

AGENDA FOR THE
80th STATE LEVEL BANKERS' COMMITTEE
MEETING
FOR THE QTR ENDED 30th JUNE 2024

Venue :- Hotel Ramada, Gangtok

Date : - 13.09.2024 (Friday)

Convener Bank:



NETWORK OF BANK BRANCHES AS ON 30.06.2024

SL NO.	NAME OF THE BANK	NO. OF BRANCHES IN SIKKIM
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	2
9	PUNJAB NATIONAL BANK	9
10	STATE BANK OF INDIA	40
11	UCO BANK	7
12	UNION BANK OF INDIA	9
13	AXIS BANK LTD	15
14	BANDHAN BANK	8
15	HDFC BANK LTD	13
16	ICICI BANK LTD	7
17	IDBI BANK	6
18	IDFC FIRST BANK	1
19	INDUSIND BANK	6
20	KARNATAKA BANK	1
21	KOTAK MAHINDRA BANK	2
22	SOUTH INDIAN BANK	1
23	YES BANK	1
24	SISCO BANK	14
25	JANA SMALL BANK	1
26	NORTH EAST SMALL FINANCE BANK	8
27	CITIZEN'S URBAN CO-OPERATIVE BANK	6
	TOTAL	197

BANK TYPE	No. of Banks	No. of Branches
PUBLIC SECTOR BANKS	12	107
PRIVATE SECTOR BANKS	11	61
STATE COOPERATIVE BANK (SISCO)	1	14
SMALL FINANCE BANK	2	9
URBAN CO-OPERATIVE BANK	1	6
TOTAL	27	197

DISTRICT-WISE BANK BRANCHES IN SIKKIM as on 30.06.2024

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	1	0	0	0	2
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	1	1	1	0	6
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
27	IDFC FIRST BANK	0	1	0	0	0	0	1
	TOTAL	16	90	26	41	16	8	197

DISTRICT-WISE BANK ATM NETWORK as on 30.06.2024

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	1	0	0	0	2
9	PUNJAB NATIONAL BANK	0	8	1	2	0	0	11
10	STATE BANK OF INDIA	8	36	9	11	5	3	72
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	3	1	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	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	6	2	4	3	2	18
	TOTAL	17	124	35	43	17	5	241

LIST OF SLBC MEMBERS IN SIKKIM

Name of 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	IDFC FIRST BANK	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 30.06.2024**The C:D Ratio of Banks at the end of the 1st QTR for FY 2024-25 stood at **62.27%**

(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 Credit from outside State
			Total	Total				
PSU BANK								
1	BANK OF BARODA	5	44707.74	31665.05	70.83%		31665.05	70.83%
2	BANK OF INDIA	2	16885.37	6769.30	40.09%		6769.30	40.09%
3	BANK OF MAHRASHTRA	1	2328.80	51296.01	2202.68%		51296.01	2202.68%
4	CANARA BANK	11	43698.13	26427.91	60.48%		26427.91	60.48%
5	CENTRAL BANK OF INDIA	16	165089.61	59552.93	36.07%		59552.93	36.07%
6	INDIAN BANK	2	9453.64	3998.42	42.30%	892.00	4890.42	51.73%
7	INDIAN OVERSEAS BANK	3	5903.97	2663.52	45.11%		2663.52	45.11%
8	PUNJAB NATIONAL BANK	9	51790.42	36004.18	69.52%		36004.18	69.52%
9	PUNJAB AND SIND BANK	1	2344.95	4149.57	176.96%		4149.57	176.96%
10	UNION BANK OF INDIA	10	88088.17	56174.72	63.77%		56174.72	63.77%
11	STATE BANK OF INDIA	40	458885.00	261559.98	57.00%	215093.00	476652.98	103.87%
12	UCO BANK	6	31478.53	11242.29	35.71%		11242.29	35.71%
	Total for PSU Banks	106	920654.33	551503.88	59.90%	215985.00	767488.88	83.36%
PRIVATE BANK								
13	AXIS BANK	15	157273.72	44877.79	28.53%	0.00	44877.79	28.53%
14	BANDHAN BANK	8	29258.91	9252.45	31.62%	0	9252.45	31.62%
15	HDFC BANK	13	182996.82	49657.24	27.14%	0	49657.24	27.14%
16	ICICI BANK	7	71745.93	23132.72	32.24%	0	23132.72	32.24%
17	IDBI BANK	5	60505.76	23958.85	39.60%	0	23958.85	39.60%
18	INDUSIND BANK	6	18249.16	16434.94	90.06%	0	16434.94	90.06%
19	KARNATAKA BANK	1	3302.61	2597.96	78.66%	0	2597.96	78.66%
20	KOTAK MAHINDRA BANK	2	7238.68	456.19	6.30%	0	456.19	6.30%
21	SOUTH INDIAN BANK	1	2905.89	1576.60	54.26%	0	1576.60	54.26%
22	YES BANK	1	8483.98	4435.93	52.29%	0	4435.93	52.29%
23	IDFC First Bank	1	13856.88	302.36	2.18%	0	302.36	2.18%
	Total Pvt Banks	60	555818.34	176683.03	31.79%	0	176683.03	31.79%
COOPERATIVE BANK								
24	SISCO	14	135769.86	63384.29	46.69%	0	63384.29	46.69%
	Total of Cooperative Bank	14	135769.86	63384.29	46.69%	0.00	63384.29	46.69%
	TOTAL OF COMMERCIAL BANKS	179	1612242.53	791571.2	49.10%	215985.00	1007556.2	62.49%
Small Finance Banks								
1	Jana Small Finance Bank	1	2791.09	918.47	32.91%	0	918.47	32.91%
2	North East Small Finance Bank	8	48.88	11.08	22.67%	0	11.08	22.67%
	Total of Small Finance Bank	9	2839.97	929.55	32.73%	0	929.55	32.73%
1	Citizens urban Cooperative Bank	6	9079.19	2823.92	31.10%	0	2823.92	31.10%
27	GRAND TOTAL	196	1624161.69	795324.67	48.97%	215985.00	1011309.67	62.27%

AGENDA No 2.**Review of Performance under Annual Credit Plan 2024-25 including NPS for the quarter ended 30.06.2024**

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at **42.98%** during the end of 1st Qtr of 2024-25

(As on 30.06.2024)

