

AGENDA FOR THE
77th STATE LEVEL BANKERS' COMMITTEE MEETING
FOR THE QTR ENDED 30th SEPTEMBER 2023

Venue :- Hotel Ramada, Gangtok

Date : - 23rd November, 2023

Convener Bank:



NETWORK OF BANK BRANCHES as on 30.09.2023

SI No	BANKS IN SIKKIM	BRANCHES
		TOTAL
1	BANK OF BARODA	5
2	BANK OF INDIA	2
3	BANK OF MAHARASHTRA	1
4	CANARA BANK	11
5	CENTRAL BANK OF INDIA	16
6	INDIAN BANK	2
7	INDIAN OVERSEAS BANK	3
8	PUNJAB & SIND BANK	1
9	PUNJAB NATIONAL BANK	10
10	STATE BANK OF INDIA	40
11	UCO BANK	10
12	UNION BANK OF INDIA	6
13	AXIS BANK LTD	15
14	BANDHAN BANK	8
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
24	JANA SMALL BANK	1
25	NORTH EAST SMALL FINANCE BANK	8
26	Citizen's Urban Co-operative Bank	6
	TOTAL	194

BANK TYPE	Bank No	Branches No
PUBLIC SECTOR BANKS	12	107
PRIVATE SECTOR BANKS	10	58
STATE COOPERATIVE BANK (SISCO)	1	14
SMALL FINANCE BANK	2	9
URBAN CO-OPERATIVE BANK	1	6
TOTAL	26	194

DISTRICT-WISE BANK BRANCH as on 30.09.2023

SI 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	1	0	0	9
10	STATE BANK OF INDIA	7	16	3	9	3	2	40
11	UCO BANK	1	3	1	2	0	0	7
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	5	1	2	0	0	8
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	2	1	1	1	0	5
19	KARNATAKA BANK	0	1	0	0	0	0	1
20	KOTAK MAHINDRA BANK	0	2	0	0	0	0	2
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
24	NESFB	0	3	2	2	1	0	8
25	JANA SFB	0	1	0	0	0	0	1
26	Citizen Urban Co-operative Bank	0	3	0	3	0	0	6
	TOTAL	16	89	24	41	16	8	194

DISTRICT-WISE BANK ATM NETWORK as on 30.09.2023

SI No	BANKS IN SIKKIM	NO. OF ATMs 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	7	1	2	1	0	12
5	CENTRAL BANK OF INDIA	0	3	3	1	1	0	8
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	8	1	2	0	0	11
10	STATE BANK OF INDIA	8	36	8	11	5	3	71
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	17	124	32	43	17	5	238

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	Citizen's Urban Co-operative Bank.	29	AD, (HANDICRAFTS), MIN. OF TEXTILES GoI, GANGTOK
		30	NEDFI, GANGTOK
		31	DIR. OF HANDICRAFTS & HANDLOOMS, GOVT. OF SIKKIM, GANGTOK
		32	REGIONAL CHIEF, HUDCO, KOLKATA
		33	THE MANAGING DIRECTOR, SIMFED

AGENDA No:1**Credit : Deposit Ratio as on 30.09.2023**The C:D Ratio of Banks at the end of the 2nd QTR for FY 2023-24 stood at 63.74%

(Amt in Lakhs)

SI 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	41261.62	30901.41	74.89%		30901.41	74.89%
2	BANK OF INDIA	2	17221.94	5294.22	30.74%		5294.22	30.74%
3	BANK OF MAHRASHTRA	1	2569.16	52579.97	2046.58%		52579.97	2046.58%
4	CANARA BANK	11	39494.75	24869.47	62.97%		24869.47	62.97%
5	CENTRAL BANK OF INDIA	16	164309.54	57859.37	35.21%		57859.37	35.21%
6	INDIAN BANK	2	9858.09	3522.66	35.73%	1366.00	4888.66	49.59%
7	INDIAN OVERSEAS BANK	3	5441.94	2710.67	49.81%		2710.67	49.81%
8	PUNJAB NATIONAL BANK	10	36447.64	31545.33	86.55%		31545.33	86.55%
9	PUNJAB AND SIND BANK	1	2090.71	3572.25	170.86%		3572.25	170.86%
10	UNION BANK OF INDIA	10	69786.72	43795.07	62.76%		43795.07	62.76%
11	STATE BANK OF INDIA	40	415327.84	244612.36	58.90%	171370.91	415983.27	100.16%
12	UCO BANK	6	29602.44	9526.65	32.18%		9526.65	32.18%
Total for PSU Banks		107	833412.39	510789.43	61.29%	172736.91	683526.34	82.02%
PRIVATE BANK								
13	AXIS BANK	15	147781.26	39164.47	26.50%		39164.47	26.50%
14	BANDHAN BANK	8	13736.54	8121.99	59.13%		8121.99	59.13%
15	HDFC BANK	13	156686.16	49984.47	31.90%		49984.47	31.90%
16	ICICI BANK	7	59331.64	20854.82	35.15%		20854.82	35.15%
17	IDBI BANK	5	66051.80	26083.46	39.49%		26083.46	39.49%
18	INDUSIND BANK	6	12886.85	15993.24	124.11%		15993.24	124.11%
19	KARNATAKA BANK	1	3013.58	2735.66	90.78%		2735.66	90.78%
20	KOTAK MAHINDRA BANK	1	7811.84	564.27	7.22%		564.27	7.22%
21	SOUTH INDIAN BANK	1	2966.40	1546.81	52.14%		1546.81	52.14%
22	YES BANK	1	16289.87	5406.40	33.19%		5406.40	33.19%
Total Pvt Banks		58	486555.94	170455.59	35.03%	0	170455.59	35.03%
COOPERATIVE BANK								
23	SISCO	14	101763.83	51694.55	50.80%	0	51694.55	50.80%
Total of Cooperative Bank		14	101763.83	51694.55	50.80%	0	51694.55	50.80%
TOTAL OF COMMERCIAL BANKS		179	1421732.16	732939.57	51.55%	172736.91	905676.48	63.70%
Small Finance Banks								
1	North East Small Finance Bank	8	2881.69	806.87	28.00%		806.87	28.00%
2	Jana Small Finance Bank	1	0.05	0.02	40.00%		0.02	40.00%
Total of Small Finance Bank		9	2881.74	806.89	28.00%	0	806.89	28.00%
1	Citizens urban Cooperative Bank	6	8781.17	1631.07	18.57%		1631.07	18.57%
GRAND TOTAL		194	1424613.90	733746.46	51.50%	172736.91	908114.44	63.74%

AGENDA No 2.**Review of Performance under Annual Credit Plan 2023-24 including NPS for the quarter ended 30.09.2023**

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at 60.84% during the end of 2nd Qtr of 2023-24

Achievement under Priority and Non- Priority Sector as on 30.09.2023

(As on 30.09.2023)

(Amt in Lakhs)

Name of Bank	TOTAL PRIORITY and NON PRIORITY					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	3772	9366.00	633	5192.53	16.78%	55.44%
BANK OF INDIA	2074	5170.00	548	1746.32	26.42%	33.78%
BANK OF MAHRASHTRA	1093	2685.00	45	514.46	4.12%	19.16%
CANARA BANK	8680	20962.00	1024	8805.58	11.80%	42.01%
CENTRAL BANK OF INDIA	9927	21543.00	2054	22954.00	20.69%	106.55%
INDIAN BANK	1801	4072.00	236	1356.79	13.10%	33.32%
INDIAN OVERSEAS BANK	2063	4764.00	64	316.73	3.10%	6.65%
PUNJAB NATIONAL BANK	6740	17571.00	664	6515.89	9.85%	37.08%
PUNJAB AND SIND BANK	1093	2685.00	23	989.22	2.10%	36.84%
UNION BANK OF INDIA	8136	19221.00	1129	11750.62	13.88%	61.13%
STATE BANK OF INDIA	19616	44832.00	3619	43834.96	18.45%	97.78%
UCO BANK	5421	12836.00	408	2392.89	7.53%	18.64%
Total for PSU Banks	70416	165707.00	10447	106369.99	14.84%	64.19%
PRIVATE BANK						
AXIS BANK	9768	22749.00	2609	11077.16	26.71%	48.69%
BANDHAN BANK	8421	13736.00	4172	5611.60	49.54%	40.85%
HDFC BANK	9570	23441.00	6475	29233.68	67.66%	124.71%
ICICI BANK	4673	11156.00	3787	10083.41	81.04%	90.39%
IDBI BANK	3861	8717.00	1852	11619.77	47.97%	133.30%
INDUSIND BANK	3563	8571.00	550	4587.12	15.44%	53.52%
KARNATAKA BANK	1093	2685.00	3	116.90	0.27%	4.35%
KOTAK MAHINDRA BANK	2037	5122.00	2	226.88	0.10%	4.43%
SOUTH INDIAN BANK	1113	2705.00	168	340.37	15.09%	12.58%
YES BANK	1113	2785.00	167	532.99	15.00%	19.14%
Total Pvt Banks	45212	101667.00	19785	73429.88	43.76%	72.23%
COOPERATIVE BANK						
SISCO BANK	12146	16178.00	928	2663.42	7.64%	16.46%
Total of Cooperative Bank	12146	16178.00	928	2663.42	7.64%	16.46%
Total Commercial banks	127774	283552.00	31160	182463.29	24.39%	64.35%
Jana Small Finance Bank	1399	1655	444	320.97	31.74%	19.39%
North East Small FB	6325	8430	3	0.00	0.05%	0.00%
Total of SFBs	7724	10085.00	447	320.97	5.79%	3.18%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	2118	6253	387	794.26	18.27%	12.70%
Total of UCB	2118	6253	387	794.26	18.27%	12.70%
GRAND TOTAL	137616	299890.00	31160	182463.29	22.64%	60.84%

