

AGENDA FOR THE
83rd STATE LEVEL BANKERS' COMMITTEE
MEETING FOR THE QTR ENDED
31st MARCH 2025

Venue :- Hotel Ramada, Gangtok

Date : - 21.05.2025 (Wednesday)

Convener Bank:



NETWORK OF BANK BRANCHES AS ON 31.03.2025

SL NO.	NAME OF THE BANK	NO. OF BRANCHES IN SIKKIM
1	BANK OF BARODA	7
2	BANK OF INDIA	4
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	14
16	ICICI BANK LTD	9
17	IDBI BANK	7
18	INDUSIND BANK	5
19	KARNATAKA BANK	1
20	KOTAK MAHINDRA BANK	2
21	SOUTH INDIAN BANK	1
22	YES BANK	1
23	SISCO BANK	14
24	NORTH EAST SMALL FINANCE BANK	7
25	JANA SMALL BANK	1
26	UTKARSH SMALL FIN BANK	1
27	CITIZEN'S URBAN CO-OPERATIVE BANK	7
28	IDFC FIRST BANK	1
	TOTAL	205

BANK TYPE	No. of Banks	No. of Branches
PUBLIC SECTOR BANKS	12	110
PRIVATE SECTOR BANKS	11	65
STATE COOPERATIVE BANK (SISCO)	1	14
SMALL FINANCE BANK	3	9
URBAN CO-OPERATIVE BANK	1	7
TOTAL	28	205

DISTRICT-WISE BANK BRANCHES IN SIKKIM as on 31.03.2025

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	1	1	7
2	BANK OF INDIA	0	2	1	1	0	0	4
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	4	1	2	1	0	9
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	2	4	1	0	14
16	ICICI BANK LTD	0	4	2	2	1	0	9
17	IDBI BANK	1	2	1	1	1	1	7
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	1	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
28	UTKARSH SMALL FIN BANK	1	0	0	0	0	0	1
	TOTAL	16	92	28	41	17	11	205

DISTRICT-WISE BANK ATM NETWORK as on 31.03.2025

SI No	BANKS IN SIKKIM	NO. OF ATMs DISTRICT-WISE						
		MANGAN	GANGTOK	PAKYONG	NAMCHI	GYALSHING	SORENG	TOTAL
1	BANK OF BARODA	0	3	1	1	0	1	6
2	BANK OF INDIA	0	3	1	1	0	0	5
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	1	0	0	10
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	5	1	5	3	0	15
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	7	1	2	1	0	11
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
24	UTKARSH SMALL FIN BANK	0	0	0	0	0	0	0
	TOTAL	17	129	36	43	17	6	248

LIST OF SLBC MEMBERS IN SIKKIM

Name of Banks		Departments	
1	RD,RESERVE BANK OF INDIA	1	CHIEF SECRETARY, GOVT. OF SIKKIM
2	GM,OIC-NABARD	2	DIR. (FIC), MIN. OF FINANCE, DFS, GoI
3	STATE BANK OF INDIA	3	Controller cum 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	PUNJAB & SIND BANK	13	MD, Sikkim Industrial Dev & Investment Corp Ltd (SIDICO)
14	BANK OF MAHARASHTRA	14	DIRECTOR, KVIC, GoI
15	AXIS BANK	15	DY.DIR, SPICES BOARD, C&I, GoI
16	HDFC BANK	16	DIR. MSME Department, GoI
17	BANDHAN BANK	17	CEO, SKVIB, GoS
18	ICICI BANK	18	CEO, Rashtriya Gramin Vikas Nidhi (RGVN)
19	IDBI BANK	19	Chairman, Sikkim State Cooperative Union (SICON)
20	INDUSIND BANK	20	MGR./OIC, SIDBI
21	KOTAK MAHINDRA BANK	21	Chairman, Sikkim Schedule Castes, Schedule Tribes & Other Backward Classes Dev Corp Ltd (SABCCO)
22	YES BANK	22	Director, National Commission for Scheduled Tribes (NCST)
23	SOUTH INDIAN BANK	23	MD, NATIONAL HOUSING BANK, GOI
24	KARNATAKA BANK LTD.	24	Dy Director, NATIONAL HORT. BOARD, GOI
25	IDFC FIRST BANK	25	Principal Director, Sikkim Rural Development Agency (SRDA), GoS
26	SISCO BANK	26	PD, SOCIAL WELFARE DEPTT., GoS
27	NORTH EAST SMALL FINANCE BANK LTD.	27	AD, (HANDICRAFTS), MIN. OF TEXTILES GoI, GANGTOK
28	JANA SMALL FINANCE BANK LTD	28	North Eastern Development Finance Corp Ltd (NEDFI), GANGTOK
29	CITIZEN'S URBAN CO-OPERATIVE BANK.	29	RM. AGRI INSURANCE CO., GOI
30	UTKARSH SMALL FIN BANK	30	DIR. HANDICRAFTS & HANDLOOMS, GoS
31	INDIA POST PAYMENT BANK	31	REGIONAL CHIEF, HUDCO, GOI
32	AIRTEL PAYMENT BANK	32	Chairperson, Sikkim State Co-operative Supply and Marketing Federation Ltd (SIMFED)
		33	MD, Central Registry of Securitization of Asset Reconstruction and Security Interest of India (CERSAI)