(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	5678	11481.00	438	6274.04	7.71%	54.65%
BANK OF INDIA	4667	5980.00	228	1795.62	4.89%	30.03%
BANK OF MAHRASHTRA	1017	2019.00	40	529.09	3.93%	26.21%
CANARA BANK	10333	21691.00	1037	4537.75	10.04%	20.92%
CENTRAL BANK OF INDIA	26296	41217.00	1337	22540.11	5.08%	54.69%
INDIAN BANK	1658	3682.00	43	312.66	2.59%	8.49%
INDIAN OVERSEAS BANK	978	1377.00	33	261.83	3.37%	19.01%
PUNJAB NATIONAL BANK	7413	15304.00	408	2473.66	5.50%	16.16%
PUNJAB AND SIND BANK	2109	3941.00	20	205.05	0.95%	5.20%
UNION BANK OF INDIA	12230	24765.00	626	19625.65	5.12%	79.25%
STATE BANK OF INDIA	35811	95313.00	4356	42342.90	12.16%	44.43%
UCO BANK	3423	5939.00	163	1279.52	4.76%	21.54%
Total for PSU Banks	111613	232709.00	8729	102177.88	7.82%	43.91%
PRIVATE BANK						
AXIS BANK	13777	32288.00	1475	6706.80	10.71%	20.77%
BANDHAN BANK	4294	7770.00	2007	2021.95	46.74%	26.02%
HDFC BANK	19230	72184.00	2825	45692.55	14.69%	63.30%
ICICI BANK	6207	18136.00	3304	6220.66	53.23%	34.30%
IDBI BANK	5375	8122.00	329	5653.16	6.12%	69.60%
INDUSIND BANK	3522	9701.00	188	1412.38	5.34%	14.56%
KARNATAKA BANK	405	978.00	4	199.57	0.99%	20.41%
KOTAK MAHINDRA BANK	484	708.00	0	0.00	0.00%	0.00%
SOUTH INDIAN BANK	1227	1439.00	143	98.89	11.65%	6.87%
YES BANK	581	1778.00	139	224.91	23.92%	12.65%
IDFC FIRST BANK	873	1822.00	96	106.51	11.00%	5.85%
Total Pvt Banks	55975	154926	10510	68337.38	18.78%	44.11%
COOPERATIVE BANK						
SISCO BANK	4318	7563.00	531	1159.45	12.30%	15.33%
Total of Cooperative Bank	4318	7563.00	531	1159.45	12.30%	15.33%
Total Commercial banks	171906	395198.00	19770	171674.71	11.50%	43.44%
Jana Small Finance Bank	206	300	150	123.62	72.82%	41.21%
North East Small FB	1132	1300	3	0.00	0.27%	0.00%
Total of SFBs	1338	1600.00	153	123.62	11.43%	7.73%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	868	2620	449	562.52	51.73%	21.47%
Total of UCB	868	2620	449	562.52	51.73%	21.47%
GRAND TOTAL	174112	399418.00	19770	171674.71	11.35%	42.98%

AGENDA No 3
Review of Performance under Annual Credit Plan 2024-25
for the quarter ended 30th June 2024 for Priority Sector Advances

All Banks together disbursed Rs. 506.38 Crores under priority sector advances
 At **36.85%** of achievement under ACP 2024-2025.

PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2024-2025

(As on 30.06.2024)

(Amt in Lakhs)

Name of Bank	Total Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	4518	5681.00	244	3905.33	5.40%	68.74%
BANK OF INDIA	4427	4780.00	186	1390.45	4.20%	29.09%
BANK OF MAHRASHTRA	857	1219.00	29	324.20	3.38%	26.60%
CANARA BANK	7973	9891.00	919	3526.38	11.53%	35.65%
CENTRAL BANK OF INDIA	22416	21817.00	1009	9523.28	4.50%	43.65%
INDIAN BANK	1278	1782.00	16	173.15	1.25%	9.72%
INDIAN OVERSEAS BANK	898	977.00	17	172.06	1.89%	17.61%
PUNJAB NATIONAL BANK	5923	7854.00	219	895.36	3.70%	11.40%
PUNJAB AND SIND BANK	1799	2391.00	6	131.95	0.33%	5.52%
UNION BANK OF INDIA	9490	11065.00	452	7747.33	4.76%	70.02%
STATE BANK OF INDIA	21481	23663.00	1497	11081.13	6.97%	46.83%
UCO BANK	2953	3589.00	121	780.20	4.10%	21.74%
Total for PSU Banks	84013	94709.00	4715	39650.82	5.61%	41.87%
PRIVATE BANK						
AXIS BANK	9367	10238.00	555	3099.22	5.93%	30.27%
BANDHAN BANK	3574	4170.00	436	333.20	12.20%	7.99%
HDFC BANK	6410	8084.00	511	3915.46	7.97%	48.43%
ICICI BANK	3387	4036.00	51	1103.84	1.51%	27.35%
IDBI BANK	4805	5272.00	160	1509.64	3.33%	28.64%
INDUSIND BANK	2002	2101.00	1	12.00	0.05%	0.57%
KARNATAKA BANK	285	378.00	0	0.00	0.00%	0.00%
KOTAK MAHINDRA BANK	464	608.00	0	0.00	0.00%	0.00%
SOUTH INDIAN BANK	1187	1239.00	45	66.43	3.79%	5.36%
YES BANK	301	378.00	0	0.00	0.00%	0.00%
IDFC FIRST BANK	673	822.00	0	0.00	0.00%	0.00%
Total Pvt Banks	32455	37326	1759	10039.79	5.42%	26.90%
COOPERATIVE BANK						
SISCO BANK	3518	3563.00	455	553.40	12.93%	15.53%
Total of Cooperative Bank	3518	3563.00	455	553.40	12.93%	15.53%
Total Commercial banks	119986	135598	6929	50244.01	5.77%	37.05%
Jana Small Finance Bank	186	200	136	104.12	73.12%	52.06%
North East Small FB	1052	900	3	0.00	0.29%	0.00%
Total of SFBs	1238	1100	139	104.12	11.23%	9.47%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	488	720	257	290.56	52.66%	40.36%
Total of UCB	488	720	257	290.56	52.66%	40.36%
GRAND TOTAL	121712	137418.00	7325	50638.69	6.02%	36.85%

3.1 Agriculture and Allied Activities

The overall achievement under this sector recorded at **24.08%** at the end of 1st QTR ended on 30.06.2024.

