	0	1	0
Karnataka Bank	2	0	0	2
Punjab National Bank	27	13	8	6
Punjab and Sind	1	0	0	1
State Bank of India	103	39	33	31
SISCO Bank	15	0	7	8
UCO Bank	3	0	3	0
Union Bank	10	5	1	4
Yes Bank	1	0	0	1
<b>TOTAL</b>	<b>208</b>	<b>77</b>	<b>68</b>	<b>63</b>

### 3.2 Pradhan Mantri Mudra Yojana ( MUDRA )

(As on 31.12.2022)

(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	30	0.11	608	15.7	163	12.19	801	28.00
Bank of Baroda	35	0.15	77	2.43	17	1.08	129	3.66
Bank of India	3	0	114	3.01	19	1.49	136	4.50
Bank of Maharashtra	21	0.07	137	2.99	31	2.71	189	5.77
Canara Bank	67	0.06	184	6.31	69	5.37	320	11.74
Central Bank of India	141	0.25	139	3.2	37	3	317	6.45
Indian Bank	5	0.02	24	0.92	21	1.55	50	2.49
Indian Overseas Bank	2	0.01	23	0.4	6	0.48	31	0.89
Punjab National Bank	17	0.68	101	3.12	103	8.55	221	12.35
Union Bank of India	88	0.43	182	4.68	65	5.56	335	10.67
Punjab & Sind Bank	0	0	11	0.44	11	0.98	22	1.42
UCO Bank	15	0.05	127	4.02	29	2.5	171	6.57
Total PSU	424	1.83	1727	47.22	571	45.46	2722	94.51
Karnataka Bank	0	0	0	0	1	0.09	1	0.09
Axis Bank	1051	3.65	59	0.37	0	0	1110	4.02
IndusInd Bank	0	0	62	2.08	44	2.43	106	4.51
HDFC Bank	1	0	38	1.38	16	1.11	55	2.49
IDBI Bank Limited	2	0.01	22	0.79	16	1.11	40	1.91
Total PVT	1054	3.66	181	4.62	77	4.74	1312	13.02
Grand Total	1478	5.49	1908	51.84	648	50.2	4034	107.53

### 3.3 'Stand up India'

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

(As on 31.12.2022)

(Amt in Crores)

Lender	Tar SC/ST	SC		ST		Target Wom en	Women (General)		Total Target	Total	
		No	Amt	No	Amt		No	Amt		No	Amt
Private Sector Banks											
HDFC Bank	12	0	0	0	0	13	3	0.34	26	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	5	3.2	5	1	0.17	10	9	3.83
Bank of India	2	1	0.3	0	0	2	0	0	4	1	0.30
Bank of Maharashtra	1	0	0	1	0.1	1	1	0.1	2	2	0.20
Canara Bank	10	9	1.03	19	4.45	11	9	1.45	22	37	6.93
Central Bank of India	16	0	0	2	0.34	16	3	0.46	32	5	0.80
Indian Bank	1	6	0.53	7	1.12	1	6	1.06	2	19	2.71
Indian Overseas Bank	3	0	0	4	0.54	3	2	0.26	6	6	0.80
Punjab and Sind Bank	1	3	0.3	0	0	1	2	0.23	2	5	0.53
Punjab National Bank	7	9	1.13	13	1.49	7	19	3.73	14	41	6.35
State Bank of India	37	37	5.33	124	17.54	37	120	15.87	74	281	38.75
UCO Bank	6	1	0.15	2	0.3	6	6	1.01	12	9	1.46
Union Bank of India	10	3	0.65	20	2.48	10	6	0.88	20	29	4.01
Total	100	72	9.88	197	31.56	100	175	25.22	200	444	66.67
Grand Total	120	72	9.88	201	32.19	120	181	26.2	240	454	68.28

**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 :

(As on 31.12.2022)

(Amt in Lakhs)

S.No	Bank Name	Target		Achievement		Achievement Percentage(%)	
		No	Amt.	No	Amt.	No	Amt.
1	Bank Of India	30	60.00	2	25.13	6.67%	41.88%
2	CANARA BANK	170	310.00	135	303.57	79.41%	97.93%
3	Central Bank of India	990	690.00	275	687.54	27.78%	99.64%
4	IDBI BANK LTD	250	670.00	54	316.00	21.60%	47.16%
5	INDIAN BANK	0	0.00	1	0.00	100.00%	0.00%
6	Indian Overseas Bank	80	40.00	6	15.93	7.50%	39.83%
7	Punjab National Bank	30	20.00	6	14.54	20.00%	72.70%
8	State Bank of India	1930	2700.00	441	1429.98	22.85%	52.96%
9	UCO BANK	0	0.00	3	11.91	100.00%	100.00%
10	Union Bank of India	590	380.00	92	158.66	15.59%	41.75%
	<b>Public Sector Bank</b>	<b>4070</b>	<b>4870.00</b>	<b>1015</b>	<b>2963.26</b>	<b>24.94%</b>	<b>60.85%</b>
1	SISCO BANK	130	130.00	25	42.84	19.23%	32.95%
	<b>Cooperative Bank</b>	<b>130</b>	<b>130.00</b>	<b>25</b>	<b>42.84</b>	<b>19.23%</b>	<b>32.95%</b>
	<b>Grand Total</b>	<b>4200</b>	<b>5000.00</b>	<b>1040</b>	<b>3006.10</b>	<b>24.76%</b>	<b>60.12%</b>



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

The position on issuance of Kisan Credit Cards (KCC) in the State as on 31.12.2022 is furnished below.

