**AGENDA PAPER FOR THE 70th**

**SLBC MEETING for the Qtr ended on 31st December 2021**

**Venue: Hotel Yangthang Date: 06/04/2022**

**Convener Bank:**



**NETWORK OF BANK BRANCHES as on 31.12.2021**

|  |  |  |
| --- | --- | --- |
| **Sl No** | **BANKS IN SIKKIM** | **BRANCHES** |
| **TOTAL** |
| 1 | BANK OF BARODA (Including Dena Bank and Vijaya Bank) | 5 |
| 2 | BANK OF INDIA | 2 |
| 3 | BANK OF MAHARASHTRA | 1 |
| 4 | CANARA BANK | 11 |
| 5 | CENTRAL BANK OF INDIA | 16 |
| 6 | INDIAN BANK (Including Allahabad Bank) | 3 |
| 7 | INDIAN OVERSEAS BANK | 3 |
| 8 | PUNJAB & SIND BANK | 1 |
| 9 | PUNJAB NATIONAL BANK (Including Oriental Bank of Commerce and United Bank of India) | 9 |
| 10 | STATE BANK OF INDIA | 36 |
| 11 | UCO BANK | 6 |
| 12 | UNION BANK OF INDIA (Including Andhra Bank and Corporation Bank) | 10 |
| 13 | AXIS BANK LTD | 14 |
| 14 | BANDHAN BANK | 1 |
| 15 | HDFC BANK LTD | 11 |
| 16 | ICICI BANK LTD | 6 |
| 17 | IDBI BANK | 5 |
| 18 | INDUSIND BANK | 2 |
| 19 | KARNATAKA BANK | 1 |
| 20 | KOTAK MAHINDRA BANK | 1 |
| 21 | SOUTH INDIAN BANK | 1 |
| 22 | YES BANK | 1 |
| 23 | SISCO BANK | 14 |
|  | **TOTAL** | **160** |

|  |  |  |
| --- | --- | --- |
| **Type of Banks** | **No. of Banks** | **No. of Branches** |
| **Public Sector Banks** | **12** | **103** |
| **Private Sector Banks** | **10** | **43** |
| **Co-operative Banks** | **1** | **14** |
| **Total** | **23** | **160** |

**DISTRICT-WISE BANK BRANCH as on 31.12.2021**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sl No** | **BANKS IN SIKKIM** | **BRANCHES** | | | | |
| **NORTH** | **EAST** | **SOUTH** | **WEST** | **TOTAL** |
| **1** | **BANK OF BARODA** (Including Dena Bank and Vijaya Bank) | 0 | 4 | 1 | 0 | **5** |
| **2** | **BANK OF INDIA** | 0 | 2 | 0 | 0 | **2** |
| **3** | **BANK OF MAHARASHTRA** | 0 | 1 | 0 | 0 | **1** |
| **4** | **CANARA BANK** | 1 | 7 | 2 | 1 | **11** |
| **5** | **CENTRAL BANK OF INDIA** | 1 | 8 | 1 | 6 | **16** |
| **6** | **INDIAN BANK** (Including Allahabad Bank) | 0 | 3 | 0 | 0 | **3** |
| **7** | **INDIAN OVERSEAS BANK** | 0 | 2 | 1 | 0 | **3** |
| **8** | **PUNJAB & SIND BANK** | 0 | 1 | 0 | 0 | **1** |
| **9** | **PUNJAB NATIONAL BANK** (Including Oriental Bank of Commerce and United Bank of India) | 0 | 8 | 1 | 0 | **9** |
| **10** | **STATE BANK OF INDIA** | 5 | 18 | 9 | 4 | **36** |
| **11** | **UCO BANK** | 1 | 4 | 1 | 0 | **6** |
| **12** | **UNION BANK OF INDIA** (Including Andhra Bank and Corporation Bank) | 1 | 6 | 2 | 1 | **10** |
| **13** | **AXIS BANK LTD** | 2 | 8 | 2 | 2 | **14** |
| **14** | **BANDHAN BANK** | 0 | 1 | 0 | 0 | **1** |
| **15** | **HDFC BANK LTD** | 0 | 7 | 3 | 1 | **11** |
| **16** | **ICICI BANK LTD** | 0 | 3 | 2 | 1 | **6** |
| **17** | **IDBI BANK** | 1 | 2 | 1 | 1 | **5** |
| **18** | **INDUSIND BANK** | 0 | 1 | 1 | 0 | **2** |
| **19** | **KARNATAKA BANK** | 0 | 1 | 0 | 0 | **1** |
| **20** | **KOTAK MAHINDRA BANK** | 0 | 1 | 0 | 0 | **1** |
| **21** | **SOUTH INDIAN BANK** | 0 | 1 | 0 | 0 | **1** |
| **22** | **YES BANK** | 0 | 1 | 0 | 0 | **1** |
| **23** | **SISCO BANK** | 1 | 5 | 4 | 4 | **14** |
|  | **TOTAL** | **13** | **95** | **31** | **21** | **160** |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NUMBER OF ATMS IN SIKKIM AS ON 31.12.2021** | | | | | | |
| **Sr. No.** | **Banks** | **East** | **North** | **South** | **West** | **Total ATMs** |
| 1 | AXIS Bank | 22 | 1 | 4 | 1 | **28** |
| 2 | Bandhan Bank | 1 | 0 | 0 | 0 | **1** |
| 3 | Bank of Baroda (Including Dena Bank and Vijaya Bank) | 7 | 0 | 1 | 0 | **8** |
| 4 | Bank of India | 3 | 0 | 0 | 0 | **3** |
| 5 | Bank of Maharashtra | 1 | 0 | 0 | 0 | **1** |
| 6 | Canara Bank | 6 | 1 | 2 | 1 | **10** |
| 7 | Central Bank of India | 9 | 2 | 2 | 7 | **20** |
| 8 | HDFC Bank | 12 | 0 | 3 | 0 | **15** |
| 9 | ICICI Bank Ltd. | 5 | 0 | 2 | 1 | **8** |
| 10 | IDBI Bank | 4 | 2 | 1 | 1 | **8** |
| 11 | Indian Bank (Including Allahabad Bank) | 2 | 0 | 0 | 0 | **2** |
| 12 | Indian Overseas Bank | 2 | 0 | 1 | 0 | **3** |
| 13 | IndusInd Bank | 2 | 0 | 1 | 0 | **3** |
| 14 | Karnataka Bank | 1 | 0 | 0 | 0 | **1** |
| 15 | Kotak Mahindra Bank | 1 | 0 | 0 | 0 | **1** |
| 16 | Punjab & Sind Bank | 1 | 0 | 0 | 0 | **1** |
| 17 | Punjab National Bank (Including Oriental Bank of Commerce and United Bank of India) | 7 | 0 | 2 | 0 | **9** |
| 18 | South Indian Bank | 1 | 0 | 0 | 0 | **1** |
| 19 | State Bank of India | 43 | 5 | 12 | 4 | **64** |
| 20 | UCO Bank | 4 | 1 | 0 | 0 | **5** |
| 21 | Union Bank of India (Including Andhra Bank and Corporation Bank) | 6 | 1 | 3 | 1 | **11** |
| 22 | YES Bank | 1 | 0 | 0 | 0 | **1** |
| 23 | SISCO Bank Ltd. | 6 | 1 | 4 | 5 | **16** |
|  | **TOTAL** | **147** | **14** | **38** | **21** | **220** |

**List of SLBC members in Sikkim:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Banks** | | **Departments** | |
| 1 | RESERVE BANK OF INDIA | 1 | CHIEF SECRETARY, GOVT. OF SIKKIM |
| 2 | NABARD | 2 | DIR. (FIC), MIN. OF FINANCE, DFS, GoI |
| 3 | STATE BANK OF INDIA | 3 | PRINCIPAL SECRETARY, FINANCE, GoS |
| 4 | CENTRAL BANK OF INDIA | 4 | SECRETARY, RM&DD, GOVT.OF SIKKIM |
| 5 | UCO BANK | 5 | SECRETARY, TOURISM DEPTT. GoS |
| 6 | UNION BANK OF INDIA | 6 | SECRETARY, WELFARE DEPTT. GoS |
| 7 | CANARA BANK | 7 | SECRETARY, UD&HD, GoS |
| 8 | BANK OF BARODA | 8 | SECRETARY, COM. & IND. DEPTT. GoS |
| 9 | BANK OF INDIA | 9 | SECRETARY, AGRICULTURE DEPTT |
| 10 | PUNJAB NATIONAL BANK | 10 | SECRETARY, HORTICULTURE DEPTT. |
| 11 | INDIAN OVERSEAS BANK | 11 | SECRETARY, AH&VS DEPTT. |
| 12 | INDIAN BANK | 12 | SECRETARY, CO-OPERATION DEPTT. |
| 13 | AXIS BANK | 13 | SECRETARY, F&CS Deptt.. |
| 14 | HDFC BANK | 14 | MD, SIDICO |
| 15 | IDBI BANK | 15 | DIRECTOR, KVIC, GoI |
| 16 | INDUSIND BANK | 16 | DY.DIR, SPICES BOARD, GoI |
| 17 | ICICI BANK | 17 | DIR. MSMED, GoI |
| 18 | BANK OF MAHARASHTRA | 18 | CEO, SKVIB, GoS |
| 19 | YES BANK | 19 | PO, RGVN |
| 20 | SISCO BANK | 20 | MGR. SICON |
| 21 | PUNJAB & SIND BANK | 21 | MGR./OC, SIDBI |
| 22 | KOTAK MAHINDRA BANK | 22 | MD, SABCCO |
| 23 | SOUTH INDIAN BANK | 23 | AGM, NATIONAL HOUSING BANK |
| 24 | BANDHAN BANK | 24 | AD, NATIONAL HORT. BOARD |
| 25 | KARNATAKA BANK LTD. | 25 | GM, DISTT. IND. CENTRE, GoS |
| 26 | INDIA POST PAYMENT BANK | 26 | PD, SRDA, GoS |
| 27 | NORTH EAST SMALL FINANCE BANK LTD. | 27 | RM. AGRI INSURANCE CO. OF INDIA |
| 28 | JANA SMALL FINANCE BANK LTD | 28 | PD, SOCIAL WELFARE DEPTT. |
|  |  | 29 | AD, (HANDICRAFTS), MIN. OF TEXTILES GoI, GANGTOK |
|  |  | 30 | NEDFI, GANGTOK |
|  |  | 31 | DIR. OF HANDICRAFTS & HANDLOOMS, GOVT. OF SIKKIM, GANGTOK |
|  |  | 32 | REGIONAL CHIEF, HUDCO, KOLKATA |
|  |  | 33 | THE MANAGING DIRECTOR, SIMFED |