Review of Performance under Annual Credit Plan 2023-24
for the quarter ended 30th September 2023 for Priority Sector Advances

All Banks together disbursed Rs. 697.92 Crores under priority sector advances @ 69.52% of achievement under ACP 2023-2024

PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2023-2024

(As on 30.09.2023)

(Amt in Lakhs)

Name of Bank	Total Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	2472	2866.00	251	2030.32	10.15%	70.84%
BANK OF INDIA	1354	1570.00	479	1370.26	35.38%	87.28%
BANK OF MAHRASHTRA	733	885.00	27	225.99	3.68%	25.54%
CANARA BANK	5780	6462.00	777	5952.97	13.44%	92.12%
CENTRAL BANK OF INDIA	7007	6943.00	1419	12758.27	20.25%	183.76%
INDIAN BANK	1281	1472.00	116	338.12	9.06%	22.97%
INDIAN OVERSEAS BANK	1423	1564.00	48	197.08	3.37%	12.60%
PUNJAB NATIONAL BANK	5028	5771.00	369	2943.41	7.34%	51.00%
PUNJAB AND SIND BANK	733	885.00	4	108.97	0.55%	12.31%
UNION BANK OF INDIA	5516	6121.00	795	4946.05	14.41%	80.80%
STATE BANK OF INDIA	13226	12982.00	1446	18820.17	10.93%	144.97%
UCO BANK	3661	4036.00	325	1563.66	8.88%	38.74%
Total for PSU Banks	48214	51557.00	6056	51255.27	12.56%	99.41%
PRIVATE BANK						
AXIS BANK	6578	6799.00	954	3552.58	14.50%	52.25%
BANDHAN BANK	6931	6336.00	2997	1921.90	43.24%	30.33%
HDFC BANK	6220	6691.00	969	4695.52	15.58%	70.18%
ICICI BANK	3093	3256.00	85	1657.26	2.75%	50.90%
IDBI BANK	2701	2917.00	1425	3708.07	52.76%	127.12%
INDUSIND BANK	2343	2471.00	52	573.31	2.22%	23.20%
KARNATAKA BANK	733	885.00	2	53.49	0.27%	6.04%
KOTAK MAHINDRA BANK	1317	1522.00	2	226.88	0.15%	14.91%
SOUTH INDIAN BANK	753	905.00	130	251.72	17.26%	27.81%
YES BANK	733	885.00	0	0.00	0.00%	0.00%
Total Pvt Banks	31402	32667.00	6616	16640.73	21.07%	50.94%
COOPERATIVE BANK						
SISCO BANK	10556	8228.00	761	1076.00	7.21%	13.08%
Total of Cooperative Bank	10556	8228.00	761	1076.00	7.21%	13.08%
Total Commercial banks	90172	92452	13433	68972.00	14.90%	74.60%
Jana Small Finance Bank	1279	1155	444	320.97	34.71%	27.79%
North East Small FB	5615	5030	0	0.00	0.00%	0.00%
Total of SFBs	6894	6185	444	320.97	6.44%	5.19%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	1218	1753	169	499.16	13.88%	28.47%
Total of UCB	1218	1753	169	499.16	13.88%	28.47%
GRAND TOTAL	98284	100390.00	14046	69792.13	14.29%	69.52%

A. Agriculture and Allied Activities

The overall achievement under this sector recorded at 43.81% at the end of 2nd QTR ended 30.09.2023

AGRICULTURE SECTOR ACHIEVEMENT UNDER ACP 2023-2024

(As on 30.09.2023)

(Amount in Lakhs)

Name of Bank	Total Agriculture					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	1135	792.00	93	152.12	8.19%	19.21%
BANK OF INDIA	600	425.00	369	676.21	61.50%	159.11%
BANK OF MAHRASHTRA	300	205.00	9	19.49	3.00%	9.51%
CANARA BANK	3140	2190.00	429	375.24	13.66%	17.13%
CENTRAL BANK OF INDIA	4798	3330.00	966	7022.90	20.13%	210.90%
INDIAN BANK	565	392.00	1	4.50	0.18%	1.15%
INDIAN OVERSEAS BANK	830	575.00	22	46.80	2.65%	8.14%
PUNJAB NATIONAL BANK	2440	1685.00	64	126.16	2.62%	7.49%
PUNJAB AND SIND BANK	300	205.00	0	0.00	0.00%	0.00%
UNION BANK OF INDIA	3005	2100.00	319	1301.24	10.62%	61.96%
STATE BANK OF INDIA	8881	6181.00	983	4881.14	11.07%	78.97%
UCO BANK	2070	1450.00	15	23.76	0.72%	1.64%
Total for PSU Banks	28064	19530.00	3270	14629.56	11.65%	74.91%
PRIVATE BANK						
AXIS BANK	4131	2863.00	44	1295.80	1.07%	45.26%
BANDHAN BANK	4697	3316.00	303	226.55	6.45%	6.83%
HDFC BANK	3545	2465.00	868	379.27	24.49%	15.39%
ICICI BANK	1870	1297.00	68	138.40	3.64%	10.67%
IDBI BANK	1590	1117.00	1296	750.48	81.51%	67.19%
INDUSIND BANK	1345	937.00	0	0.00	0.00%	0.00%
KARNATAKA BANK	300	205.00	0	0.00	0.00%	0.00%
KOTAK MAHINDRA BANK	555	382.00	0	0.00	0.00%	0.00%
SOUTH INDIAN BANK	320	225.00	130	251.72	40.63%	111.88%
YES BANK	300	205.00	0	0.00	0.00%	0.00%
Total Pvt Banks	18653	13012.00	2709	3042.22	14.52%	23.38%
COOPERATIVE BANK						
SISCO BANK	8800	5500.00	671	506.37	7.63%	9.21%
Total of Cooperative Bank	8800	5500.00	671	506.37	7.63%	9.21%
Total Commercial banks	55517	38042.00	6650	18178.15	11.98%	47.78%
Jana Small Finance Bank	920	620.00	2	1.60	0.22%	0.26%
North East Small FB	3933	2838.00	0	0.00	0.00%	0.00%
Total of SFBs	4853	3458	2	1.60	0.04%	0.05%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	0	0	0	0.00	0.00%	0.00%
Total of UCB	0	0	0	0.00	0.00%	0.00%
GRAND TOTAL	60370	41500	6652	18179.75	11.02%	43.81%

B. MSME Sector

The overall achievement under this sector was recorded at 95.82% at the end of the 2nd QTR 2023-24

MSME SECTOR ACHIEVEMENT UNDER ACP 2023-2024

(As on 30.09.2023)

(Amt in Lakhs)