(As on 31.12.2022)

(Amt in Lakhs)

Name of Bank	KCC ISSUED DURING THE FY		OUTSTANDING KCC as on 31.12.2022	
	No	Amt	No	Amt
<b>COMMERCIAL BANK</b>				
BANK OF BARODA	36	133.45	101	78.31
BANK OF INDIA	3	6.10	500	224.63
BANK OF MAHRASHTRA	3	4.00	6	5.23
CANARA BANK	334	181.82	1258	621.16
CENTRAL BANK OF INDIA	202	28.06	4355	4695.16
INDIAN BANK	0	0.00	22	11.11
INDIAN OVERSEAS BANK	19	22.29	137	110.31
PUNJAB NATIONAL BANK	81	81.06	141	117.04
PUNJAB AND SIND BANK	0	0.00	0	0.00
UNION BANK OF INDIA	1135	582.63	5698	2838.78
UCO BANK	1	1.00	39	45.41
STATE BANK OF INDIA	938	1005.8	2964	1314.07
<b>Total for Comm.Banks</b>	<b>2752</b>	<b>2046.21</b>	<b>15221</b>	<b>10061.21</b>
<b>PRIVATE BANK</b>				
AXIS BANK	6	148.63	42	855.52
BANDHAN BANK	0	0	0	0.00
HDFC BANK	1241	410.87	2798	490.49
ICICI BANK	0	0	0	0.00
IDBI BANK	4	0.37	20	15.69
INDUSIND BANK	0	0	0	0.00
KARNATAKA BANK	0	0	0	0.00
KOTAK MAHINDRA BANK	0	0	0	0.00
SOUTH INDIAN BANK	0	0	0	0.00
YES BANK	0	0	0	0.00
<b>Total Pvt Banks</b>	<b>1251</b>	<b>559.87</b>	<b>2860</b>	<b>1361.70</b>
<b>COOPERATIVE BANK</b>			<b>0</b>	<b>0.00</b>
SISCO	828	462.83	4093	1241.5
<b>Total of Cooperative Bank</b>	<b>828</b>	<b>462.83</b>	<b>4093</b>	<b>1241.50</b>
<b>GRAND TOTAL</b>	<b>4831</b>	<b>3068.91</b>	<b>22174</b>	<b>12664.41</b>

**NO. 6****Housing Finance as on 31.12.2022**

The overall achievement under this sector recorded at 76.26% at the end of the 3<sup>rd</sup> Quarter, 2022-2023

(As on 31.12.2022)

(Amt in Lakhs)

Name of Bank	Housing (PS)					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
<b>COMMERCIAL BANK</b>						
BANK OF BARODA	34	276.00	49	914.09	144.12%	331.19%
BANK OF INDIA	20	134.00	10	201.09	50.00%	150.07%
BANK OF MAHRASHTRA	4	40.00	22	723.75	550.00%	1809.38%
CANARA BANK	87	688.70	24	227.01	27.59%	32.96%
CENTRAL BANK OF INDIA	110	955.00	82	872.43	74.55%	91.35%
INDIAN BANK	20	134.00	13	113.8	65.00%	84.93%
INDIAN OVERSEAS BANK	25	224.00	13	84.5	52.00%	37.72%
PUNJAB NATIONAL BANK	88	628.00	50	451.08	56.82%	71.83%
PUNJAB AND SIND BANK	4	40.00	0	0	0.00%	0.00%
UNION BANK OF INDIA	87	748.80	56	477.8	64.37%	63.81%
UCO BANK	49	422.00	36	349.57	73.47%	82.84%
STATE BANK OF INDIA	235	2037.90	126	1386.65	53.62%	68.04%
<b>Total for PSU Banks</b>	<b>763</b>	<b>6328.40</b>	<b>481</b>	<b>5801.77</b>	<b>63.04%</b>	<b>91.68%</b>
<b>PRIVATE BANK</b>						
AXIS BANK	85	617.87	7	35.38	8.24%	5.73%
BANDHAN BANK	0	0.00	0	0	0.00%	0.00%
HDFC BANK	74	519.00	104	103.3	140.54%	19.90%
ICICI BANK	37	291.00	6	96	16.22%	32.99%
IDBI BANK	34	336.00	4	14.8	11.76%	4.40%
INDUSIND BANK	0	0.00	0	0	0.00%	0.00%
KARNATAKA BANK	1	20.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	0	0.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	1	20.00	0	0	0.00%	0.00%
YES BANK	1	20.00	0	0	0.00%	0.00%
<b>Total Pvt Banks</b>	<b>233</b>	<b>1823.87</b>	<b>121</b>	<b>249.48</b>	<b>51.93%</b>	<b>13.68%</b>
<b>COOPERATIVE BANK</b>						
SISCO BANK	12	182.00	33	304.1	275.00%	167.09%
<b>Total of Cooperative Bank</b>	<b>12</b>	<b>182.00</b>	<b>33</b>	<b>304.10</b>	<b>275.00%</b>	<b>167.09%</b>
<b>GRAND TOTAL</b>	<b>1008</b>	<b>8334.27</b>	<b>635</b>	<b>6355.35</b>	<b>63.00%</b>	<b>76.26%</b>