AGRICULTURE SECTOR ACHIEVEMENT UNDER ACP 2024-2025

Name of Bank	(As on 30.06.2024) (Amount in Lakhs)					
	Total Agriculture					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	725	600.00	25	45.78	3.45%	7.63%
BANK OF INDIA	1870	1560.00	133	136.82	7.11%	8.77%
BANK OF MAHRASHTRA	120	100.00	10	16.00	8.33%	16.00%
CANARA BANK	2020	1600.00	370	1018.27	18.32%	63.64%
CENTRAL BANK OF INDIA	16839	14379.00	692	5594.7	4.11%	38.91%
INDIAN BANK	130	100.00	0	0.00	0.00%	0.00%
INDIAN OVERSEAS BANK	640	500.00	11	15.96	1.72%	3.19%
PUNJAB NATIONAL BANK	1530	1300.00	84	90.38	5.49%	6.95%
PUNJAB AND SIND BANK	557	507.00	0	0.00	0.00%	0.00%
UNION BANK OF INDIA	3303	2623.00	181	941.59	5.48%	35.90%
STATE BANK OF INDIA	9201	7249.00	908	1462.77	9.87%	20.18%
UCO BANK	1130	900.00	7	12.75	0.62%	1.42%
Total for PSU Banks	38065	31418.00	2421	9335.02	6.36%	29.71%
PRIVATE BANK						
AXIS BANK	5079	4071.00	25	1214.65	0.49%	29.84%
BANDHAN BANK	1225	1000.00	113	94.35	9.22%	9.44%
HDFC BANK	1903	1600.00	423	128.17	22.23%	8.01%
ICICI BANK	1260	1000.00	27	220.33	2.14%	22.03%
IDBI BANK	2783	2300.00	79	56.44	2.84%	2.45%
INDUSIND BANK	920	700.00	0	0.00	0.00%	0.00%
KARNATAKA BANK	115	100.00	0	0.00	0.00%	0.00%
KOTAK MAHINDRA BANK	230	200.00	0	0.00	0.00%	0.00%
SOUTH INDIAN BANK	1101	1061.00	45	66.43	4.09%	6.26%
YES BANK	215	200.00	0	0	0.00%	0.00%
IDFC FIRST BANK	185	165.00	0	0	0.00%	0.00%
Total Pvt Banks	15016	12397	712	1780.37	4.74%	14.36%
COOPERATIVE BANK						
SISCO BANK	3065	2500.00	418	380.98	13.64%	15.24%
Total of Cooperative Bank	3065	2500.00	418	380.98	13.64%	15.24%
Total Commercial banks	56146	46315.00	3551	11496.37	6.26%	24.55%
Jana Small Finance Bank	110	100.00	0	0	0.00%	0.00%
North East Small FB	975	800.00	0	0	0.00%	0.00%
Total of SFBs	1085	900	0	0.00	0.00%	0.00%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	620	520.00	0	0.00	0.00%	0.00%
Total of UCB	620	520.00	0	0.00	0.00%	0.00%
GRAND TOTAL	57851	47735	3551	11496.37	6.14%	24.08%

3.1.1 Kisan Credit Card (KCC)

The position on issuance of Kisan Credit Cards (KCC) in the State as on 30.06.2024 is furnished below.

(As on 30.06.2024)

(Amt in Lakhs)

Name of Bank	KCC ISSUED DURING THE FY (including renewal)		OUTSTANDING KCC as on 30.06.2024	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	3	0.37	100	127.76
BANK OF INDIA	4	10.98	255	175.36
BANK OF MAHRASHTRA	6	8.5	14	16.5
CANARA BANK	119	74.69	1575	678.03
CENTRAL BANK OF INDIA	15	0	1382	1713.72
INDIAN BANK	0	0	16	9.44
INDIAN OVERSEAS BANK	13	15.48	160	141.18
PUNJAB NATIONAL BANK	19	9.25	186	151.8
PUNJAB AND SIND BANK	0	0	0	0
UNION BANK OF INDIA	108	263.16	2107	1004.09
STATE BANK OF INDIA	344	292.44	1842	1341
UCO BANK	2	1.25	54	63.85
Total for PSU Banks	633	676.12	7691	5422.73
PRIVATE BANK				
AXIS BANK	13	86.96	12	229.36
BANDHAN BANK	0	0	0	0
HDFC BANK	423	128.17	3053	683.15
ICICI BANK	0	0	0	0
IDBI BANK	8	1.71	36	30.83
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
IDFC FIRST BANK	0	0	0	0
Total Pvt Banks	444	216.84	3101	943.34
COOPERATIVE BANK			0	0.00
SISCO Bank	364	290.18	5030	1813.97
Total of Cooperative Bank	364	290.18	5030	1813.97
GRAND TOTAL	1441	1183.14	15822	8180.04

3.1.2 KCC Animal Husbandry

Position of KCC Animal husbandry issued by the banks as on 30.06.2024 is as under:

(Amt in Lakhs)

Name of Bank	KCC ISSUED DURING THE FY (including renewal)		OUTSTANDING KCC as on 30.06.2024	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	1	0.37	80	98.58
BANK OF INDIA	4	8.44	129	110.35
BANK OF MAHRASHTRA	0	0	0	0
CANARA BANK	25	15.11	44	24.53
CENTRAL BANK OF INDIA	0	0	4	2.76
INDIAN BANK	0	0	1	1.6
INDIAN OVERSEAS BANK	0	0	7	6.09
PUNJAB NATIONAL BANK	0	0	1	0.51
PUNJAB AND SIND BANK	0	0	0	0
UNION BANK OF INDIA	0	0	16	12.75
STATE BANK OF INDIA	9	7.23	87	60.84
UCO BANK	0	0	42	71.04
Total for PSU Banks	39	31.15	411	389.05
PRIVATE BANK				
AXIS BANK	0	0	0	0
BANDHAN BANK	0	0	0	0
HDFC BANK	0	0	0	0
ICICI BANK	0	0	0	0
IDBI BANK	1	0.93	1	0.93
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
IDFC FIRST BANK	0	0	0	0
Total Pvt Banks	1	0.93	1	0.93
COOPERATIVE BANK				
SISCO	158	202.50	1865	1019.49
Total Cooperative Bank	158	202.50	1865	1019.49
GRAND TOTAL	198	234.58	2277	1409.47

3.1.3 KCC Fisheries

Position of KCC Fisheries issued by the banks as on 30.06.2024 is as under:

(Rs in Lakhs)

Name of Bank	KCC ISSUED DURING THE FY (including renewal)		OUTSTANDING KCC as on 30.06.2024	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	0	0	0	0
BANK OF INDIA	1	0.12	5	3.67
BANK OF MAHRASHTRA	0	0	0	0
CANARA BANK	0	0	0	0
CENTRAL BANK OF INDIA	0	0	0	0
INDIAN BANK	0	0	0	0
INDIAN OVERSEAS BANK	0	0	0	0
PUNJAB NATIONAL BANK	0	0	0	0
PUNJAB AND SIND BANK	0	0	0	0
UNION BANK OF INDIA	0	0	0	0
STATE BANK OF INDIA	2	5.51	15	17.28
UCO BANK	0	0	0	0
Total for PSU Banks	3	5.63	20	20.95
PRIVATE BANK				
AXIS BANK	0	0	0	0
BANDHAN BANK	0	0	0	0
HDFC BANK	0	0	0	0
ICICI BANK	0	0	0	0
IDBI BANK	0	0	0	0
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
IDFC FIRST BANK	0	0	0	0
Total Pvt Banks	0	0	0	0
COOPERATIVE BANK				
SISCO	7	10.95	94	88.98
Total of Cooperative Bank	7	10.95	94	88.98
GRAND TOTAL	10	16.58	114	109.93

B) SLBC SUB-Committee meeting on Agriculture & Allied Sector:

SLBC SUB-Committee meeting on Agriculture & Allied Sector for June 2024 Qtr was held on 21.08.2024 under the Chairmanship of Director, Agriculture, Government of Sikkim with active participation from all stake holders.

3.2. MSME Sector

The overall achievement under this sector was recorded at **46.82%** at the end of the 1st QTR of 2024-25.