**AGENDA No:1**

**Credit : Deposit Ratio as on 31.12.2021**

The C:D Ratio of Banks at the end of the 3rd QTR for FY 2021-22 stood at 49.45% *(Amt in Lakhs)*

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sl No** | **Name of Bank** | **No of Branches** | **Deposit** | | | | **Advance** | | | | **CD Ratio** |
| **Rural** | **Semi-Urban** | **Urban** | **Total** | **Rural** | **Semi-Urban** | **Urban** | **Total** |
|  | **COMMERCIAL BANK** |  |  |  |  |  |  |  |  |  |  |
| 1 | BANK OF BARODA | 5 | 945.07 | 1245.75 | 34075.26 | 36266.08 | 1397.65 | 884.96 | 20666.01 | 22948.62 | 63.28% |
| 2 | BANK OF INDIA | 2 | 0 | 0 | 15835.06 | 15835.06 | 0 | 0 | 3651.04 | 3651.04 | 23.06% |
| 3 | BANK OF MAHRASHTRA | 1 | 0 | 0 | 2229.94 | 2229.94 | 0 | 0 | 40530.18 | 40530.18 | 1817.55% |
| 4 | CANARA BANK | 11 | 7294.12 | 2769.72 | 54658.79 | 64722.63 | 2950.78 | 1198.77 | 9565.47 | 13715.02 | 21.19% |
| 5 | CENTRAL BANK OF INDIA | 16 | 72054.96 | 17696.79 | 49536.64 | 139288.39 | 9813.29 | 1489.06 | 39773.63 | 51075.98 | 36.67% |
| 6 | INDIAN BANK | 3 | 0 | 0 | 4971.44 | 4971.44 | 0 | 0 | 2709.49 | 2709.49 | 54.50% |
| 7 | INDIAN OVERSEAS BANK | 3 | 2693.56 | 0 | 2740.61 | 5434.17 | 1305.34 | 0 | 1359.04 | 2664.38 | 49.03% |
| 8 | PUNJAB NATIONAL BANK | 9 | 4076.21 | 7993.58 | 56567.82 | 68637.61 | 2420.05 | 6304.06 | 32698.17 | 41422.28 | 60.35% |
| 9 | PUNJAB AND SIND BANK | 1 | 0 | 0 | 1730.28 | 1730.28 | 0 | 0 | 2182.31 | 2182.31 | 126.12% |
| 10 | UNION BANK OF INDIA | 10 | 37527.03 | 4449.45 | 14845.47 | 56821.95 | 11050.94 | 1359.3 | 9975.02 | 22385.26 | 39.40% |
| 11 | UCO BANK | 6 | 10867.76 | 1335.73 | 15112.58 | 27316.07 | 3623.71 | 280.66 | 2360.36 | 6264.73 | 22.93% |
| 12 | STATE BANK OF INDIA | 36 | 95770.62 | 23385.8 | 180552.06 | 299708.48 | 70461.11 | 14917.56 | 89879.37 | 175258.04 | 58.48% |
|  | **Total for PSU Banks** | **103** | **231229.33** | **58876.82** | **432855.95** | **722962.10** | **103022.87** | **26434.37** | **255350.09** | **384807.33** | **53.23%** |
|  | **PRIVATE BANK** |  |  |  |  |  |  |  |  |  |  |
| 13 | AXIS BANK | 14 | 17838.22 | 21037.80 | 82422.07 | 121298.09 | 12056.00 | 10689.00 | 14028.00 | 36773.00 | 30.32% |
| 14 | BANDHAN BANK | 1 | 42.78 | 82.26 | 10663.14 | 10788.18 | 1213.43 | 2375.92 | 5107.04 | 8696.39 | 80.61% |
| 15 | HDFC BANK | 11 | 14280.2 | 12761.5 | 93616.82 | 120658.52 | 6042.32 | 14600.09 | 20679.27 | 41321.68 | 34.25% |
| 16 | ICICI BANK | 6 | 9054.47 | 6307.17 | 30537.12 | 45898.76 | 4942.05 | 604.26 | 4408.92 | 9955.23 | 21.69% |
| 17 | IDBI BANK | 5 | 22558.99 | 0 | 27157.54 | 49716.53 | 5940.59 | 0 | 2943.22 | 8883.81 | 17.87% |
| 18 | INDUSIND BANK | 2 | 957.96 | 0 | 8219.93 | 9177.89 | 2488.31 | 0 | 7674.83 | 10163.14 | 110.74% |
| 19 | KARNATAKA BANK | 1 | 0 | 0 | 2587.49 | 2587.49 | 0 | 0 | 2854.25 | 2854.25 | 110.31% |
| 20 | KOTAK MAHINDRA BANK | 1 | 0 | 0 | 4182.61 | 4182.61 | 0 | 0 | 1.62 | 1.62 | 0.04% |
| 21 | SOUTH INDIAN BANK | 1 | 0 | 0 | 1872.25 | 1872.25 | 0 | 0 | 1105.75 | 1105.75 | 59.06% |
| 22 | YES BANK | 1 | 0 | 0 | 6651.61 | 6651.61 | 0 | 0 | 8426.11 | 8426.11 | 126.68% |
|  | **Total Pvt Banks** | **43** | **64732.62** | **40188.73** | **267910.58** | **372831.93** | **32682.70** | **28269.27** | **67229.01** | **128180.98** | **34.38%** |
|  | **COOPERATIVE BANK** |  |  |  |  |  |  |  |  |  |  |
| 23 | SISCO | 14 | 28966.94 | 0 | 61219.72 | 90186.66 | 58232.53 | 0 | 12432.26 | 70664.79 | 78.35% |
|  | **Total of Cooperative Bank** | **14** | **28966.94** | **0.00** | **61219.72** | **90186.66** | **58232.53** | **0.00** | **12432.26** | **70664.79** | **78.35%** |
|  | **TOTAL OF COMMERCIAL BANKS** | **160** | **324928.89** | **99065.55** | **761986.25** | **1185980.69** | **193938.10** | **54703.64** | **335011.36** | **583653.10** | **49.21%** |
|  | **Small Finance Banks** |  |  |  |  |  |  |  |  |  |  |
| 1 | North East Small Finance Bank | 7 | 2360.27 | 6.32 | 0 | 2366.59 | 2877.87 | 1180.16 | 0 | 4058.03 | **171.47%** |
| 2 | Jana Small Finance Bank | 1 | 0 | 0 | 1990.63 | 1990.63 | 0 | 0 | 908.90 | 908.90 | **45.66%** |
|  | **Total of Small Finance Bank** | **8** | **2360.27** | **6.32** | **1990.63** | **4357.22** | **2877.87** | **1180.16** | **908.90** | **4966.93** | **113.99%** |
|  | **GRAND TOTAL** | **168** | **327289.16** | **99071.86** | **763976.88** | **1190337.91** | **196815.96** | **55883.80** | **335920.26** | **588620.03** | **49.45%** |

**AGENDA No 2.**

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

**for the quarter ended 31.12.2021**

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at 202.55% during the end of 3rd QTR of FY 2021-22.

**Achievement under Priority and Non- Priority Sector as on 31.12.2021**

*(As on 31.12.2021) (Amt in Lakhs)*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **TOTAL PRIORITY and NON PRIORITY** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 1485 | 4964.93 | 461 | 8641.38 | 31.04% | 174.05% |
| BANK OF INDIA | 320 | 735.00 | 445 | 1695.48 | 139.06% | 230.68% |
| BANK OF MAHRASHTRA | 239 | 655.00 | 134 | 3432.26 | 56.07% | 524.01% |
| CANARA BANK | 2395 | 5925.96 | 1325 | 7579.91 | 55.32% | 127.91% |
| CENTRAL BANK OF INDIA | 3487 | 8207.80 | 2148 | 20635.72 | 61.60% | 251.42% |
| INDIAN BANK | 741 | 1496.50 | 170 | 903.70 | 22.94% | 60.39% |
| INDIAN OVERSEAS BANK | 632 | 1243.35 | 177 | 633.89 | 28.01% | 50.98% |
| PUNJAB NATIONAL BANK | 1985 | 5101.00 | 815 | 6806.22 | 41.06% | 133.43% |
| PUNJAB AND SIND BANK | 227 | 604.00 | 66 | 569.50 | 29.07% | 94.29% |
| UNION BANK OF INDIA | 2134 | 4886.45 | 1159 | 10815.19 | 54.31% | 221.33% |
| UCO BANK | 1235 | 3447.50 | 306 | 1662.21 | 24.78% | 48.21% |
| STATE BANK OF INDIA | 6362 | 13522.52 | 6659 | 48716.86 | 104.67% | 360.26% |
| **Total for PSU Banks** | **21242** | **50790.01** | **13865** | **112092.32** | **65.27%** | **220.70%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 1552 | 4020.64 | 2226 | 9413.00 | 143.43% | 234.12% |
| BANDHAN BANK | 1908 | 4709.50 | 3728 | 4305.96 | 195.39% | 91.43% |
| HDFC BANK | 3317 | 8104.26 | 4569 | 12027.25 | 137.74% | 148.41% |
| ICICI BANK | 1232 | 3014.59 | 2863 | 6536.79 | 232.39% | 216.84% |
| IDBI BANK | 1301 | 2430.00 | 1269 | 3775.87 | 97.54% | 155.39% |
| INDUSIND BANK | 445 | 851.00 | 852 | 6726.32 | 191.46% | 790.40% |
| KARNATAKA BANK | 227 | 525.00 | 26 | 879.44 | 11.45% | 167.51% |
| KOTAK MAHINDRA BANK | 210 | 425.00 | 0 | 0.00 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 219 | 450.00 | 186 | 469.98 | 84.93% | 104.44% |
| YES BANK | 255 | 645.00 | 36 | 10147.18 | 14.12% | 1573.21% |
| **Total Pvt Banks** | **10666** | **25174.99** | **15755** | **54281.79** | **147.71%** | **215.62%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 5363 | 8748.47 | 1233 | 2879.73 | 22.99% | 32.92% |
| **Total of Cooperative Bank** | **5363** | **8748.47** | **1233** | **2879.73** | **22.99%** | **32.92%** |
| **SMALL FINANCE BANKS** |  |  |  |  |  |  |
| Jana Small Finance Bank | 0 | 0.00 | 862 | 463.64 | 0.00% | 0.00% |
| North East Small FB | 0 | 0.00 | 3029 | 1873.86 | 0.00% | 0.00% |
| **Total of SFBs** | **0** | **0.00** | **3891** | **2337.5023** | **0.00%** | **0.00%** |
| **GRAND TOTAL** | **37271** | **84713.47** | **34744** | **171591.34** | **93.22%** | **202.55%** |