Name of Bank	Total MSME					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	1300	1760.00	138	1814.18	10.62%	103.08%
BANK OF INDIA	734	990.00	105	657.00	14.31%	66.36%
BANK OF MAHRASHTRA	420	580.00	13	146.50	3.10%	25.26%
CANARA BANK	2540	3436.00	315	5413.88	12.40%	157.56%
CENTRAL BANK OF INDIA	2111	2843.00	414	5551.68	19.61%	195.28%
INDIAN BANK	700	940.00	113	321.62	16.14%	34.21%
INDIAN OVERSEAS BANK	566	770.00	24	146.00	4.24%	18.96%
PUNJAB NATIONAL BANK	2517	3485.00	273	2576.44	10.85%	73.93%
PUNJAB AND SIND BANK	420	580.00	4	108.97	0.95%	18.79%
UNION BANK OF INDIA	2422	3266.00	439	3527.46	18.13%	108.01%
STATE BANK OF INDIA	4175	5413.00	361	13606.18	8.65%	251.36%
UCO BANK	1529	2056.00	218	1039.29	14.26%	50.55%
Total for PSU Banks	19434	26119	2417	34909.20	12.44%	133.65%
PRIVATE BANK						
AXIS BANK	2347	3147.00	34	1856.99	1.45%	59.01%
BANDHAN BANK	2234	3020.00	1	1.50	0.04%	0.05%
HDFC BANK	2579	3427.00	71	4284.68	2.75%	125.03%
ICICI BANK	1169	1509.00	15	1486.86	1.28%	98.53%
IDBI BANK	1066	1423.00	127	2935.39	11.91%	206.28%
INDUSIND BANK	961	1262.00	52	573.31	5.41%	45.43%
KARNATAKA BANK	420	580.00	2	53.49	0.48%	9.22%
KOTAK MAHINDRA BANK	744	1000.00	2	226.88	0.27%	22.69%
SOUTH INDIAN BANK	420	580.00	0	0.00	0.00%	0.00%
YES BANK	420	580.00	0	0.00	0.00%	0.00%
Total Pvt Banks	12360	16528.00	304	11419.10	2.46%	69.09%
COOPERATIVE BANK						
SISCO BANK	1688	2173.00	25	165.13	1.48%	7.60%
Total of Cooperative Bank	1688	2173.00	25	165.13	1.48%	7.60%
Total Commercial banks	33482	44820.00	2746	46493.43	8.20%	103.73%
Jana Small Finance Bank	359	535	0	0.00	0.00%	0.00%
North East Small FB	1682	2192	0	0.00	0.00%	0.00%
Total of SFBs	2041	2727	0	0.00	0.00%	0.00%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	1190	1478	168	481.66	14.12%	32.59%
Total of UCB	1190	1478	168	481.66	14.12%	32.59%
GRAND TOTAL	36713	49025	2914	46975.09	7.94%	95.82%

C. Other Priority Sector

The overall achievement under this sector recorded at 47.01% at the end of the 2nd QTR 2023-2024

OTHER PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2023-24

(As on 30.09.2023)

(Amt in Lakhs)

Name of Bank	OPS TOTAL					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	37	314.00	20	64.02	54.05%	20.39%
BANK OF INDIA	20	155.00	5	37.05	25.00%	23.90%
BANK OF MAHRASHTRA	13	100.00	5	60	38.46%	60.00%
CANARA BANK	100	836.00	33	163.85	33.00%	19.60%
CENTRAL BANK OF INDIA	98	770.00	39	183.69	39.80%	23.86%
INDIAN BANK	16	140.00	2	12	12.50%	8.57%
INDIAN OVERSEAS BANK	27	219.00	2	4.28	7.41%	1.95%
PUNJAB NATIONAL BANK	71	601.00	32	240.81	45.07%	40.07%
PUNJAB AND SIND BANK	13	100.00	0	0.00	0.00%	0.00%
UNION BANK OF INDIA	89	755.00	37	117.35	41.57%	15.54%
STATE BANK OF INDIA	170	1388.00	102	332.85	60.00%	23.98%
UCO BANK	62	530.00	92	500.61	148.39%	94.45%
Total for PSU Banks	716	5908.00	369	1716.51	51.54%	29.05%
PRIVATE BANK						
AXIS BANK	100	789.00	876	399.79	876.00%	50.67%
BANDHAN BANK	0	0.00	2693	1693.85	0.00%	0.00%
HDFC BANK	96	799.00	30	31.57	31.25%	3.95%
ICICI BANK	54	450.00	2	32	3.70%	7.11%
IDBI BANK	45	377.00	2	22.2	4.44%	5.89%
INDUSIND BANK	37	272.00	0	0.00	0.00%	0.00%
KARNATAKA BANK	13	100.00	0	0.00	0.00%	0.00%
KOTAK MAHINDRA BANK	18	140.00	0	0.00	0.00%	0.00%
SOUTH INDIAN BANK	13	100.00	0	0.00	0.00%	0.00%
YES BANK	13	100.00	0	0.00	0.00%	0.00%
Total Pvt Banks	389	3127.00	3603	2179.41	926.22%	69.70%
COOPERATIVE BANK						
SISCO BANK	68	555.00	65	404.5	95.59%	72.88%
Total of Cooperative Bank	68	555.00	65	404.50	95.59%	72.88%
Total Commercial banks	1173	9590	4037	4300.42	344.16%	44.84%
Jana Small Finance Bank	0	0.00	442	319.37	0.00%	0.00%
North East Small FB	0	0.00	0	0.00	0.00%	0.00%
Total of SFBs	0	0	442	319.37	0.00%	0.00%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	28	275	1	17.50	3.57%	6.36%
Total of UCB	28	275	1	17.50	3.57%	6.36%
GRAND TOTAL	1201	9865	4480	4637.29	373.02%	47.01%

Non-Priority Sector : Bank wise performance is as under

The Total Achievement under this sector stood at 57.04% at the end of the 2nd QTR 2023-2024

NON – PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2023-2024

(As on 30.09.2023)

(Amt in Lakhs)

Name of Bank	Total Non Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	1300	6500.00	382	3162.21	29.38%	48.65%
BANK OF INDIA	720	3600.00	69	376.06	9.58%	10.45%
BANK OF MAHRASHTRA	360	1800.00	18	288.47	5.00%	16.03%
CANARA BANK	2900	14500.00	247	2852.61	8.52%	19.67%
CENTRAL BANK OF INDIA	2920	14600.00	635	10195.73	21.75%	69.83%
INDIAN BANK	520	2600.00	120	1018.67	23.08%	39.18%
INDIAN OVERSEAS BANK	640	3200.00	16	119.65	2.50%	3.74%
PUNJAB NATIONAL BANK	1712	11800.00	295	3572.48	17.23%	30.28%
PUNJAB AND SIND BANK	360	1800.00	19	880.25	5.28%	48.90%
UNION BANK OF INDIA	2620	13100.00	334	6804.57	12.75%	51.94%
STATE BANK OF INDIA	6390	31850.00	2173	25014.79	34.01%	78.54%
UCO BANK	1760	8800.00	83	829.23	4.72%	9.42%
Total for PSU Banks	22202	114150.00	4391	55114.72	19.78%	48.28%
PRIVATE BANK						
AXIS BANK	3190	15950.00	1655	7524.58	51.88%	47.18%
BANDHAN BANK	1490	7400.00	1175	3689.70	78.86%	49.86%
HDFC BANK	3350	16750.00	5506	24538.16	164.36%	146.50%
ICICI BANK	1580	7900.00	3702	8426.15	234.30%	106.66%
IDBI BANK	1160	5800.00	427	7911.70	36.81%	136.41%
INDUSIND BANK	1220	6100.00	498	4013.81	40.82%	65.80%
KARNATAKA BANK	360	1800.00	1	63.41	0.28%	3.52%
KOTAK MAHINDRA BANK	720	3600.00	0	0.00	0.00%	0.00%
SOUTH INDIAN BANK	360	1800.00	38	88.65	10.56%	4.93%
YES BANK	380	1900.00	167	532.99	43.95%	28.05%
Total Pvt Banks	13810	69000.00	13169	56789.15	95.36%	82.30%
COOPERATIVE BANK						
SISCO BANK	1590	7950.00	167	1587.42	10.50%	19.97%
Total of Cooperative Bank	1590	7950.00	167	1587.42	10.50%	19.97%
Total Commercial banks	37602	191100.0	17727	113491.29	47.14%	59.39%
Jana Small Finance Bank	120	500.00	0	0.00	0.00%	0.00%
North East Small FB	710	3400.00	3	0.00	0.42%	0.00%
Total of SFBs	830	3900.00	3	0.00	0.36%	0.00%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	900	4500.00	218	295.10	24.22%	6.56%
Total of UCB	900	4500	218	295.10	24.22%	6.56%
GRAND TOTAL	39332	199500.00	17948	113786.00	45.63%	57.04%

AGENDA NO. 3

Review of Govt. Sponsored Schemes as on 30.09.2023

3.1 Prime Minister's Employment Generation Programme (PMEGP)

The present status of proposals forwarded to the Bank branches during the FY 2023-2024 are as follows:

Sponsored by DIC

Name of Bank	Spons.	Sanctd	Disb	Reject.	Pend.
	No.	No.	No.	No.	No.
Bank of Baroda	4	2	0	1	1
Bank of India	2	2	0	0	0
Canara Bank	9	7	1	1	1
Central Bank of India	16	6	0	6	4
IDBI Bank	3	1	0	1	1
Indian Bank	3	1	1	1	1
State Bank of India	47	17	7	19	11
SISCO Bank	6	0	0	3	3
UCO Bank	1	0	0	0	1
Union Bank of India	10	5	2	1	4
TOTAL	101	41	11	33	27

Sponsored by KVIC

Name of Bank	Spons.	Sanctd	Disb	Reject.	Pend.
	No.	No.	No.	No.	No.
Bank Of Baroda	3	2	1	0	1
Canara Bank	3	2	2	1	0
Central Bank of India	2	0	0	1	1
Indian Bank	1	0	0	1	0
Punjab National Bank	2	1	0	0	1
SISCO Bank	1	0	0	1	0
State Bank Of India	49	2	2	44	3
Union Bank	6	0	0	1	5
TOTAL	67	7	5	49	11

