**REPORT ON THE**

**75th STATE LEVEL BANKERS’ COMMITTEE MEETING**

**FOR THE QTR ENDED 31st MARCH 2023**

**Venue :- Mayfair Resorts, Gangtok**

**Date : - 04th May, 2023**

**Convener Bank:**



**NETWORK OF BANK BRANCHES as on 31.03.2023**

|  |  |  |
| --- | --- | --- |
| **Sl 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 | 40 |
| 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 |
|  | **TOTAL** | **172** |

|  |  |  |
| --- | --- | --- |
| **BANK TYPE** | **Bank No** | **Branches No** |
| PUBLIC SECTOR BANKS | 12 | 107 |
| PRIVATE SECTOR BANKS | 10 | 51 |
| STATE COOPERATIVE BANK (SISCO) | 1 | 14 |
| **TOTAL** | **23** | **172** |

**DISTRICT-WISE BANK BRANCH as on 31.03.2023**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sl No** | **BANKS IN SIKKIM** | **NO. OF BRANCHES DISTRICT-WISE** | | | | | | |
| **MANGAN** | **GANGTOK** | **PAKYONG** | **NAMCHI** | **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** | 7 | 16 | 3 | 9 | 3 | 2 | **40** |
| **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** |
|  | **TOTAL** | **16** | **77** | **21** | **35** | **15** | **8** | **172** |

**DISTRICT-WISE BANK ATM NETWORK as on 31.03.2023**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **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** |
|  | **TOTAL** | **14** | **131** | **26** | **44** | **12** | **3** | **230** |

**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 |

**No:1**

**Credit : Deposit Ratio as on 31.03.2023**

The C:D Ratio of Banks at the end of the 4th QTR for FY 2022-23 stood at 54.59% *(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 | 5 | 37488.47 | 29800.92 | 79.49% |  | 29800.92 | 79.49% |
| 2 | BANK OF INDIA | 2 | 17461.94 | 4844.78 | 27.74% |  | 4844.78 | 27.74% |
| 3 | BANK OF MAHRASHTRA | 1 | 3314.00 | 51637.86 | 1558.17% |  | 51637.86 | 1558.17% |
| 4 | CANARA BANK | 11 | 87615.37 | 20570.23 | 23.48% |  | 20570.23 | 23.48% |
| 5 | CENTRAL BANK OF INDIA | 16 | 167958.02 | 55032.12 | 32.77% | 0 | 55032.12 | 32.77% |
| 6 | INDIAN BANK | 2 | 10357.78 | 3122.51 | 30.15% |  | 3122.51 | 30.15% |
| 7 | INDIAN OVERSEAS BANK | 3 | 4884.16 | 2644.14 | 54.14% | 0 | 2644.14 | 54.14% |
| 8 | PUNJAB NATIONAL BANK | 10 | 34724.59 | 28767.03 | 82.84% |  | 28767.03 | 82.84% |
| 9 | PUNJAB AND SIND BANK | 1 | 1986.00 | 3074.36 | 154.80% |  | 3074.36 | 154.80% |
| 10 | UNION BANK OF INDIA | 10 | 96254.98 | 42608.64 | 44.27% |  | 42608.64 | 44.27% |
| 11 | UCO BANK | 6 | 28336.41 | 8320.12 | 29.36% |  | 8320.12 | 29.36% |
| 12 | STATE BANK OF INDIA | 40 | 400875.00 | 226916.00 | 56.61% | 125647.00 | 352563 | 87.95% |
|  | **Total for PSU Banks** | **107** | **891256.72** | **477338.71** | **53.56%** | **125647.00** | **602985.71** | **67.66%** |
|  | **PRIVATE BANK** |  | | | |  |  |  |  |  |  |
| 13 | AXIS BANK | 15 | 155008.58 | 37890.15 | 24.44% |  | 37890.15 | 24.44% |
| 14 | BANDHAN BANK | 1 | 22657.41 | 7992.40 | 35.27% |  | 7992.40 | 35.27% |
| 15 | HDFC BANK | 13 | 166885.64 | 43640.46 | 26.15% |  | 43640.46 | 26.15% |
| 16 | ICICI BANK | 7 | 65968.37 | 17212.45 | 26.09% |  | 17212.45 | 26.09% |
| 17 | IDBI BANK | 5 | 34532.65 | 12993.62 | 37.63% |  | 12993.62 | 37.63% |
| 18 | INDUSIND BANK | 6 | 13417.23 | 14514.47 | 108.18% |  | 14514.47 | 108.18% |
| 19 | KARNATAKA BANK | 1 | 2984.01 | 3168.25 | 106.17% |  | 3168.25 | 106.17% |
| 20 | KOTAK MAHINDRA BANK | 1 | 6019.04 | 424.59 | 7.05% |  | 424.59 | 7.05% |
| 21 | SOUTH INDIAN BANK | 1 | 2338.76 | 1552.21 | 66.37% |  | 1552.21 | 66.37% |
| 22 | YES BANK | 1 | 10535.42 | 8741.88 | 82.98% |  | 8741.88 | 82.98% |
|  | **Total Pvt Banks** | **51** | **480347.11** | **148130.48** | **30.84%** | **0** | **148130.48** | **30.84%** |
|  | **COOPERATIVE BANK** |  |  |  |  |  |  |  |
| 23 | SISCO | 14 | 116605.47 | 59290.44 | 50.85% | 0 | 59290.44 | 50.85% |
|  | **Total of Cooperative Bank** | **14** | **116605.47** | **59290.44** | **50.85%** | **0** | 59290.44 | 50.85% |
|  | **TOTAL OF COMMERCIAL BANKS** | **172** | **1488209.30** | **684759.63** | **46.01%** | **125647** | **810406.63** | **54.46%** |
|  | **Small Finance Banks** |  | | | |  |  |  |  |  |  |
| 1 | North East Small Finance Bank | 7 | 4248.70 | 4472.72 | **105.27%** |  | 4472.72 | 105.27% |
| 2 | Jana Small Finance Bank | 1 | 2502.51 | 754.68 | **30.16%** |  | 754.68 | 30.16% |
|  | **Total of Small Finance Bank** | **8** | 6751.21 | **5227.40** | **77.43%** | **0** | **5227.4** | **77.43%** |
|  | **GRAND TOTAL** | **180** | **1494960.51** | **689987.03** | **46.15%** | **125647** | **815634.03** | **54.56%** |

**No 2.**

**Review of Performance under Annual Credit Plan 2022-2023 including NPS**

**for the quarter ended 31.03.2023**

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at 120.23% during the end of 4th QTR of FY 2022-23.