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

**for the quarter ended 31st Dec 2021 for Priority Sector Advances**

All Banks together disbursed Rs.632.36 Crores under priority sector advances @ 99.60% of achievement under ACP 2021-2022

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

*(As on 31.12.2021) (Amt in Lakhs)*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **Total Priority Sector** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 1205 | 3559.93 | 111 | 5407.41 | 9.21% | 151.90% |
| BANK OF INDIA | 280 | 535.00 | 357 | 1327 | 127.50% | 248.04% |
| BANK OF MAHRASHTRA | 199 | 455.00 | 82 | 2315.54 | 41.21% | 508.91% |
| CANARA BANK | 2157 | 4705.96 | 889 | 2602.79 | 41.21% | 55.31% |
| CENTRAL BANK OF INDIA | 3023 | 5822.80 | 1564 | 8833.53 | 51.74% | 151.71% |
| INDIAN BANK | 661 | 1096.50 | 87 | 324.74 | 13.16% | 29.62% |
| INDIAN OVERSEAS BANK | 582 | 988.35 | 118 | 467.9 | 20.27% | 47.34% |
| PUNJAB NATIONAL BANK | 1805 | 4191.00 | 484 | 2887.96 | 26.81% | 68.91% |
| PUNJAB AND SIND BANK | 207 | 504.00 | 9 | 56.54 | 4.35% | 11.22% |
| UNION BANK OF INDIA | 1942 | 3901.45 | 720 | 5288.03 | 37.08% | 135.54% |
| UCO BANK | 1081 | 2652.50 | 225 | 1086.96 | 20.81% | 40.98% |
| STATE BANK OF INDIA | 5769 | 10397.52 | 2993 | 16210.7 | 51.88% | 155.91% |
| **Total for PSU Banks** | **18911** | **38810.01** | **7639** | **46809.1** | **40.39%** | **120.61%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 1365 | 3055.64 | 799 | 5527.00 | 58.53% | 180.88% |
| BANDHAN BANK | 1668 | 3509.50 | 1289 | 1124.96 | 77.28% | 32.05% |
| HDFC BANK | 2785 | 5425.26 | 482 | 222.3 | 17.31% | 4.10% |
| ICICI BANK | 1030 | 1990.59 | 13 | 926.57 | 1.26% | 46.55% |
| IDBI BANK | 1215 | 1970.00 | 974 | 1250.56 | 80.16% | 63.48% |
| INDUSIND BANK | 405 | 646.00 | 333 | 3172.41 | 82.22% | 491.09% |
| KARNATAKA BANK | 207 | 425.00 | 10 | 331.14 | 4.83% | 77.92% |
| KOTAK MAHINDRA BANK | 190 | 325.00 | 0 | 0 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 199 | 350.00 | 94 | 371.12 | 47.24% | 106.03% |
| YES BANK | 195 | 345.00 | 0 | 0 | 0.00% | 0.00% |
| **Total Pvt Banks** | **9259** | **18041.99** | **3994** | **12926.1** | **43.14%** | **71.64%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 4995 | 6638.47 | 901 | 1164.57 | 18.04% | 17.54% |
| **Total of Cooperative Bank** | **4995** | **6638.47** | **901** | **1164.57** | **18.04%** | **17.54%** |
| **SMALL FINANCE BANKS** |  |  |  |  |  |  |
| Jana Small Finance Bank | 0 | 0.00 | 860 | 462.64 | 0.00% | 0.00% |
| North East Small FB | 0 | 0.00 | 3029 | 1873.86 | 0.00% | 0.00% |
| **Total of SFBs** | **0** | **0.00** | **3889** | **2336.5** | **0.00%** | **0.00%** |
| **GRAND TOTAL** | **33165** | **63490.47** | **16423** | **63236.2** | **101.57%** | **99.60%** |

**A. Agriculture and Allied Activities**

The overall achievement under this sector recorded at 49.63% at the end of 3rd QTR ended 31.12.2021

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

*(As on 31.12.2021) (Amount in Lakhs*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **Total Agriculture** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 921 | 944.00 | 10 | 74.43 | 1.09% | 7.88% |
| BANK OF INDIA | 244 | 255.00 | 125 | 456.90 | 51.23% | 179.18% |
| BANK OF MAHRASHTRA | 174 | 180.00 | 0 | 0.00 | 0.00% | 0.00% |
| CANARA BANK | 1821 | 1891.50 | 424 | 459.10 | 23.28% | 24.27% |
| CENTRAL BANK OF INDIA | 2663 | 2775.80 | 1089 | 6541.53 | 40.89% | 235.66% |
| INDIAN BANK | 607 | 626.50 | 6 | 3.56 | 0.99% | 0.57% |
| INDIAN OVERSEAS BANK | 526 | 541.35 | 47 | 68.54 | 8.94% | 12.66% |
| PUNJAB NATIONAL BANK | 1537 | 1588.00 | 99 | 103.83 | 6.44% | 6.54% |
| PUNJAB AND SIND BANK | 172 | 179.00 | 3 | 24.38 | 1.74% | 13.62% |
| UNION BANK OF INDIA | 1768 | 1847.00 | 332 | 718.13 | 18.78% | 38.88% |
| UCO BANK | 863 | 892.50 | 21 | 54.95 | 2.43% | 6.16% |
| STATE BANK OF INDIA | 5144 | 5325.00 | 1608 | 2126.09 | 31.26% | 39.93% |
| **Total for PSU Banks** | **16440** | **17045.65** | **3764** | **10631.44** | **22.90%** | **62.37%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 1219 | 1265.94 | 260 | 1423.00 | 21.33% | 112.41% |
| BANDHAN BANK | 1342 | 1369.50 | 667 | 716.95 | 49.70% | 52.35% |
| HDFC BANK | 2338 | 2392.66 | 440 | 172.90 | 18.82% | 7.23% |
| ICICI BANK | 876 | 896.59 | 0 | 0.00 | 0.00% | 0.00% |
| IDBI BANK | 1119 | 1155.00 | 837 | 418.81 | 74.80% | 36.26% |
| INDUSIND BANK | 368 | 375.00 | 0 | 0.00 | 0.00% | 0.00% |
| KARNATAKA BANK | 170 | 175.00 | 0 | 0.00 | 0.00% | 0.00% |
| KOTAK MAHINDRA BANK | 170 | 175.00 | 0 | 0.00 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 174 | 180.00 | 69 | 347.11 | 39.66% | 192.84% |
| YES BANK | 170 | 175.00 | 0 | 0.00 | 0.00% | 0.00% |
| **Total Pvt Banks** | **7946** | **8159.69** | **2273** | **3078.77** | **28.61%** | **37.73%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 4728 | 4897.47 | 814 | 558.14 | 17.22% | 11.40% |
| **Total of Cooperative Bank** | **4728** | **4897.47** | **814** | **558.14** | **17.22%** | **11.40%** |
| **SMALL FINANCE BANKS** |  |  |  |  |  |  |
| Jana Small Finance Bank | 0 | 0.00 | 8 | 3.92 | 0.00% | 0.00% |
| North East Small FB | 0 | 0.00 | 1319 | 668.00 | 0.00% | 0.00% |
| **Total of SFBs** | **0** | **0.00** | **1327** | **671.92** | **0.00%** | **0.00%** |
| **GRAND TOTAL** | **29114** | **30102.81** | **8178** | **14940.27** | **28.09%** | **49.63%** |

**B. MSME Sector**

The overall achievement under this sector was recorded at 204.21% at the end of the 3rd QTR 2021-2022.

