

AGENDA FOR THE
81st STATE LEVEL BANKERS' COMMITTEE
MEETING
FOR THE QTR ENDED 30th SEPTEMBER 2024

Venue :- Hotel Ramada, Gangtok

Date : - 16.11.2024 (Saturday)

Convener Bank:



NETWORK OF BANK BRANCHES AS ON 30.09.2024

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	7
27	CITIZEN'S URBAN CO-OPERATIVE BANK	7
	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	8
URBAN CO-OPERATIVE BANK	1	7
TOTAL	27	197

DISTRICT-WISE BANK BRANCHES IN SIKKIM as on 30.09.2024

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	2	2	1	1	1	7
25	JANA SFB	0	1	0	0	0	0	1
26	Citizen Urban Co-operative Bank	0	3	1	3	0	0	7
27	IDFC FIRST BANK	0	1	0	0	0	0	1
	TOTAL	16	90	27	41	16	9	197

DISTRICT-WISE BANK ATM NETWORK as on 30.09.2024

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, GoS
10	PUNJAB NATIONAL BANK	10	SECRETARY, HORTICULTURE DEPTT. GoS
11	INDIAN OVERSEAS BANK	11	SECRETARY, AH&VS DEPTT. GoS
12	INDIAN BANK	12	SECRETARY, CO-OPERATION DEPTT. GoS
13	AXIS BANK	13	SECRETARY, F&CS Deptt. GoS
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. MSME Department, 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, GOI
24	BANDHAN BANK	24	AD, NATIONAL HORT. BOARD, GOI
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., GOI
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, GoS
		32	REGIONAL CHIEF, HUDCO, KOLKATA
		33	THE MANAGING DIRECTOR, SIMFED

AGENDA No:1**Credit : Deposit Ratio as on 30.09.2024**The C:D Ratio of Banks at the end of the 2nd QTR for FY 2024-25 stood at **67.89%**

(Amt in Rs. Cr.)

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	430.51	334.76	77.76	0	334.76	77.76
2	BANK OF INDIA	2	180.07	77.72	43.16	0	77.72	43.16
3	BANK OF MAHRASHTRA	1	37.93	514.98	1357.71	0	514.98	1357.71
4	CANARA BANK	11	444.27	267.97	60.32	120.00	387.97	87.32
5	CENTRAL BANK OF INDIA	16	1646.12	617.7	37.52	0	617.7	37.52
6	INDIAN BANK	2	80.47	41.29	51.31	6.33	47.62	59.17
7	INDIAN OVERSEAS BANK	3	59.08	27.89	47.21	0	27.89	47.21
8	PUNJAB NATIONAL BANK	9	443.38	374.6	84.49	0	374.6	84.49
9	PUNJAB AND SIND BANK	2	22.28	13.09	58.75	0	13.09	58.75
10	UNION BANK OF INDIA	10	890.47	658.49	73.95	100.00	758.49	85.17
11	STATE BANK OF INDIA	40	4367.01	2729.96	62.51	1950.76	4680.72	107.18
12	UCO BANK	7	317.96	120.11	37.78	0	120.11	37.78
Total for PSU Banks		108	8919.55	5778.56	64.79	2177.09	7955.65	89.19
PRIVATE BANK								
13	AXIS BANK	15	1538.68	462.53	30.06	22.98	485.51	31.55
14	BANDHAN BANK	8	199.9	93.3	46.67	0	93.3	46.67
15	HDFC BANK	13	1717.22	587.78	34.23	0	587.78	34.23
16	ICICI BANK	7	697.03	243.6	34.95	0	243.6	34.95
17	IDBI BANK	6	467.89	184.59	39.45	0	184.59	39.45
18	INDUSIND BANK	5	260.06	167.89	64.56	0	167.89	64.56
19	KARNATAKA BANK	1	38.19	24.94	65.31	0	24.94	65.31
20	KOTAK MAHINDRA BANK	2	62.63	2.93	4.68	0	2.93	4.68
21	SOUTH INDIAN BANK	1	29.47	15.58	52.87	0	15.58	52.87
22	YES BANK	1	133.01	4.09	3.07	0	4.09	3.07
23	IDFC First Bank	1	128.25	4.97	3.88	0	4.97	3.88
Total Pvt Banks		60	5272.33	1792.2	33.99	22.98	1815.18	34.43
COOPERATIVE BANK								
24	SISCO BANK	14	1115.75	681.71	61.1	0	681.71	61.10
Total of Cooperative Bank		14	1115.75	681.71	61.1	0	681.71	61.10
TOTAL OF COMMERCIAL BANKS		182	15307.63	8252.47	53.91	2200.07	9319.07	60.87%
25	Jana Small Finance Bank	1	27.91	9.34	33.46	0	9.34	33.46
26	North East Small Finance Bank	7	42.62	8.23	19.31	0	8.23	19.31
Total of Small Finance Bank		8	70.53	17.57	24.91	0	17.57	24.91
27	Citizens urban Cooperative Bank	7	91.77	32.45	35.36	0	32.45	35.36
GRAND TOTAL		197	15469.93	8302.49	53.67	2200.07	10502.56	67.89%

AGENDA No 2.**Review of Performance under Annual Credit Plan 2024-25 including NPS for the quarter ended 30.09.2024**

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at **67.58%** during the end of 2nd Qtr of 2024-25.

(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	828	10313.66	14.58%	89.83%
BANK OF INDIA	4667	5980.00	299	1984.21	6.41%	33.18%
BANK OF MAHRASHTRA	1017	2019.00	52	667.54	5.11%	33.06%
CANARA BANK	10333	21691.00	2479	11298.84	24.00%	52.09%
CENTRAL BANK OF INDIA	26296	41217.00	2076	27515.48	7.89%	66.76%
INDIAN BANK	1658	3682.00	101	890.35	6.09%	24.18%
INDIAN OVERSEAS BANK	978	1377.00	86	723.86	8.79%	52.57%
PUNJAB NATIONAL BANK	7413	15304.00	732	6516.84	9.87%	42.58%
PUNJAB AND SIND BANK	2109	3941.00	50	415.49	2.37%	10.54%
UNION BANK OF INDIA	12230	24765.00	968	27948.95	7.91%	112.86%
STATE BANK OF INDIA	35811	95313.00	8104	78634.33	22.63%	82.50%
UCO BANK	3423	5939.00	361	2772.15	10.55%	46.68%
Total for PSU Banks	111613	232709.00	16136	169681.70	14.46%	72.92%
PRIVATE BANK						
AXIS BANK	13777	32288.00	3228	14321.05	23.43%	44.35%
BANDHAN BANK	4294	7770.00	4047	4053.4	94.25%	52.17%
HDFC BANK	19230	72184.00	5467	50833.09	28.43%	70.42%
ICICI BANK	6207	18136.00	3944	10369.46	63.54%	57.18%
IDBI BANK	5375	8122.00	529	7168.91	9.84%	88.27%
INDUSIND BANK	3522	9701.00	450	3165.75	12.78%	32.63%
KARNATAKA BANK	405	978.00	35	463.82	8.64%	47.43%
KOTAK MAHINDRA BANK	484	708.00	1	14.67	0.21%	2.07%
SOUTH INDIAN BANK	1227	1439.00	204	679.99	16.63%	47.25%
YES BANK	581	1778.00	186	233.2	32.01%	13.12%
IDFC FIRST BANK	873	1822.00	164	191.94	18.79%	10.53%
Total Pvt Banks	55975	154926	18255	91495.28	32.61%	59.06%
COOPERATIVE BANK						
SISCO BANK	4318	7563.00	1194	6950.72	1194	91.90%
Total of Cooperative Bank	4318	7563.00	1194	6950.72	1194	91.90%
Total Commercial banks	171906	395198.00	35585	268127.70	20.70%	67.85%
Jana Small Finance Bank	206	300	359	297.97	174.27%	99.32%
North East Small FB	1132	1300	17	36.77	1.50%	2.83%
Total of SFBs	1338	1600.00	376	334.74	28.10%	20.92%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	868	2620	1024	1458.52	117.97%	55.67%
Total of UCB	868	2620	1024	1458.52	117.97%	55.67%
GRAND TOTAL	174112	399418.00	36985	269920.96	21.25%	67.58%