Sponsored by SKVIB

Name of Bank	Spons.	Sanctd	Disb	Reject.	Pend.
	No.	No.	No.	No.	No.
Bank of Maharashtra	2	1	1	1	0
Bank of India	58	27	4	12	19
Bank of Baroda	28	17	8	1	10
Canara Bank	24	13	9	8	3
Central Bank of India	23	4	1	9	10
IDBI Bank	4	1	0	1	2
Indian Bank	21	5	2	2	14
Punjab National Bank	56	31	9	6	19
Punjab and Sind	2	1	0	0	1
State Bank of India	281	84	36	135	62
SISCO Bank	17	5	2	9	3
UCO Bank	8	6	4	2	0
Union Bank	32	9	5	18	5
TOTAL	556	204	81	204	148

3.2 PM Svanidhi Scheme

The Bank-wise Progress of PM Svanidhi as on 20/11/2023 is given below:-

Sl No	Name of the Bank	Eligible Applications (No)	Sanctioned (No)	Disbursed(No)	Sanctioned amount (Amt)	Disbursed amount (Amt)	Returned by Bank (No)
1	State Bank of India	408	389	389	3890000	3890000	3
2	UCO bank	142	124	94	1240000	940000	16
3	Central Bank of India	151	132	131	1320000	1310000	9
4	IDBI	36	26	20	260000	200000	8
5	Canara Bank	90	75	66	750000	660000	8
6	Union Bank of India	100	84	84	840000	840000	4
7	Indian Overseas Bank	17	15	15	150000	150000	2
8	Axis	10	1	1	10000	10000	3
9	HDFC	19	12	0	120000	0	5
10	Bank of Baroda	25	22	20	220000	200000	1
11	Punjab National Bank	52	33	21	330000	210000	1
12	Indian Bank	23	20	19	200000	190000	0
13	ICICI	2	0	0	0	0	0
14	Bank of India	3	2	2	20000	20000	1
	Total	1078	935	862	9350000	8620000	61

The Total Target to be achieved by Dec 2023 is 700. Out which 935 has already been sanctioned with 862 disbursements.

3.3 Pradhan Mantri Mudra Yojana (MUDRA)

(As on 30.09.2023)

(Amt in Crores)

Bank Name	Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)		Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
State Bank of India	51	0.08	337	9.21	52	4.14	440	13.43
Bank of Baroda	3	0.02	19	0.45	15	1.32	37	1.79
Bank of India	2	0.01	120	2.48	26	1.87	148	4.36
Bank of Maharashtra	28	0.11	2	0.03	0	0	30	0.14
Canara Bank	189	0.28	129	3.88	57	4.49	375	8.65
Central Bank of India	155	0.32	156	3.68	34	2.83	345	6.83
Indian Bank	15	0.02	10	0.39	26	1.85	51	2.26
Indian Overseas Bank	10	0.01	12	0.27	0	0	22	0.28
Punjab National Bank	1	0.03	45	1.6	52	4.5	98	6.13
Union Bank of India	64	0.22	147	3.64	55	4.43	266	8.29
Punjab & Sind Bank	0	0	0	0	5	0.44	5	0.44
UCO Bank	220	0.46	153	3.9	30	2.49	403	6.85
Total	687	1.47	793	20.33	300	24.21	1780	46.02
South Indian Bank	0	0	0	0	0	0	0	0
ICICI Bank	0	0	17	0.29	4	0.29	21	0.58
Axis Bank	848	3.55	155	1.06	0	0	1003	4.61
IndusInd Bank	0	0	0	0	0	0	0	0
HDFC Bank	0	0	12	0.42	10	0.72	22	1.14
IDFC Bank Limited	0	0	0	0	0	0	0	0
IDBI Bank Limited	9	0.02	17	0.5	23	1.57	49	2.09
Total	857	3.57	201	2.27	37	2.59	1095	8.42
Grand Total	1544	5.04	994	22.6	337	26.8	2875	54.44

3.4 'Stand up India'

The present position under the scheme in the state of Sikkim during the FY 2023-24 is as follows:

(As on 30.09.2023)

(Amt in Crores)

Lender	Tar /Br	SC		ST		Tar /Br	Women (General)		Tot Tar	Total	
		No	Amt	No	Amt		No	Amt		No	Amt
Public Sector Banks											
BANK OF BARODA	5	0	0	1	0.35	5	1	0.1	10	2	0.45
BANK OF INDIA	2	0	0	0	0	2	0	0	4	0	0
BANK OF MAHRASHTRA	1	0	0	0	0	1	0	0	2	0	0
CANARA BANK	11	0	0	1	0.19	11	0	0	22	1	0.19
CENTRAL BANK OF INDIA	16	0	0	2	0.80	16	3	0.89	32	5	1.69
INDIAN BANK	2	0	0	0	0	2	0	0	4	0	0
INDIAN OVERSEAS BANK	3	0	0	0	0	3	0	0	6	0	0
PUNJAB NATIONAL BANK	7	0	0	1	0.10	7	0	0	14	1	0.10
PUNJAB AND SIND BANK	1	0	0	0	0	1	0	0	2	0	0
UNION BANK OF INDIA	10	0	0	0	0	10	0	0	20	0	0
STATE BANK OF INDIA	38	3	0.42	23	2.88	38	2	0.26	76	28	3.57
UCO BANK	7	0	0	0	0	7	1	0.50	14	1	0.50
Total for PSU Banks	103	3	0.42	28	4.32	103	7	1.75	206	38	6.5
PRIVATE BANK											
AXIS BANK	15	0	0	0	0	15	0	0	30	0	0
BANDHAN BANK	8	0	0	0	0	8	0	0	16	0	0
HDFC BANK	13	0	0	0	0	13	0	0	26	0	0
ICICI BANK	7	0	0	0	0	7	0	0	14	0	0
IDBI BANK	5	0	0	0	0	5	0	0	10	0	0
INDUSIND BANK	5	0	0	0	0	5	0	0	10	0	0
KARNATAKA BANK	1	0	0	0	0	1	0	0	2	0	0
KOTAK MAHINDRA BANK	2	0	0	0	0	2	0	0	4	0	0
SOUTH INDIAN BANK	1	0	0	0	0	1	0	0	2	0	0
YES BANK	1	0	0	0	0	1	0	0	2	0	0
Total Pvt Banks	58	0	0	0	0	58	0	0	116	0	0
Grand Total	161	3	0.42	28	4.32	161	7	1.75	322	38	6.5

AGENDA NO.4

A) Promotion of Self Help Groups (SHGs)

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

Sl. No.	Bank Name	Total SHGs	Credit Linked	CL %	Total Disbursement Amount in Lakhs
1	SISCO	759	14	1.84%	19
2	BANK OF INDIA	10	5	50.00%	5.61
3	BANK OF BARODA	6	0	0.00%	0
4	CANARA BANK	351	122	34.76%	280.47
5	CENTRAL BANK OF INDIA	1790	314	17.54%	853.69
6	IDBI BANK LTD	346	45	13.01%	209.5
7	INDIAN BANK	1	0	0.00%	0
8	INDIAN OVERSEAS BANK	71	5	7.04%	2.24
9	PUNJAB NATIONAL BANK	11	5	45.45%	10.91
10	STATE BANK OF INDIA	1758	502	28.56%	1203.47
11	UCO BANK	57	3	5.26%	7.99
12	UNION BANK OF INDIA	355	90	25.35%	127.49
13	AXIS BANK	6	0	0.00%	0
	Grand Total	5521	1105	20.01%	2720.37

B) SLBC Sub-Committee on SHG Credit Linkages.

A SLBC Sub-Committee on SHG Credit Linkages was held on under the Chairmanship of Director, Finance, Department, Govt of Sikkim. The following has been suggested by the Chairperson to be taken up during the SLBC Meeting:

1. Capacity Building of SHGs

SHGs, Bank personnel unaware of various GOI schemes on SHG Bank Linkage and Financial Inclusion. Capacity building and Empowerment of SHGs, Bank Sakhis, SRLM employee and Bank Branch Manager.

2. Marketing of Products of SHGs

Need to facilitate SHG members through entrepreneurs, FPOs, SEED Cell, DHH, etc.

3. Develop Eco System and Hand holding

SHG members need to provide hand holding by respective bankers/Banks for Marketing/Branding/DPR and Proposal Preparations/ Financial Inclusion.

4. Representation of SHGs

Sub Committee Meeting of SHG Bank Linkage need to be represented by some SHG members so as to know their side of the problems and requirements.

5. Quality of loans

Bank to ensure Quality of loans -SHG- members should turn un-bankable.

6. Submission of data

To monitor progress on SHG Bank Linkage and Financial inclusion - formats to be made and reported on monthly/quarterly basis.