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

(*As on 31.12.2021) (Amt in Lakhs)*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **Total MSME** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 203 | 1270.93 | 74 | 5113.81 | 36.45% | 402.37% |
| BANK OF INDIA | 30 | 180.00 | 112 | 407.57 | 373.33% | 226.43% |
| BANK OF MAHRASHTRA | 15 | 120.00 | 59 | 1933.04 | 393.33% | 1610.87% |
| CANARA BANK | 254 | 1806.58 | 275 | 1828.25 | 108.27% | 101.20% |
| CENTRAL BANK OF INDIA | 254 | 1588.00 | 387 | 1571.32 | 152.36% | 98.95% |
| INDIAN BANK | 42 | 270.00 | 78 | 289.18 | 185.71% | 107.10% |
| INDIAN OVERSEAS BANK | 43 | 241.00 | 57 | 224.06 | 132.56% | 92.97% |
| PUNJAB NATIONAL BANK | 166 | 1147.00 | 317 | 2149.25 | 190.96% | 187.38% |
| PUNJAB AND SIND BANK | 25 | 170.00 | 6 | 32.16 | 24.00% | 18.92% |
| UNION BANK OF INDIA | 85 | 856.00 | 343 | 4250.52 | 403.53% | 496.56% |
| UCO BANK | 150 | 763.00 | 134 | 676.86 | 89.33% | 88.71% |
| STATE BANK OF INDIA | 435 | 2615.46 | 795 | 11530.5 | 182.76% | 440.86% |
| **Total for PSU Banks** | **1702** | **11027.97** | **2637** | **30006.49** | **154.94%** | **272.09%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 97 | 945.80 | 539 | 4104.00 | 555.67% | 433.92% |
| BANDHAN BANK | 317 | 2010.00 | 6 | 6.61 | 1.89% | 0.33% |
| HDFC BANK | 408 | 2549.00 | 1 | 9.00 | 0.25% | 0.35% |
| ICICI BANK | 130 | 804.00 | 13 | 926.57 | 10.00% | 115.25% |
| IDBI BANK | 67 | 435.00 | 121 | 714.03 | 180.60% | 164.14% |
| INDUSIND BANK | 28 | 171.00 | 333 | 3172.41 | 1189.29% | 1855.21% |
| KARNATAKA BANK | 34 | 210.00 | 9 | 330.63 | 26.47% | 157.44% |
| KOTAK MAHINDRA BANK | 17 | 110.00 | 0 | 0.00 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 22 | 130.00 | 24 | 24.01 | 109.09% | 18.47% |
| YES BANK | 22 | 130.00 | 0 | 0.00 | 0.00% | 0.00% |
| **Total Pvt Banks** | **1142** | **7494.80** | **1046** | **9287.26** | **91.59%** | **123.92%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 238 | 1426.00 | 37 | 332.72 | 15.55% | 23.33% |
| **Total of Cooperative Bank** | **238** | **1426.00** | **37** | **332.72** | **15.55%** | **23.33%** |
| **SMALL FINANCE BANKS** |  |  |  |  |  |  |
| Jana Small Finance Bank | 0 | 0.00 | 0 | 0 | 0.00% | 0.00% |
| North East Small FB | 0 | 0.00 | 1658 | 1109.99 | 0.00% | 0.00% |
| **Total of SFBs** | **0** | **0.00** | **1658** | **1109.99** | **0.00%** | **0.00%** |
| **GRAND TOTAL** | **3082** | **19948.77** | **5378** | **40736.5** | **174.50%** | **204.21%** |

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

The overall achievement under this sector recorded at 56.25% at the end of the 3rd QTR 2021-2022

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

*(As on 31.12.2021) (Amt in Lakhs)*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **OPS TOTAL** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 81 | 1345.00 | 27 | 219.17 | 33.33% | 16.30% |
| BANK OF INDIA | 6 | 100.00 | 120 | 462.53 | 2000.00% | 462.53% |
| BANK OF MAHRASHTRA | 10 | 155.00 | 23 | 382.50 | 230.00% | 246.77% |
| CANARA BANK | 82 | 1007.88 | 190 | 315.44 | 231.71% | 31.30% |
| CENTRAL BANK OF INDIA | 106 | 1459.00 | 88 | 720.68 | 83.02% | 49.40% |
| INDIAN BANK | 12 | 200.00 | 3 | 32.00 | 25.00% | 16.00% |
| INDIAN OVERSEAS BANK | 13 | 206.00 | 14 | 175.30 | 107.69% | 85.10% |
| PUNJAB NATIONAL BANK | 102 | 1456.00 | 68 | 634.88 | 66.67% | 43.60% |
| PUNJAB AND SIND BANK | 10 | 155.00 | 0 | 0.00 | 0.00% | 0.00% |
| UNION BANK OF INDIA | 89 | 1198.45 | 45 | 319.38 | 50.56% | 26.65% |
| UCO BANK | 68 | 997.00 | 70 | 355.15 | 102.94% | 35.62% |
| STATE BANK OF INDIA | 190 | 2457.06 | 590 | 2554.09 | 310.53% | 103.95% |
| **Total for PSU Banks** | **769** | **10736.39** | **1238** | **6171.12** | **160.99%** | **57.48%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 49 | 843.90 | 0 | 0.00 | 0.00% | 0.00% |
| BANDHAN BANK | 9 | 130.00 | 616 | 401.40 | 6844.44% | 308.77% |
| HDFC BANK | 39 | 483.60 | 41 | 40.40 | 105.13% | 8.35% |
| ICICI BANK | 24 | 290.00 | 0 | 0.00 | 0.00% | 0.00% |
| IDBI BANK | 29 | 380.00 | 16 | 117.72 | 55.17% | 30.98% |
| INDUSIND BANK | 9 | 100.00 | 0 | 0.00 | 0.00% | 0.00% |
| KARNATAKA BANK | 3 | 40.00 | 1 | 0.51 | 33.33% | 1.28% |
| KOTAK MAHINDRA BANK | 3 | 40.00 | 0 | 0.00 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 3 | 40.00 | 1 | 0.00 | 33.33% | 0.00% |
| YES BANK | 3 | 40.00 | 0 | 0.00 | 0.00% | 0.00% |
| **Total Pvt Banks** | **171** | **2387.50** | **675** | **560.03** | **394.74%** | **23.46%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 29 | 315.00 | 50 | 273.71 | 172.41% | 86.89% |
| **Total of Cooperative Bank** | **29** | **315.00** | **50** | **273.71** | **172.41%** | **86.89%** |
| **SMALL FINANCE BANKS** |  |  |  |  |  |  |
| Jana Small Finance Bank | 0 | 0.00 | 852 | 458.72 | 0.00% | 0.00% |
| North East Small FB | 0 | 0.00 | 52 | 95.87 | 0.00% | 0.00% |
| **Total of SFBs** | **0** | **0** | **904** | **554.592** | **0.00%** | **0.00%** |
| **GRAND TOTAL** | **969** | **13438.89** | **2867** | **7559.45** | **295.87%** | **56.25%** |

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

The Total Achievement under this sector stood at 510.56% at the end of the 3rd QTR 2021-2022

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

*(As on 31.12.2021) (Amount in Lakhs)*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **Total Non Priority Sector** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 280 | 1405.00 | 350 | 3233.97 | 125.00% | 230.18% |
| BANK OF INDIA | 40 | 200.00 | 88 | 368.48 | 220.00% | 184.24% |
| BANK OF MAHRASHTRA | 40 | 200.00 | 52 | 1116.72 | 130.00% | 558.36% |
| CANARA BANK | 238 | 1220.00 | 436 | 4977.12 | 183.19% | 407.96% |
| CENTRAL BANK OF INDIA | 464 | 2385.00 | 584 | 11802.19 | 125.86% | 494.85% |
| INDIAN BANK | 80 | 400.00 | 83 | 578.96 | 103.75% | 144.74% |
| INDIAN OVERSEAS BANK | 50 | 255.00 | 59 | 165.99 | 118.00% | 65.09% |
| PUNJAB NATIONAL BANK | 180 | 910.00 | 331 | 3918.26 | 183.89% | 430.58% |
| PUNJAB AND SIND BANK | 20 | 100.00 | 57 | 512.96 | 285.00% | 512.96% |
| UNION BANK OF INDIA | 192 | 985.00 | 439 | 5527.16 | 228.65% | 561.13% |
| UCO BANK | 154 | 795.00 | 81 | 575.25 | 52.60% | 72.36% |
| STATE BANK OF INDIA | 593 | 3125.00 | 3666 | 32506.21 | 618.21% | 1040.20% |
| **Total for PSU Banks** | **2331** | **11980.00** | **6226** | **65283.27** | **267.10%** | **544.94%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 187 | 965.00 | 1427 | 3886.00 | 763.10% | 402.69% |
| BANDHAN BANK | 240 | 1200.00 | 2439 | 3181.00 | 1016.25% | 265.08% |
| HDFC BANK | 532 | 2679.00 | 4087 | 11804.95 | 768.23% | 440.65% |
| ICICI BANK | 202 | 1024.00 | 2850 | 5610.22 | 1410.89% | 547.87% |
| IDBI BANK | 86 | 460.00 | 295 | 2525.31 | 343.02% | 548.98% |
| INDUSIND BANK | 40 | 205.00 | 519 | 3553.91 | 1297.50% | 1733.61% |
| KARNATAKA BANK | 20 | 100.00 | 16 | 548.3 | 80.00% | 548.30% |
| KOTAK MAHINDRA BANK | 20 | 100.00 | 0 | 0 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 20 | 100.00 | 92 | 98.86 | 460.00% | 98.86% |
| YES BANK | 60 | 300.00 | 36 | 10147.18 | 60.00% | 3382.39% |
| **Total Pvt Banks** | **1407** | **7133.00** | **11761** | **41355.73** | **835.89%** | **579.78%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 368 | 2110.00 | 332 | 1715.16 | 90.22% | 81.29% |
| **Total of Cooperative Bank** | **368** | **2110.00** | **332** | **1715.16** | **90.22%** | **81.29%** |
| **SMALL FINANCE BANKS** |  |  |  |  |  |  |
| Jana Small Finance Bank | 0 | 0.00 | 2 | 1.00 | 0.00% | 0.00% |
| North East Small FB | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| **Total of SFBs** | **0** | **0.00** | **2** | **1.00** | **0.00%** | **0.00%** |
| **GRAND TOTAL** | **4106** | **21223.00** | **18321** | **108355.16** | **446.20%** | **510.56%** |

**AGENDA NO. 3**

**Review of Govt. Sponsored Schemes as on 31.12.2021**

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

The present status of proposals forwarded to the Bank branches during the FY 2021-2022 as on 31.12.2021 are as follows:

**Sponsored by DIC**

*(As on 07.03.2022)*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name of Bank** | **Spons.** | **Sanctioned** | **Reject.** | **Pend.** |
| **No.** | **No.** | **No.** | **No.** |
| Bank of Baroda | 1 | 0 | 0 | 1 |
| Canara Bank | 1 | 1 | 0 | 0 |
| Central Bank of India | 6 | 2 | 3 | 1 |
| Punjab National Bank | 3 | 2 | 1 | 0 |
| State Bank of India | 6 | 3 | 2 | 1 |
| Union Bank of India | 6 | 2 | 0 | 4 |
| **TOTAL** | **23** | **10** | **6** | **7** |