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

The overall achievement under this sector recorded at 7.20% only at the end of the 3<sup>rd</sup> QTR of 2022-2023.

(As on 31.12.2022)

(Amt in Lakhs)

Name of Bank	Education (PS)					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
<b>COMMERCIAL BANK</b>						
BANK OF BARODA	16	150.00	11	11.83	68.75%	7.89%
BANK OF INDIA	10	95.80	10	19.57	100.00%	20.43%
BANK OF MAHRASHTRA	5	20.00	1	5	20.00%	25.00%
CANARA BANK	40	358.20	17	39.1	42.50%	10.92%
CENTRAL BANK OF INDIA	45	395.59	12	18.97	26.67%	4.80%
INDIAN BANK	10	90.00	5	4	50.00%	4.44%
INDIAN OVERSEAS BANK	11	95.00	1	1.3	9.09%	1.37%
PUNJAB NATIONAL BANK	41	365.00	3	4.83	7.32%	1.32%
PUNJAB AND SIND BANK	5	20.00	0	0	0.00%	0.00%
UNION BANK OF INDIA	35	297.00	17	20.09	48.57%	6.76%
UCO BANK	21	187.00	9	7.38	42.86%	3.95%
STATE BANK OF INDIA	95	838.80	51	93.68	53.68%	11.17%
<b>Total for PSU Banks</b>	<b>334</b>	<b>2912.39</b>	<b>137</b>	<b>225.75</b>	<b>41.02%</b>	<b>7.75%</b>
<b>PRIVATE BANK</b>						
AXIS BANK	18	92.00	0	0	0.00%	0.00%
BANDHAN BANK	0	0.00	0	0	0.00%	0.00%
HDFC BANK	14	70.00	0	0	0.00%	0.00%
ICICI BANK	6	30.00	0	0	0.00%	0.00%
IDBI BANK	7	34.00	1	1.21	14.29%	3.56%
INDUSIND BANK	0	0.00	0	0	0.00%	0.00%
KARNATAKA BANK	1	5.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	0	0.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	1	5.00	0	0	0.00%	0.00%
YES BANK	1	5.00	0	0	0.00%	0.00%
<b>Total Pvt Banks</b>	<b>48</b>	<b>241.00</b>	<b>1</b>	<b>1.21</b>	<b>2.08%</b>	<b>0.50%</b>
<b>COOPERATIVE BANK</b>						
SISCO BANK	0	0.00	0	0.00	0.00%	0.00%
<b>Total of Cooperative Bank</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00%</b>	<b>0.00%</b>
<b>GRAND TOTAL</b>	<b>382</b>	<b>3153.39</b>	<b>138</b>	<b>226.96</b>	<b>36.13%</b>	<b>7.20%</b>

**No. 8**  
**MSME Sub-Sector wise as on 31.12.2022**

**MICRO ENTERPRISES**

(As on 31.12.2022)

(Amt in Lakhs)