7. Website for monitoring

With the help of MORD, GOI, a website (as in PM Svanidhi Yojana, PMEGP, etc) needs to be created for monitoring of loans, processing time taken, sanctions obtained etc.

8. Banking Correspondences

Banking correspondence to be facilitated in cluster of GPUs to help SHG members obtain various financial products and banking at door-step.

9. Meetings

Meetings at regular interval at block and district level need to be carried out.

AGENDA NO.5
Kisan Credit Card (KCC)

The position on issuance of Kisan Credit Cards (KCC) in the State as on 30.09.2023 is furnished below.

(As on 30.09.2023)

(Amt in Lakhs)

Name of Bank	KCC ISSUED DURING THE FY		OUTSTANDING KCC as on 30.09.2023	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	22	10.73	83	105.67
BANK OF INDIA	3	42.4	271	189.49
BANK OF MAHRASHTRA	6	7.5	8	8.51
CANARA BANK	336	194.17	1460	674.47
CENTRAL BANK OF INDIA	144	32.34	3926	4161.56
INDIAN BANK	0	0	16	8.19
INDIAN OVERSEAS BANK	18	21.75	131	116.6
PUNJAB NATIONAL BANK	19	5.65	179	146.84
PUNJAB AND SIND BANK	0	0	0	0
UNION BANK OF INDIA	576	397.71	4021	2010.48
STATE BANK OF INDIA	1017	632.18	2652	1175.74
UCO BANK	7	7.81	44	49.86
Total for PSU Banks	2148	1352.24	12791	8647.41
PRIVATE BANKS				
AXIS BANK	12	165.78	19	278.28
BANDHAN BANK	0	0	0	0
HDFC BANK	854	364.76	2536	506.31
ICICI BANK	0	0	0	0
IDBI BANK	11	4.82	27	24.81
INDUSIND BANK	0	0	0	0
KARNATAKA BANK	0	0	0	0
KOTAK MAHINDRA BANK	0	0	0	0
SOUTH INDIAN BANK	0	0	0	0
YES BANK	0	0	0	0
Total Pvt Banks	877	535.36	2582	809.40
COOPERATIVE BANK			0	0.00
SISCO BANK	648	460.93	4617	1549.38
Total of Cooperative Bank	648	460.93	4617	1549.38
GRAND TOTAL	3673	2348.53	19990	11006.19

AGENDA NO. 6

Housing Finance as on 30.09.2023

The overall achievement under this sector recorded at 20.28% at the end of the Quarter of 2023-24 2nd

(As on 30.09.2023)

(Amt in Lakhs)

Name of Bank	Housing (PS)					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	26	270.00	11	55.12	42.31%	20.41%
BANK OF INDIA	13	125.00	2	34.5	15.38%	27.60%
BANK OF MAHRASHTRA	8	80.00	4	54	50.00%	67.50%
CANARA BANK	67	695.00	21	151.79	31.34%	21.84%
CENTRAL BANK OF INDIA	62	650.00	28	172.5	45.16%	26.54%
INDIAN BANK	11	115.00	2	12	18.18%	10.43%
INDIAN OVERSEAS BANK	19	185.00	1	3.5	5.26%	1.89%
PUNJAB NATIONAL BANK	49	505.00	28	237.98	57.14%	47.12%
PUNJAB AND SIND BANK	8	80.00	0	0	0.00%	0.00%
UNION BANK OF INDIA	59	615.00	21	91.87	35.59%	14.94%
STATE BANK OF INDIA	125	1220.00	71	280.35	56.80%	22.98%
UCO BANK	43	445.00	23	196.71	53.49%	44.20%
Total for PSU Banks	490	4985.00	212	1290.32	43.27%	25.88%
PRIVATE BANK						
AXIS BANK	64	646.00	0	0.00	0.00%	0.00%
BANDHAN BANK	0	0.00	0	0.00	#DIV/0!	#DIV/0!
HDFC BANK	65	660.00	30	31.57	46.15%	4.78%
ICICI BANK	34	360.00	2	32	5.88%	8.89%
IDBI BANK	29	310.00	1	7.2	3.45%	2.32%
INDUSIND BANK	20	210.00	0	0.00	0.00%	0.00%
KARNATAKA BANK	8	80.00	0	0.00	0.00%	0.00%
KOTAK MAHINDRA BANK	11	110.00	0	0.00	0.00%	0.00%
SOUTH INDIAN BANK	8	80.00	0	0.00	0.00%	0.00%
YES BANK	8	80.00	0	0.00	0.00%	0.00%
Total Pvt Banks	247	2536.00	33	70.77	13.36%	2.79%
COOPERATIVE BANK						
SISCO BANK	47	479.00	39	317.35	82.98%	66.25%
Total of Cooperative Bank	47	479.00	39	317.35	82.98%	66.25%
Total Commercial banks	784	8000	284	1678.44	36.22%	20.98%
Jana Small Finance Bank	0	0.00	0	0.00	0.00%	0.00%
North East Small FB	0	0.00	0	0.00	0.00%	0.00%
Total of SFBs	0	0.00	0	0.00	0.00%	0.00%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	28	275.00	1	17.5	3.57%	6.36%
Total of UCB	28	275	1	17.5	3.57%	6.36%
GRAND TOTAL	812	8275	284	1678.44	34.98%	20.28%

AGENDA NO.7

Achievements under Education Loan

The overall achievement under this sector recorded at 11.08% only at the end of the 2nd QTR of 2023-2024

(As on 30.09.2023)

(Amt in Lakhs)

Name of Bank	Education (PS)					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	6	30.00	9	8.9	150.00%	29.67%
BANK OF INDIA	5	25.00	3	2.55	60.00%	10.20%
BANK OF MAHRASHTRA	3	15.00	1	6.00	33.33%	40.00%
CANARA BANK	21	108.00	12	12.06	57.14%	11.17%
CENTRAL BANK OF INDIA	19	79.00	11	11.19	57.89%	14.16%
INDIAN BANK	4	20.00	0	0.00	0.00%	0.00%
INDIAN OVERSEAS BANK	5	25.00	1	0.78	20.00%	3.12%
PUNJAB NATIONAL BANK	15	75.00	4	2.83	26.67%	3.77%
PUNJAB AND SIND BANK	3	15.00	0	0.00	0.00%	0.00%
UNION BANK OF INDIA	21	103.00	14	23.76	66.67%	23.07%
STATE BANK OF INDIA	22	117.00	31	52.50	140.91%	44.87%
UCO BANK	12	60.00	10	9.12	83.33%	15.20%
Total for PSU Banks	136	672.00	96	129.69	70.59%	19.30%
PRIVATE BANK						
AXIS BANK	21	106.00	0	0.00	0.00%	0.00%
BANDHAN BANK	0	0.00	0	0.00	0.00%	0.00%
HDFC BANK	23	106.00	0	0.00	0.00%	0.00%
ICICI BANK	14	72.00	0	0.00	0.00%	0.00%
IDBI BANK	10	50.00	0	0.00	0.00%	0.00%
INDUSIND BANK	9	45.00	0	0.00	0.00%	0.00%
KARNATAKA BANK	3	15.00	0	0.00	0.00%	0.00%
KOTAK MAHINDRA BANK	5	25.00	0	0.00	0.00%	0.00%
SOUTH INDIAN BANK	3	15.00	0	0.00	0.00%	0.00%
YES BANK	3	15.00	0	0.00	0.00%	0.00%
Total Pvt Banks	91	449.00	0	0.00	0.00%	0.00%
COOPERATIVE BANK						
SISCO BANK	11	49.00	0	0.00	0.00%	0.00%
Total of Cooperative Bank	11	49.00	0	0.00	0.00%	0.00%
Total Commercial banks	238	1170.00	96	129.69	40.34%	11.08%
Jana Small Finance Bank	0	0.00	0	0.00	0.00%	0.00%
North East Small FB	0	0.00	0	0.00	0.00%	0.00%
Total of SFBs	0	0.00	0	0.00	0.00%	0.00%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	0	0.00	0	0.00	0.00%	0.00%
Total of UCB	0	0.00	0	0.00	0.00%	0.00%
GRAND TOTAL	238	1170	96	129.69	40.34%	11.08%

AGENDA NO.8**SBI Rural Self Employment Training Institute (RSETI)****I. Performance of RSETI is as follows:**

A) Total number of Trainees(year wise) since beginning till 30.09.2023			
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
12	2023-2024	313	4230
B) Total Number of Trainees settled year wise till 30.09.2023			
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	72.00%
11	2022-2023	372	90.51%
12	2023-2024	236	75.39%
C) Total Number Settlement uploaded in MIS (year wise) : 30.09.2023			
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	223	1729
8	2019-2020	490	2219
9	2020-2021	134	2353
10	2021-2022	146	2499
11	2022-2023	372	2871
12	2023-2024	236	3107