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

*(As on 07.03.2022)*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name of Bank** | **Spons.** | **Sanctioned** | **Reject.** | **Pend.** |
| **No.** | **No.** | **No.** | **No.** |
| Axis Bank | 1 | 0 | 1 | 0 |
| Canara Bank | 3 | 2 | 0 | 1 |
| Central Bank of India | 5 | 4 | 1 | 0 |
| IDBI | 1 | 0 | 0 | 1 |
| Indian Bank | 1 | 1 | 0 | 0 |
| Indian Overseas Bank | 1 | 0 | 0 | 1 |
| State Bank Of India | 7 | 4 | 1 | 2 |
| SISCO Bank | 6 | 0 | 0 | 6 |
| Union Bank of India | 1 | 1 | 0 | 0 |
| **TOTAL** | **26** | **12** | **3** | **11** |

**PMEGP Sponsored by SKVIB**

*(As on 07.03.2022)*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name of Bank** | **Spons.** | **Sanctioned** | **Reject.** | **Pend.** |
| **No.** | **No.** | **No.** | **No.** |
| Axis Bank | 1 | 0 | 1 | 0 |
| Bank of Baroda | 3 | 2 | 0 | 1 |
| Central Bank of India | 8 | 4 | 3 | 1 |
| Bank of Maharashtra | 1 | 1 | 0 | 0 |
| Indian Overseas Bank | 1 | 1 | 0 | 0 |
| Punjab National Bank | 4 | 4 | 0 | 0 |
| State Bank of India | 45 | 22 | 14 | 9 |
| Sisco Bank | 2 | 0 | 0 | 2 |
| UCO Bank | 1 | 0 | 1 | 0 |
| Union Bank | 2 | 2 | 0 | 0 |
| **TOTAL** | **68** | **36** | **19** | **13** |

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

*(As on 31.12.2021) (Amt in Crores)*

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Bank Name** | **Shishu** | | **Kishore** | | **Tarun** | | **Total** | |
| **(Loans up to Rs. 50,000)** | | **(Loans from Rs. 50,001 to Rs. 5.00 Lakh)** | | **(Loans from Rs. 5.00 to Rs. 10.00 Lakh)** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| State Bank of India | | 30 | 0.12 | 378 | 8.23 | 74 | 6.01 | 482 | 14.36 |
| Bank of Baroda | | 4 | 0.01 | 19 | 0.43 | 18 | 1.48 | 41 | 1.92 |
| Bank of India | | 40 | 0.02 | 44 | 1.11 | 2 | 0.16 | 86 | 1.29 |
| Bank of Maharashtra | | 0 | 0 | 6 | 0.13 | 0 | 0 | 6 | 0.13 |
| Canara Bank | | 132 | 0.1 | 147 | 4.04 | 25 | 1.99 | 304 | 6.13 |
| Central Bank of India | | 142 | 0.1 | 108 | 1.21 | 23 | 1.58 | 273 | 2.88 |
| Indian Bank | | 3 | 0.01 | 14 | 0.39 | 5 | 0.41 | 22 | 0.81 |
| Indian Overseas Bank | | 23 | 0.07 | 32 | 0.71 | 6 | 0.55 | 61 | 1.33 |
| Punjab National Bank | | 15 | 0.05 | 117 | 3.07 | 90 | 7.32 | 222 | 10.44 |
| Union Bank of India | | 81 | 0.27 | 61 | 1.1 | 10 | 0.47 | 152 | 1.85 |
| Punjab & Sind Bank | | 0 | 0 | 5 | 0.2 | 16 | 1.29 | 21 | 1.49 |
| UCO Bank | | 24 | 0.02 | 55 | 0.98 | 21 | 1.3 | 100 | 2.3 |
| **Total PSU** | | **494** | **0.77** | **986** | **21.6** | **290** | **22.56** | **1770** | **44.93** |
|  | |  |  |  |  |  |  |  |  |
| Karnataka Bank | | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 0 |
| South Indian Bank | | 0 | 0 | 1 | 0.03 | 0 | 0 | 1 | 0.03 |
| Axis Bank | | 506 | 1.76 | 0 | 0 | 0 | 0 | 506 | 1.76 |
| IndusInd Bank | | 0 | 0 | 59 | 1.84 | 12 | 0.79 | 71 | 2.63 |
| Bandhan Bank | | 97 | 0.44 | 448 | 5.21 | 0 | 0 | 545 | 5.66 |
| IDFC Bank Limited | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IDBI Bank Limited | | 1 | 0.01 | 27 | 0.81 | 5 | 0.42 | 33 | 1.23 |
| **Total PVT** | | **604** | **2.21** | **535** | **7.89** | **18** | **1.21** | **1157** | **11.31** |
| **Grand Total** | | **1098** | **2.98** | **1521** | **29.49** | **308** | **23.77** | **2927** | **56.24** |

**3.3 ‘Stand up India’**

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

*(As on 31.12.2021) (Amt in Crores)*

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Lender** | **Target SC/ST** | **SC** | | **ST** | | **Target Women** | **Women (General)** | | **Total Target** | **Total** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| Bank of Baroda | 6 | 3 | 0.46 | 3 | 1.22 | 6 | 1 | 0.17 | 12 | 7 | 1.85 |
| Bank of India | 2 | 1 | 0.30 | 0 | 0.00 | 2 | 0 | 0.00 | 4 | 1 | 0.30 |
| Canara Bank | 11 | 8 | 0.93 | 12 | 2.55 | 11 | 6 | 0.76 | 22 | 26 | 4.24 |
| Central Bank of India | 16 | 0 | 0.00 | 2 | 0.34 | 16 | 2 | 0.35 | 32 | 4 | 0.69 |
| Indian Bank | 3 | 6 | 0.66 | 5 | 0.74 | 3 | 5 | 0.80 | 6 | 16 | 2.20 |
| Indian Overseas Bank | 3 | 0 | 0.00 | 1 | 0.12 | 3 | 1 | 0.13 | 6 | 2 | 0.25 |
| Punjab and Sind Bank | 1 | 0 | 0.00 | 0 | 0.00 | 1 | 1 | 0.13 | 2 | 1 | 0.13 |
| Punjab National Bank | 7 | 2 | 0.24 | 13 | 1.49 | 7 | 19 | 3.73 | 14 | 34 | 5.46 |
| State Bank of India | 36 | 32 | 4.61 | 79 | 10.88 | 36 | 114 | 15.02 | 72 | 225 | 30.51 |
| UCO Bank | 6 | 1 | 0.15 | 1 | 0.15 | 6 | 4 | 0.73 | 12 | 6 | 1.03 |
| Union Bank of India | 10 | 0 | 0.00 | 18 | 2.26 | 10 | 4 | 0.68 | 20 | 22 | 2.94 |
| **Total PSU** | **101** | **53** | **7.35** | **134** | **19.75** | **101** | **157** | **22.5** | **202** | **344** | **49.6** |
| HDFC Bank | 11 | 0 | 0.00 | 0 | 0.00 | 11 | 3 | 0.34 | 22 | 3 | 0.34 |
| IDBI Bank | 5 | 0 | 0.00 | 0 | 0.00 | 5 | 1 | 0.25 | 10 | 1 | 0.25 |
| IndusInd Bank | 2 | 0 | 0.00 | 4 | 0.63 | 2 | 2 | 0.39 | 4 | 6 | 1.02 |
| **Total PVT** | **18** | **0** | **0** | **4** | **0.63** | **18** | **6** | **0.98** | **36** | **10** | **1.61** |
| **Grand Total** | **119** | **53** | **7.35** | **138** | **20.38** | **119** | **163** | **23.48** | **238** | **354** | **51.21** |

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

No proposals were forwarded by the concerned department under this scheme. Moreover, for the FY 2021-2022 no subsidy was released by GOI under DeD Scheme.

**AGENDA NO.4**

**Promotion of Self Help Groups (SHGs)**

The position of Savings as well as credit linkage of SHGs in the state is as follows :

*(Amt in Lakhs)*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bank Name** | | **Target Credit Linkage** | **Credit linked upto 31.12.2021** | |
|
| **No.** | **No.** | **Amt.** |
|
| 1 | BANK OF INDIA | 10 | 3 | 17 |
| 2 | CANARA BANK | 20 | 99 | 186.79 |
| 3 | CENTRAL BANK OF INDIA | 480 | 201 | 237.66 |
| 4 | IDBI BANK | 30 | 21 | 65 |
| 5 | INDIAN BANK | 5 | 1 | 1.8 |
| 6 | INDIAN OVERSEAS BANK | 100 | 5 | 6 |
| 7 | PUNJAB NATIONAL BANK | 5 | 2 | 6.29 |
| 8 | SIKKIM CO-OP APEX BANK LTD | 710 | 10 | 19.5 |
| 9 | STATE BANK OF INDIA | 800 | 458 | 915.82 |
| 10 | UCO BANK | 50 | 1 | 4 |
| 11 | UNION BANK OF INDIA | 30 | 61 | 53.71 |
| **TOTAL** | | **2240** | **862** | **1513.57** |

**AGENDA NO.5**

**Kisan Credit Card (KCC)**

The position on issuance of Kisan Credit Cards (KCC) in the State as on 31.12.2021 is furnished below.