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

Overall achievement by Banks under priority sector advances stood at **54.10%** during the end of 2nd Qtr of 2024-25.

PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2024-2025

(Amt in Rs. Lakhs)

Name of Bank	Total Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	4518	5681.00	439	6199.45	9.72%	109.13%
BANK OF INDIA	4427	4780.00	245	1524.24	5.53%	31.89%
BANK OF MAHRASHTRA	857	1219.00	36	395.30	4.20%	32.43%
CANARA BANK	7973	9891.00	1408	5844.58	19.10%	59.09%
CENTRAL BANK OF INDIA	22416	21817.00	1471	12037.43	6.56%	55.17%
INDIAN BANK	1278	1782.00	39	310.71	3.05%	17.44%
INDIAN OVERSEAS BANK	898	977.00	55	234.62	6.12%	24.01%
PUNJAB NATIONAL BANK	5923	7854.00	388	2818.59	6.55%	35.89%
PUNJAB AND SIND BANK	1799	2391.00	20	187.83	1.11%	7.86%
UNION BANK OF INDIA	9490	11065.00	719	8594.35	7.58%	77.67%
STATE BANK OF INDIA	21481	23663.00	2717	16436.47	12.65%	69.46%
UCO BANK	2953	3589.00	267	1726.75	9.04%	48.11%
Total for PSU Banks	84013	94709.00	7804	56310.32	9.29%	59.46%
PRIVATE BANK						
AXIS BANK	9367	10238.00	1302	5288.78	13.90%	51.66%
BANDHAN BANK	3574	4170.00	928	648.9	25.97%	15.56%
HDFC BANK	6410	8084.00	1108	4459.1	17.29%	55.16%
ICICI BANK	3387	4036.00	95	2147.57	2.80%	53.21%
IDBI BANK	4805	5272.00	199	1677.98	4.14%	31.83%
INDUSIND BANK	2002	2101.00	5	56.49	0.25%	2.69%
KARNATAKA BANK	285	378.00	8	261.98	2.81%	69.31%
KOTAK MAHINDRA BANK	464	608.00	1	14.67	0.22%	2.41%
SOUTH INDIAN BANK	1187	1239.00	79	601.33	6.66%	48.53%
YES BANK	301	378.00	1	4.54	0.33%	1.20%
IDFC FIRST BANK	673	822.00	0	0	0.00%	0.00%
Total Pvt Banks	32455	37326	3726	15161.34	11.48%	40.62%
COOPERATIVE BANK						
SISCO BANK	3518	3563.00	1008	1676.56	28.65%	47.05%
Total of Cooperative Bank	3518	3563.00	1008	1676.56	28.65%	47.05%
Total Commercial banks	119986	135598	12538	73148.22	10.45%	53.94%
Jana Small Finance Bank	186	200	320	242.83	172.04%	121.42%
North East Small FB	1052	900	17	36.77	1.62%	4.09%
Total of SFBs	1238	1100	337	279.60	27.22%	25.42%
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	488	720	666	913	136.48%	126.81%
Total of UCB	488	720	666	913	136.48%	126.81%
GRAND TOTAL	121712	137418.00	13541	74340.82	11.13%	54.10%

3.1 Agriculture and Allied Activities

The overall achievement under this sector recorded at **35.89%** at the end of 2nd QTR ended 30.09.2024.

AGRICULTURE SECTOR ACHIEVEMENT UNDER ACP 2024-2025

(Amount in Lakhs)

Name of Bank	Total Agriculture					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	725	600.00	108	111.09	14.90%	18.52%
BANK OF INDIA	1870	1560.00	188	253.28	10.05%	16.24%
BANK OF MAHRASHTRA	120	100.00	12	18.6	10.00%	18.60%
CANARA BANK	2020	1600.00	614	1429.53	30.40%	89.35%
CENTRAL BANK OF INDIA	16839	14379.00	1050	6649.48	6.24%	46.24%
INDIAN BANK	130	100.00	1	1.5	0.77%	1.50%
INDIAN OVERSEAS BANK	640	500.00	40	63.74	6.25%	12.75%
PUNJAB NATIONAL BANK	1530	1300.00	116	152.83	7.58%	11.76%
PUNJAB AND SIND BANK	557	507.00	3	9.91	0.54%	1.95%
UNION BANK OF INDIA	3303	2623.00	342	1187.99	10.35%	45.29%
STATE BANK OF INDIA	9201	7249.00	1625	2863.46	17.66%	39.50%
UCO BANK	1130	900.00	20	126.16	1.77%	14.02%
Total for PSU Banks	38065	31418.00	4119	12867.6	10.82%	40.96%
PRIVATE BANK						
AXIS BANK	5079	4071.00	120	2120.8	2.36%	52.10%
BANDHAN BANK	1225	1000.00	281	243.75	22.94%	24.38%
HDFC BANK	1903	1600.00	978	365.36	51.39%	22.84%
ICICI BANK	1260	1000.00	52	409.54	4.13%	40.95%
IDBI BANK	2783	2300.00	103	134.99	3.70%	5.87%
INDUSIND BANK	920	700.00	0	0	0.00%	0.00%
KARNATAKA BANK	115	100.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	230	200.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	1101	1061.00	68	100.93	6.18%	9.51%
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	12397.00	1602	3375.37	10.67%	27.23%
COOPERATIVE BANK						
SISCO BANK	3065	2500.00	872	887.48	28.45%	35.50%
Total of Cooperative Bank	3065	2500.00	872	887.48	28.45%	35.50%
Total Commercial banks	56146	46315.00	6593	17130.5	11.61%	36.58%
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	900.00	0	0	0.00%	0.00%
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	620	520.00	0	0	0.00%	0.00%
Total of UCB	620	520.00	0	0	0.00%	0.00%
GRAND TOTAL	57851	47735.00	6593	17130.4	11.40%	35.89%