**Achievement under Priority and Non- Priority Sector as on 31.03.2023**

*(As on 31.03.2023) (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 | 971 | 17698.82 | 50.05% | 199.63% |
| BANK OF INDIA | 1160 | 5501.46 | 1604 | 10897.64 | 138.28% | 198.09% |
| BANK OF MAHRASHTRA | 574 | 2695.83 | 72 | 1393.48 | 12.54% | 51.69% |
| CANARA BANK | 4837 | 21512.75 | 1743 | 19870.70 | 36.03% | 92.37% |
| CENTRAL BANK OF INDIA | 6336 | 27390.41 | 2528 | 27036.27 | 39.90% | 98.71% |
| INDIAN BANK | 1160 | 5495.66 | 452 | 2647.73 | 38.97% | 48.18% |
| INDIAN OVERSEAS BANK | 1401 | 6313.00 | 171 | 702.52 | 12.21% | 11.13% |
| PUNJAB NATIONAL BANK | 4884 | 22811.98 | 715 | 7276.71 | 14.64% | 31.90% |
| PUNJAB AND SIND BANK | 574 | 2695.83 | 108 | 316.58 | 18.82% | 11.74% |
| UNION BANK OF INDIA | 4279 | 18916.79 | 2297 | 26141.29 | 53.68% | 138.19% |
| UCO BANK | 2689 | 12344.05 | 571 | 3732.08 | 21.23% | 30.23% |
| STATE BANK OF INDIA | 11570 | 52842.04 | 14159 | 108601.03 | 122.38% | 205.52% |
| **Total for PSU Banks** | **41404** | **187385.63** | **25391** | **226314.85** | **61.32%** | **120.77%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 5641 | 24228.09 | 3631 | 17507.92 | 64.37% | 72.26% |
| BANDHAN BANK | 565 | 2635.83 | 8200 | 13763.07 | 1451.33% | 522.15% |
| HDFC BANK | 4843 | 20992.77 | 12570 | 52076.96 | 259.55% | 248.07% |
| ICICI BANK | 2498 | 9863.60 | 4572 | 13630.44 | 183.03% | 138.19% |
| IDBI BANK | 1727 | 7131.33 | 3278 | 7460.52 | 189.81% | 104.62% |
| INDUSIND BANK | 800 | 3358.17 | 1059 | 8708.45 | 132.38% | 259.32% |
| KARNATAKA BANK | 567 | 2660.83 | 31 | 1090.40 | 5.47% | 40.98% |
| KOTAK MAHINDRA BANK | 565 | 2635.83 | 7 | 457.57 | 1.24% | 17.36% |
| SOUTH INDIAN BANK | 567 | 2660.83 | 380 | 403.09 | 67.02% | 15.15% |
| YES BANK | 567 | 2660.83 | 167 | 1990.95 | 29.45% | 74.82% |
| **Total Pvt Banks** | **18340** | **78828.11** | **33895** | **117089.37** | **184.81%** | **148.54%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 4526 | 16734.43 | 2608 | 5358.64 | 57.62% | 32.02% |
| **Total of Cooperative Bank** | **4526** | **16734.43** | **2608** | **5358.64** | **57.62%** | **32.02%** |
| **SMALL FINANCE BANKS** | **64270** | **282948.17** | **61894** | **348762.86** | **96.30%** | **123.26%** |
| Jana Small Finance Bank | 365 | 2252.83 | 3179 | 2989.29 | 870.96% | 132.69% |
| North East Small FB | 1892 | 9560.78 | 3096 | 2626.44 | 163.64% | 27.47% |
| **Total of SFBs** | **2257** | **11813.61** | **6275** | **5615.73** | **278.02%** | **47.54%** |
| **GRAND TOTAL** | **66527** | **294761.78** | **68169** | **354378.59** | **102.47%** | **120.23%** |

***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 31st March 2023 for Priority Sector Advances**

All Banks together disbursed Rs.1092.67 Crores under priority sector advances @ 122.27% of achievement under ACP 2022-2023

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

*(As on 31.03.2023) (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 | 508 | 9238.93 | 39.08% | 347.87% |
| BANK OF INDIA | 760 | 1501.46 | 1359 | 7056.47 | 178.82% | 469.97% |
| BANK OF MAHRASHTRA | 374 | 695.83 | 48 | 1212.23 | 12.83% | 174.21% |
| CANARA BANK | 3281 | 6682.75 | 1420 | 8085.12 | 43.28% | 120.98% |
| CENTRAL BANK OF INDIA | 4488 | 10050.41 | 1556 | 12973.31 | 34.67% | 129.08% |
| INDIAN BANK | 760 | 1495.66 | 255 | 1101.94 | 33.55% | 73.68% |
| INDIAN OVERSEAS BANK | 941 | 2013.00 | 136 | 522.13 | 14.45% | 25.94% |
| PUNJAB NATIONAL BANK | 3204 | 6401.98 | 368 | 2299.94 | 11.49% | 35.93% |
| PUNJAB AND SIND BANK | 374 | 695.83 | 88 | 220.02 | 23.53% | 31.62% |
| UNION BANK OF INDIA | 2927 | 6106.79 | 1476 | 15661.72 | 50.43% | 256.46% |
| UCO BANK | 1781 | 3764.05 | 399 | 2195.13 | 22.40% | 58.32% |
| STATE BANK OF INDIA | 7746 | 16462.04 | 4731 | 23143.89 | 61.08% | 140.59% |
| **Total for PSU Banks** | **27936** | **58525.63** | **12344** | **83710.83** | **44.19%** | **143.03%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 3847 | 7228.09 | 93 | 3616.73 | 2.42% | 50.04% |
| BANDHAN BANK | 365 | 635.83 | 4435 | 2972.23 | 1215.07% | 467.46% |
| HDFC BANK | 3299 | 6234.77 | 1822 | 3694.29 | 55.23% | 59.25% |
| ICICI BANK | 1794 | 3335.60 | 123 | 1419.87 | 6.86% | 42.57% |
| IDBI BANK | 1211 | 2503.33 | 2681 | 2569.36 | 221.39% | 102.64% |
| INDUSIND BANK | 520 | 958.17 | 194 | 1790.49 | 37.31% | 186.87% |
| KARNATAKA BANK | 367 | 660.83 | 8 | 408.78 | 2.18% | 61.86% |
| KOTAK MAHINDRA BANK | 365 | 635.83 | 7 | 457.57 | 1.92% | 71.96% |
| SOUTH INDIAN BANK | 367 | 660.83 | 247 | 255.13 | 67.30% | 38.61% |
| YES BANK | 367 | 660.83 | 1 | 21.48 | 0.27% | 3.25% |
| **Total Pvt Banks** | **12502** | **23514.11** | **9611** | **17205.93** | **76.88%** | **73.17%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 3290 | 5514.43 | 2165 | 2884.56 | 65.81% | 52.31% |
| **Total of Cooperative Bank** | **3290** | **5514.43** | **2165** | **2884.56** | **65.81%** | **52.31%** |
| **SMALL FINANCE BANKS** | **43728** | **87554.2** | **24120** | **103801.32** | **55.16%** | **118.56%** |
| Jana Small Finance Bank | 165 | 252.83 | 3153 | 2904.92 | 1910.91% | 1148.96% |
| North East Small FB | 1092 | 1560.78 | 3076 | 2560.97 | 281.68% | 164.08% |
| **Total of SFBs** | **1257** | **1813.61** | **6229** | **5465.89** | **495.54%** | **301.38%** |
| **GRAND TOTAL** | **44985** | **89367.8** | **30349** | **109267.21** | **67.46%** | **122.27%** |