Name of Bank	Micro Enterprises					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
<b>COMMERCIAL BANK</b>						
BANK OF BARODA	470	790.00	167	2606.50	35.53%	329.94%
BANK OF INDIA	300	460.00	171	1808.69	57.00%	393.19%
BANK OF MAHRASHTRA	150	230.00	6	364.50	4.00%	158.48%
CANARA BANK	1135	2039.03	200	1222.60	17.62%	59.96%
CENTRAL BANK OF INDIA	1309	2385.00	346	1471.92	26.43%	61.72%
INDIAN BANK	300	460.00	177	734.47	59.00%	159.67%
INDIAN OVERSEAS BANK	340	660.00	52	268.42	15.29%	40.67%
PUNJAB NATIONAL BANK	1220	1940.00	149	1057.59	12.21%	54.51%
PUNJAB AND SIND BANK	150	230.00	61	135.44	40.67%	58.89%
UNION BANK OF INDIA	997	1824.00	433	2395.16	43.43%	131.31%
UCO BANK	655	1205.00	136	511.45	20.76%	42.44%
STATE BANK OF INDIA	2775	5327.72	1463	9324.09	52.72%	175.01%
<b>Total for PSU Banks</b>	<b>9801</b>	<b>17550.75</b>	<b>3361</b>	<b>21900.83</b>	<b>34.29%</b>	<b>124.79%</b>
<b>PRIVATE BANK</b>						
AXIS BANK	1268	2234.24	30	323.26	2.37%	14.47%
BANDHAN BANK	150	230.00	40	63.30	26.67%	27.52%
HDFC BANK	1119	1946.00	25	571.62	2.23%	29.37%
ICICI BANK	499	926.00	6	614.56	1.20%	66.37%
IDBI BANK	359	766.00	97	529.17	27.02%	69.08%
INDUSIND BANK	170	330.00	141	1223.90	82.94%	370.88%
KARNATAKA BANK	150	230.00	5	85.99	3.33%	37.39%
KOTAK MAHINDRA BANK	150	230.00	6	429.60	4.00%	186.78%
SOUTH INDIAN BANK	150	230.00	21	0.00	14.00%	0.00%
YES BANK	150	230.00	1	21.48	0.67%	9.34%
<b>Total Pvt Banks</b>	<b>4165</b>	<b>7352.24</b>	<b>372</b>	<b>3862.88</b>	<b>8.93%</b>	<b>52.54%</b>
<b>COOPERATIVE BANK</b>						
SISCO BANK	841	1386.00	55	385.90	6.54%	27.84%
<b>Total of Cooperative Bank</b>	<b>841</b>	<b>1386.00</b>	<b>55</b>	<b>385.90</b>	<b>6.54%</b>	<b>27.84%</b>
<b>SMALL FINANCE BANKS</b>	<b>14807</b>	<b>26288.99</b>	<b>3788</b>	<b>26149.61</b>	<b>25.58%</b>	<b>99.47%</b>
Jana Small Finance Bank	0	0.00	0	0.00	0.00%	0.00%
North East Small FB	5	9.86	1808	1805.38	36160.00%	18310.14%
<b>Total of SFBs</b>	<b>5</b>	<b>9.86</b>	<b>1808</b>	<b>1805.38</b>	<b>36160.00%</b>	<b>18310.14%</b>
<b>GRAND TOTAL</b>	<b>14812</b>	<b>26298.85</b>	<b>5596</b>	<b>27954.99</b>	<b>37.78%</b>	<b>106.30%</b>

**SMALL ENTERPRISES as on 31.12.2022***(As on 31.12.2022)**(Amt in Lakhs)*

Name of Bank	Small Enterprises					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
<b>COMMERCIAL BANK</b>						
BANK OF BARODA	155	499.00	6	356.75	3.87%	71.49%
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	11	1675.58	3.05%	143.70%
CENTRAL BANK OF INDIA	421	1451.32	11	702.13	2.61%	48.38%
INDIAN BANK	100	306.00	10	17.64	10.00%	5.76%
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	20	2205.25	6.35%	208.24%
UCO BANK	205	652.00	11	311.4	5.37%	47.76%
STATE BANK OF INDIA	900	3047.00	245	6694.39	27.22%	219.70%
<b>Total for Comm. Banks</b>	<b>3167</b>	<b>10402.32</b>	<b>327</b>	<b>12057.28</b>	<b>10.33%</b>	<b>115.91%</b>
<b>PRIVATE BANK</b>						
AXIS BANK	410	1304.00	10	362.84	2.44%	27.83%
BANDHAN BANK	50	153.00	0	0	0.00%	0.00%
HDFC BANK	365	1191.00	19	779.98	5.21%	65.49%
ICICI BANK	160	539.00	5	167.2	3.13%	31.02%
IDBI BANK	108	383.00	3	431.1	2.78%	112.56%
INDUSIND BANK	55	193.00	1	9.5	1.82%	4.92%
KARNATAKA BANK	50	153.00	3	148.08	6.00%	96.78%
KOTAK MAHINDRA BANK	50	153.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	50	153.00	3	0	6.00%	0.00%
YES BANK	50	153.00	0	0	0.00%	0.00%
<b>Total Pvt Banks</b>	<b>1348</b>	<b>4375.00</b>	<b>44</b>	<b>1898.70</b>	<b>3.26%</b>	<b>43.40%</b>
<b>COOPERATIVE BANK</b>						
SISCO BANK	250	675.00	0	0.00	0.00%	0.00%
<b>Total of Cooperative Bank</b>	<b>250</b>	<b>675.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00%</b>	<b>0.00%</b>
<b>Total Commercial banks</b>	<b>4765</b>	<b>15452.32</b>	<b>371</b>	<b>13955.98</b>	<b>7.79%</b>	<b>90.32%</b>
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%
<b>Total of SFBs</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00%</b>	<b>0.00%</b>
<b>GRAND TOTAL</b>	<b>4765</b>	<b>15452.32</b>	<b>371</b>	<b>13955.98</b>	<b>7.79%</b>	<b>90.32%</b>