3.1.1 Kisan Credit Card (KCC)

The position on issuance of Kisan Credit Cards (KCC) in the State as on 30.09.2024 is furnished below. (Amt in Lakhs)

Name of Bank	KCC ISSUED DURING THE FY (including renewal)		OUTSTANDING KCC as on 30.09.2024	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	33	48.19	107	144.4
BANK OF INDIA	31	48.27	353	271.31
BANK OF MAHRASHTRA	7	9.50	14	16.50
CANARA BANK	152	90.82	1590	693.16
CENTRAL BANK OF INDIA	42	31.87	958	1585.72
INDIAN BANK	0	0	15	8.83
INDIAN OVERSEAS BANK	19	25.19	173	157.41
PUNJAB NATIONAL BANK	10	4.66	185	149.73
PUNJAB AND SIND BANK	0	0	3	3.25
UNION BANK OF INDIA	166	158.56	1930	1056.24
STATE BANK OF INDIA	473	663.38	1934	1420.67
UCO BANK	9	9.01	55	59.40
Total for PSU Banks	942	1089.45	7317	5566.62
PRIVATE BANK				
AXIS BANK	7	198.42	9	166.45
BANDHAN BANK	0	0	0	0
HDFC BANK	555	237.20	3250	748.55
ICICI BANK	0	0	0	0
IDBI BANK	1	0	34	29.05
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	563	435.62	3293	944.05
COOPERATIVE BANK				
SISCO Bank	773	697.80	5233	2147.67
Total of Cooperative Bank	773	697.80	5233	2147.67
GRAND TOTAL	2278	2222.87	15843	8658.34

3.1.2 KCC Animal Husbandry

Position of KCC Animal husbandry issued by the banks as on 30.09.2024 is as under:

(Amt in Rs. Lakhs)

Name of Bank	KCC ISSUED DURING THE FY (including renewal)		OUTSTANDING KCC as on 30.09.2024	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	29	39.91	87	115.51
BANK OF INDIA	22	31.08	232	209.61
BANK OF MAHRASHTRA	0	0	0	0
CANARA BANK	12	8.03	52	29.44
CENTRAL BANK OF INDIA	2	0.51	5	3.35
INDIAN BANK	0	0	1	1.66
INDIAN OVERSEAS BANK	0	0	7	5.52
PUNJAB NATIONAL BANK	1	0	2	0.40
PUNJAB AND SIND BANK	0	0	0	0
UNION BANK OF INDIA	2	2.49	17	12.51
STATE BANK OF INDIA	43	27.45	74	53.79
UCO BANK	2	1.51	41	66.77
Total for PSU Banks	113	110.98	518	498.56
PRIVATE BANK				
AXIS BANK	1	0.02	2	2.98
BANDHAN BANK	0	0	0	0
HDFC BANK	0	0	0	0
ICICI BANK	0	0	0	0
IDBI BANK	0	0	1	0.44
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	0.02	3	3.42
COOPERATIVE BANK				
SISCO	475	550.08	2041	1303.56
Total Cooperative Bank	475	550.08	2041	1303.56
GRAND TOTAL	589	661.08	2562	1805.54

3.1.3 KCC Fisheries

Position of KCC Fisheries issued by the banks as on 30.09.2024 is as under:

(Rs in Lakhs)

Name of Bank	KCC ISSUED DURING THE FY (including renewal)		OUTSTANDING KCC as on 30.09.2024	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	0	0	0	0
BANK OF INDIA	1	0.33	5	3.79
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	0.86	6	7.85
UCO BANK	0	0	0	0
Total for PSU Banks	3	1.19	11	11.64
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 Bank	13	17.68	101	95.45
Total of Cooperative Bank	13	17.68	101	95.45
GRAND TOTAL	16	18.87	112	107.09

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

SLBC SUB-Committee meeting on Agriculture & Allied Sector for September 2024 Qtr was held on 05.11.2024 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 **67.58%** at the end of 2nd QTR of 2024-25.

MSME SECTOR ACHIEVEMENT UNDER ACP 2024-2025

(As on 30.09.2024)

(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	300	6055.05	7.98%	126.15%
BANK OF INDIA	2540	3100.00	52	1263.13	2.05%	40.75%
BANK OF MAHRASHTRA	725	1025.00	18	314.50	2.48%	30.68%
CANARA BANK	5858	7500.00	1128	3870.00	19.25%	51.60%
CENTRAL BANK OF INDIA	5172	6460.00	391	5265.05	7.56%	81.50%
INDIAN BANK	1134	1555.00	37	301.25	3.26%	19.37%
INDIAN OVERSEAS BANK	236	300.00	13	165.65	5.51%	55.22%
PUNJAB NATIONAL BANK	4329	5995.00	230	2377.81	5.31%	39.66%
PUNJAB AND SIND BANK	1230	1790.00	17	177.92	1.38%	9.94%
UNION BANK OF INDIA	6111	7800.00	351	7309.67	5.74%	93.71%
STATE BANK OF INDIA	11815	14861.00	857	12651.44	7.25%	85.13%
UCO BANK	1766	2200.00	147	1244.13	8.32%	56.55%
Total for PSU Banks	44676	57386.00	3541	40995.60	7.93%	71.43%
PRIVATE BANK						
AXIS BANK	4206	5526.00	38	2687.32	0.90%	48.63%
BANDHAN BANK	127	150.00	4	72	3.15%	48.00%
HDFC BANK	4430	5838.00	66	4024.52	1.49%	68.94%
ICICI BANK	2082	2650.00	43	1727.28	2.07%	65.18%
IDBI BANK	1982	2650.00	91	1511.39	4.59%	57.03%
INDUSIND BANK	1052	1200.00	5	56.49	0.48%	4.71%
KARNATAKA BANK	160	200.00	8	261.98	5.00%	130.99%
KOTAK MAHINDRA BANK	220	300.00	1	14.67	0.45%	4.89%
SOUTH INDIAN BANK	76	100.00	11	500.4	14.47%	500.40%
YES BANK	76	100.00	1	4.54	1.32%	4.54%
IDFC FIRST BANK	480	600.00	0	0	0.00%	0.00%
Total Pvt Banks	14891	19314	268	10860.59	1.80%	56.23%
COOPERATIVE BANK						
SISCO BANK	385	500.00	49	246.06	12.73%	49.21%
Total of Cooperative Bank	385	500.00	49	246.06	12.73%	49.21%
Total Commercial banks	59952	77200.00	3858	52102.25	6.44%	67.49%
Jana Small Finance Bank	76	100	31	32.95	40.79%	32.95%
North East Small FB	77	100	17	36.77	22.08%	36.77%
Total of SFBs	153	200	48	69.72	31.37%	34.86%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	476	600	190	543.10	39.92%	90.52%
Total of UCB	476	600	190	543.10	39.92%	90.52%
GRAND TOTAL	60581	78000	3823	52715.07	6.31%	67.58%

3.3 Other Priority Sector

The overall achievement under this sector recorded at **44.55%** at the end of the 2nd QTR of 2024-2025.