***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 69.10% at the end of 4th QTR ended 31.03.2023

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

*(As on 31.03.2023) (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 | 188 | 339.94 | 30.08% | 36.13% |
| BANK OF INDIA | 330 | 505.66 | 819 | 3034.32 | 248.18% | 600.07% |
| BANK OF MAHRASHTRA | 165 | 252.83 | 12 | 19.99 | 7.27% | 7.91% |
| CANARA BANK | 1658 | 2430.82 | 925 | 862.38 | 55.79% | 35.48% |
| CENTRAL BANK OF INDIA | 2603 | 4863.50 | 1041 | 7778.1 | 39.99% | 159.93% |
| INDIAN BANK | 330 | 505.66 | 1 | 0.49 | 0.30% | 0.10% |
| INDIAN OVERSEAS BANK | 460 | 688.00 | 52 | 106.82 | 11.30% | 15.53% |
| PUNJAB NATIONAL BANK | 1450 | 2204.98 | 130 | 362.47 | 8.97% | 16.44% |
| PUNJAB AND SIND BANK | 165 | 252.83 | 5 | 0.73 | 3.03% | 0.29% |
| UNION BANK OF INDIA | 1493 | 2177.99 | 767 | 2303.99 | 51.37% | 105.79% |
| UCO BANK | 851 | 1298.05 | 42 | 114.96 | 4.94% | 8.86% |
| STATE BANK OF INDIA | 3741 | 5210.62 | 2375 | 3905.46 | 63.49% | 74.95% |
| **Total for PSU Banks** | **13871** | **21331.77** | **6357** | **18829.65** | **45.83%** | **88.27%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 2066 | 2979.98 | 22 | 632.16 | 1.06% | 21.21% |
| BANDHAN BANK | 165 | 252.83 | 675 | 482.35 | 409.09% | 190.78% |
| HDFC BANK | 1727 | 2508.77 | 1634 | 586.79 | 94.61% | 23.39% |
| ICICI BANK | 1092 | 1549.60 | 102 | 167.89 | 9.34% | 10.83% |
| IDBI BANK | 703 | 984.33 | 2559 | 1428.24 | 364.01% | 145.10% |
| 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 | 223 | 255.13 | 135.15% | 100.91% |
| YES BANK | 165 | 252.83 | 0 | 0 | 0.00% | 0.00% |
| **Total Pvt Banks** | **6708** | **9722.00** | **5215** | **3552.56** | **77.74%** | **36.54%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 2129 | 2856.75 | 1922 | 1558.75 | 90.28% | 54.56% |
| **Total of Cooperative Bank** | **2129** | **2856.75** | **1922** | **1558.75** | **90.28%** | **54.56%** |
| **SMALL FINANCE BANKS** | **22708** | **33910.52** | **13494** | **23940.96** | **59.42%** | **70.60%** |
| Jana Small Finance Bank | 165 | 252.83 | 1 | 0.50 | 0.61% | 0.20% |
| North East Small FB | 1087 | 1550.92 | 1255 | 736.49 | 115.46% | 47.49% |
| **Total of SFBs** | **1252** | **1803.75** | **1256** | **736.99** | **100.32%** | **40.86%** |
| **GRAND TOTAL** | **23960** | **35714.3** | **14750** | **24677.95** | **61.56%** | **69.10%** |

***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 173.65% at the end of the 4th QTR 2022-23.

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

(*As on 31.03.2023) (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 | 236 | 7731.55 | 37.76% | 599.81% |
| BANK OF INDIA | 400 | 766.00 | 234 | 3052.58 | 58.50% | 398.51% |
| BANK OF MAHRASHTRA | 200 | 383.00 | 9 | 416.49 | 4.50% | 108.74% |
| CANARA BANK | 1496 | 3205.03 | 448 | 6875.72 | 29.95% | 214.53% |
| CENTRAL BANK OF INDIA | 1730 | 3836.32 | 406 | 4215.20 | 23.47% | 109.88% |
| INDIAN BANK | 400 | 766.00 | 235 | 975.65 | 58.75% | 127.37% |
| INDIAN OVERSEAS BANK | 445 | 1006.00 | 68 | 326.11 | 15.28% | 32.42% |
| PUNJAB NATIONAL BANK | 1625 | 3204.00 | 182 | 1405.27 | 11.20% | 43.86% |
| PUNJAB AND SIND BANK | 200 | 383.00 | 81 | 212.99 | 40.50% | 55.61% |
| UNION BANK OF INDIA | 1312 | 2883.00 | 627 | 12857.84 | 47.79% | 445.99% |
| UCO BANK | 860 | 1857.00 | 210 | 1277.04 | 24.42% | 68.77% |
| STATE BANK OF INDIA | 3675 | 8374.72 | 2018 | 17382.40 | 54.91% | 207.56% |
| **Total for PSU Banks** | **12968** | **27953.07** | **4754** | **56728.84** | **36.66%** | **202.94%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 1678 | 3538.24 | 63 | 2762.19 | 3.75% | 78.07% |
| BANDHAN BANK | 200 | 383.00 | 51 | 234.13 | 25.50% | 61.13% |
| HDFC BANK | 1484 | 3137.00 | 67 | 2985.63 | 4.51% | 95.17% |
| ICICI BANK | 659 | 1465.00 | 14 | 1136.90 | 2.12% | 77.60% |
| IDBI BANK | 467 | 1149.00 | 116 | 1120.11 | 24.84% | 97.49% |
| INDUSIND BANK | 225 | 523.00 | 194 | 1790.49 | 86.22% | 342.35% |
| KARNATAKA BANK | 200 | 383.00 | 8 | 408.78 | 4.00% | 106.73% |
| KOTAK MAHINDRA BANK | 200 | 383.00 | 7 | 457.57 | 3.50% | 119.47% |
| 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% |
| **Total Pvt Banks** | **5513** | **11727.24** | **545** | **10917.28** | **9.89%** | **93.09%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 1091 | 2061.00 | 76 | 528.16 | 6.97% | 25.63% |
| **Total of Cooperative Bank** | **1091** | **2061.00** | **76** | **528.16** | **6.97%** | **25.63%** |
| **SMALL FINANCE BANKS** | **19572** | **41741.3** | **5375** | **68174.28** | **27.46%** | **163.33%** |
| Jana Small Finance Bank | 0 | 0.00 | 2509 | 2503.38 | 0.00% | 0.00% |
| North East Small FB | 5 | 9.86 | 1821 | 1824.48 | 36420.00% | 18503.85% |
| **Total of SFBs** | **5** | **9.86** | **4330** | **4327.86** | **86600.00%** | **43893.10%** |
| **GRAND TOTAL** | **19577** | **41751.2** | **9705** | **72502.14** | **49.57%** | **173.65%** |