**MEDUIM ENTERPRISES as on 31.12.2022***(As on 31.12.2022)**(Amt in Lakhs)*

Name of Bank	Medium Enterprises			
	TARGET		ACHEIVEMENT	
	No	Amt	No	Amt
<b>COMMERCIAL BANK</b>				
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	0	0
UNION BANK OF INDIA	0	0	7	3600.5
UCO BANK	0	0	0	0
STATE BANK OF INDIA	0	0	2	100.77
<b>Total for PSU Banks</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>3764.94</b>
<b>PRIVATE BANK</b>				
AXIS BANK	0	0	0	0
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	14	343.15
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
<b>Total Pvt Banks</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>1253.26</b>
<b>COOPERATIVE BANK</b>				
SISCO BANK	0	0	0	0.00
<b>Total of Cooperative Bank</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
<b>GRAND TOTAL</b>	<b>0</b>	<b>0</b>	<b>29</b>	<b>5018.2</b>

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

**I. Performance of RSETI is as follows:**

<b>A) Total number of Trainees(year wise) since beginning till 30.09.2022</b>			
<b>SI No.</b>	<b>Year Wise</b>	<b>During the Year</b>	<b>Cumulative</b>
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
<b>11</b>	<b>2022-2023 (As on 31.12.2022)</b>	<b>353</b>	<b>3859</b>
<b>B) Total Number of Trainees settled year wise till 30.09.2022</b>			
<b>SI No.</b>	<b>Year Wise</b>	<b>Numbers</b>	<b>Percentage</b>
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%
<b>11</b>	<b>2022-2023 (As on 31.12.2022)</b>	<b>54</b>	<b>15%</b>
<b>C) Total Number Settlement uploaded in MIS (year wise) : 30.09.2022</b>			
<b>SI No.</b>	<b>Year Wise</b>	<b>During the Year</b>	<b>Cumulative</b>
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
<b>11</b>	<b>2022-2023 (As on 31.12.2022)</b>	<b>54</b>	<b>2536</b>

**1) Social Security Schemes (PMJDY, PMSBY, PMJJBY, APY)**

<b>SOCIAL SECURITY SCHEMES IN SIKKIM AS ON 31.12.2022</b>					
<b>SI No</b>	<b>Bank Name</b>	<b>APY</b>	<b>PMJJBY</b>	<b>PMSBY</b>	<b>PMJDY</b>
1	AXIS BANK LTD	7655	355	1737	2350
2	BANDHAN BANK LIMITED	11	0	0	0
3	BANK OF BARODA	437	993	3699	2499
4	BANK OF INDIA	307	1028	1918	1422
5	BANK OF MAHARASHTRA	92	238	477	872
6	CANARA BANK	3202	3079	6488	9902
7	CENTRAL BANK OF INDIA	6471	14921	24921	14082
8	HDFC BANK LTD	582	1252	1960	2515
9	ICICI BANK LIMITED	53	153	376	2673
10	IDBI BANK LTD	1931	1481	3319	1863
11	INDIAN BANK	209	474	536	979
12	INDIAN OVERSEAS BANK	1104	1341	2930	5107
13	INDUSIND BANK LIMITED	11	11	294	806
14	KARNATAKA BANK LIMITED	17	0	0	0
15	KOTAK MAHINDRA BANK	3	28	37	112
16	PUNJAB AND SIND BANK	299	199	703	287
17	PUNJAB NATIONAL BANK	360	1943	6516	6887
18	STATE BANK OF INDIA	7067	49620	102237	22149
19	THE SOUTH INDIAN BANK	37	37	46	25
20	UCO BANK	303	3334	5611	2197
21	UNION BANK OF INDIA	2297	5595	10869	10611
22	YES BANK LIMITED	0	17	22	2
	<b>TOTAL</b>	<b>32448</b>	<b>86099</b>	<b>174696</b>	<b>87340</b>

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



**Minutes of the 73<sup>rd</sup> State Level Bankers Committee Meeting, Sikkim for the Second Quarter ended 30<sup>th</sup> September, 2022 held on 11<sup>th</sup> November, 2022 at the Conference Hall of Hotel Royal Plaza, Gangtok**

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The State Level Bankers' Committee Meeting of Sikkim State for the 2<sup>nd</sup> Quarter ended 30<sup>th</sup> September, 2022, was held at The Conference Hall of Hotel Royal Plaza, on 11<sup>th</sup> November, 2022

The meeting was chaired by **Shri V B Pathak, IAS**, Chief Secretary, Govt of Sikkim.

**Shri H K Sharma, IAS**, Secretary, Commerce and Industries Department, **Dr P Senthil Kumar, IFS**, Secretary, Animal Husbandry and Veterinary Services Department, **Shri Kishore Pariyar**, GM – cum - O-i-C, Reserve Bank of India, **Shri S K Gupta**, GM – cum - O-i-C, NABARD, **Shri S D Lama**, Regional 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 S D Lama, Regional 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. He also informed the house about the resolution passed by the SLBC Steering Committee on the formation of Sub-Committee for enhancing flow of credit under Agriculture chaired by GM & O-i-C, NABARD and other members of the committee, comprising of Officials from Department of Agriculture, Government of Sikkim; Department of AHVS, Government of Sikkim and banks having major presence in Sikkim. He also said that in accordance with DFS and NABARD instructions, Target under Agriculture Sector under ACP 2022-23 had been increased by 121.38 Crores.