OTHER PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2024-25

(As on 30.09.2024)

(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	31	33.31	93.94%	11.85%
BANK OF INDIA	17	120.00	5	7.83	29.41%	6.53%
BANK OF MAHRASHTRA	12	94.00	6	62.20	50.00%	66.17%
CANARA BANK	95	791.00	305	1265.00	321.00%	159.92%
CENTRAL BANK OF INDIA	95	718.00	30	122.90	31.58%	17.12%
INDIAN BANK	14	127.00	1	7.96	7.14%	6.27%
INDIAN OVERSEAS BANK	22	177.00	2	5.23	9.09%	2.95%
PUNJAB NATIONAL BANK	64	559.00	42	287.95	65.63%	51.51%
PUNJAB AND SIND BANK	12	94.00	0	0.00	0.00%	0.00%
UNION BANK OF INDIA	76	642.00	26	96.69	34.21%	15.06%
STATE BANK OF INDIA	155	1293.00	235	921.57	151.61%	71.27%
UCO BANK	57	489.00	100	356.46	175.44%	72.90%
Total for PSU Banks	652	5385.00	783	3167.10	120.00%	58.81%
PRIVATE BANK						
AXIS BANK	82	641.00	1144	480.66	1395.12%	74.99%
BANDHAN BANK	2222	3020.00	643	333.15	52.62%	11.03%
HDFC BANK	77	646.00	64	69.22	83.12%	10.72%
ICICI BANK	45	386.00	0	0	0.00%	0.00%
IDBI BANK	40	322.00	5	31.60	12.50%	9.81%
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	5615.00	1856	914.63	72.84%	16.29%
COOPERATIVE BANK						
SISCO BANK	68	563.00	87	543.02	127.94%	96.45%
Total of Cooperative Bank	68	563.00	87	543.02	127.94%	96.45%
Total Commercial banks	3268	11563	2726	4624.75	83.81%	40.00%
Jana Small Finance Bank	0	0.00	289	209.88	100%	100%
North East Small FB	0	0.00	0	0	0%	0%
Total of SFBs	0	0.00	289	209.88	100.00%	100.00%
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	12	120.00	476	369.90	3966.67%	308.25%
Total of UCB	12	120.00	476	369.90	3966.67%	308.25%
GRAND TOTAL	3280	11683.00	3491.00	5204.53	106.43%	44.55%

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

The Total Achievement under this sector stood at **73.38 %** at the end of the 2nd QTR of 2024-2025.

NON – PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2024-2025*(As on 30.09.2024)**(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	389	4114.21	33.53%	70.93%
BANK OF INDIA	240	1200.00	54	459.97	22.50%	38.33%
BANK OF MAHRASHTRA	160	800.00	16	272.24	10.00%	34.03%
CANARA BANK	2360	11800.00	225	2139.78	9.53%	18.13%
CENTRAL BANK OF INDIA	3880	19400.00	605	15478.05	15.59%	79.78%
INDIAN BANK	380	1900.00	62	579.64	16.32%	30.51%
INDIAN OVERSEAS BANK	80	400.00	31	489.24	38.75%	122.31%
PUNJAB NATIONAL BANK	1490	7450.00	344	3698.25	23.09%	49.64%
PUNJAB AND SIND BANK	310	1550.00	30	227.66	9.68%	14.69%
UNION BANK OF INDIA	2740	13700.00	249	19354.6	9.09%	141.27%
STATE BANK OF INDIA	14330	71650.00	5387	62197.86	37.59%	86.81%
UCO BANK	470	2350.00	94	1045.4	20.00%	44.49%
Total for PSU Banks	27600	138000.00	7486	110056.9	27.12%	79.75%
PRIVATE BANK						
AXIS BANK	4410	22050.00	1926	9032.27	43.67%	40.96%
BANDHAN BANK	720	3600.00	3119	3404.5	433.19%	94.57%
HDFC BANK	12820	64100.00	4359	46373.99	34.00%	72.35%
ICICI BANK	2820	14100.00	3849	8221.89	136.49%	58.31%
IDBI BANK	570	2850.00	330	5490.93	57.89%	192.66%
INDUSIND BANK	1520	7600.00	445	3109.26	29.28%	40.91%
KARNATAKA BANK	120	600.00	27	201.84	22.50%	33.64%
KOTAK MAHINDRA BANK	20	100.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	40	200.00	125	78.66	312.50%	39.33%
YES BANK	280	1400.00	185	228.66	66.07%	16.33%
IDFC FIRST BANK	200	1000.00	164	191.94	82.00%	19.19%
Total Pvt Banks	23520	117600	14529	76333.94	61.77%	64.91%
COOPERATIVE BANK						
SISCO BANK	800	4000.00	186	5274.16	23.25%	131.85%
Total of Cooperative Bank	800	4000.00	186	5274.16	23.25%	131.85%
Total Commercial banks	51920	259600.0	22201	191665	42.76%	73.83%
Jana Small Finance Bank	20	100.00	39	55.14	195.00%	55.14%
North East Small FB	80	400.00	0	0	0.00%	0.00%
Total of SFBs	100	500.00	39	55.14	39.00%	11.03%
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	380	1900.00	358	545.52	94.21%	28.71%
Total of UCB	380	1900	358	545.52	94.21%	28.71%
GRAND TOTAL	52400	262000.00	22598	192265.66	43.13%	73.38%

AGENDA NO. 5**REVIEW OF GOVT. SPONSORED SCHEMES AS ON 30.09.2024****5.1 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)**

The Total Achievement under PMEGP stood at **91.27%** at the end of the 2nd QTR of 2024-2025.