MSME SECTOR ACHIEVEMENT UNDER ACP 2024-2025

(As on 30.06.2024)

(Amt in Lakhs)

Name of Bank	Total MSME					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	3760	4800.00	212	3845.35	5.64%	80.11%
BANK OF INDIA	2540	3100.00	51	1251.98	2.01%	40.39%
BANK OF MAHRASHTRA	725	1025.00	15	265.00	2.07%	25.85%
CANARA BANK	5858	7500.00	248	1321.86	4.23%	17.62%
CENTRAL BANK OF INDIA	5172	6460.00	301	3872.64	5.82%	59.95%
INDIAN BANK	1134	1555.00	15	169.15	1.32%	10.88%
INDIAN OVERSEAS BANK	236	300.00	5	151.10	2.12%	50.37%
PUNJAB NATIONAL BANK	4329	5995.00	115	684.98	2.66%	11.43%
PUNJAB AND SIND BANK	1230	1790.00	6	131.95	0.49%	7.37%
UNION BANK OF INDIA	6111	7800.00	258	6761.07	4.22%	86.68%
STATE BANK OF INDIA	11815	14861.00	501	9517.05	4.24%	64.04%
UCO BANK	1766	2200.00	66	544.56	3.74%	24.75%
Total for PSU Banks	44676	57386	1793	28516.69	4.01%	49.69%
PRIVATE BANK						
AXIS BANK	4206	5526.00	26	1673.71	0.62%	30.29%
BANDHAN BANK	127	150.00	3	70.5	2.36%	47.00%
HDFC BANK	4430	5838.00	56	3755.47	1.26%	64.33%
ICICI BANK	2082	2650.00	24	877.29	1.15%	33.11%
IDBI BANK	1982	2650.00	77	1431.6	3.88%	54.02%
INDUSIND BANK	1052	1200.00	1	12	0.10%	1.00%
KARNATAKA BANK	160	200.00	0	0.00	0.00%	0.00%
KOTAK MAHINDRA BANK	220	300.00	0	0.00	0.00%	0.00%
SOUTH INDIAN BANK	76	100.00	0	0.00	0.00%	0.00%
YES BANK	76	100.00	0	0.00	0.00%	0.00%
IDFC FIRST BANK	480	600.00	0	0.00	0.00%	0.00%
Total Pvt Banks	14891	19314	187	7820.57	1.26%	40.49%
COOPERATIVE BANK						
SISCO BANK	385	500.00	9	31.06	2.34%	6.21%
Total of Cooperative Bank	385	500.00	9	31.06	2.34%	6.21%
Total Commercial banks	59952	77200.00	1989	36368.32	3.32%	47.11%
Jana Small Finance Bank	76	100	0	0.00	0.00%	0.00%
North East Small FB	77	100	3	0.00	3.90%	0.00%
Total of SFBs	153	200	3	0.00	1.96%	0.00%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	476	600	56	151.4	11.76%	25.23%
Total of UCB	476	600	56	151.4	11.76%	25.23%
GRAND TOTAL	60581	78000	2048	36519.72	3.38%	46.82%

3.3 Other Priority Sector

The overall achievement under this sector recorded at 22.45% at the end of the 1st QTR of 2024-2025

OTHER PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2024-25

(As on 30.06.2024)

(Amt in Lakhs)

Name of Bank	Other Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	33	281.00	7	14.2	21.21%	5.05%
BANK OF INDIA	17	120.00	2	1.65	11.76%	1.38%
BANK OF MAHRASHTRA	12	94.00	4	43.20	33.33%	45.96%
CANARA BANK	95	791.00	301	1186.25	316.84%	149.97%
CENTRAL BANK OF INDIA	95	718.00	16	55.94	16.84%	7.79%
INDIAN BANK	14	127.00	1	4.00	7.14%	3.15%
INDIAN OVERSEAS BANK	22	177.00	1	5.00	4.55%	2.82%
PUNJAB NATIONAL BANK	64	559.00	20	120	31.25%	21.47%
PUNJAB AND SIND BANK	12	94.00	0	0.00	0.00%	0.00%
UNION BANK OF INDIA	76	642.00	13	44.67	17.11%	6.96%
STATE BANK OF INDIA	155	1293.00	88	101.31	56.77%	7.84%
UCO BANK	57	489.00	48	222.89	84.21%	45.58%
Total for PSU Banks	652	5385.00	501	1799.11	76.84%	33.41%
PRIVATE BANK						
AXIS BANK	82	641.00	504	210.86	614.63%	32.90%
BANDHAN BANK	2222	3020.00	320	168.35	14.40%	5.57%
HDFC BANK	77	646.00	32	31.82	41.56%	4.93%
ICICI BANK	45	386.00	0	6.22	0.00%	1.61%
IDBI BANK	40	322.00	4	21.60	10.00%	6.71%
INDUSIND BANK	30	201.00	0	0.00	0.00%	0.00%
KARNATAKA BANK	10	78.00	0	0.00	0.00%	0.00%
KOTAK MAHINDRA BANK	14	108.00	0	0.00	0.00%	0.00%
SOUTH INDIAN BANK	10	78.00	0	0.00	0.00%	0.00%
YES BANK	10	78.00	0	0.00	0.00%	0.00%
IDFC FIRST BANK	8	57.00	0	0.00	0.00%	0.00%
Total Pvt Banks	2548	5615	860	438.85	33.75%	7.82%
COOPERATIVE BANK						
SISCO BANK	68	563.00	28	141.36	41.18%	25.11%
Total of Cooperative Bank	68	563.00	28	141.36	41.18%	25.11%
Total Commercial banks	3268	11563	1389	2379.32	42.50%	20.58%
Jana Small Finance Bank	0	0.00	136	104.12	0.00%	0.00%
North East Small FB	0	0.00	0	0	0.00%	0.00%
Total of SFBs	0	0.00	136	104.12	0.00%	0.00%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	12	120.00	201	139.16	1675.00%	115.97%
Total of UCB	12	120.00	201	139.16	1675.00%	115.97%
GRAND TOTAL	3280	11683.00	1726	2622.60	52.62%	22.45%

AGENDA No 4**Non-Priority Sector : Bank wise performance is as under**

The Total Achievement under this sector stood at **46.46%** at the end of the 1st QTR of 2024-2025.