AGENDA 09
Miscellaneous

1) Social Security Schemes (PMJDY, PMSBY, PMJBY, APY)

SOCIAL SECURITY SCHEMES IN SIKKIM AS ON 30.09.2023					
SI No	Bank Name	PMJBY	PMSBY	APY	PMJDY
1	AXIS BANK LTD	357	1746	7813	2271
2	BANDHAN BANK LIMITED	0	0	16	0
3	BANK OF BARODA	1074	3815	440	2506
4	BANK OF INDIA	1164	2065	415	1410
5	BANK OF MAHARASHTRA	381	855	110	2145
6	CANARA BANK	3751	10296	3820	10757
7	CENTRAL BANK OF INDIA	17598	30762	7103	14192
8	HDFC BANK LTD	1202	1975	624	2562
9	ICICI BANK LIMITED	168	383	63	2660
10	IDBI BANK LTD	1349	3414	2306	1921
11	INDIAN BANK	512	676	216	1010
12	INDIAN OVERSEAS BANK	1617	3564	1117	5316
13	INDUSIND BANK LIMITED	12	298	11	822
14	KARNATAKA BANK LIMITED	0	0	18	1
15	KOTAK MAHINDRA BANK	28	37	3	122
16	PUNJAB AND SIND BANK	253	858	334	370
17	PUNJAB NATIONAL BANK	1902	6536	391	6718
18	SOUTH INDIAN BANK	37	49	38	30
19	STATE BANK OF INDIA	64040	129227	8881	22115
20	UCO BANK	4000	6330	345	2404
21	UNION BANK OF INDIA	5790	11043	2476	10114
22	YES BANK LIMITED	17	22	0	1
	TOTAL	105252	213951	36540	89447

2) Expanding and Deepening of Digital Payments Ecosystem

Expanding and Deepening of Digital Payments Ecosystem for 100% Digitisation							
District Name	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
West Sikkim (Gyalshing) Nodal Bank :CBI	Sept 23	102765	102765	100.00%	984	984	100.00%
Mangan (Nodal Bank : SBI)	Sept 23	36682	33388	90.88%	642	512	79.75%
Soreng (Nodal Bank : SBI)	Sept 23	40496	40344	99.62%	448	389	86.83%
Namchi (Nodal bank : PNB)	Sept 23	73811	71399	96.73	1269	469	36.95%
Pakyong (Nodal Bank: CBI)	Sept 23	77950	76838	98.57%	816	743	91.05%
Gangtok (Nodal Bank : SBI)	Sept 23	294290	277548	94.31%	10011	8119	81.00%

3)Ghar Ghar KCC Campaign

The Ghar Ghar KCC Campaign was launched by Govt of India to saturate all the PM – Kisan Beneficiaries with a KCC Account. The Campaign period starts from 01/10/2023 to 31/12/2023.

The Present Status of Ghar Ghar KCC Campaign for the state of Sikkim as on 18/11/2023 is as follows:

Bank Name	No. of Branches	Saturated Beneficiaries	Pending Beneficiaries	Total no. of Beneficiaries	Saturation completed(%)
Central Bank Of India	15	139	3980	4119	3.37%
State Bank Of India	33	157	3749	3906	4.02%
Sikkim State Co-operative Bank Ltd.	8	4	487	491	0.81%
Union Bank Of India	8	0	275	275	0.00%
Punjab National Bank	3	0	140	140	0.00%
Canara Bank	9	0	120	120	0.00%
Indian Overseas Bank	1	0	98	98	0.00%
Uco Bank	3	0	67	67	0.00%
Bank Of Baroda	4	4	25	29	13.79%
Axis Bank Limited	2	0	21	21	0.00%
Idbi Bank Limited	3	0	19	19	0.00%
Hdfc Bank Ltd.	4	0	12	12	0.00%
Bank Of India	2	0	11	11	0.00%
Indian Bank	2	0	7	7	0.00%
Total	97	304	9011	9315	3.26%

4) 3 months Special Jansuraksha Campaign – 2nd Phase

The 3 months Special Jansuraksha Campaign was launched by Govt of India on 01/10/2023 till 31/12/2023, for saturation of all eligible population under PMJJBY and PMSBY. The District Wise Status of the Campaign as on 21/11/2023 is as under:-

District Name	Total No of GPs	No of GP Covered	PMJJBY Target	PMJJBY Opened	PMJJBY ACH %	PMSBY TARGET	PMSBY Opened	PMSBY ACH %
East District	49	15	6063	1556	25.66%	13236	2840	21.46%
North District	26	14	947	283	29.88%	2000	400	20.00%
South District	53	21	2432	1675	68.87%	5357	2912	54.36%
West District	66	14	1519	1000	65.83%	2674	1615	60.40%
Total	194	64	10961	4514	41.18%	23267	7767	33.38%

5) Rise in NPAs In Agricultural Loan (Reasons and way Forward)

SLBC was suggested to include the agenda item of Rise in NPAs In Agricultural Loan (Reasons and way Forward) by RBI.

There is huge increase in NPA in Agriculture segment loan during the FY 2022-23 in the State of Sikkim. The matter was discussed in the BLBC Meetings and DLCC Meetings. From the feedback received from various Banks, the following are the main reason for the increase in NPA in agriculture sector:

(i) Due to prolonged monsoon and excess rainfall, several farmers suffered crop losses, which affected their repayment capacity and due to delay/no repayment of loan or service of interest there is an increase in NPA.

(ii) Due to an abnormal increase in input costs, with higher prices for pesticides, fertilizer, seeds, the margin for the farmers has gone down considerably, thus affecting their repayment capacity.

(iii) Farmers in the state suffered a big blow due to the widespread outbreak of Lumpy Skin Viral Disease in the State, many cattle have been severely affected.

As many of the KCC borrowers could not serve the interest and repay the principal, renewal of many KCC accounts become overdue. Due to timely non-renewal of the KCC account there was an increase in the NPA in agriculture sector.

6) Feasibility of Opening a Brick and Mortar Branch at Tashiding, Gyalshing District and Tokal Bermoik, Namchi District.

The house may deliberate on the Feasibility of Opening a Brick and Mortar Branch at Tokal Bermoik, Namchi District. Banks keen on opening a Branch may express their interest to the House.

SBI was in the process of opening a Bank Branch at Tashiding. However, due to connectivity issues being faced currently, the process is on hold till further resolution.

Members may raise any query pertaining to the SLBC with the permission of the house

Minutes of the 76th State Level Bankers Committee (SLBC) Meeting, Sikkim for the First Quarter ended 30th June, 2023 held at Gangtok on 22.08.2023

The State Level Bankers' Committee Meeting of Sikkim State for the Quarter ended on June 30, 2023, was held at Gangtok on August 22, 2023.

The meeting was chaired by Shri M C P Pradhan, Secretary-cum-Controller, Finance Department, Govt. of Sikkim.

Shri Kishore Pariyar, Regional Director, Sikkim, Reserve Bank of India; Shri S K Gupta, GM-OIC, NABARD; Shri Nand Kishor Singh, SLBC Convenor Sikkim – cum–General Manager, State Bank of India were the other dignitaries on the dais.

The Meeting had the presence of Senior officials from various State Government Departments, banks, Officials from RBI, and other stakeholders.

At the outset, Shri Nand Kishor Singh, SLBC Convenor Sikkim–cum–General Manager, SBI extended warm welcome to all participants.

The Annual Credit Plan 2023-2024 was launched.

Shri Goda Ravishankar, DGM RBI, thereafter gave presentation on the performance and achievements of banks in the State of Sikkim for the quarter ended June 2023 which was discussed in seriatim as under:

Agenda No.1

Credit: Deposit Ratio / Credit + Investment: Deposit Ratio as on June 30, 2023

Regional Director, RBI thanked the banks for achieving CD ratio more than 60% for the first time for the State of Sikkim i.e. **60.91%** and appreciated the efforts. It was observed that the CD Ratio among the PSU banks was at 77.78% while that of CD Ratio among the Private banks stood at 31.41%. RD, RBI advised banks having CD ratio less than 40% to improve by the next quarter.

(Action: Central Bank of India, Bank of India, Indian Bank, UCO Bank, Axis Bank, Bandhan Bank, HDFC Bank, ICICI Bank, IDBI Bank, Kotak Mahindra Bank)

Agenda No. 2

Review of Performance under Annual Credit Plan 2023-2024 including NPS for the quarter ended June 30, 2023

The overall achievement of banks under Annual Credit Plan (ACP), during the first Quarter of FY 2023-24 was 34.36% for the total priority sector. The achievements in other components of ACP for first quarter of 2023-2024 are as follows:

- a) Agriculture Sector: 23.79%
- b) MSME Sector: 46.24%
- c) Other Priority Sector: 19.76%
- d) Non Priority Sector: 29.07%

GM, NABARD stated that the achievement under Agriculture and Allied sector was lower than that of last year during the same quarter and urged the banks to focus more on Agriculture Sector, especially in the issuance of KCC Crop and credit to Animal Husbandry and Fisheries.