*(As on 31.12.2021) (Amt in Lakhs)*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name of Bank** | **KCC ISSUED DURING THE QTR** | | **OUTSTANDING KCC as on 30.09.2021** | |
| **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |
| BANK OF BARODA | 7 | 25.44 | 71 | 111.1 |
| BANK OF INDIA | 69 | 26.82 | 500 | 218.53 |
| BANK OF MAHRASHTRA | 0 | 0 | 0 | 0 |
| CANARA BANK | 207 | 129.71 | 1534 | 1212.42 |
| CENTRAL BANK OF INDIA | 285 | 2833.45 | 4093 | 4674.67 |
| INDIAN BANK | 4 | 1.56 | 26 | 12.67 |
| INDIAN OVERSEAS BANK | -6 | 17.14 | 156 | 139.23 |
| PUNJAB NATIONAL BANK | 62 | 46.5 | 160 | 113.15 |
| PUNJAB AND SIND BANK | 0 | 0 | 0 | 0 |
| UNION BANK OF INDIA | 731 | 444.31 | 3138 | 2425.52 |
| UCO BANK | 8 | 16.2 | 86 | 114.06 |
| STATE BANK OF INDIA | 323 | 504.35 | 3841 | 3316.68 |
| **Total for PSU Banks** | **1690** | **4045.48** | **13605** | **12338.03** |
| **PRIVATE BANK** |  |  |  |  |
| AXIS BANK | 21 | 797.15 | 58 | 1943.41 |
| BANDHAN BANK | 0 | 0 | 0 | 0 |
| HDFC BANK | 171 | 57.71 | 2389 | 414.73 |
| ICICI BANK | 0 | 0 | 0 | 0 |
| IDBI BANK | 43 | 143.99 | 372 | 475.92 |
| INDUSIND BANK | 0 | 0 | 0 | 0 |
| KARNATAKA BANK | 0 | 0 | 0 | 0 |
| KOTAK MAHINDRA BANK | 0 | 0 | 0 | 0 |
| SOUTH INDIAN BANK | 68 | 305.32 | 68 | 305.32 |
| YES BANK | 0 | 0 | 0 | 0 |
| **Total Pvt Banks** | **303** | **1304.17** | **2887** | **3139.38** |
| **COOPERATIVE BANK** |  |  | **0** | **0** |
| SISCO | 636 | 370.67 | 4531 | 1476.74 |
| **Total of Cooperative Bank** | **636** | **370.67** | **4531** | **1476.74** |
| **GRAND TOTAL** | **2629** | **5720.32** | **21023** | **16954.15** |

### AGENDA NO. 6

**Housing Finance as on 31.12.2021**

The overall achievement under this sector recorded at 57.13% at the end of the 3rd Quarter, 2021-2022

*(As on 31.12.2021) (Amt in 000s)*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **Housing (PS)** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 49 | 850.00 | 21 | 199.53 | 42.86% | 23.47% |
| BANK OF INDIA | 6 | 100.00 | 3 | 47.11 | 50.00% | 47.11% |
| BANK OF MAHRASHTRA | 5 | 75.00 | 10 | 200 | 200.00% | 266.67% |
| CANARA BANK | 40 | 609.70 | 16 | 155.62 | 40.00% | 25.52% |
| CENTRAL BANK OF INDIA | 71 | 1182.00 | 78 | 708.95 | 109.86% | 59.98% |
| INDIAN BANK | 10 | 160.00 | 2 | 31 | 20.00% | 19.38% |
| INDIAN OVERSEAS BANK | 8 | 135.00 | 13 | 174 | 162.50% | 128.89% |
| PUNJAB NATIONAL BANK | 69 | 1206.00 | 53 | 619.84 | 76.81% | 51.40% |
| PUNJAB AND SIND BANK | 5 | 75.00 | 0 | 0 | 0.00% | 0.00% |
| UNION BANK OF INDIA | 61 | 1005.35 | 34 | 305.46 | 55.74% | 30.38% |
| UCO BANK | 39 | 662.00 | 32 | 269.96 | 82.05% | 40.78% |
| STATE BANK OF INDIA | 117 | 1842.00 | 542 | 2501.24 | 463.25% | 135.79% |
| **Total for PSU Banks** | **480** | **7902.05** | **804** | **5212.710** | **167.50%** | **65.97%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 16 | 327.04 | 0 | 0 | 0.00% | 0.00% |
| BANDHAN BANK | 2 | 30.00 | 0 | 0 | 0.00% | 0.00% |
| HDFC BANK | 16 | 290.00 | 41 | 40.4 | 256.25% | 13.93% |
| ICICI BANK | 13 | 180.00 | 0 | 0 | 0.00% | 0.00% |
| IDBI BANK | 20 | 300.00 | 15 | 116.54 | 75.00% | 38.85% |
| INDUSIND BANK | 6 | 72.00 | 0 | 0 | 0.00% | 0.00% |
| KARNATAKA BANK | 2 | 30.00 | 1 | 0.51 | 50.00% | 1.70% |
| KOTAK MAHINDRA BANK | 2 | 30.00 | 0 | 0 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 2 | 30.00 | 1 | 0 | 50.00% | 0.00% |
| YES BANK | 2 | 30.00 | 0 | 0 | 0.00% | 0.00% |
| **Total Pvt Banks** | **81** | **1319.04** | **58** | **157.450** | **71.60%** | **11.94%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 16 | 240.00 | 2 | 35.00 | 12.50% | 14.58% |
| **Total of Cooperative Bank** | **16** | **240.00** | **2** | **35.00** | **12.50%** | **14.58%** |
| **GRAND TOTAL** | **577** | **9461.09** | **864** | **5405.16** | **149.74%** | **57.13%** |

**AGENDA NO.7**

**Achievements under Education Loan**

The overall achievement under this sector recorded at 30.51% at the end of the 3rd QTR of 2021-2022.

*(As on 31.12.2021) (Amt in Lakhs)*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **Education (PS)** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 1 | 5.00 | 5 | 9.64 | 500.00% | 192.80% |
| BANK OF INDIA | 0 | 0.00 | 5 | 7.85 | 0.00% | 0.00% |
| BANK OF MAHRASHTRA | 0 | 0.00 | 1 | 6.5 | 0.00% | 0.00% |
| CANARA BANK | 8 | 48.20 | 22 | 43.79 | 275.00% | 90.85% |
| CENTRAL BANK OF INDIA | 7 | 49.00 | 10 | 11.73 | 142.86% | 23.94% |
| INDIAN BANK | 0 | 0.00 | 1 | 1 | 0.00% | 0.00% |
| INDIAN OVERSEAS BANK | 1 | 6.00 | 1 | 1.3 | 100.00% | 21.67% |
| PUNJAB NATIONAL BANK | 5 | 35.00 | 8 | 12.05 | 160.00% | 34.43% |
| PUNJAB AND SIND BANK | 0 | 0.00 | 0 | 0 | 0.00% | 0.00% |
| UNION BANK OF INDIA | 7 | 48.00 | 11 | 13.92 | 157.14% | 29.00% |
| UCO BANK | 2 | 15.00 | 7 | 5.37 | 350.00% | 35.80% |
| STATE BANK OF INDIA | 19 | 133.12 | 48 | 52.85 | 252.63% | 39.70% |
| **Total for PSU Banks** | **50** | **339.32** | **119** | **166.00** | **238.00%** | **48.92%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 8 | 52.00 | 0 | 0 | 0.00% | 0.00% |
| BANDHAN BANK | 0 | 0.00 | 0 | 0 | 0.00% | 0.00% |
| HDFC BANK | 11 | 73.60 | 0 | 0 | 0.00% | 0.00% |
| ICICI BANK | 4 | 40.00 | 0 | 0 | 0.00% | 0.00% |
| IDBI BANK | 5 | 35.00 | 1 | 1.18 | 20.00% | 3.37% |
| INDUSIND BANK | 1 | 8.00 | 0 | 0 | 0.00% | 0.00% |
| KARNATAKA BANK | 0 | 0.00 | 0 | 0 | 0.00% | 0.00% |
| KOTAK MAHINDRA BANK | 0 | 0.00 | 0 | 0 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 0 | 0.00 | 0 | 0 | 0.00% | 0.00% |
| YES BANK | 0 | 0.00 | 0 | 0 | 0.00% | 0.00% |
| **Total Pvt Banks** | **29** | **208.60** | **1** | **1.18** | **3.45%** | **0.57%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| **Total of Cooperative Bank** | **0** | **0.00** | **0** | **0.00** | **0.00%** | **0.00%** |
| **GRAND TOTAL** | **79** | **547.92** | **120** | **167.18** | **151.90%** | **30.51%** |

**Agenda No. 8**

**MSME Sub-Sector wise as on 31.12.2021**

**MICRO ENTERPRISES**

*(As on 31.12.2021) (Amt in Lakhs)*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **Micro Enterprises** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 163 | 840.93 | 68 | 3411.21 | 41.72% | 405.65% |
| BANK OF INDIA | 30 | 180.00 | 112 | 407.57 | 373.33% | 226.43% |
| BANK OF MAHRASHTRA | 10 | 60.00 | 25 | 913.54 | 250.00% | 1522.57% |
| CANARA BANK | 224 | 1326.58 | 253 | 1259.07 | 112.95% | 94.91% |
| CENTRAL BANK OF INDIA | 214 | 1022.00 | 340 | 884.64 | 158.88% | 86.56% |
| INDIAN BANK | 32 | 160.00 | 65 | 271.55 | 203.13% | 169.72% |
| INDIAN OVERSEAS BANK | 41 | 229.00 | 57 | 224.06 | 139.02% | 97.84% |
| PUNJAB NATIONAL BANK | 141 | 812.00 | 266 | 1558.46 | 188.65% | 191.93% |
| PUNJAB AND SIND BANK | 21 | 128.00 | 6 | 32.16 | 28.57% | 25.13% |
| UNION BANK OF INDIA | 72 | 661.00 | 312 | 808.58 | 433.33% | 122.33% |
| UCO BANK | 125 | 421.00 | 129 | 335.36 | 103.20% | 79.66% |
| STATE BANK OF INDIA | 391 | 2000.00 | 586 | 3322.29 | 149.87% | 166.11% |
| **Total for PSU Banks** | **1464** | **7840.51** | **2219** | **13428.49** | **151.57%** | **171.27%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 97 | 945.80 | 380 | 133.00 | 391.75% | 14.06% |
| BANDHAN BANK | 317 | 2010.00 | 6 | 6.61 | 1.89% | 0.33% |
| HDFC BANK | 408 | 2549.00 | 1 | 9.00 | 0.25% | 0.35% |
| ICICI BANK | 100 | 444.00 | 9 | 887.87 | 9.00% | 199.97% |
| IDBI BANK | 56 | 319.00 | 114 | 684.03 | 203.57% | 214.43% |
| INDUSIND BANK | 26 | 149.00 | 303 | 2532.23 | 1165.38% | 1699.48% |
| KARNATAKA BANK | 34 | 210.00 | 6 | 98.14 | 17.65% | 46.73% |
| KOTAK MAHINDRA BANK | 17 | 110.00 | 0 | 0.00 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 22 | 130.00 | 22 | 24.01 | 100.00% | 18.47% |
| YES BANK | 22 | 130.00 | 0 | 0.00 | 0.00% | 0.00% |
| **Total Pvt Banks** | **1099** | **6996.80** | **841** | **4374.89** | **76.52%** | **62.53%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 227 | 1262.00 | 37 | 332.72 | 16.30% | 26.36% |
| **Total of Cooperative Bank** | **227** | **1262.00** | **37** | **332.72** | **16.30%** | **26.36%** |
| **SMALL FINANCE BANKS** |  |  |  |  |  |  |
| Jana Small Finance Bank | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| North East Small FB | 0 | 0.00 | 1658 | 1109.99 | 0.00% | 0.00% |
| **Total of SFBs** | **0** | **0** | **1658** | **1109.99** | **0.00%** | **0.00%** |
| **GRAND TOTAL** | **2790** | **16099.31** | **4755** | **19246.09** | **170.43%** | **119.55%** |