The exchange of the Tri-partite agreement between State Bank of India, Sikkim Milk Union and Dept of AH&VS, Govt of Sikkim for the credit linkage and the upliftment and promotion of Dairy Farmers 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 Kishore Pariyar, GM-cum-OiC, RBI** in his address highlighted the fact that Agriculture Sector and MSME Sector were the top priority of Government of India. Accordingly, in the State also MSME Sector was being reviewed extensively in EC-MSME Meetings conducted by RBI. Similarly, Agriculture Sector would also be reviewed by the Sub-Committee on Agriculture headed by GM-cum-OiC, NABARD.

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

## **No.1**

### **Credit: Deposit Ratio / Credit + Investment: Deposit Ratio as on 30.09.2022**

The GM-cum-OiC, RBI Shri Pariyar informed the house that national benchmark was 60%, however, for the State the desired level was 40%. It was seen that the CD Ratio for the State of Sikkim as on 30<sup>th</sup> Sept 2022 stood at 56% which was viewed as satisfactory by the house.

The Chairperson of the SLBC Meeting, Shri V B Pathak, IAS, Cief Secretary, 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.

## **No. 2**

### **Review of Performance under Annual Credit Plan 2022-2023 including NPS for the quarter ended 30<sup>th</sup> September, 2022**

Shri Pariyar, informed the house that , during the Second quarter of FY 2022-23, the overall achievement of Banks under Annual Credit Plan was 55.78% including Non-priority sector. Under Priority Sector the achievement of the banks was 64.16% which was viewed as very satisfactory. The house appreciated the overall achievement in the second quarter.

He further said the performance of Banks, under Agriculture Sector was 40.48% which was below the desired level; however, he mentioned that the achievement had slowed down due to the increase in Target in Agriculture Sector.

It was seen that the achievement of the Banks in MSME Sector stood at 86.28% which was considered very satisfactory by the house. He appreciated the efforts of the Banks and as well as Commerce & Industries Dept, Govt of Sikkim in active participation in MSME Sector. The Achievement under Other Priority Sector stood at 57.67% . The achievement under non – Priority Sector stood at 52.13%

RBI GM cum OiC reviewed individually with all the non performing banks whose achievement is below 50% and said that they should not be riding on the success of the performing banks, but should be actively participating in the overall economic development of the State.

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 V B Pathak, appreciated the efforts made by the banks in achieving the desired levels of the target. However, he expressed his displeasure on the low achievements under Priority Sector by some of the banks. He further said that private banks should increase their presence in the rural areas, so that people from these areas should also be benefitted.

### **No.3**

#### **Review of Special Programmes as on 30.06.2022**

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

Shri Kishore Pariyar, informed the house that banks together had already sanctioned and disbursed 86 proposals out of the target of 98. This he said was great achievement on the part of the Banks.

##### **3.2. Pradhan Mantri Mudra Yojana – PMMY**

The achievement under PMMY was viewed as satisfactory by the house. However, Shri Pariyar further urged all the non-performing banks 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.

### **No.4**

#### **Promotion of Self Help Groups**

It was seen that 732 SHGs had been credit linked so far in the 2<sup>nd</sup> QTR. 5447 SHGs had been 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.

### **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 has to be issued to the eligible borrowers. He informed the house that NABARD is coming up with a master plan and SOP to help the Banks and other Stakeholders to enroll as much farmers under KCC and KCC AHF.

### **No.6**

#### **Housing Finance**

The achievement of Housing Finance for the 2<sup>nd</sup> quarter stood at 53.75%, which was viewed as satisfactory by the house

### **No.7**

#### **Education Loan**

The achievement under the scheme was 4.71% for the 2<sup>nd</sup> 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.

**No.8**  
**Performance under MSME**

This item was already discussed in 2.

**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.

**10**  
**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.

**Resolution for formation of Sub-Committee for enhancing flow of credit under Agriculture**

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. This resolution was passed by the house for presentation in the SLBC Meeting for Final Approval.

**Shri S K Gupta, GM-cum-OiC, NABARD**, in his address informed the house about the recent policy initiatives in Agriculture and MSME Sectors. He mentioned about the National SC/ST Hub Scheme wherein the Govt is providing subsidy upto 25% for the promotion of SC/ST entrepreneurs. He further mentioned about PM-Svanidhi Scheme launched by the Govt of India for the promotion of Street Vendors. He also said that under Deen Dayal Updahyaya Antodaya Yojana the rate of refinance has been brought down to 3% for loan upto 3lakhs from NABARD to RRBs and Commercial Banks. He also said that a portal is being created by the Govt of India for claiming KCC interest subvention by the banks. He urged the banks to take serious note of all the above mentioned schemes. He also suggested that focus should be more on qualitative aspects and where exactly the credit flow should be enhanced like Financing of FPOs under credit guarantee scheme, Credit to Weaker Sections and credit to small and marginal farmers.