Regional Director, RBI asked the Private Sector banks to raise Priority Sector lending to the desired level since they also had an equal role to play in the development of the State. The Non-performing banks having low achievement in ACP in this quarter were asked to increase their achievement to more than 50% by the end of the second quarter of 2023-2024.

(Action: Bank of Maharashtra, Indian Bank, Indian Overseas Bank, PNB, Punjab & Sind Bank, UCO Bank, Bandhan Bank, ICICI Bank, IndusInd Bank, Karnataka, Kotak Mahindra Bank, South Indian Bank, Yes Bank, SISCO Bank, Jana SFB, North East SFB)

Agenda No.3

Review of Special Programmes as on 31.12.2022

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

As against the total number of 316 sponsored proposals by all the banks, only 77 have been sanctioned and 87 rejected while 152 proposals still remaining pending under PMEGP.

Regional Director, RBI-cum-Chairman, Steering Committee asked the banks to process the pending cases within the stipulated timeframe of 30 days. Further, he indicated to incorporate an additional 'disbursement' column in PMEGP from next SLBC onwards in the following manner:

Sponsored	Sanctioned	Disbursement	Rejected	Pending
No.	No.	No.	No.	No.

Shri Gyurme Yousal, Pr CEO, SKVIB, requested the banks to ensure the following aspects while claiming Margin Money under PMEGP:

- a) Claim to be lodged only when the loan amount disbursed is greater than the margin Money/ Subsidy Amount.
- b) Disbursement Certificate to be attached.
- c) Photograph, EDP training Certificate of the borrower and signboard of all loaned units to be uploaded in the portal.

(Action: Banks concerned, SLBC)

3.2 PM – SVANidhi Scheme

Shri Dinker Gurung, Chief Town Planner from Department of Urban Development & Housing informed the house that out of total target of 375 set under the PM SVANIDHI scheme for the state of Sikkim, the Department has forwarded 186 eligible applications to the banks. Among those only 147 proposals had been sanctioned with 137 disbursements and 11 rejections. Thereafter, the banks were advised by the House to participate in the awareness camps conducted by them.

GM, SBI requested the banks to quickly process the pending applications and review the applications that were rejected.

3.3. Pradhan Mantri Mudra Yojana – PMMY (MUDRA)

The achievement under PMMY was reviewed and the performance of the Private Sector banks was found better as compared to Public Sector banks. The bifurcations of the total 1413 number of loans disbursed under MUDRA in the first quarter are as follows:

- a) Shishu (Loans upto Rs. 50,000/-) - 578
- b) Kishore (Loans upto Rs. 50,001/- to Rs. 5 lakh) - 623
- c) Tarun (Loans upto Rs. 5 lakh to Rs. 10 lakh) - 212

The Chair urged the banks to pay special attention towards the disbursement of the loans under MUDRA and banks having low performance to increase the same.

(Action: Bank of Baroda, Bank of Maharashtra, Punjab and Sind Bank, South Indian Bank, IndusInd Bank, HDFC)

3.4 Stand – Up India

It was observed that the performance of Public Sector banks in achieving the targets under the Stand-Up India was adequate though improvement is required. Total of 517 loans were disbursed as against of 242 under Stand-Up India for the State of Sikkim. Private Sector banks were advised to take proactive initiative to achieve the target. RD, RBI exhorted the banks to extend credit facility as per the mandated targets of Stand-Up India.

(Action: HDFC Bank, IDBI Bank, Bank of India, Central bank of India, UCO Bank)

Agenda No.4

Promotion of Self-Help Groups

It was observed by the house that a total of 380 SHGs were credit linked to the tune of ₹781.35 lakhs during the first quarter of 2023-24. GM, NABARD outlined the responsibilities of the banks for promotion of SHGs in the State and highlighted that individual deserving members should also be promoted to an entrepreneur by providing PMMY loans as per eligibility.

Shri Sailesh Lepcha, DPM, SRLM sought cooperation from the banks for providing PMMY loans to 30-40 SHGs who were being trained for the conversion of SHGs to micro enterprises. Till date, there were 199 Bank Sakhis at the GPU level, out of which 12 were already working as BC/CSP. He said that the training for the same was also being conducted by SRLM.

RD, RBI advised the Banks to consider those candidates for BC/CSP as and when vacancy arises from among the Bank BCs.

GM, NABARD suggested for merging of both the sub-committees into one since the compositions of members for Agriculture Sub Committee and SHG Bank Linkage Sub – Committee were the same.

Agenda No.5

Kisan Credit Card (KCC)

RD, RBI informed the house that the decrease in the number of KCC was a matter of concern and advised the banks to track the expiry date of KCC so that they could be renewed on time. He further advised the State Government Departments to prepare a list of interested KCC farmers for the banks to provide them with KCC Loans. Branches who had not issued KCC till date were asked to issue 100 KCC loans per branch. After review it was decided that banks should achieve the following targets:

Bank of Maharashtra – **10 KCC**, Punjab and Sind Bank – **10 KCC**, Bandhan Bank – **80 KCC (Till 3rd QTR)**, ICICI Bank – **20 KCC (Till 3rd QTR)**, IndusInd Bank, Karnataka bank, Kotak Bank, South Indian Bank and YES Bank have all committed to provide atleast **10 KCC loans till the end of 2nd Qtr.**

GM, NABARD reminded the banks that all PM Kisan beneficiaries should be saturated with KCC Crop loans to improve the status of disbursement of the same.

(Action: Concerned Banks)

Agenda No.6

Housing Finance

The achievement under Housing Finance for the June quarter of FY-24 stood at 10.81%, which needs improvement. All the non-performing Banks were asked to explore various avenues under Housing Finance.

Agenda No.7

Education Loan

The achievement under the scheme was only 2.83% for the quarter. It was observed that the State Government was already providing education loans at a very low interest rate through its financing agencies SIDICO and SABBCO impeding lending by banks.

Agenda No. 8

SBI RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETI)

It was observed that trainees under RSETI were continuously increasing, which was a good sign. It was also informed by Shri Atanu Bandopadhyay, AGM, SBI, that regular meetings to review RSETI were being held under the Chairmanship of District Collector. The data reveals that during the first quarter of FY 2023-2024, 142 candidates were trained under RSETI, out of which 136 trainees have settled.

RD, RBI further suggested the following for effective implementation of RSETI: -

- a) Bankers from various banks to be called on the last day of training so that the trainees could be provided with loans on the spot
- b) Speakers/Resource Persons from different banks may be invited to conduct classes

- c) Training Co-ordinators should be certified local people having knowledge of the local Nepali Language
- d) Widespread awareness of training under RSETI to be provided through bulk sms, hoardings, pamphlets, etc.
- e) Vehicle to be provided for RSETI and transportation of trainees to and from RSETI to the nearby town of Singtam to be explored on
- f) Availability of a doctor to be explored, especially during the days of training at the centre

Agenda 10

Miscellaneous

1. Enrolment under Social Security Schemes (PMJJBY, PMSBY, APY)

The importance of saturation of Social Security Schemes was discussed in the meeting. The banks were advised by the house to saturate the eligible population at the earliest.

Under PMJJBY& PMSBY, ICICI bank has committed to enroll 1000 members, Axis bank 1400 people, Bandhan bank 1000, Indusind Bank 1000, Karnataka Bank 200, Kotak Mahindra 300, South Indian Bank 300, Yes bank 200 and South Indian Bank 200. RD, RBI advised the banks to enrol as many as possible eligible people under APY.

(Action: ICICI bank, Axis bank, Bandhan bank, Indusind Bank, Karnataka Bank, Kotak Mahindra Bank, South Indian Bank, Yes bank, South Indian Bank)

2. Expanding and Deepening of Digital Payments Ecosystem

Along with Gyalshing District in the 1st Phase and Mangan District in the 2nd Phase of Deepening of Digital Payments Ecosystem and as per letter No **FIDD.CO.LBS.No.S705/02.01.014/2023-24** dated **August 09, 2023** received from RBI, it had been suggested to scale up the digitization by identifying more districts. Banks should make concerted efforts to make the identified district 100% digitally enabled. Hence, the following banks were chosen as the nodal banks for the remaining district.

1) Soreng District – SBI, 2) Namchi District – PNB, 3) Pakyong District – Central bank of India, 4) Gangtok District – SBI

The district-wise timelines for the completion of the programme was decided to be March 31, 2025 and the same was approved by the house. The Nodal banks were also given the responsibility of identification of collecting data from all the bank branches. Shri Goda Rvishankar, reminded the banks that along with savings A/c, all traders and merchants having current accounts should also be on-boarded for Digital Transactions.