**SMALL ENTERPRISES as on 31.12.2021**

*(As on 31.12.2021) (Amt in Lakhs)*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **Small Enterprises** | | | | | |
| **TARGET** | | **ACHEIVEMENT** | | **ACHEIVEMENT %** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |
| BANK OF BARODA | 40 | 430.00 | 6 | 1702.60 | 15.00% | 395.95% |
| BANK OF INDIA | 0 | 0.00 | 0 | 0.00 | #DIV/0! | #DIV/0! |
| BANK OF MAHRASHTRA | 5 | 60.00 | 2 | 450.00 | 40.00% | 750.00% |
| CANARA BANK | 30 | 480.00 | 8 | 251.64 | 26.67% | 52.43% |
| CENTRAL BANK OF INDIA | 40 | 566.00 | 13 | 643.34 | 32.50% | 113.66% |
| INDIAN BANK | 10 | 110.00 | 13 | 17.63 | 130.00% | 16.03% |
| INDIAN OVERSEAS BANK | 2 | 12.00 | 0 | 0.00 | 0.00% | 0.00% |
| PUNJAB NATIONAL BANK | 25 | 335.00 | 49 | 566.24 | 196.00% | 169.03% |
| PUNJAB AND SIND BANK | 4 | 42.00 | 0 | 0.00 | 0.00% | 0.00% |
| UNION BANK OF INDIA | 13 | 195.00 | 23 | 462.74 | 176.92% | 237.30% |
| UCO BANK | 25 | 342.00 | 5 | 341.50 | 20.00% | 99.85% |
| STATE BANK OF INDIA | 44 | 615.46 | 185 | 6856.05 | 420.45% | 1113.97% |
| **Total for PSU Banks** | **238** | **3187.46** | **304** | **11291.74** | **127.73%** | **354.26%** |
| **PRIVATE BANK** |  |  |  |  |  |  |
| AXIS BANK | 0 | 0.00 | 157 | 3261.00 | 0.00% | 0.00% |
| BANDHAN BANK | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| HDFC BANK | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| ICICI BANK | 30 | 360.00 | 1 | 2.70 | 3.33% | 0.75% |
| IDBI BANK | 11 | 116.00 | 7 | 30.00 | 63.64% | 25.86% |
| INDUSIND BANK | 2 | 22.00 | 28 | 612.18 | 1400.00% | 2782.64% |
| KARNATAKA BANK | 0 | 0.00 | 3 | 232.49 | 0.00% | 0.00% |
| KOTAK MAHINDRA BANK | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| SOUTH INDIAN BANK | 0 | 0.00 | 2 | 0.00 | 0.00% | 0.00% |
| YES BANK | 0 | 0.00 | 0 | 0.00 | 0.00% | 0.00% |
| **Total Pvt Banks** | **43** | **498.00** | **198** | **4138.37** | **460.47%** | **831.00%** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |
| SISCO BANK | 11 | 164.00 | 0 | 0.00 | 0.00% | 0.00% |
| **Total of Cooperative Bank** | **11** | **164.00** | **0** | **0.00** | **0.00%** | **0.00%** |
| **GRAND TOTAL** | **292** | **3849.46** | **502** | **15430.11** | **171.92%** | **400.84%** |

**MEDUIM ENTERPRISES as on 31.12.2021**

*(As on 31.12.2021) (Amt in Lakhs)*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name of Bank** | **Medium Enterprises** | | | |
| **TARGET** | | **ACHEIVEMENT** | |
| **No** | **Amt** | **No** | **Amt** |
| **COMMERCIAL BANK** |  |  |  |  |
| BANK OF BARODA | 0 | 0 | 0 | 0.00 |
| BANK OF INDIA | 0 | 0 | 0 | 0.00 |
| BANK OF MAHRASHTRA | 0 | 0 | 0 | 0.00 |
| CANARA BANK | 0 | 0 | 5 | 306.98 |
| CENTRAL BANK OF INDIA | 0 | 0 | 0 | 0.00 |
| INDIAN BANK | 0 | 0 | 0 | 0.00 |
| INDIAN OVERSEAS BANK | 0 | 0 | 0 | 0.00 |
| PUNJAB NATIONAL BANK | 0 | 0 | 2 | 24.55 |
| PUNJAB AND SIND BANK | 0 | 0 | 0 | 0.00 |
| UNION BANK OF INDIA | 0 | 0 | 6 | 2977.65 |
| UCO BANK | 0 | 0 | 0 | 0.00 |
| STATE BANK OF INDIA | 0 | 0 | 4 | 568.28 |
| **Total for PSU Banks** | **0** | **0** | **17** | **3877.46** |
| **PRIVATE BANK** |  |  |  |  |
| AXIS BANK | 0 | 0 | 2 | 710.00 |
| BANDHAN BANK | 0 | 0 | 0 | 0.00 |
| HDFC BANK | 0 | 0 | 0 | 0.00 |
| ICICI BANK | 0 | 0 | 3 | 36.00 |
| IDBI BANK | 0 | 0 | 0 | 0.00 |
| INDUSIND BANK | 0 | 0 | 2 | 28.00 |
| 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 |
| **Total Pvt Banks** | **0** | **0** | **7** | **774.00** |
| **COOPERATIVE BANK** |  |  |  |  |
| SISCO BANK | 0 | 0 | 0 | 0.00 |
| **Total of Cooperative Bank** | **0** | **0** | **0** | **0.00** |
| **GRAND TOTAL** | **0** | **0** | **24** | **4651.46** |

**AGENDA NO.9**

**SBI Rural Self Employment Training Institute (RSETI)**

The SBI RSETI started its training programme during June 2013. Since then, it is conducting various training programmes for Self Employment of the Rural Unemployed Youths as per MoRD and NAR guidelines in a rented building at Development Area, Gangtok. Now, its own building has been constructed at Ralap, East Sikkim and is operating from the new premises .

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

|  |  |  |  |
| --- | --- | --- | --- |
| **A) Total number of Trainees(year wise) since beginning till 30.09.2021** | | | |
| **Sl No.** | **Year Wise** | **During the Year** | **Cumulative** |
| 1 | 2012-2013 | 88 | 88 |
| 2 | 2013-2014 | 482 | 570 |
| 3 | 2014-2015 | 380 | 950 |
| 4 | 2015-2016 | 482 | 1432 |
| 5 | 2016-2017 | 484 | 1916 |
| 6 | 2017-2018 | 432 | 2348 |
| 7 | 2018-2019 | 389 | 2737 |
| 8 | 2019-2020 | 364 | 3101 |
| 9 | 2020-2021 | 202 | 3303 |
| **10** | **2021-2022** | **23** | **3326** |
| **B) Total Number of Trainees settled year wise till 30.09.2021** | | | |
| **Sl No.** | **Year Wise** | **Numbers** | **Percentage** |
| 1 | 2012-2013 | 0 | 0 |
| 2 | 2013-2014 | 181 | 38.00% |
| 3 | 2014-2015 | 344 | 90.53% |
| 4 | 2015-2016 | 363 | 69.51% |
| 5 | 2016-2017 | 304 | 62.80% |
| 6 | 2017-2018 | 314 | 73.00% |
| 7 | 2018-2019 | 206 | 53.00% |
| 8 | 2019-2020 | 490 | 134.61% |
| 9 | 2020-2021 | 134 | 66.34% |
| **10** | **2021-2022** | **35** | **100%** |
| **C) Total Number Settlement uploaded in MIS (year wise) : 30.09.2021** | | | |
| **Sl No.** | **Year Wise** | **During the Year** | **Cumulative** |
| 1 | 2012-2013 | 0 | 0 |
| 2 | 2013-2014 | 181 | 181 |
| 3 | 2014-2015 | 344 | 525 |
| 4 | 2015-2016 | 363 | 888 |
| 5 | 2016-2017 | 304 | 1192 |
| 6 | 2017-2018 | 314 | 1506 |
| 7 | 2018-2019 | 206 | 1712 |
| 8 | 2019-2020 | 490 | 2202 |
| 9 | 2020-2021 | 134 | 2336 |
| **10** | **2021-2022** | **35** | **2371** |

**AGENDA No. 10**

**Miscellaneous**

**1. Opening of a new SBI brick and mortar branch at Tashiding, West Sikkim.**

The proposal for opening of a new brick and mortar branch of SBI at Tashiding, West Sikkim is under process. Tenders have been invited for leasing out the premises for the branch.

**2. Establishment of Centers for Financial Literacy in the State**

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

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

The CRISIL Foundation has also been identified as the nodal agency for the establishment of CFL in the State, and all the centres are up and running since November 2021.