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

The overall achievement under this sector recorded at 101.55% at the end of the 4th QTR 2022-2023

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

*(As on 31.03.2023) (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 | 84 | 1167.44 | 168.00% | 274.05% |
| BANK OF INDIA | 30 | 229.80 | 306 | 969.57 | 1020.00% | 421.92% |
| BANK OF MAHRASHTRA | 9 | 60.00 | 27 | 775.75 | 300.00% | 1292.92% |
| CANARA BANK | 127 | 1046.90 | 47 | 347.02 | 37.01% | 33.15% |
| CENTRAL BANK OF INDIA | 155 | 1350.59 | 109 | 980.01 | 70.32% | 72.56% |
| INDIAN BANK | 30 | 224.00 | 19 | 125.80 | 63.33% | 56.16% |
| INDIAN OVERSEAS BANK | 36 | 319.00 | 16 | 89.20 | 44.44% | 27.96% |
| PUNJAB NATIONAL BANK | 129 | 993.00 | 56 | 532.20 | 43.41% | 53.60% |
| PUNJAB AND SIND BANK | 9 | 60.00 | 2 | 6.30 | 22.22% | 10.50% |
| UNION BANK OF INDIA | 122 | 1045.80 | 82 | 499.89 | 67.21% | 47.80% |
| UCO BANK | 70 | 609.00 | 147 | 803.13 | 210.00% | 131.88% |
| STATE BANK OF INDIA | 330 | 2876.70 | 338 | 1856.03 | 102.42% | 64.52% |
| **Total for PSU Banks** | **1097** | **9240.79** | **1233** | **8152.34** | **112.40%** | **88.22%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 103 | 709.87 | 8 | 222.38 | 7.77% | 31.33% |
| BANDHAN BANK | 0 | 0.00 | 3709 | 2255.75 | 0.00% | 0.00% |
| HDFC BANK | 88 | 589.00 | 121 | 121.87 | 137.50% | 20.69% |
| ICICI BANK | 43 | 321.00 | 7 | 115.08 | 16.28% | 35.85% |
| IDBI BANK | 41 | 370.00 | 6 | 21.01 | 14.63% | 5.68% |
| 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** | **3851** | **2736.09** | **1370.46%** | **132.51%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 70 | 596.68 | 167 | 797.65 | 238.57% | 133.68% |
| **Total of Cooperative Bank** | **70** | **596.68** | **167** | **797.65** | **238.57%** | **133.68%** |
| **SMALL FINANCE BANKS** | **1448** | **11902.3** | **5251** | **11686.08** | **362.64%** | **98.18%** |
| 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% |
| **Total of SFBs** | **0** | **0** | **643** | **401.04** | **0.00%** | **0.00%** |
| **GRAND TOTAL** | **1448** | **11902.3** | **5894** | **12087.12** | **407.04%** | **101.55%** |

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

The Total Achievement under this sector stood at 119.34% at the end of the 4th QTR 2022-2023

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

*(As on 31.03.2023) (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 | 463 | 8459.89 | 72.34% | 136.23% |
| BANK OF INDIA | 400 | 4000.00 | 245 | 3841.17 | 61.25% | 96.03% |
| BANK OF MAHRASHTRA | 200 | 2000.00 | 24 | 181.25 | 12.00% | 9.06% |
| CANARA BANK | 1556 | 14830.00 | 323 | 11785.58 | 20.76% | 79.47% |
| CENTRAL BANK OF INDIA | 1848 | 17340.00 | 972 | 14062.96 | 52.60% | 81.10% |
| INDIAN BANK | 400 | 4000.00 | 197 | 1545.79 | 49.25% | 38.64% |
| INDIAN OVERSEAS BANK | 460 | 4300.00 | 35 | 180.39 | 7.61% | 4.20% |
| PUNJAB NATIONAL BANK | 1680 | 16410.00 | 347 | 4976.77 | 20.65% | 30.33% |
| PUNJAB AND SIND BANK | 200 | 2000.00 | 20 | 96.56 | 10.00% | 4.83% |
| UNION BANK OF INDIA | 1352 | 12810.00 | 821 | 10479.57 | 60.72% | 81.81% |
| UCO BANK | 908 | 8580.00 | 172 | 1536.95 | 18.94% | 17.91% |
| STATE BANK OF INDIA | 3824 | 36380.00 | 9428 | 85457.14 | 246.55% | 234.90% |
| **Total for PSU Banks** | **13468** | **128860.00** | **13047** | **142604.02** | **96.87%** | **110.67%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 1794 | 17000.00 | 3538 | 13891.19 | 197.21% | 81.71% |
| BANDHAN BANK | 200 | 2000.00 | 3765 | 10790.84 | 1882.50% | 539.54% |
| HDFC BANK | 1544 | 14758.00 | 10748 | 48382.67 | 696.11% | 327.84% |
| ICICI BANK | 704 | 6528.00 | 4449 | 12210.57 | 631.96% | 187.05% |
| IDBI BANK | 516 | 4628.00 | 597 | 4891.16 | 115.70% | 105.69% |
| INDUSIND BANK | 280 | 2400.00 | 865 | 6917.96 | 308.93% | 288.25% |
| KARNATAKA BANK | 200 | 2000.00 | 23 | 681.62 | 11.50% | 34.08% |
| KOTAK MAHINDRA BANK | 200 | 2000.00 | 0 | 0 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 200 | 2000.00 | 133 | 147.96 | 66.50% | 7.40% |
| YES BANK | 200 | 2000.00 | 166 | 1969.47 | 83.00% | 98.47% |
| **Total Pvt Banks** | **5838** | **55314.00** | **24284** | **99883.44** | **415.96%** | **180.58%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 1236 | 11220.00 | 443 | 2474.08 | 35.84% | 22.05% |
| **Total of Cooperative Bank** | **1236** | **11220.00** | **443** | **2474.08** | **35.84%** | **22.05%** |
| **SMALL FINANCE BANKS** | **20542** | **195394.0** | **37774** | **244961.54** | **183.89%** | **125.37%** |
| Jana Small Finance Bank | 200 | 2000.00 | 26 | 84.37 | 13.00% | 4.22% |
| North East Small FB | 800 | 8000.00 | 20 | 65.47 | 2.50% | 0.82% |
| **Total of SFBs** | **1000** | **10000.00** | **46** | **149.84** | **4.60%** | **1.50%** |
| **GRAND TOTAL** | **21542** | **205394.00** | **37820** | **245111.38** | **175.56%** | **119.34%** |