AGENCY WISE-SUMMARY

Agency Name	Budget for FY 2024-25	Sponsored	Sanctioned	Budget Achievement %	Rejection	Pending
D I C	50	51	22	44	3	26
SKVIB	38	205	89	234	14	102
KVIC	38	8	4	11	0	4
TOTAL	126	264	115	91.27%	17	132

(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	2	2	100	0	0
Bank of India	1	0	0	0	0	0
Canara Bank	6	1	1	17	0	0
Central Bank of India	9	6	2	22	0	4
Punjab National Bank	3	2	2	67	0	0
State Bank of India	15	28	5	33	1	22
SISCO Bank	4	6	5	125	1	0
UCO Bank	2	0	0	0	0	0
Union Bank of India	6	4	3	50	1	0
Indian Bank	1	0	0	0	0	0
IDBI Bank	1	2	2	200	0	0
TOTAL	50	51	22	44%	3	26

(B) SPONSORED BY SKVIB

Name of Bank	Budget FY 2024-25	Spons.	Sanctd	Budget Achievem ent (%)	Reject.	Pend.
	No.	No.	No.	No.	No.	No.
Bank of Baroda	2	17	17	850	0	0
Bank of India	2	10	7	350	0	3
Canara Bank	2	5	4	200	0	1
Central Bank of India	2	9	6	300	3	0
Punjab National Bank	2	28	11	550	5	12
Punjab & Sind Bank	1	1	0	0	0	1
State Bank of India	16	93	36	225	2	55
SISCO Bank	2	30	4	200	4	22
UCO Bank	2	3	1	50	0	2
Union Bank of India	2	3	3	150	0	0
Indian Bank	2	2	0	0	0	2
Bank of Maharastra	1	1	0	0	0	1
ICICI Bank	1	2	0	0	0	2
IDBI Bank	1	1	0	0	0	1
TOTAL	38	205	89	234%	14	102

(C) SPONSORED BY KVIC

Name of Bank	Budget FY 2024-25	Spons.	Sanctd	Budget Achievem ent (%)	Reject.	Pend.
	No.	No.	No.	No.	No.	No.
Bank of Baroda	3	0	0	0	0	0
Canara Bank	2	1	1	50	0	0
Central Bank of India	3	0	0	0	0	0
Punjab National Bank	1	1	0	0	0	1
State Bank of India	21	3	1	5	0	2
SISCO Bank	1	1	1	100	0	0
UCO Bank	1	1	0	0	0	1
Union Bank of India	4	0	0	0	0	0
Indian Bank	1	0	0	0	0	0
HDFC Bank	1	1	1	100	0	0
TOTAL	38	8	4	11%	0	4

5.2 SKILLED YOUTH STARTUP SCHEME (SYSS)**(Rs. in Lakh)**

Sl. No	Name of the Bank	No. of application	Bank Sanction		Subsidy Released By Department		Subsidy Pending	
			Sanctioned by Bank	Amount Sanctioned	No .of Applicant	Subsidy Released	No. of Applicant	Pending Subsidy Amount
1	Bank of Baroda	48	48	489.18	17	80.51	31	106.05
2	Bank of India	98	98	599.32	14	39.03	84	166.57
3	Bank of Maharashtra	10	10	84.45	8	27.38	2	5.76
4	Canara Bank	28	28	234.44	7	21.41	21	72.10
5	Central Bank of India	46	46	427.28	13	44.52	33	115.89
6	Indian Bank	10	10	79.46	5	14.60	5	15.78
7	Indian Overseas Bank	11	11	112.25	5	22.22	6	23.28
8	Punjab National Bank	66	66	611.01	23	91.90	43	145.67
9	Punjab & Sind Bank	7	7	55.50	2	7.00	5	13.30
10	State Bank of India	291	291	2067.67	81	294.99	210	553.66
11	Union Bank of India	25	25	201.44	9	27.43	16	48.37
12	UCO Bank	22	22	190.33	5	19.20	17	50.68
13	SISCO Bank	38	38	389.52	19	66.40	19	87.02
14	Axis Bank	1	1	3.50	0	0	1	1.23
15	IDBI Bank	3	3	26.75	1	1.05	2	8.31
16	IndusInd Bank	50	50	6307.97	11	56.20	39	177.00
	TOTAL	754	754	11880.06	220	813.83	534	1590.65

Subsidy not yet release for FY 2024-25.

5.3 PRADHAN MANTRI FORMALIZATION OF MICRO FOOD PROCESSING ENTERPRISES (PMFME)- SCHEME STATUS as on 30.09.2024:

Sl no	Name of the Bank	Target Allotted for FY 2024-25	Sponsored Cumulative (Nos)	Sanctioned Cumulative (Nos)	Pending (Nos)
1	State Bank of India	69	34	32	2 (Namchi, Jorthang)
2	Bank of Baroda	8	4	4	--
3	Central Bank of India	15	12	8	4 (Rongli (2) , Gyalshing, Mangalberia)
4	Canara Bank	16	4	4	--
5	Union Bank of India	10	1	1	--
6	Bank of India	4	4	4	--
7	Punjab National Bank	16	2	2	--
8	Punjab & Sind Bank	1	0	0	--
9	UCO Bank	8	1	1	--
10	Indian Overseas Bank	3	0	0	--
11	Bank of Maharashtra	1	0	0	--
12	Karnataka Bank	1	0	0	--
13	IDBI Bank	4	0	0	--
14	Indus Ind Bank	5	0	0	--
15	North East Small Finance Bank	10	0	0	--
16	SISCO Bank	21	7	5	2 (Singtham, Rongli)
17	Citizens Urban Cooperative Bank	8	0	0	--
Total		200	69	61	8

5.4 PM Svanidhi Scheme:

The Bank-wise Progress of PM Svanidhi as on 30.09.2024 is given below:-

(Amount in Rs. Lakh)

SI No	Name of the Bank	Eligible Applications (No)	Sanctioned (No)	Disbursed (No)	Sanctioned amount	Disbursed amount
1	AXIS BANK	10	4	4	0.4	0.4
2	BANK OF BARODA	42	35	34	3.5	3.4
3	BANK OF INDIA	2	3	3	0.30	0.30
4	CANARA BANK	104	100	97	10.00	9.70
5	CENTRAL BANK OF INDIA	227	213	196	21.30	19.60
6	HDFC BANK	16	7	5	0.70	0.50
7	ICICI BANK	3	2	2	0.20	0.20
8	IDBI BANK	40	32	32	3.20	3.20
9	INDIAN BANK	31	23	23	2.30	2.30
10	INDIAN OVERSEAS BANK	31	23	18	2.10	1.80
11	PUNJAB NATIONAL BANK	67	64	57	6.40	5.70
12	STATE BANK OF INDIA	637	501	485	50.10	48.50
13	UCO BANK	207	192	187	19.20	18.70
14	UNION BANK OF INDIA	127	112	108	11.20	10.80
	TOTAL	1537	1311	1251	130.90	125.10