NON – PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2024-2025

(As on 30.06.2024)

(Amt in Lakhs)

Name of Bank	Total Non Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	1160	5800.00	194	2368.71	16.72%	40.84%
BANK OF INDIA	240	1200.00	42	405.17	17.50%	33.76%
BANK OF MAHRASHTRA	160	800.00	11	204.89	6.88%	25.61%
CANARA BANK	2360	11800.00	118	1011.37	5.00%	8.57%
CENTRAL BANK OF INDIA	3880	19400.00	328	13016.83	8.45%	67.10%
INDIAN BANK	380	1900.00	27	139.51	7.11%	7.34%
INDIAN OVERSEAS BANK	80	400.00	16	89.77	20.00%	22.44%
PUNJAB NATIONAL BANK	1490	7450.00	189	1578.3	12.68%	21.19%
PUNJAB AND SIND BANK	310	1550.00	14	73.1	4.52%	4.72%
UNION BANK OF INDIA	2740	13700.00	174	11878.32	6.35%	86.70%
STATE BANK OF INDIA	14330	71650.00	2859	31261.77	19.95%	43.63%
UCO BANK	470	2350.00	42	499.32	8.94%	21.25%
Total for PSU Banks	27600	138000.00	4014	62527.06	14.54%	45.31%
PRIVATE BANK						
AXIS BANK	4410	22050.00	920	3607.58	20.86%	16.36%
BANDHAN BANK	720	3600.00	1571	1688.75	218.19%	46.91%
HDFC BANK	12820	64100.00	2314	41777.09	18.05%	65.17%
ICICI BANK	2820	14100.00	3253	5116.82	115.35%	36.29%
IDBI BANK	570	2850.00	169	4143.52	29.65%	145.39%
INDUSIND BANK	1520	7600.00	187	1400.38	12.30%	18.43%
KARNATAKA BANK	120	600.00	4	199.57	3.33%	33.26%
KOTAK MAHINDRA BANK	20	100.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	40	200.00	98	32.46	245.00%	16.23%
YES BANK	280	1400.00	139	224.91	49.64%	16.07%
IDFC FIRST BANK	200	1000.00	96	106.51	48.00%	10.65%
Total Pvt Banks	23520	117600	8751	58297.59	37.21%	49.57%
COOPERATIVE BANK						
SISCO BANK	800	4000.00	76	606.05	9.50%	15.15%
Total of Cooperative Bank	800	4000.00	76	606.05	9.50%	15.15%
Total Commercial banks	51920	259600.0	12841	121430.70	24.73%	46.78%
Jana Small Finance Bank	20	100.00	14	19.5	70.00%	19.50%
North East Small FB	80	400.00	0	0	0.00%	0.00%
Total of SFBs	100	500.00	14	19.50	14.00%	3.90%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	380	1900.00	192	271.96	50.53%	14.31%
Total of UCB	380	1900	192	271.96	50.53%	14.31%
GRAND TOTAL	52400	262000.00	13047	121722	24.90%	46.46%

AGENDA NO. 5

REVIEW OF GOVT. SPONSORED SCHEMES AS ON 30.06.2024

5.1 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

The Total Achievement under PMEGP stood at **44%** at the end of the 1st QTR of 2024-2025.

AGENCY WISE-SUMMARY

Agency Name	Budget for FY 2024-25	Sponsored	Sanctioned	Budget Achievement %	Rejection	Pending
D I C	50	15	8	16	0	7
SKVIB	38	78	47	60	0	31
KVIC	38	2	1	3	0	1
TOTAL	126	95	56	44	0	39

(A) SPONSORED BY DIC

Name of Bank	Budget FY 2024-25	Spons.	Sanctd	Budget Achievement (%)	Reject.	Pend.
	No.	No.	No.	No.	No.	No.
Bank of Baroda	2	1	1	50	0	0
Bank of India	1	0	0	0	0	0
Canara Bank	6	0	0	0	0	0
Central Bank of India	9	1	1	11	0	0
Punjab National Bank	3	1	1	33	0	0
State Bank of India	15	8	2	13	0	6
SISCO Bank	4	2	2	50	0	0
UCO Bank	2	0	0	0	0	0
Union Bank of India	6	1	1	17	0	0
Indian Bank	1	0	0	0	0	0
IDBI Bank	1	1	0	0	0	1
TOTAL	50	15	8	16	0	7

(B) SPONSORED BY SKVIB

Name of Bank	Budget FY 2024-25	Spons.	Sanctd	Budget Achievement (%)	Reject.	Pend.
	No.	No.	No.	No.	No.	No.
Bank of Baroda	2	8	8	100	0	0
Bank of India	2	8	3	38	0	5
Canara Bank	2	0	0	0	0	0
Central Bank of India	2	5	4	80	0	1
Punjab National Bank	2	9	3	33	0	6
Punjab & Sind Bank	1	0	0	0	0	0
State Bank of India	16	43	25	58	0	18
SISCO Bank	2	3	3	100	0	0
UCO Bank	2	0	0	0	0	0
Union Bank of India	2	1	1	100	0	0
Indian Bank	2	0	0	0	0	0
Bank of Maharashtra	1	1	0	0	0	1
ICICI Bank	1	0	0	0	0	0
IDBI Bank	1	0	0	0	0	0
TOTAL	38	78	47	60	0	31

(C) SPONSORED BY KVIC

Name of Bank	Budget FY 2024-25	Spons.	Sanctd	Budget Achievement (%)	Reject.	Pend.
	No.	No.	No.	No.	No.	No.
Bank of Baroda	3	0	0	0	0	0
Canara Bank	2	0	0	0	0	0
Central Bank of India	3	0	0	0	0	0
Punjab National Bank	1	0	0	0	0	0
State Bank of India	21	1	1	5	0	0
SISCO Bank	1	1	0	0	0	1
UCO Bank	1	0	0	0	0	0
Union Bank of India	4	0	0	0	0	0
Indian Bank	1	0	0	0	0	0
HDFC Bank	1	0	0	0	0	0
TOTAL	38	2	1	3	0	1

5.2 PM Svanidhi Scheme:

The Bank-wise Progress of PM Svanidhi as on 30.06.2024 is given below:-

(Amount in Rs. Crore)

SI No	Name of the Bank	Eligible Applications (No)	Sanct (No)	Disb (No)	Sanctioned amount	Disbursed amount
1	AXIS BANK	10	4	2	0.004	0.002
2	BANK OF BARODA	26	26	25	0.026	0.025
3	BANK OF INDIA	2	2	2	0.002	0.002
4	CANARA BANK	91	88	87	0.088	0.087
5	CENTRAL BANK OF INDIA	185	180	179	0.18	0.179
6	HDFC BANK	19	14	5	0.014	0.005
7	ICICI BANK	3	2	2	0.002	0.002
8	IDBI BANK	30	27	27	0.027	0.027
9	INDIAN BANK	28	23	23	0.023	0.023
10	INDIAN OVERSEAS BANK	17	17	17	0.017	0.017
11	PUNJAB NATIONAL BANK	60	59	55	0.059	0.055
12	SOUTH INDIAN BANK	1	0	0	0	0
13	STATE BANK OF INDIA	494	475	467	0.475	0.467
14	UCO BANK	184	172	170	0.172	0.17
15	UNION BANK OF INDIA	107	97	97	0.097	0.097
	TOTAL	1257	1186	1158	1.187	1.159

5.3 Pradhan Mantri Mudra Yojana (MUDRA)

The Bank-wise Progress Under Pradhan Mantri Mudra Yojna (MUDRA) as on 30.06.2024 is given below:-

(Amt in Rs. Crores)