**NO. 3**

**Review of Govt. Sponsored Schemes as on 31.03.2023**

**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 02.05.2023 are as follows:

**Sponsored by DIC**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name of Bank** | **Spons.** | **Sanctioned** | **Reject.** | **Pend.** |
| **No.** | **No.** | **No.** | **No.** |
| **Bank of Baroda** | **1** | **1** | **0** | **0** |
| Canara Bank | 4 | 2 | 2 | 0 |
| Central Bank of India | 5 | 4 | 1 | 0 |
| Indian Bank | 1 | 0 | 1 | 0 |
| IndusInd Bank | 3 | 0 | 0 | 3 |
| Punjab National Bank | 5 | 4 | 0 | 1 |
| State Bank of India | 7 | 3 | 2 | 2 |
| SISCO Bank | 4 | 0 | 1 | 3 |
| UCO Bank | 1 | 1 | 0 | 0 |
| Union Bank of India | 9 | 9 | 0 | 0 |
| **TOTAL** | **40** | **24** | **7** | **9** |

**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 | 6 | 1 | 4 | 1 |
| 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 | 9 | 5 | 4 | 0 |
| UCO Bank | 1 | 0 | 1 | 0 |
| Union Bank | 2 | 2 | 0 | 0 |
| **TOTAL** | **25** | **11** | **13** | **1** |

**Sponsored by SKVIB**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name of Bank** | **Spons.** | **Sanctioned** | **Reject.** | **Pend.** |
| **No.** | **No.** | **No.** | **No.** |
| Axis Bank | 1 | 0 | 1 | 0 |
| Bank of India | 14 | 11 | 1 | 2 |
| Bank of Baroda | 6 | 2 | 2 | 2 |
| Canara Bank | 16 | 10 | 5 | 1 |
| Central Bank of India | 19 | 8 | 11 | 0 |
| HDFC Bank | 2 | 0 | 0 | 2 |
| ICICI Bank | 1 | 0 | 0 | 1 |
| Indian Bank | 17 | 11 | 1 | 5 |
| Indian Overseas Bank | 3 | 0 | 0 | 3 |
| IndusInd Bank | 1 | 0 | 1 | 0 |
| Karnataka Bank | 2 | 0 | 1 | 1 |
| Punjab National Bank | 33 | 18 | 8 | 7 |
| Punjab and Sind | 2 | 2 | 0 | 0 |
| State Bank of India | 151 | 68 | 70 | 13 |
| SISCO Bank | 18 | 2 | 10 | 6 |
| UCO Bank | 4 | 1 | 3 | 0 |
| Union Bank | 12 | 7 | 4 | 1 |
| Yes Bank | 1 | 0 | 0 | 1 |
| **TOTAL** | **303** | **140** | **118** | **45** |

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

*(As on 31.03.2023) (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** | **No** |
| State Bank of India | 36 | 0.14 | 770 | 19.79 | 195 | 14.82 | 14.39 | 1001 | 34.75 |
| Bank of Baroda | 26 | 0.09 | 58 | 0.76 | 4 | 0.36 | 0.35 | 88 | 1.21 |
| Bank of India | 4 | 0 | 132 | 3.64 | 24 | 1.9 | 1.89 | 160 | 5.54 |
| Bank of Maharashtra | 18 | 0.05 | 122 | 2.75 | 33 | 2.87 | 2.49 | 173 | 5.67 |
| Canara Bank | 99 | 0.09 | 237 | 8.25 | 94 | 7.43 | 7.33 | 430 | 15.77 |
| Central Bank of India | 114 | 0.26 | 171 | 3.92 | 48 | 3.86 | 3.19 | 333 | 8.04 |
| Indian Bank | 7 | 0.02 | 35 | 1.29 | 32 | 2.44 | 2.37 | 74 | 3.75 |
| Indian Overseas Bank | 2 | 0.01 | 38 | 0.78 | 9 | 0.73 | 0.73 | 49 | 1.52 |
| Punjab National Bank | 12 | 0.09 | 185 | 5.73 | 185 | 15.4 | 15.25 | 382 | 21.22 |
| Union Bank of India | 129 | 0.62 | 281 | 7.19 | 97 | 8.42 | 7.45 | 507 | 16.23 |
| Punjab & Sind Bank | 0 | 0 | 18 | 0.67 | 20 | 1.81 | 1.8 | 38 | 2.48 |
| UCO Bank | 18 | 0.07 | 169 | 5.34 | 41 | 3.51 | 3.4 | 228 | 8.92 |
| **Total PSU** | **465** | **1.44** | **2216** | **60.11** | **782** | **63.55** | **60.64** | **3463** | **125.1** |
| Karnataka Bank | 0 | 0 | 0 | 0 | 1 | 0.1 | 0.1 | 1 | 0.1 |
| South Indian Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ICICI Bank | 0 | 0 | 18 | 0.35 | 2 | 0.14 | 0.14 | 20 | 0.49 |
| Axis Bank | 1468 | 5.28 | 122 | 0.81 | 0 | 0 | 0 | 1590 | 6.09 |
| IndusInd Bank | 0 | 0 | 80 | 2.78 | 58 | 3.09 | 3.09 | 138 | 5.87 |
| HDFC Bank | 1 | 0 | 46 | 1.6 | 19 | 1.38 | 1.38 | 66 | 2.98 |
| Bandhan Bank | 1811 | 6.8 | 3995 | 46.86 | 0 | 0 | 0 | 5806 | 53.66 |
| IDBI Bank Limited | 1 | 0.01 | 33 | 1.22 | 23 | 1.7 | 1.7 | 57 | 2.93 |
| **Total PVT** | **3281** | **12.09** | **4294** | **53.62** | **103** | **6.41** | **6.41** | **7678** | **72.12** |
| **GRAND Total** | **3746** | **13.53** | **6510** | **113.73** | **885** | **69.96** | **67.05** | **11141** | **197.22** |