5.5 Pradhan Mantri Mudra Yojana (MUDRA)

The Bank-wise Progress Under Pradhan Mantri Mudra Yojna (MUDRA) as on 30.09.2024 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	41	0.13	319	8.82	68	5.14	428	14.09
Bank of Baroda	0	0	9	0.27	4	0.36	13	0.63
Bank of India	3	0.01	23	0.5	2	0.15	28	0.66
Bank Of Maharashtra	203	0.53	2	0.03	0	0	205	0.56
Canara Bank	18	0.06	130	3.51	41	3.38	189	6.95
Central Bank of India	56	0.17	91	2.01	17	1.24	164	3.42
Indian Bank	10	0.02	16	0.42	11	0.85	37	1.29
Indian Overseas Bank	6	0.01	5	0.12	0	0	11	0.13
Punjab National Bank	18	0.05	117	3.55	81	7.05	216	10.65
Union Bank of India	32	0.09	60	1.64	32	2.85	124	4.58
Punjab & Sind Bank	12	0.02	14	0.39	0	0	26	0.41
UCO Bank	77	0.27	152	4.29	39	3.26	268	7.82
Total PSU Banks	476	1.36	938	25.55	295	24.28	1709	51.19
Karnataka Bank	0	0	1	0.05	1	0.1	2	0.15
ICICI Bank	0	0	42	0.97	11	0.73	53	1.7
Axis Bank	951	3.84	49	0.34	0	0	1000	4.17
HDFC Bank	0	0	6	0.2	12	0.95	18	1.15
IDBI Bank	0	0	11	0.35	8	0.6	19	0.95
Bandhan Bank	1030	4.62	1820	23.25	0	0	2850	27.87
IndusInd Bank	0	0	0	0	15	1.04	15	1.04
Total Pvt Bank	1981	8.46	1929	25.16	47	3.42	3957	37.04
Grand Total	2457	9.82	2862	50.71	341	27.70	5666	88.23

0

5.6 Stand up India

The present position under the scheme in the state of Sikkim during the 2nd 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	1	0.18	1	0.13	3	3	0.40	6	5	0.71
PUNJAB NATIONAL BANK	7	2	0.29	1	0.15	7	0	0	14	3	0.44
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	1	0.10	10	1	0.11	20	4	0.82
STATE BANK OF INDIA	38	3	0.51	34	4.23	38	0	0	76	37	4.74
UCO BANK	7	0	0	0	0	7	0	0	14	0	0
Total PSU Banks	103	15	3.10	39	5.40	103	4	0.51	206	58	9.01
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	15	3.10	43	6.03	161	10	1.49	322	68	10.62

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 30.09.2024) (Rs in Lakhs)

Sl. No.	Bank Name	Target		Achievement		Achievement Percentage(%)	
		SHG (No)	Total (Amt.)	Tot (No)	Total (Amt.)	SHGs	Disb
1	BANK OF INDIA	20	40.00	4	8.30	20	20.75
2	CANARA BANK	120	170.00	113	198.57	94.17	116.80
3	CENTRAL BANK OF INDIA	710	1000.00	287	727.08	40.42	72.71
4	IDBI BANK LTD	180	600.00	10	53.90	5.55	8.98
5	INDIAN OVERSEAS BANK	60	80.00	13	6.36	21.67	7.95
6	PUNJAB NATIONAL BANK	20	20.00	6	3.95	30	19.75
7	STATE BANK OF INDIA	1370	2360.00	689	2099.24	50.29	88.95
8	UNION BANK OF INDIA	420	600.00	45	42.11	10.71	7.01
9	UCO Bank	0	0	7	5.44	100	100
10	SISCO Bank	100	130.00	61	113.86	61	87.58
	Grand Total	3000	5000.00	1235	3258.81	41.17%	65.18%

B) SLBC Sub-Committee on SHG Credit Linkages.

SLBC Sub-Committee on SHG Credit Linkages for September 2024 Qtr was held under the Chairmanship of Director Finance, Govt of Sikkim on 11.11.2024, with active participation from all the Stakeholders.

AGENDA No.7**(A) Housing Finance (PS) as on 30.09.2024**

The overall achievement under this sector recorded at **33.34 %** at the end of the 2nd 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	10	12.32	45.45%	4.97%
BANK OF INDIA	10	100.00	0	0	0.00%	0.00%
BANK OF MAHRASHTRA	8	80.00	4	51.5	50.00%	64.38%
CANARA BANK	63	664.00	16	306.51	25.40%	46.16%
CENTRAL BANK OF INDIA	61	622.00	17	103.67	27.87%	16.67%
INDIAN BANK	11	110.00	1	7.96	9.09%	7.24%
INDIAN OVERSEAS BANK	14	152.00	1	5	7.14%	3.29%
PUNJAB NATIONAL BANK	47	492.00	34	280.18	72.34%	56.95%
PUNJAB AND SIND BANK	8	80.00	0	0	0.00%	0.00%
UNION BANK OF INDIA	52	539.00	13	69.33	25.00%	12.86%
STATE BANK OF INDIA	110	1156.00	193	848.18	175.45%	73.37%
UCO BANK	40	423.00	21	161.77	52.50%	38.24%
Total for PSU Banks	446	4666.00	310	1846.42	69.51%	39.57%
PRIVATE BANK						
AXIS BANK	50	536.00	0	0	0.00%	0.00%
BANDHAN BANK	0	0.00	0	0	0.00%	0.00%
HDFC BANK	52	544.00	62	67.46	119.23%	12.40%
ICICI BANK	29	323.00	0	0	0.00%	3.33%
IDBI BANK	26	273.00	5	31.6	19.23%	11.58%
INDUSIND BANK	15	158.00	0	0	0.00%	0.00%
KARNATAKA BANK	6	64.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	8	88.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	6	64.00	0	0	0.00%	0.00%
YES BANK	6	64.00	0	0	0.00%	0.00%
IDFC FIRST BANK	5	50.00	0	0	0.00%	0.00%
Total Pvt Banks	203	2164	67	109.81	33.00%	5.07%
COOPERATIVE BANK						
SISCO BANK	47	498.00	66	513.66	140.43%	103.14%
Total of Cooperative Bank	47	498.00	66	513.66	140.43%	103.14%
Total Commercial banks	696	7328	443	2469.89	63.65%	33.70%
Jana Small Finance Bank	0	0.00	0	0	0.00%	0.00%
North East Small FB	0	0.00	0	0	0.00%	0.00%
Total of SFBs	0	0.00	0	0	0.00%	0.00%
URBAN CO-OPERATIVE BANK					0.00%	0.00%
Citizen's urban Co-operative Bank	12	120.00	1	13	8.33%	10.83%
Total of UCB	12	120	1	13	8.33%	10.83%
GRAND TOTAL	708	7448	444	2482.89	62.71%	33.34%

(B) Housing Finance (Non Priority Sector) as on 30.09.2024

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	41	542.46
BANK OF INDIA	6	55.00
BANK OF MAHARASHTRA	4	165.00
CANARA BANK	56	828.54
CENTRAL BANK OF INDIA	0	0.00
INDIAN BANK	17	150.00
INDIAN OVERSEAS BANK	2	16.50
PUNJAB NATIONAL BANK	111	2481.03
PUNJAB AND SIND BANK	2	66.42
UNION BANK OF INDIA	36	598.54
STATE BANK OF INDIA	1063	11890.48
UCO BANK	29	605.77
Total for PSU Banks	1367	17399.74
PRIVATE BANK		
AXIS BANK	13	76.07
BANDHAN BANK	0	0.00
HDFC BANK	0	0.00
ICICI BANK	18	634.16
IDBI BANK	21	360.91
INDUSIND BANK	0	0.00
KARNATAKA BANK	1	10.24
KOTAK MAHINDRA BANK	0	0.00
SOUTH INDIAN BANK	0	0.00
YES BANK	0	0.00
IDFC FIRST BANK	0	0.00
Total Pvt Banks	53	1081.38
COOPERATIVE BANK		
SIKKIM STATE COOP. BANK LTD. (SISCO)	17	534.20
Total of Cooperative Bank	17	534.20
SMALL FINANCE BANK		
JANA SMALL FIN. BANK	0	0.00
NORTH EAST SMALL FINANCE BANK	0	0.00
Total of Small Finance Bank	0	0.00
URBAN COOPERATIVE BANK		
CITIZENS COOPERATIVE BANK	0	0.00
Total of Urban Cooperative Bank	0	0.00
GRAND TOTAL	1437	19015.32