Bank Name	Shishu		Kishore		Tarun		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
State Bank of India	21	0.07	174	5.04	47	3.52	242	8.63
Bank of Baroda	0	0	9	0.27	4	0.36	13	0.63
Bank of India	5	0.02	19	0.3	2	0.15	26	0.47
Canara Bank	8	0.03	63	1.61	11	0.98	82	2.62
Central Bank of India	19	0.07	29	0.6	6	0.42	54	1.09
Indian Bank	2	0.1	6	0.06	6	0.47	14	0.63
Indian Overseas Bank	2	0	1	0.02	0	0	3	0.02
Punjab National Bank	10	0.03	62	1.89	40	3.53	112	5.45
Union Bank of India	10	0.04	33	0.93	17	1.52	60	2.49
Punjab & Sind Bank	0	0	0	0	3	0.28	3	0.28
UCO Bank	29	0.11	65	1.89	20	1.72	114	3.72
Total PSU Banks	106	0.47	461	12.61	156	12.95	723	26.03
Karnataka Bank	0	0	1	0.05	0	0	1	0.05
ICICI Bank	0	0	32	0.71	6	0.42	38	1.14
Axis Bank	459	1.88	13	0.09	0	0	472	1.96
HDFC Bank	0	0	3	0.01	5	0.38	8	0.48
IDBI Bank	0	0	3	0.10	2	0.15	5	0.25
Total Pvt Banks	459	1.88	52	0.96	13	0.95	524	3.88
Grand Total	565	2.35	513	13.57	169	13.9	1247	29.91

5.4 Stand up India

The present position under the scheme in the state of Sikkim during the 1st Quarter of FY 2024-25 is as follows: (Amt in Rs. 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	1	0.15	0	0	5	0	0	10	1	0.15
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	2	0.79	11	0	0	22	2	0.79
CENTRAL BANK OF INDIA	16	0	0	0	0	16	0	0	32	0	0
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	2	0.29	0	0	7	0	0	14	2	0.29
PUNJAB AND SIND BANK	1	6	1.36	0	0	1	0	0	2	6	1.36
UNION BANK OF INDIA	10	2	0.61	0	0	10	1	0.11	20	3	0.72
STATE BANK OF INDIA	38	3	0.51	0	0	38	0	0	76	3	0.51
UCO BANK	7	0	0	0	0	7	0	0	14	0	0
Total PSU Banks	103	14	2.92	2	0.79	103	1	0.11	206	17	3.82
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	3	0.34	26	3	0.34
ICICI BANK	7	0	0	0	0	7	1	0.25	14	1	0.25
IDBI BANK	5	0	0	0	0	5	0	0	10	0	0
INDUSIND BANK	5	0	0	4	0.63	5	2	0.39	10	6	1.02
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	4	0.63	58	6	0.98	116	10	1.61
Grand Total	161	14	2.92	6	1.42	161	7	1.09	322	27	5.43

AGENDA NO.6

A) Promotion of Self Help Groups (SHGs)

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

(As on 30.06.2024)

(Rs in Lakhs)

Sl. No.	Bank Name	Target		Achievement		Achievement Percentage(%)	
		Tol SHG	Total Disb Amt.	Tot SHG	Total Disb Amt.	SHGs	Disb
1	BANK OF INDIA	20	40.00	3	0.53	15.00	1.33
2	CANARA BANK	120	170.00	54	100.23	45.00	58.96
3	CENTRAL BANK OF INDIA	710	1000.00	208	410.79	29.30	41.08
4	IDBI BANK LTD	180	600.00	1	2.00	0.56	0.33
5	INDIAN OVERSEAS BANK	60	80.00	4	0.14	6.67	0.18
6	PUNJAB NATIONAL BANK	20	20.00	5	2.93	25.00	14.65
7	STATE BANK OF INDIA	1370	2360.00	465	970.50	33.94	41.12
8	UNION BANK OF INDIA	420	600.00	39	32.26	9.29	5.38
9	SISCO Bank	100	130.00	23	45.86	23.00	35.28
	Grand Total	3000	5000.00	802	1565.24	26.73	31.30

B) SLBC Sub-Committee on SHG Credit Linkages.

SLBC Sub-Committee on SHG Credit Linkages for June 2024 Qtr was held on under the Chairmanship of Director Finance, Govt of Sikkim on 22.08.2024, with active participation from all the Stakeholders.

AGENDA No.7**(A) Housing Finance (PS) as on 30.06.2024**

The overall achievement under this sector recorded at 8.53% at the end of the 1st of Quarter of 2024-25. (Amt in Lakhs)

Name of Bank	Housing (Priority Sector)					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	22	248.00	3	11.50	13.64%	4.64%
BANK OF INDIA	10	100.00	0	0.00	0.00%	0.00%
BANK OF MAHRASHTRA	8	80.00	3	40.00	37.50%	50.00%
CANARA BANK	63	664.00	0	0.00	0.00%	0.00%
CENTRAL BANK OF INDIA	61	622.00	12	53.67	19.67%	8.63%
INDIAN BANK	11	110.00	1	4.00	9.09%	3.64%
INDIAN OVERSEAS BANK	14	152.00	1	5.00	7.14%	3.29%
PUNJAB NATIONAL BANK	47	492.00	19	118.56	40.43%	24.10%
PUNJAB AND SIND BANK	8	80.00	0	0.00	0.00%	0.00%
UNION BANK OF INDIA	52	539.00	6	36.98	11.54%	6.86%
STATE BANK OF INDIA	110	1156.00	77	91.56	70.00%	7.92%
UCO BANK	40	423.00	14	83.51	35.00%	19.74%
Total for PSU Banks	446	4666.00	136	444.78	30.49%	9.53%
PRIVATE BANK						
AXIS BANK	50	536.00	0	0.00	0.00%	0.00%
BANDHAN BANK	0	0.00	0	0.00	0.00%	0.00%
HDFC BANK	52	544.00	31	30.95	59.62%	5.69%
ICICI BANK	29	323.00	0	6.22	0.00%	1.93%
IDBI BANK	26	273.00	4	21.60	15.38%	7.91%
INDUSIND BANK	15	158.00	0	0.00	0.00%	0.00%
KARNATAKA BANK	6	64.00	0	0.00	0.00%	0.00%
KOTAK MAHINDRA BANK	8	88.00	0	0.00	0.00%	0.00%
SOUTH INDIAN BANK	6	64.00	0	0.00	0.00%	0.00%
YES BANK	6	64.00	0	0.00	0.00%	0.00%
IDFC FIRST BANK	5	50.00	0	0.00	0.00%	0.00%
Total Pvt Banks	203	2164	35	58.77	17.24%	2.72%
COOPERATIVE BANK						
SISCO BANK	47	498.00	21	131.50	44.68%	26.41%
Total of Cooperative Bank	47	498.00	21	131.50	44.68%	26.41%
Total Commercial banks	696	7328	192	635.05	27.59%	8.67%
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	12	120.00	1	5.20	8.33%	4.33%
Total of UCB	12	120	1	5.20	8.33%	4.33%
GRAND TOTAL	708	7448	192	635.05	27.12%	8.53%

(B) Housing Finance (Non Priority Sector) as on 30.06.2024

The Disbursements by banks under Housing Loan (Non Priority Sector) is as follows:-

(Amt in Rs Lakh)