He further reiterated the fact that all stakeholders should forward and think in a big way in saturating all PM-Kisan beneficiaries with KCC. He also said that NABARD along with Sikkim Milk Union and AH& VS Dept should forward in organizing camps for enrollment of Farmers under KCC Animal Husbandry and Fisheries. He further mentioned about the various grant assistance provided by NABARD like, assistance in organizing FL Camps to Bank Branches, setting up of micro ATMs and rural Kiosks

He further informed the house that Govt of India has enhanced the targets under ACP 2022-2023 in the Agriculture and Allied Activities Sector and gave a brief about the rational and logic for the same.

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.

**Dr. P Senthil Kumar, IFS**, Secretary, AH&VS Dept, Govt of Sikkim appreciated the efforts of all the Stateholder and the banks for achieving the desired Targets. He requested the SLBC to segregate the Agriculture and Allied Sector data to Agriculture and Animal Husbandry for meaningful review. He further said that it is the responsibility of all the stakeholders to see that targets are being achieved. He also urged all the banks to come forward for the saturation of KCC AH & F in the State of Sikkim. He also said that the dept is planning on conducting KCC outreach Camps and invited all the stakeholders to take active part in it. He

also suggested the banks to make full use of the robust institutional structures of State Rural Livelihood Mission in financing of WSHGs in the State of Sikkim and Sikkim Milk Union for the promotion of Dairy Farmers. He further mentioned that both these institutions were well equipped with men and machinery to help the bankers in Priority Sector lending. Lastly, he assured full cooperation to the banks from his dept and also urged the banks to make full use of Govt machinery specially in priority sector depts. like Agriculture, AH&VS and Commerce and Industries Depts.

**Shri H K Sharma, IAS**, Secretary, Commerce and Industries Dept, in his address gave a brief of all the schemes implemented by his dept in the State, like, MOFPI, PMEGP, SYSS, etc .Under MOFPI he said that 3 incubation centres had already been approved by Gol, among that 1 centre at SIRD Karfector had already been sanctioned. The other two would be set up at Temi for Large Cardamom and Ginger, and at GPPF Singtam for Dalley Khorsani. Under PMEGP he said that Banks have made great efforts in ensuring that least numbers of applications were pending at the branches. He urged the banks to make people aware of all schemes under MSME and try to enroll as many beneficiaries within the guidelines issued by Gol from time to time. Lastly, he thanked the SLBC for having invited him to SLBC Meetings over the years and appreciated the efforts made by the banks in achieving the targets under MSME Sector and also hoped the same momentum would continue in the future .

**The Chairperson of the Meeting, Chief Secretary, Government of Sikkim, Shri V B Pathak, IAS** in his address appreciated the efforts of the Banks in achieving their Targets at the desired levels. However, he urged the non-performing banks to make dedicated efforts especially in the priority sector and be an active participant in the economic development of the State. He suggested the Banks not to keep the proposals under various Govt sponsored schemes pending at the branches for too long. He also said the rejections of the proposals should be kept to the minimum and all rejections should be intimated to the borrower well in time. He expressed his displeasure on the lack of coordination among some of the Banks and the State Govt Depts., he urged both the Banks and the State Govt Dept to be proactive in the implementation of Govt Sponsored schemes. He also said that BLBC meetings should be conducted well in time by all the nodal branches.

He further requested the controllers of Banks to ensure that the remotest part of the State has been connected with banking facility. With regards to private sector banks he said that their presence in the rural areas of the State is dismal and needs to be increased tremendously.

He mentioned about the fact that Gol is focused on making banking in India, a Digital one. With the opening of 3 Digital Banking Units in the State by SBI, we were moving in the right direction. In continuation to this, he suggested the banks to keep all the alternate channels of banking like ATMs, Debits Cards, Internet Banking, Mobile Banking, etc, up and running all the time to the extent possible.

Lastly, he requested the Bankers who had served in other parts of the country to motivate and inspire the budding entrepreneurs of Sikkim by sharing success stories of other state enterprises. He, once again, appreciated the bankers for having achieved the desired targets under various sectors like Agriculture, MSME during the end of 2<sup>nd</sup> 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 73<sup>rd</sup> SLBC MEETING HELD ON 11<sup>th</sup> November, 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, 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 75% at the end of Dec 2022 Qtr. **(Action Centre: Canara Bank, Indian Bank, Indian Overseas Bank, PNB, P&S, UCO Bank, Axis Bank, HDFC Bank, IDBI Bank, ICICI Bank, Karnataka Bank, Kotak Mahindra Bank, South Indian Bank, YES Bank)**
3. As approved by the SLBC a Sub-Committee for enhancing flow of credit under Agriculture to be formed headed by GM-cum-Oic, NABARD and quarterly review to be conducted. **(Action Centre – NABARD)**
4. 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.)**
6. Stakeholders to ensure that no part of the State remains unbanked **(Action Centre – RBI, Controllers of All Banks)**