3. Banking Services in Thangu Village, Mangan District

Axis bank has assured that they would come up with a feasibility report for opening branch in Thangu village by 30th September,2023. Till then, SBI was asked to explore an option for appointing a BC/CSP at Lachen.

(Action: Axis bank, SBI)

4. Discussion regarding Warehousing Developing and Regulatory Act (WDRA)

It was informed by AGM, SBI that SLBC was in receipt of a letter from Warehousing Development Authority of India for inclusion of this Agenda item in SLBC. The main objective of this act was to set up Negotiable Warehousing Receipt System (NWRS) which would help farmers to store their produce in scientific warehouse and avail loan from banks against the pledge of NWR. This would save the farmers from distress sale during the harvesting season and provide an opportunity for better price discovery of their produce at a later date. Banks were advised to raise awareness among their customers.

5. Discussion on SVAMITVA Scheme

It was informed by the representative from Land Revenue Department, Shri Kaleon, that Svamitva Scheme under which legal ownership cards are issued to the rural abadi areas is not implemented in Sikkim due to the absence of a rural abadi population in the State.

6. 100 days 100 pays campaign of RBI

Smt. Swarnali Maity, AGM, RBI informed the house on the 100 days 100 pays campaign launched by RBI in all the districts of the country, wherein banks were supposed to trace and settle the top 100 unclaimed deposits in every district of the country within 100 days.

RD, RBI advised the banks to raise awareness regarding the scheme among the masses so that maximum number of unclaimed deposits can be settled.

7. Status of a Brick and Mortar Branch at Tashiding, Gyalshing District.

It was informed by AGM, SBI that confirmation of a connectivity had been issued by BSNL. They were exploring for more connection confirmation at other prospective sites as well.

(Action: SLBC)

8. Onboarding of SFB & UCB and Quarterly updation of data on SLBC portal

SLBC was advised to ensure the onboarding of Small Finance Banks and Urban Co-operative Banks in the SLBC Portal by the end of the next quarter/SLBC meeting.

(Action: SLBC)

9. NSFI recommendation on providing banking access

SLBC has confirmed that all 460 villages are either covered with bank branches or with BC network/services. However, respective banks are to ensure that BCs working in those areas or villages where there is no physical bank branch are active and working without fail. In case any BC leave the job, services to those villages without bank branch should not be affected, by appointing anew BC at the earliest and the same should be intimated to SLBC. Further LDMS

may also look out for any gap of unserved are/villages during DCC/DLRC meetings. All banks were urged to ensure the banking facilities and banking access are provided to the remotest part of the State. Further, all individuals were to be saturated with a bank account.

10. Financial Literacy by FLCs and Rural Branches-review of activities

DGM, RBI, informed the house on the Financial Literacy Initiatives taken by RBI, banks and Centre for Financial Literacy in the State. All banks with rural branches were advised to conduct 1 FLC per month in coordination with local authorities.

GM, NABARD informed the house that the Scale of Finance for 2023-24 had been prepared and circulated to all the banks. A booklet on Term Finance Activation in Agriculture and Allied Activities had been prepared by NABARD and circulated to all the banks. He also provided a summary of Agriculture Sub-Committee Meeting held for the Quarter ended on March 31, 2023. Finally, he advised that correct data should be reflected in the SLBC portal, through which the data was being extracted for DLCC/SLBC meetings.

On reviewing the quarterly performance of the banks, the Chairperson of the meeting stressed on the low CD ratio among the Private Sector Banks in the State. He said that the Finance Department would review CD ratios on a quarterly basis and ensure that Government deposits do not lie with banks whose CD ratio is below the desired levels or is not improving over the quarters. He reminded the Private Sector Banks that main focus should be given to Agriculture and Allied Activities Sector and the upliftment of the rural population. He urged banks to achieve 100% saturation of Social Security Schemes among the masses specially in the rural areas. He also raised concerns on the penetration of PMFBY in the State.

The Meeting ended with the vote of thanks by AGM, SBI.

LIST OF PARTICIPANTS :: 76th SLBC MEETING :: 22.08.2023 :: SIKKIM

SI	NAME OF THE	DESIGNATION / DEPARTMENT
1.	Shri M C P Pradhan	Secretary-cum-Controller, Finance Department, GoS
2.	Shri Kishore Pariyar	Regional Director, RBI
3.	Shri S K Gupta	GM-cum-OiC, NABARD
4.	Shri Nand Kishor Singh	SLBC Convenor, Sikkim –cum- GM, SBI, Kolkata
5.	Shri J W Bhutia	GM, DIC, Comm & Indus. Dept, GoS
6.	Shri Gyurme Yousal	Pr CEO, SKVIB, GoS
7.	Dr B M Chettri	Pr Director, AH & VS Dept, GoS
8.	Shri T T Kaleon	CEO, SRLM, RMDD, GoS
9.	Shri Mahendra Pradhan	Director, Finance Department, GoS
10.	Shri Dinker Gurung	Chief Town Planner, UD&HD, GoS
11.	Shri Tilak Gajmer	Pr Director, Agriculture Dept, GoS
12.	Shri S L Kaleon	PD, DILRMP, LR&DMD, GoS
13.	Shri Topden Zangpo	Dy Sec, MSME Div, GoS
14.	Shri Subrata Behera	Zonal Mangaer, Bank of India
15.	Ms Swarnali Maity	AGM, RBI
16.	Shri Praveen Soreng	DGM, RBI
17.	Shri Virendra Singh	DGM, SBI
18.	Shri Atanu Bandopadhyay	AGM, SBI
19.	Shri K Nagar	RM, Canara Bank
20.	Shri Pramod Kumar	Zonal Head, Indian Bank
21.	Shri Tenzing Yeshe	Sr Manager, Indian Bank
22.	Shri Raj Lama	Chief Co-ordinator, SEED Cell
23.	Shri K S Bhutia	VIE (SKVIB)
24.	Shri G K Sudhkar Rao	GM, Union Bank
25.	Shri Biswajit Halder	Regional Head, Union Bank
26.	Shri Anil Kumar	AGM, Central Bank
27.	Shri Pradeep Ahmed	LDM, Pakyong District, Central Bank
28.	Shri Karma Jigme	GM, SISCO Bank
29.	Shri Santosh Chhetri	Cluster BM, IndusInd Bank
30.	Shri Rajesh Kumar	Sr RM, Indian Overseas Bank
31.	Shri Rajiv Pradhan	GM, Citizens Urban Co-operative Bank
32.	Shri Dain M Thomas	CH, NE, South Indian Bank
33.	Shri Ghazi Islam	GM, IDBI Bank
34.	Shri Gautam Kumar	DGM, IDBI Bank
	Shri Dipjyoti Borthakur	Dy RH, Bank of Baroda

36.	Shri P S Jha	GM, MSME, UCO Bank
37.	Shri Binod Kumar	AGM, DZM, UCO Bank
38.	Shri Sai Avinash K	CH, Karnataka Bank
39.	Shri P K Patnaik	DGM, PNB
40.	Shri Sumant Kumar	GM, PNB
41.	Shri Sailesh Lepcha	DPM, SRLM, RMDD
42.	Shri Abhishek Chettri	APM, SRLM, RMDD
43.	Shri Shovit Dikshit	BH, NESFB, Tadong
44.	Shri Mithlesh Kr Gupta	Dev Assistant, NABARD, Gangtok
45.	Shri Vijay Kr Singh	CM, Gangtok, Bank of Maharashtra
46.	Ms Numa Shrestha	AM, SIDBI, Gangtok
47.	Ms Rajkumari	RM, National Housing Bank
48.	Shri Nitesh Gurung	Dep Dir, Fisheries Dept, GoS
49.	Shri Paban Kanan	BM, Kotak Mahindra Bank, Gangtok
50.	Shri Suman Shekhar Prasad	BM, HDFC Bank, Gangtok
51.	Shri Super Prasad	BM, Punjab and Sind Bank, Gangtok
52.	Shri K Fabian Chingzo	BM, IPPB, Gangtok
53.	Shri Subhabrata Chakraborty	SVP, Cluster Head, Axis Bank
54.	Shri Sujit Talpatra	RH, Bandhan Bank
55.	Shri Pinaki Dey Biswas	CH, Bandhan Bank
56.	Ms Srijana Chettri	Dep Secretary, UD&HD, GoS
57.	Shri Surajit Sengupta	CH, ICICI Bank
58.	Shri Nirmal Choudhury	AD, MSME-DFO, Gangtok
59.	Ms geeta Chettri	BH, NESFB
60.	Shri Gadadhar Ray	CM, SLBC Sikkim, SBI
61.	Shri Anit Lamichaney	Manager, Lead Bank, SBI
62.	Ms Fairymit Lepcha	DM, SLBC Sikkim, SBI
63.	Shri Madhav Koirala	AM, Lead Bank, SBI