Name of Bank	Housing (Non-Priority Sector)	
	Achievement	
	No.	Amount
PSU BANKS		
BANK OF BARODA	20	254.61
BANK OF INDIA	4	55
BANK OF MAHARASHTRA	3	125
CANARA BANK	37	439.59
CENTRAL BANK OF INDIA	0	0
INDIAN BANK	12	54
INDIAN OVERSEAS BANK	0	0
PUNJAB NATIONAL BANK	61	1087.56
PUNJAB AND SIND BANK	0	0
UNION BANK OF INDIA	25	288.4
STATE BANK OF INDIA	628	5812.62
UCO BANK	22	348.02
Total for PSU Banks	812	8464.8
PRIVATE BANK		
AXIS BANK	9	50.85
BANDHAN BANK	0	0
HDFC BANK	0	0
ICICI BANK	9	231.4
IDBI BANK	14	125.4
INDUSIND BANK	0	0
KARNATAKA BANK	0	0
KOTAK MAHINDRA BANK	0	0
SOUTH INDIAN BANK	0	0
YES BANK	0	0
IDFC FIRST BANK	0	0
Total Pvt Banks	32	407.65
COOPERATIVE BANK		
SIKKIM STATE COOP. BANK LTD. (SISCO)	7	249
Total of Cooperative Bank	7	249
SMALL FINANCE BANK		
JANA SMALL FIN. BANK	0	0
NORTH EAST SMALL FINANCE BANK	0	0
Total of Small Finance Bank	0	0
URBAN COOPERATIVE BANK		
CITIZENS COOPERATIVE BANK	0	0
Total of Urban Cooperative Bank	0	0
GRAND TOTAL	851	9121.45

AGENDA NO.8**Achievements under Education Loan (Priority Sector)**

The overall achievement under this sector recorded at **3.77%** at the end of the 1st QTR of 2024-2025.

(Amt in Rs. Lakhs)

Name of Bank	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
COMMERCIAL BANK						
BANK OF BARODA	6	21.00	4	2.7	66.67%	12.86%
BANK OF INDIA	5	15.00	2	1.65	40.00%	11.00%
BANK OF MAHRASHTRA	2	9.00	1	3.2	50.00%	35.56%
CANARA BANK	20	94.00	0	0	0.00%	0.00%
CENTRAL BANK OF INDIA	17	55.00	4	2.27	23.53%	4.13%
INDIAN BANK	2	12.00	0	0	0.00%	0.00%
INDIAN OVERSEAS BANK	5	16.00	0	0	0.00%	0.00%
PUNJAB NATIONAL BANK	10	46.00	1	1.44	10.00%	3.13%
PUNJAB AND SIND BANK	2	9.00	0	0	0.00%	0.00%
UNION BANK OF INDIA	15	66.00	7	7.69	46.67%	11.65%
STATE BANK OF INDIA	22	86.00	11	9.75	50.00%	11.34%
UCO BANK	10	41.00	1	0.39	10.00%	0.95%
Total for Comm.Banks	116	470.00	31	29.09	26.72%	6.19%
PRIVATE BANK						
AXIS BANK	17	68.00	0	0	0.00%	0.00%
BANDHAN BANK	0	0.00	0	0	0.00%	0.00%
HDFC BANK	17	69.00	1	0.87	5.88%	1.26%
ICICI BANK	10	45.00	0	0	0.00%	0.00%
IDBI BANK	8	32.00	0	0	0.00%	0.00%
INDUSIND BANK	7	26.00	0	0	0.00%	0.00%
KARNATAKA BANK	2	9.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	4	15.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	2	9.00	0	0	0.00%	0.00%
YES BANK	2	9.00	0	0	0.00%	0.00%
IDFC FIRST BANK	2	5.00	0	0	0.00%	0.00%
Total Pvt Banks	71	287	1	0.87	1.41%	0.30%
COOPERATIVE BANK						
SISCO BANK	11	38.00	0	0.00	0.00%	0.00%
Total of Cooperative Bank	11	38.00	0	0.00	0.00%	0.00%
Total Commercial banks	198	795.00	32	29.96	16.16%	3.77%
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	198	795	32	29.96	16.16%	3.77%

AGENDA NO.9: MISCELLANIOUS

9.1 SBI Rural Self Employment Training Institute (RSETI)

I. Performance of RSETI is as follows:

A) Total number of Trainees(year wise) since beginning till 30.06.2024			
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	439	4356
13	2024-2025	308	4664
B) Total Number of Trainees settled year wise till 30.06.2024			
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	335	76.30%
13	2024-2025	82	70.13%
C) Total Number Settlement uploaded in MIS (year wise) : 30.06.2024			
Sl No.	Year Wise	During the Year	Cumulative
1	2012-2013	0	0
2	2013-2014	181	181
3	2014-2015	344	525
4	2015-2016	363	888
5	2016-2017	304	1192
6	2017-2018	314	1506
7	2018-2019	206	1712
8	2019-2020	490	2202
9	2020-2021	134	2336
10	2021-2022	146	2482
11	2022-2023	372	2854
12	2023-2024	335	3189
13	2024-2025	82	3271

9.2 Social Security Schemes (PMJDY, PMSBY, PMJJBY, APY) as on 30.06.2024

Sr No.	Name of the Bank	PMJJBY	SBY	APY	PMJDY
1	Axis Bank Ltd	358	1747	7965	2266
2	Bandhan bank	0	0	32	0
3	Bank of Baroda	1104	3842	452	2538
4	Bank of India	1167	2068	420	1371
5	Bank of Maharashtra	386	869	113	980
6	Canara Bank	3820	10355	3902	11162
7	Central Bank of India	17923	31376	7202	14313
8	HDFC Bank Ltd	1224	2483	764	2939
9	ICICI Bank Ltd	276	401	64	2700
10	IDBI Bank Ltd.	1406	3627	2625	2304
11	IDFC First Bank	0	0	0	0
12	Indian Bank	855	1380	229	936
13	Indian Overseas Bank	1780	3903	1168	5830
14	IndusInd Bank Ltd	13	299	24	847
15	Karnataka Bank	0	0	26	0
16	Kotak Mahindra Bank Ltd	29	42	4	129
17	Punjab & Sind Bank	275	1040	353	393
18	Punjab National Bank	1907	6537	398	6582
19	South Indian Bank Ltd	37	49	12003	32
20	State Bank of India	78190	145572	46	23102
21	UCO Bank	4168	6477	354	2496
22	Union Bank of India	5899	11228	2746	10252
23	Yes Bank Ltd	17	22	0	0
	TOTAL	120834	233317	40890	91172

9.3 Expanding and Deepening of Digital Payments Ecosystem

(As on 30.06.2024)

District Name	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
Gyalshing Nodal Bank : CBI	77668	74488	95.91%	1411	1333	94.47%
Mangan Nodal Bank : SBI	49682	46126	92.84%	989	882	89.18%
Soreng Nodal Bank : SBI	87047	79886	91.77%	651	398	61.14%
Namchi Nodal Bank: PNB	153989	146513	95.15%	9616	9230	95.99%
Pakyong Nodal Bank: CBI	125943	111248	88.33%	2245	1977	88.06%
Gangtok Nodal Bank: SBI	344124	334830	97.30%	11508	10083	87.62%
State Total	838453	793091	94.59%	26420	23903	90.47%

B) SLBC SUB-Committee meeting on Digitization and Connectivity:

SLBC SUB-Committee meeting on Digitization and Connectivity for June 2024 Qtr was held on 21.08.2024 under the Chairmanship of Director, Information & Technology, Government of Sikkim with active participation from all stake holders.