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

The overall achievement under this sector recorded at **25.84%** at the end of the 2nd 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	21	20.99	350.00%	99.95%
BANK OF INDIA	5	15.00	5	7.83	100.00%	52.20%
BANK OF MAHRASHTRA	2	9.00	2	10.7	100.00%	118.89%
CANARA BANK	20	94.00	29	29.09	145.00%	30.95%
CENTRAL BANK OF INDIA	17	55.00	13	19.23	76.47%	34.96%
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	8	7.77	80.00%	16.89%
PUNJAB AND SIND BANK	2	9.00	0	0	0.00%	0.00%
UNION BANK OF INDIA	15	66.00	13	27.36	86.67%	41.45%
STATE BANK OF INDIA	22	86.00	42	73.39	190.91%	85.34%
UCO BANK	10	41.00	8	7.28	80.00%	17.76%
Total for Comm. Banks	116	470.00	141	203.64	121.55%	43.33%
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	2	1.76	11.76%	2.55%
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	2	1.76	2.82%	0.61%
COOPERATIVE BANK						
SISCO BANK	11	38.00	0	0	0.00%	0.00%
Total of Cooperative Bank	11	38.00	0	0	0.00%	0.00%
Total Commercial banks	198	795.00	143	205.4	72.22%	25.84%
Jana Small Finance Bank	0	0.00	0	0	0.00%	0.00%
North East Small FB	0	0.00	0	0	0.00%	0.00%
Total of SFBs	0	0.00	0	0	0.00%	0.00%
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	0	0.00	0	0	0.00%	0.00%
Total of UCB	0	0.00	0	0	0.00%	0.00%
GRAND TOTAL	198	795	143	205.4	72.22%	25.84%

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 30.09.2024			
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	585	4941
B) Total Number of Trainees settled year wise till 30.09.2024			
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	244	69.48%
C) Total Number Settlement uploaded in MIS (year wise) : 30.09.2024			
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	244	3433

9.2 Social Security Schemes (PMJJBY, PMSBY, PMJDY) as on 30.09.2024

Sr No.	Name of the Bank	PMJJBY	PMSBY	PMJDY
1	BANK OF BARODA	1108	3853	2548
2	BANK OF INDIA	1181	2112	1200
3	BANK OF MAHARASHTRA	389	870	2218
4	CANARA BANK	3910	10605	11685
5	CENTRAL BANK OF INDIA	18780	32932	18572
6	INDIAN BANK	1014	1635	1169
7	INDIAN OVERSEAS BANK	1878	4087	4135
8	PUNJAB NATIONAL BANK	1982	6540	6471
9	PUNJAB AND SIND BANK	310	1194	709
10	UNION BANK OF INDIA	5919	11278	10249
11	STATE BANK OF INDIA	84292	158404	23148
12	UCO BANK	4263	6544	2402
13	AXIS BANK	358	1747	2260
15	HDFC BANK	1243	2969	2953
16	ICICI BANK	283	1830	2637
17	IDBI BANK	1440	3936	2288
18	INDUSIND BANK	13	299	852
19	KARNATAKA BANK	0	0	1
20	KOTAK MAHINDRA BANK	29	42	128
21	SOUTH INDIAN BANK	87	175	33
22	YES BANK	17	22	1
	TOTAL	128496	251074	95659

9.3 ATAL PENSION YOJNA (APY) PERFORMANCE OF BANKS IN SIKKIM-Status as on 30.09.2024

Sr. No.	Name of APY- SPs	No. of Branches	Annual Target	APY accounts	% Achievement	Cumulative APY accounts opened since inception
1	State Bank Of India	37	3330	1527	46%	12617
2	Central Bank Of India	16	1440	288	20%	7467
3	Punjab And Sind Bank	1	90	14	16%	359
4	Union Bank Of India	9	810	125	15%	2769
5	Indian Overseas Bank	3	270	41	15%	1201
6	Indian Bank	2	180	25	14%	247
7	Canara Bank	11	990	125	13%	3988
8	Bank Of Baroda	5	450	17	4%	461
9	Bank Of Maharashtra	1	90	3	3%	115
10	Bank Of India	2	180	2	1%	421
11	Punjab National Bank	9	810	4	0%	401
12	UCO Bank	7	630	0	0%	354
13	IDBI Bank	5	350	243	69%	2816
14	HDFC Bank	13	910	115	13%	823
15	Axis Bank	13	910	14	2%	7975
16	ICICI Bank	5	350	0	0%	64
17	South Indian Bank	1	35	21	60%	59
18	Indusind Bank	2	70	16	23%	30
19	Bandhan Bank	1	35	6	17%	37
20	Karnataka Bank	1	35	4	11%	29
21	Kotak Mahindra Bank	1	35	1	3%	5
22	Yes Bank	1	35	0	0%	0
Total		146	12035	2591	21.53%	42238

9.4 Expanding and Deepening of Digital Payments Ecosystem

(As on 30.09.2024)

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	78404	75182	95.89%	1438	1339	93.12%
Mangan Nodal Bank : SBI	50501	46779	92.63%	1022	936	91.59%
Soreng Nodal Bank : SBI	97021	89426	92.17%	725	629	86.76%
Namchi Nodal Bank: PNB	154083	149412	96.97%	9696	9217	95.06%
Pakyong Nodal Bank: CBI	128150	115402	90.05%	2260	2055	90.93%
Gangtok Nodal Bank: SBI	344153	334894	97.31%	11527	10207	88.55%
State Total	852312	811095	95.16%	26668	24383	91.43%

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

SLBC SUB-Committee meeting on Digitization and Connectivity for September 2024 Qtr was held on 05.11.2024 under the Chairmanship of Director, Information & Technology, Government of Sikkim with active participation from all stake holders.