**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 Women** | **Women (General)** | | **Total Target** | **Total** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **Private Sector Banks** | | |  |  |  |  |  |  |  |  |  |
| HDFC Bank | 13 | 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 | 4 | 0.66 | 11 | 5.1 | 5 | 6 | 0.85 | 10 | 21 | 6.61 |
| Bank of India | 2 | 1 | 0.3 | 0 | 0 | 2 | 0 | 0 | 4 | 1 | 0.3 |
| Bank of Maharashtra | 1 | 0 | 0 | 1 | 0.1 | 1 | 1 | 0.1 | 2 | 2 | 0.2 |
| Canara Bank | 11 | 9 | 1.03 | 20 | 4.65 | 11 | 9 | 1.45 | 22 | 38 | 7.13 |
| Central Bank of India | 16 | 0 | 0 | 2 | 0.34 | 16 | 3 | 0.46 | 32 | 5 | 0.8 |
| 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 | 0.8 |
| Punjab and Sind Bank | 1 | 3 | 0.3 | 0 | 0 | 1 | 3 | 0.48 | 2 | 6 | 0.78 |
| Punjab National Bank | 7 | 9 | 1.13 | 13 | 1.49 | 7 | 19 | 3.73 | 14 | 41 | 6.35 |
| State Bank of India | 38 | 38 | 5.47 | 130 | 18.42 | 38 | 122 | 16.14 | 76 | 290 | 40.03 |
| UCO Bank | 6 | 1 | 0.15 | 2 | 0.3 | 6 | 6 | 1.01 | 12 | 9 | 1.46 |
| Union Bank of India | 10 | 4 | 0.75 | 23 | 2.94 | 10 | 7 | 0.98 | 20 | 34 | 4.67 |
| **Total** | **101** | **75** | **10.32** | **213** | **35** | **101** | **184** | **26.52** | **202** | **472** | **71.84** |
| **Grand Total** | **121** | **75** | **10.32** | **217** | **35.63** | **121** | **190** | **27.5** | **242** | **482** | **73.45** |

**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 31.03.2023) (Amt in Lakhs)*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name of Bank / Branch** | |  | | |
| **Savings linked upto 31.03.2023** | **Credit linked upto 31.03.2023** | |
|
| **No.** | **No.** | **Amt.** |
|
| 1 | BANK OF INDIA | 13 | 4 | 23.00 |
| 2 | CANARA BANK | 182 | 123 | 235.20 |
| 3 | CENTRAL BANK OF INDIA | 1738 | 1224 | 2203.2 |
| 4 | IDBI BANK LTD | 328 | 42 | 130.20 |
| 5 | INDIAN BANK | 1 | 1 | 1.80 |
| 6 | INDIAN OVERSEAS BANK | 70 | 13 | 23.4 |
| 7 | PUNJAB NATIONAL BANK | 11 | 3 | 6.29 |
| 8 | STATE BANK OF INDIA | 2155 | 1742 | 3110.4 |
| 9 | UCO BANK | 55 | 1 | 1.8 |
| 10 | UNION BANK OF INDIA | 369 | 102 | 109.19 |
| 11 | SIKKIM STATE CO-OPERATIVE BANK LTD | 690 | 308 | 554.4 |
|  | **Grand Total** | **5612** | **3274** | **5893.2** |

**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 31.03.2023) (Amt in Lakhs)*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name of Bank** | **KCC ISSUED DURING THE FY** | | **OUTSTANDING KCC as on 31.12.2022** | |
| **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |
| BANK OF BARODA | 40 | 152.53 | 73 | 80.48 |
| BANK OF INDIA | 12 | 32.81 | 288 | 189.29 |
| BANK OF MAHRASHTRA | 3 | 4 | 0 | 0 |
| CANARA BANK | 493 | 271.21 | 1353 | 650.18 |
| CENTRAL BANK OF INDIA | 397 | 34.37 | 4450 | 4711.03 |
| INDIAN BANK | 1 | 0 | 17 | 8.83 |
| INDIAN OVERSEAS BANK | 36 | 43.55 | 140 | 119.07 |
| PUNJAB NATIONAL BANK | 310 | 305.67 | 396 | 325.1 |
| PUNJAB AND SIND BANK | 0 | 0 | 0 | 0 |
| UNION BANK OF INDIA | 1806 | 825.98 | 5672 | 2825.82 |
| UCO BANK | 2 | 2.18 | 38 | 47.86 |
| STATE BANK OF INDIA | 1887 | 1253.85 | 3021 | 1339.34 |
| **Total for Comm.Banks** | **4987** | **2926.15** | **15448** | **10297.00** |
| **PRIVATE BANK** |  |  |  |  |
| AXIS BANK | 9 | 211.68 | 30 | 664.98 |
| BANDHAN BANK | 0 | 0 | 0 | 0 |
| HDFC BANK | 1634 | 586.79 | 2800 | 486.05 |
| ICICI BANK | 0 | 0 | 0 | 0 |
| IDBI BANK | 14 | 7.81 | 24 | 23.42 |
| INDUSIND BANK | 0 | 0 | 0 | 0 |
| KARNATAKA BANK | 0 | 0 | 0 | 0 |
| KOTAK MAHINDRA BANK | 0 | 0 | 0 | 0 |
| SOUTH INDIAN BANK | 0 | 0 | 1 | 0 |
| YES BANK | 0 | 0 | 0 | 0 |
| **Total Pvt Banks** | **1657** | **806.28** | **2855** | **1174.45** |
| **COOPERATIVE BANK** |  |  | **0** | **0.00** |
| SISCO | 1649 | 1153.01 | 4473 | 1300.44 |
| **Total of Cooperative Bank** | **1649** | **1153.01** | **4473** | **1300.44** |
| **GRAND TOTAL** | **8293** | **4885.44** | **22776** | **12771.89** |