**3.Skilled Youth Start Up Scheme(SYSS)**

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

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

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

**5. Review of operations of BCs**

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

**6. Progress in increasing digital modes of payments**

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

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

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

**8. Doubling of farmers Income by 2022**

Under The guidance of Hon’ble Minister Agriculture, Shri L N Sharma, the Government and the Banks are working tirelessly to provide as much credit to Agriculture Sector. The Department has launched a state wide campaign under the theme “Development Through Credit”, whereby , Agriculture Credit proposals are being sourced and forwarded to the Banks. As of now around 800 proposals have been sanctioned to the tune of Rs 12.00 crores.

Under Skilled Youth Start Up Scheme, there has been an increase in the number of Agriculture related proposals being sanctioned by the Banks.

**09.Loans granted to Minority Communities**

Bank Wise Details in Annexure - I

**10.Position of NPAs**

Bank-Wise details in Annexure – II

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

***Annexure - I***

**Statement showing Priority Sector Advances granted to the members of specified minority communities vis-à-vis overall Priority Sector Advances ( in Identified Districts) for the quarter ended 31.12.2021**

*(As on 31.12.2021) (Amt in Lakhs)*

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **NAME OF BANK** | **CHRISTIANS** | | **MUSLIMS** | | **BUDDHISTS** | | **SIKHS** | | **ZORASTRIANS** | | **JAINS** | | **TOTAL** | |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| **COMMERCIAL BANK** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| BANK OF BARODA | 10 | 118.05 | 3 | 1.5 | 48 | 727.92 | 1 | 13.5 | 0 | 0 | 0 | 0 | 62 | 860.97 |
| BANK OF INDIA | 6 | 18.74 | 3 | 3.4 | 81 | 242.36 | 0 | 0 | 0 | 0 | 0 | 0 | 90 | 264.5 |
| BANK OF MAHRASHTRA | 2 | 15 | 0 | 0 | 6 | 70 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 85 |
| CANARA BANK | 108 | 86.06 | 147 | 71.15 | 635 | 1048.42 | 0 | 0 | 0 | 0 | 97 | 12 | 987 | 1217.63 |
| CENTRAL BANK OF INDIA | 3 | 1.9 | 41 | 80.55 | 270 | 997.26 | 0 | 0 | 1 | 0.01 | 1 | 2 | 316 | 1081.72 |
| INDIAN BANK | 8 | 26.12 | 1 | 1.58 | 11 | 31.6 | 0 | 0 | 0 | 0 | 0 | 0 | 20 | 59.3 |
| INDIAN OVERSEAS BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| PUNJAB NATIONAL BANK | 19 | 90.52 | 2 | 4 | 84 | 757.24 | 0 | 0 | 0 | 0 | 0 | 0 | 105 | 851.76 |
| PUNJAB AND SIND BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| UNION BANK OF INDIA | 55 | 178.87 | 23 | 11.26 | 236 | 1004.9 | 0 | 0 | 0 | 0 | 0 | 0 | 314 | 1195.03 |
| UCO BANK | 11 | 59.73 | 5 | 13.5 | 88 | 500.27 | 0 | 0 | 0 | 0 | 0 | 0 | 104 | 573.5 |
| STATE BANK OF INDIA | 464 | 1052.56 | 198 | 433.79 | 6945 | 19452 | 32 | 79.44 | 1 | 0.9 | 1 | 0 | 7641 | 21018.7 |
| **Total for PSU Banks** | **686** | **1647.55** | **423** | **620.73** | **8404** | **24832** | **33** | **92.94** | **2** | **0.91** | **99** | **14** | **9647** | **27208.1** |
| **PRIVATE BANK** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| AXIS BANK | 9 | 3.08 | 4 | 1.2 | 2 | 1.61 | 0 | 0 | 0 | 0 | 0 | 0 | 15 | 5.89 |
| BANDHAN BANK | 148 | 173.5 | 116 | 130.05 | 252 | 294.25 | 0 | 0 | 0 | 0 | 0 | 0 | 516 | 597.8 |
| HDFC BANK | 12 | 7.44 | 4 | 3.7 | 34 | 24.59 | 0 | 0 | 0 | 0 | 0 | 0 | 50 | 35.73 |
| ICICI BANK | 8 | 53.09 | 9 | 44.03 | 21 | 147.83 | 3 | 16.55 | 0 | 0 | 0 | 0 | 41 | 261.5 |
| IDBI BANK | 17 | 41.84 | 24 | 14.35 | 85 | 320.93 | 11 | 3.3 | 0 | 0 | 1 | 0 | 138 | 380.42 |
| INDUSIND BANK | 10 | 67.58 | 2 | 6.16 | 83 | 742.72 | 0 | 0 | 0 | 0 | 0 | 0 | 95 | 816.46 |
| KARNATAKA BANK | 0 | 0 | 0 | 0 | 2 | 103.63 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 103.63 |
| KOTAK MAHINDRA BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| SOUTH INDIAN BANK | 10 | 4.76 | 3 | 0 | 9 | 0 | 0 | 0 | 0 | 0 | 2 | 1.78 | 24 | 6.54 |
| YES BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Total Pvt Banks** | **214** | **351.29** | **162** | **199.49** | **488** | **1635.56** | **14** | **19.85** | **0** | **0** | **3** | **1.78** | **881** | **2207.97** |
| **COOPERATIVE BANK** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| SISCO | 85 | 308.32 | 0 | 0 | 275 | 870.54 | 0 | 0 | 0 | 0 | 0 | 0 | 360 | 1178.86 |
| **Total of Cooperative Bank** | **85** | **308.32** | **0** | **0** | **275** | **870.54** | **0** | **0** | **0** | **0** | **0** | **0** | **360** | **1178.86** |
| **GRAND TOTAL** | **985** | **2307.16** | **585** | **820.22** | **9167** | **27338.1** | **47** | **112.79** | **2** | **0.91** | **102** | **15.78** | **10888** | **30595** |

**Position of NPAs *Annexure - II***

(*As on 31.12.2021) (Amt in Lakhs)*

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Name of Bank** | **Total Agriculture (PS)** | | **Total MSMEs (PS)** | | **Other Priority Sector Total (PS)** | | **Total Priority Sector** | |
|
| **A/c** | **Amt** | **A/c** | **Amt** | **A/c** | **Amt** | **A/c** | **Amt** |
|  | **COMMERCIAL BANK** |  |  |  |  |  |  |  |  |
| 1 | BANK OF BARODA | 0 | 0 | 6 | 96.42 | 6 | 24.95 | 12 | 121.37 |
| 2 | BANK OF INDIA | 22 | 3.4 | 14 | 26.73 | 14 | 26.73 | 50 | 56.86 |
| 3 | BANK OF MAHRASHTRA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | CANARA BANK | 21 | 25.36 | 42 | 98.31 | 6 | 27.29 | 69 | 150.96 |
| 5 | CENTRAL BANK OF INDIA | 927 | 1023.74 | 117 | 225.66 | 36 | 176.3 | 1080 | 1425.7 |
| 6 | INDIAN BANK | 30 | 15.44 | 136 | 192.38 | 2 | 3.51 | 168 | 211.33 |
| 7 | INDIAN OVERSEAS BANK | 37 | 41.44 | 11 | 198.39 | 1 | 1.91 | 49 | 241.74 |
| 8 | PUNJAB NATIONAL BANK | 96 | 188.85 | 183 | 1190.31 | 21 | 56.78 | 300 | 1435.94 |
| 9 | PUNJAB AND SIND BANK | 0 | 0 | 2 | 2.88 | 0 | 0 | 2 | 2.88 |
| 10 | UNION BANK OF INDIA | 172 | 163.29 | 188 | 1321.7 | 69 | 246.57 | 429 | 1731.56 |
| 11 | UCO BANK | 28 | 30.81 | 53 | 129.67 | 34 | 77.68 | 115 | 238.16 |
| 12 | STATE BANK OF INDIA | 560 | 272.03 | 225 | 1946.52 | 14 | 26.62 | 799 | 2245.17 |
|  | **Total for PSU Banks** | **1893** | **1764.36** | **977** | **5428.97** | **203** | **668.34** | **3073** | **7861.67** |
|  | **PRIVATE BANK** |  |  |  |  |  |  |  |  |
| 13 | AXIS BANK | 22 | 5.87 | 6 | 620.97 | 427 | 24.12 | 455 | 650.96 |
| 14 | BANDHAN BANK | 198 | 111.91 | 1 | 1.28 | 415 | 140.57 | 614 | 253.76 |
| 15 | HDFC BANK | 1158 | 67.04 | 16 | 58.69 | 50 | 0.87 | 1224 | 126.6 |
| 16 | ICICI BANK | 0 | 0 | 1 | 2.85 | 0 | 0 | 1 | 2.85 |
| 17 | IDBI BANK | 112 | 13.71 | 3 | 2.09 | 0 | 0 | 115 | 15.8 |
| 18 | INDUSIND BANK | 0 | 0 | 2 | 15.81 | 0 | 0 | 2 | 15.81 |
| 19 | KARNATAKA BANK | 0 | 0 | 2 | 39.33 | 0 | 0 | 2 | 39.33 |
| 20 | KOTAK MAHINDRA BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | SOUTH INDIAN BANK | 0 | 0 | 1 | 0.44 | 0 | 0 | 1 | 0.44 |
| 22 | YES BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | **Total Pvt Banks** | **1490** | **198.53** | **32** | **741.46** | 892 | 165.56 | **2414** | **1105.55** |
|  | **COOPERATIVE BANK** |  |  |  |  |  |  |  |  |
| 23 | SISCO | 3180 | 1355.78 | 6 | 90.11 | 91 | 764.14 | 3277 | 2210.03 |
|  | **Total of Cooperative Bank** | **3180** | **1355.78** | **6** | **90.11** | **91** | **764.14** | **3277** | **2210.03** |
|  | **GRAND TOTAL** | **6563** | **3318.67** | **1015** | **6260.54** | **1186** | **1598.04** | **8764** | **11177.25** |