9.4 Financial Literacy Camps to be Conducted by Banks

As per the RBI circular *RBI/2016-17/FIDD.FLC.BC.No.22/12.01.018/2016-17 dated March 02, 2017 on 'Financial Literacy by FLCs (Financial Literacy Centres) and rural branches-Policy Review* , wherein rural branches of banks have been advised to conduct at-least one Financial Literacy camp per month. In this regard, it has been observed that many rural branches have not achieved the prescribed targets specified under rural camps. All controllers are requested to ensure that their branches in rural areas conduct atleast one FLC per month and also examine avenues for conducting FL activities through innovative modes (digital etc.) or in coordination with other stakeholders such as CFLs/NCFE, RSETI,RBI, Lead Bank, NABARD, Local Panchayat Member, BDOs, etc.

(A) FLCs conducted by the rural branches is as follows:-

SL NO	Name of the Bank	No of Rural Branches	Target-1 per Br	No of FLCs Conducted	Shortfall (if any)
1	Central Bank of India	12	36	30	-6
2	Bank of Baroda	3	9	22	13
3	Canara Bank	4	12	10	-2
4	Indian Overseas Bank	2	6	1	-5
5	Punjab National Bank	3	9	18	9
6	UCO Bank	4	12	12	0
7	Axis Bank Ltd	10	30	55	25
8	Bandhan Bank	1	3	10	7
9	ICICI Bank	4	12	12	0
10	State Bank of India	20	60	56	-4
11	IDBI Bank	4	12	6	-6
12	IndusInd Bank	4	12	18	6
13	Citizen Urban Coop Bank	3	9	0	-9
14	HDFC Bank	6	18	25	7
15	SISCO Bank	12	36	23	-13
16	North East Small Finance Bank	6	18	0	-18
17	Union Bank of India	6	18	29	11
18	Indian Bank	1	3	1	-2
	TOTAL	105	315	328	13

(B) FLCs conducted by Financial Literacy Centres is as follows:

FLC Code	No. Of Camps Conducted	Date of camp	District	Block	Village	No of participants
19601 (SBI GANGTOK)	2	10.04.2024, 05.06.2024	Gangtok	Rakdong Tintek	Rakdong Tintek	65
19702 (CBI GYALSHING)	1	25.04.2024	Gyalshing	Chongrang	Chongrang	30
19803 (SBI MANGAN)	1	21.05.2024	Mangan	Kabi	Kabi	30
19904 (SBI NAMCHI)	1	28.05.2024	Namchi	Temi Tarku	Temi Tarku	35
19906 (SISCO NAMCHI)	1	14.06.2024	Namchi	Ravangla	Ravangla	40
19705 (SISCO GYALSHING)	1	05.06.2024	Gyalshing	Hee Martam	Hee Martam	25

(C) Banking outlets/ Banking Correspondences/ Customer Service points operating the the State of Sikkim as on 30th June 2024.

SL NO.	Name of the Bank	Total No of BC/CSP	Status of BC/CSP as on 30.06.2024				
			Active BC	% Active	Inactive BC	% Inactive	Reason for Inactive
1	Central Bank of India	45	45	100	0	0	Not Applicable
2	State Bank of India	34	25	74	9	26	Not interested/ Not Profitable
3	Punjab National Bank	1	1	100	0	0	Not Applicable
4	Bank of Baroda	7	5	71	2	29	BC Resigned
5	Union Bank of India	5	1	20	4	80	Not working
6	India Post Payment Bank	189	105	56	84	44	Device Issue/ Network Connectivity issue
7	IDBI Bank	3	3	100	0	0	Not Applicable
8	Bank of India	3	0	0	3	100	Not interested
9	AXIS Bank Ltd	9	9	100	0	0	Not Applicable
10	AIRTEL Payment Bank	119	100	84	19	16	Not interested
11	Canara Bank	4	0	0	4	100	Machine not yet received/Not interested
12	HDFC Bank	2	2	100	0	0	Not Applicable
TOTAL		421	296	70	125	30	

9.5 Central KYC Records Registry (CKYCR)-Review of progress: (as on 30.06.2024)

Sl No.	Name of the Bank	Out of which				
		Total No. of branches	search & download facilities available	C-KYC ID printed on passbook /Statement of A/c	C-KYC banner & C-KYC Missed call No. 7799022129 displayed in Notice board	Progress of upload & download)
1	Indian Overseas Bank	3	3	Yes	Yes	100% onboarded
2	Canara Bank	11	11	Yes	Yes	100% onboarded
3	Bank of India	2	2	Yes	Yes	100% onboarded
4	Indian Bank	2	2	Yes	Yes	100% onboarded
5	Bank of Baroda	5	5	No	Yes	20% onboarded
6	Punjab National Bank	9	9	Yes	No	66% onboarded
7	UCO Bank	7	7	Yes	Yes	100% onboarded
8	Bank of Maharashtra	1	1	No	Yes	100% onboarded
9	State Bank of India	40	40	Yes	Yes	100% onboarded
10	Union Bank of India	9	9	Yes	Yes	100% onboarded
11	Central Bank of India	16	16	Yes	Yes	100% onboarded
12	Punjab & Sind Bank	2	2	Yes	Yes	0% onboarded
13	Karnataka Bank	1	1	Yes	Yes	100% onboarded
14	IDBI Bank	6	6	Yes	Yes	100% onboarded
15	South Indian Bank	1	1	Yes	Yes	100% onboarded
16	Bandhan Bank	8	8	No	Yes	100% onboarded
17	HDFC Bank	13	13	No	Yes	0% onboarded
18	Axis Bank	15	15	Yes	Yes	100% onboarded
19	Yes Bank	1	1	Yes	Yes	100% onboarded
20	ICICI Bank	7	7	Yes	Yes	100% onboarded
21	IndusInd Bank	6	6	Yes	Yes	100% onboarded
22	Kotak Mahindra Bank	2	2	No	No	0% onboarded
23	IDFC Fast Bank	1	1	No	No	0% onboarded
24	Citizen urban Coop Bank	6	0	No	Yes	0% onboarded
25	SISCO Bank	14	0	No	No	0% onboarded
26	North East Small Finance Bank	8	8	No	No	0% onboarded
27	Jana Small Finance Bank	1	1	No	No	0% onboarded

9.6 Status of opening of Brick and Motar Branches in Sikkim/BC/CSP:

SL NO.	PLACE	DISTRICT	ALLOTTED BANK
1	Daramdin	Soreng	IDBI Bank
2	Chandmari	Gangtok	Central Bank of India
3	Khechuperi	Gyalshing	ICICI Bank
4	Thangu	Mangan	AXIS Bank

Officials from the respective Banks may appraise the house regarding the present status.

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