### NO. 6

**Housing Finance as on 31.12.2022**

The overall achievement under this sector recorded at 89.28% at the end of the 4th Quarter, 2022-2023

*(As on 31.03.2023) (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 | 49 | 914.09 | 144.12% | 331.19% |
| BANK OF INDIA | 20 | 134.00 | 19 | 408.01 | 95.00% | 304.49% |
| BANK OF MAHRASHTRA | 4 | 40.00 | 25 | 768.75 | 625.00% | 1921.88% |
| CANARA BANK | 87 | 688.70 | 27 | 300.87 | 31.03% | 43.69% |
| CENTRAL BANK OF INDIA | 110 | 955.00 | 92 | 956.2 | 83.64% | 100.13% |
| INDIAN BANK | 20 | 134.00 | 14 | 121.8 | 70.00% | 90.90% |
| INDIAN OVERSEAS BANK | 25 | 224.00 | 14 | 87.5 | 56.00% | 39.06% |
| PUNJAB NATIONAL BANK | 88 | 628.00 | 51 | 522.92 | 57.95% | 83.27% |
| PUNJAB AND SIND BANK | 4 | 40.00 | 1 | 5 | 25.00% | 12.50% |
| UNION BANK OF INDIA | 87 | 748.80 | 59 | 477.8 | 67.82% | 63.81% |
| UCO BANK | 49 | 422.00 | 41 | 447.97 | 83.67% | 106.15% |
| STATE BANK OF INDIA | 235 | 2037.90 | 142 | 1742.35 | 60.43% | 85.50% |
| **Total for PSU Banks** | **763** | **6328.40** | **534** | **6753.26** | **69.99%** | **106.71%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| 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 | 120 | 120.87 | 162.16% | 23.29% |
| ICICI BANK | 37 | 291.00 | 7 | 115.08 | 18.92% | 39.55% |
| 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% |
| **Total Pvt Banks** | **233** | **1823.87** | **138** | **286.13** | **59.23%** | **15.69%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 12 | 182.00 | 50 | 401.62 | 416.67% | 220.67% |
| **Total of Cooperative Bank** | **12** | **182.00** | **50** | **401.62** | **416.67%** | **220.67%** |
| **GRAND TOTAL** | **1008** | **8334.27** | **722** | **7441.01** | **71.63%** | **89.28%** |

**NO.7**

**Achievements under Education Loan**

The overall achievement under this sector recorded at 8.78% only at the end of the 4th QTR of 2022-2023.

*(As on 31.03.2023) (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 | 11 | 14.18 | 68.75% | 9.45% |
| BANK OF INDIA | 10 | 95.80 | 20 | 28.11 | 200.00% | 29.34% |
| BANK OF MAHRASHTRA | 5 | 20.00 | 2 | 7 | 40.00% | 35.00% |
| CANARA BANK | 40 | 358.20 | 19 | 43.9 | 47.50% | 12.26% |
| CENTRAL BANK OF INDIA | 45 | 395.59 | 17 | 23.81 | 37.78% | 6.02% |
| 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 | 4 | 8.28 | 9.76% | 2.27% |
| PUNJAB AND SIND BANK | 5 | 20.00 | 1 | 1.3 | 20.00% | 6.50% |
| UNION BANK OF INDIA | 35 | 297.00 | 21 | 20.09 | 60.00% | 6.76% |
| UCO BANK | 21 | 187.00 | 10 | 8.93 | 47.62% | 4.78% |
| STATE BANK OF INDIA | 95 | 838.80 | 62 | 113.68 | 65.26% | 13.55% |
| **Total for PSU Banks** | **334** | **2912.39** | **173** | **274.58** | **51.80%** | **9.43%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| 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 | 1 | 1 | 7.14% | 1.43% |
| 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% |
| **Total Pvt Banks** | **48** | **241.00** | **2** | **2.21** | **4.17%** | **0.92%** |
| **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** | **175** | **276.79** | **45.81%** | **8.78%** |

**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 31.03.2023** | | | |
| **Sl No.** | **Year Wise** | **During the Year** | **Cumulative** |
| 1 | 2012-2013 | 88 | 88 |
| 2 | 2013-2014 | 482 | 570 |
| 3 | 2014-2015 | 380 | 950 |
| 4 | 2015-2016 | 482 | 1432 |
| 5 | 2016-2017 | 484 | 1916 |
| 6 | 2017-2018 | 432 | 2348 |
| 7 | 2018-2019 | 389 | 2737 |
| 8 | 2019-2020 | 364 | 3101 |
| 9 | 2020-2021 | 202 | 3303 |
| 10 | 2021-2022 | 203 | 3506 |
| **11** | **2022-2023** | **411** | **3917** |
| **B) Total Number of Trainees settled year wise till 31.03.2023** | | | |
| **Sl No.** | **Year Wise** | **Numbers** | **Percentage** |
| 1 | 2012-2013 | 0 | 0 |
| 2 | 2013-2014 | 181 | 38.00% |
| 3 | 2014-2015 | 344 | 90.53% |
| 4 | 2015-2016 | 363 | 69.51% |
| 5 | 2016-2017 | 304 | 62.80% |
| 6 | 2017-2018 | 314 | 73.00% |
| 7 | 2018-2019 | 206 | 53.00% |
| 8 | 2019-2020 | 490 | 134.61% |
| 9 | 2020-2021 | 134 | 66.34% |
| 10 | 2021-2022 | 146 | 72% |
| **11** | **2022-2023** | **299** | **73%** |
| **C) Total Number Settlement uploaded in MIS (year wise) : 31.03.2023** | | | |
| **Sl No.** | **Year Wise** | **During the Year** | **Cumulative** |
| 1 | 2012-2013 | 0 | 0 |
| 2 | 2013-2014 | 181 | 181 |
| 3 | 2014-2015 | 344 | 525 |
| 4 | 2015-2016 | 363 | 888 |
| 5 | 2016-2017 | 304 | 1192 |
| 6 | 2017-2018 | 314 | 1506 |
| 7 | 2018-2019 | 206 | 1712 |
| 8 | 2019-2020 | 490 | 2202 |
| 9 | 2020-2021 | 134 | 2336 |
| 10 | 2021-2022 | 146 | 2482 |
| **11** | **2022-2023** | **299** | **2781** |