9.5 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 one per Branch per month	No of FLCs Conducted	Shortfall (if any)
1	Central Bank of India	12	72	62	-10
2	Bank of Baroda	3	18	19	1
3	Canara Bank	5	30	60	30
4	Indian Overseas Bank	2	12	8	-4
5	Punjab National Bank	3	18	18	0
6	UCO Bank	4	24	30	6
7	Axis Bank Ltd	10	60	70	10
8	Bandhan Bank	1	6	20	14
9	ICICI Bank	4	24	25	1
10	State Bank of India	20	120	124	4
11	IDBI Bank	5	30	11	-19
12	IndusInd Bank	4	24	30	6
13	Citizen Urban Coop Bank	4	24	10	-14
14	HDFC Bank	6	36	32	-4
15	SISCO Bank	12	72	55	-17
16	North East Small Finance Bank	6	36	0	-36
17	Union Bank of India	6	36	56	20
	TOTAL	107	642	630	-12

(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)	10	04.07.2024 18.07.2024 25.07.2024 09.08.2024 13.08.2024 22.08.2024 05.09.2024 20.09.2024 24.09.2024 26.09.2024	Gangtok	Rakdong Tintek, Ranka, Rumtek, Singtam, Martam, Khamdong, Gangtok	Rakdong Tintek, Ranka, Rumtek, Singtam, Martam, Khamdong, Gangtok	485
19702 (CBI GYALSHING)	8	02.07.2024 10.07.2024 18.07.2024 06.08.2024 23.08.2024 03.09.2024 13.09.2024 23.09.2024	Gyalshing	Dentam, Gyalshing, Yuksom, He-Martam, Chongrang	Dentam,Gyal shing, Yuksom, He-Martam, Chongrang	270
19803 (SBI MANGAN)	10	05.07.2024 11.07.2024 18.07.2024 25.07.2024 09.08.2024 16.08.2024 23.08.2024 06.09.2024 20.09.2024 27.09.2024	Mangan	Kabi, Mangan, Passingdong, Chungthang	Kabi, Mangan, Passingdong, Chungthang	242
19904 (SBI NAMCHI)	18	04.07.2024 11.07.2024 18.07.2024 20.07.2024 25.07.2024 01.08.2024 03.08.2024 09.08.2024 16.08.2024 23.08.2024 30.08.2024 03.09.2024 05.09.2024 12.09.2024 19.09.2024 21.09.2024 23.09.2024 26.09.2024	Namchi	Jorethang, Melli, Namchi, Namthang, Ravangla, Temi Tarku, Wok, Yangang	Jorethang, Melli, Namchi, Namthang, Ravangla, Temi Tarku, Wok, Yangang	710
19906 (SISCO NAMCHI)	5	10.07.2024 26.07.2024 20.08.2024 23.08.2024 26.09.2024	Namchi	Ravangla, Namchi, Jorethang	Ravangla, Namchi, Jorethang	130
19705 (SISCO GYALSHING)	7	18.07.2024 26.07.2024 19.08.2024 30.08.2024 10.09.2024 26.09.2024 27.09.2024	Gyalshing	Hee Martam, Legship, Pelling, Hee gaon	Hee Martam, Legship, Pelling, Hee gaon	138

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

SL NO.	Name of the Bank	Total No of BC/CSP	Status of BC/CSP				
			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	

9.6 (a) Central KYC Records Registry (CKYCR)-Review of progress from 01.07.2024-30.09.2024

Sl No.	Name of the Bank	Total No. of branches	Search & download facilities available	C-KYC ID printed on passbook/ Statement of Account	C-KYC banner & C-KYC Missed call No. 7799022 129 displayed in Branch notice board	Use of CERSI Registry by the Banks during July-Sept 2024 Qtr. (Nos of times) (Data as provided by IT Department, CERSAI, New Delhi)			
						During uploading of new records	During downloading of existing CKYC record	During updation of existing CKYC record	Total use of CERSAI Registry during the 1st July-30th Sept 2024
Public Sector Banks:									
1	Indian Overseas Bank	3	Yes	Yes	Yes	40	1	0	41
2	Canara Bank	11	Yes	Yes	Yes	482	228	0	710
3	Bank of India	2	Yes	Yes	Yes	214	52	0	266
4	Indian Bank	2	Yes	Yes	Yes	152	192	14	358
5	Bank of Baroda	5	Yes	No	Yes	173	346	251	770
6	Punjab National Bank	9	Yes	Yes	Yes	585	27	0	612
7	UCO Bank	7	Yes	Yes	Yes	231	2	0	233
8	Bank of Maharashtra	1	Yes	No	Yes	27	19	0	46
9	State Bank of India	40	Yes	Yes	Yes	3745	4041	4228	12014
10	Union Bank of India	9	Yes	Yes	Yes	703	96	0	799
11	Central Bank of India	16	Yes	Yes	Yes	852	0	0	852
12	Punjab & Sind Bank	2	Yes	Yes	Yes	28	0	0	28

9.6 (b) Central KYC Records Registry (CKYCR)-Review of progress from 01.07.2024-30.09.2024

Sl No.	Name of the Bank	Total No. of branches	Search & download facilities available	C-KYC ID printed on passbook/ Statement of Account	C-KYC banner & C-KYC Missed call No. 7799022 129 displayed in Branch notice board	Use of CERSI Registry by the Banks during July-Sept 2024 Qtr. (Nos of times) (Data as provided by IT Department, CERSAI, New Delhi)			
						During uploading of new records	During downloading of existing CKYC record	During updation of existing CKYC record	Total use of CERSAI Registry during the 1st July-30th Sept 2024
Private Sector, Coop & Small Finance Banks:									
13	Karnataka Bank	1	Yes	Yes	Yes	15	0	0	15
14	IDBI Bank	6	Yes	Yes	Yes	666	640	0	1306
15	South Indian Bank	1	Yes	Yes	Yes	8	91	84	183
16	Bandhan Bank	8	Yes	No	Yes	217	466	19	702
17	HDFC Bank	13	Yes	No	Yes	597	1543	381	2521
18	Axis Bank	15	Yes	Yes	Yes	701	2122	1709	4532
19	Yes Bank	1	Yes	Yes	Yes	12	81	75	168
20	ICICI Bank	7	Yes	Yes	Yes	136	209	0	345
21	IndusInd Bank	6	Yes	Yes	Yes	90	978	45	1113
22	Kotak Mahindra Bank	2	Yes	No	No	51	170	122	343
23	IDFC Fast Bank	1	Yes	No	No	30	869	520	1419
24	Citizen urban Coop Bank	6	No	No	Yes	76	0	0	76
25	SISCO Bank	14	No	No	No	13	34	4	51
26	North East Small Finance Bank	8	Yes	No	No	83	16	0	99
27	Jana Small Finance Bank	1	Yes	No	No	45	3	7	55

9.7 (a) Status of opening of Brick and Motar Branches in Sikkim:

SL NO.	PLACE	DISTRICT	ALLOTTED BANK
1	Dastoor Banquet (Near Pragati Chowk)	Soreng	IDBI Bank
2	Khechuperi	Gyalshing	ICICI Bank

9.7 (b) Status of opening of BC/CSP in Sikkim:

SL NO.	PLACE	DISTRICT	ALLOTTED BANK
1	Daramdin	Soreng	IDBI Bank
2	Chandmari	Gangtok	Central Bank of India
3	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