**LIST OF PARTICIPANTS :: 73rd SLBC MEETING :: 11.11.2022 :: SIKKIM**

<b>SI no.</b>	<b>NAME OF THE OFFICIAL</b>	<b>DESIGNATION / DEPARTMENT</b>
1.	Shri V B Pathak, IAS	Chief Secretary, Govt. of Sikkim
2.	Shri H K Sharma, IAS	Secretary, Comm & Indus. Dept. Govt. of
3.	Dr. P Senthil Kumar, IFS	Secretary, AH&VS Dept, Govt of Sikkim
4.	Shri Kishore Pariyar	GM-cum-OiC, RBI, Gangtok
5.	Shri S K Gupta	GM-cum-OiC, NABARD, Gangtok
6.	Shri S D Lama	AGM,SLBC Convenor Bank, SBI
7.	Smt Pema Chenzom	MD,SISCO Bank
8.	Ms Srijana Chettti	Deputy Secretary, UDD, Govt of Sikkim
9.	Mrs Theresa C Menezes	DZM, Indian Bank, Siliguri
10.	Ms Mittu Mukhia	ZBM,NESFB, Gangtok
11.	Shri Parash Bor Thakur	ZH,NESFB, Siliguri
12.	Ms Yanki Bhutia	Director, RSETI,Ralap
13.	Shri Amit Pradhan	Branch Head, IndusInd Bank
14.	Shri Syed Afzal Ahmed	Senior RM, IOB
15.	Shri Ratan Kumar	Senior Manager, Bank of Maharashtra
16.	Shri Muralimohan D	CM, South Indian Bank, Kolkata
17.	Shri T Chaktaborty	MD, Citizen Urban Cooperative Bank
18.	Shri Aurobinda Sahoo	AGM, Canara Bank
19.	Shri Dipesh Chakraborty	AVP& State Nodal Head, Axis Bank
20.	Shri Dayananda Thankur	CM, Union Bank of India
21.	Shri Pinaki Dey Biswas	Cluster Head, Bandhan Bank Ltd
22.	Dr. P T Namgyal	Dy CH, Punjab National Bank
23.	Shri Subash Tirkey	Sr Manager, PNB Gangtok
24.	Shri Ganesh Ch Dutta	RH, Jana Small Finance Bank
25.	Shri P K Parihar	CH, PNB, Circle Office
26.	Shri D K Prasad	RH, BoB, Siliguri
27.	Shri Ratan Saha	CM, BoB, SME, Siliguri
28.	Smt Sushma Agarwal	DZM, Bank of India
29.	Shri Santosh Kumar	ABM, Bank of India
30.	Shri Sumit Kumar Jha	DGM& ZH, UCO Bank
31.	Shri Gautam Kumar	Regional Head, IDBI Bank
32.	Shri Raj Lama	Chief Coordinator, SEED Cell
33.	Shri Alok Tarenia	Regional Head, Central Bank of India
34.	Shri Sagar Kumar Behera	AGM, Punjab and Sind Bank, ZO, Kolkata
35.	Shri Rajeeva Kr Sharma	AM, CBI Gangtok



<b>36.</b>	Shri Super Prasad	SM, Punjab and Sind Bank, Gangtok
<b>37.</b>	Shri Anup Thapa	BM, YES Bank, Gangtok
<b>38.</b>	Shri Prasenjit Pradhan	Cluster Head, HDFC Bank, Gangtok
<b>39.</b>	Shri Arun Kumar Gupta	ADG, Dept of Telecommunication
<b>40.</b>	Shri Deparpan Das	Regional Head, IPPB
<b>41.</b>	Shri B Desailly	AGM, Karnataka Bank
<b>42.</b>	Shri Sailesh Lepcha	DPM FI, SRLM/RDD
<b>43.</b>	Shri Abhishek Chettri	APM FI, SRLM/RDD
<b>44.</b>	Shri R D Kaleon	Manager, SISCO Bank
<b>45.</b>	Shri Jayant Kole	Director, DOT, Sikkim
<b>46.</b>	Shri AMit Kumar Tamarla	Jt Director, MSME-DFO, GoI
<b>47.</b>	Shri G Kaushik	Consultant, FRED, Govt of Sikkim
<b>48.</b>	Shri D R Sharma	AD, MSME-DFO, GoI
<b>49.</b>	Shri MCP Pradhan	CA cum Secretary, FRED, GoS
<b>50.</b>	Shri Jagdish Pradhan	Addl Dir, Agriculture Dept
<b>51.</b>	Shri Ritvij Sharma	Manager, SIDBI
<b>52.</b>	Shri Anirban Kundu	BM, ICICI Bank
<b>53.</b>	Shri Santosh Roy	RM, ICICI Bank
<b>54.</b>	Shri Gopal Lama	LDM, SBI Lead Bank
<b>55.</b>	Shri Anit Lamichhaney	LBM, SBI Lead Bank
<b>56.</b>	Shri Madhav Koirala	AM, SBI Lead Bank