**10**

**Miscellaneous**

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **SOCIAL SECURITY SCHEMES IN SIKKIM AS ON 31.03.2023** | | | | | |
| **Sl No** | **Bank Name** | **APY** | **PMJJBY** | **PMSBY** | **PMJDY** |
| 1 | AXIS BANK LTD | 7794 | 355 | 1737 | 2267 |
| 2 | BANDHAN BANK LIMITED | 11 | 0 | 0 |  |
| 3 | BANK OF BARODA | 438 | 1004 | 3708 | 2500 |
| 4 | BANK OF INDIA | 312 | 1033 | 1924 | 1415 |
| 5 | BANK OF MAHARASHTRA | 92 | 247 | 551 | 829 |
| 6 | CANARA BANK | 3297 | 3097 | 6546 | 10266 |
| 7 | CENTRAL BANK OF INDIA | 6817 | 15251 | 25702 | 13944 |
| 8 | HDFC BANK LTD | 608 | 1257 | 1970 | 2543 |
| 9 | ICICI BANK LIMITED | 54 | 153 | 376 | 2666 |
| 10 | IDBI BANK LTD | 2156 | 1560 | 3415 | 1940 |
| 11 | INDIAN BANK | 210 | 476 | 539 | 984 |
| 12 | INDIAN OVERSEAS BANK | 1108 | 1381 | 2984 | 5137 |
| 13 | INDUSIND BANK LIMITED | 11 | 11 | 294 | 813 |
| 14 | KARNATAKA BANK LIMITED | 18 |  |  |  |
| 15 | KOTAK MAHINDRA BANK | 3 | 28 | 37 | 113 |
| 16 | PUNJAB AND SIND BANK | 323 | 200 | 704 | 302 |
| 17 | PUNJAB NATIONAL BANK | 366 | 1948 | 6526 | 6861 |
| 18 | STATE BANK OF INDIA | 7594 | 54470 | 111258 | 22579 |
| 19 | THE SOUTH INDIAN BANK | 37 | 37 | 48 | 26 |
| 20 | UCO BANK | 326 | 3388 | 5730 | 2244 |
| 21 | UNION BANK OF INDIA | 2379 | 5615 | 10909 | 10175 |
| 22 | YES BANK LIMITED | 0 | 17 | 22 | 2 |
|  | **TOTAL** | **33954** | **91528** | **184980** | **87606** |

**2.ACHEIVEMENTS UNDER TFIIP IN KPI AT SORENG (ASPIRATIONAL DISTRICT)**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **PARAMETERS** | | **Operative CASA Per lakh population** | | **PMJJBY enrollments per lakh population** | | **PMSBY enrollments per lakh population** | | **APY beneficiaries per lakh population** | |
| **Target -100% of Benchmark** | | **Visakhapatnam (AP)** | | **Adilabad (Telengana)** | | **Mahasamund (Chattisgarh)** | | **Fatehpur(UP)** | |
| **129755** | | **9775** | | **30303** | | **2886** | |
| **State** | **District** | **Mar23** | **Mar23%** | **Mar23** | **Mar23%** | **Mar'23** | **Mar23%** | **Mar23** | **Mar'23%** |
| **Sikkim** | **Soreng** | **2,91,462** | **225%** | **15,428** | **158%** | **25,687** | **85%** | **5,789** | **201%** |

**3.Progress under 3 - Months Jansuraksha Saturation Campaign at GP Level**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **District Name** | **Active Enrolment (PMJJBY)** | **Active Enrolment (PMSBY)** | **Total No of GPs** | **No of GP Covered** | **PMJJBY Sourced** | **PMJJBY Opened** | **PMSBY Sourced** | **PMSBY Opened** |
| East District | 37507 | 87636 | 49 | 9 | 12 | 12 | 6 | 6 |
| North District | 7014 | 16463 | 26 | 1 | 8 | 4 | 3 | 3 |
| South District | 15048 | 39079 | 53 | 4 | 16 | 15 | 10 | 10 |
| West District | 8812 | 18243 | 66 | 6 | 4 | 4 | 3 | 3 |
| **TOTAL** | **68381** | **161421** | **194** | **20** | **40** | **35** | **22** | **22** |

**4.Progress under 6 - Months Jansuraksha Saturation Campaign at GP Level in the Aspirational District**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **District Name** | **Total No of GPs** | **No of GP Covered** | **PMJDY Sourced** | **PMJDY Opened** | **PMJJBY Sourced** | **PMJJBY Opened** | **PMSBY Sourced** | **PMSBY Opened** |
| Soreng | 34 | 16 | 38 | 38 | 110 | 110 | 169 | 169 |
| **APY Sourced** | **APY Opened** | **MUDRA Sourced** | **MURDA Sanctioned** | **KCC Sourced** | **KCC Sanctioned** | **PMJDY In-operative Sourced** | **PMJDY In-operative to Operative Made** |
| 47 | 47 | 16 | 10 | 56 | 55 | 15 | 15 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **1st Phase Expanding and Deepening of Digital Payments Ecosystem for 100% Digitisation** | | | | | | |
| **Identified District: West Sikkim (Now Gyalshing) (SIKKIM)** | | | | | | |
| **As at the end of:** | **Total No. of Operative SB Accounts** | **Total No. of Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD** | **% of such Accounts out of total Operative Savings Accounts** | **Total No. of Operative Current Accounts** | **Total No. of Operative Current Accounts covered with at least one of facilities - Net Banking/ POS/ QR etc.** | **% of such Accounts out of total Operative Current Accounts** |
| June 22 | 134198 | 132592 | 98.80% | 1252 | 1025 | 81.86% |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **2nd Phase Expanding and Deepening of Digital Payments Ecosystem for 100% Digitisation** | | | | | | |
| **Identified District: Mangan (SIKKIM)** | | | | | | |
| **As at the end of:** | **Total No. of Operative SB Accounts** | **Total No. of Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD** | **% of such Accounts out of total Operative Savings Accounts** | **Total No. of Operative Current Accounts** | **Total No. of Operative Current Accounts covered with at least one of facilities - Net Banking/ POS/ QR etc.** | **% of such Accounts out of total Operative Current Accounts** |
| Mar 23 | 36187 | 32388 | 89.50% | 603 | 401 | 66.50% |

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