AGENDA No:1**Credit : Deposit Ratio as on 31.03.2025****The C:D Ratio of Banks at the end of the 4th QTR for FY 2024-25 stood at 63.83% (Amt in Rs. Cr.)**

Sl 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	6	500.25	348.11	69.59		348.11	69.59%
2	BANK OF INDIA	4	179.54	63.64	35.45		63.64	35.45%
3	BANK OF MAHRASHTRA	1	41.46	496.93	1198.58		496.93	1198.58%
4	CANARA BANK	11	508.76	277.96	54.63	120	397.96	78.22%
5	CENTRAL BANK OF INDIA	16	2085.04	525.16	25.19		525.16	25.19%
6	INDIAN BANK	2	84.54	45.98	54.39	4.82	50.8	60.09%
7	INDIAN OVERSEAS BANK	3	131.35	29.54	22.49		29.54	22.49%
8	PUNJAB NATIONAL BANK	9	366.55	403.83	110.17		403.83	110.17%
9	PUNJAB AND SIND BANK	2	22.91	71.12	310.43		71.12	310.43%
10	UNION BANK OF INDIA	9	995.82	638.12	64.08	100	738.12	74.12%
11	STATE BANK OF INDIA	40	4710.68	2995.37	63.59	2706.78	5702.15	121.05%
12	UCO BANK	7	325.25	132.66	40.79		132.66	40.79%
	Total for PSU Banks	110	9952.15	6028.42	60.57	2931.6	8960.02	90.03%
	PRIVATE BANK							
13	AXIS BANK	15	1726.09	478.13	27.7	24.48	502.61	29.12%
14	BANDHAN BANK	8	277.02	95.22	34.37		95.22	34.37%
15	HDFC BANK	13	2050.65	425.76	20.76		425.76	20.76%
16	ICICI BANK	9	877.78	246.55	28.09		246.55	28.09%
17	IDBI BANK	7	520.48	208.27	40.01		208.27	40.01%
18	INDUSIND BANK	5	272.95	176.55	64.68		176.55	64.68%
19	KARNATAKA BANK	1	42.46	25.12	59.16		25.12	59.16%
20	KOTAK MAHINDRA BANK	2	166.17	2.47	1.49		2.47	1.49%
21	SOUTH INDIAN BANK	1	36.46	16.16	44.32		16.16	44.32%
22	YES BANK	1	255.97	3.88	1.52		3.88	1.52%
23	IDFC First Bank	1	159.22	6.66	4.18		6.66	4.18%
	Total Pvt Banks	63	6385.25	1684.77	26.39	24.48	1709.25	26.77%
	COOPERATIVE BANK							
24	SISCO BANK	14	1323.98	651.32	49.19		651.32	49.19%
	Total of Cooperative Bank	14	1323.98	651.32	49.19		651.32	49.19%
	TOTAL OF COMMERCIAL BANKS							
25	Jana Small Finance Bank	1	21.09	11.52	54.62	0	11.52	54.62%
26	North East Small Finance Bank	7	46.35	4.06	8.76		4.06	8.76%
27	Utkarsh Small Fin Bank	1	0	0				
	Total of Small Finance Bank	9	67.44	15.58	23.1		15.58	23.10%
27	Citizens urban Cooperative Bank	7	96.22	40.9	42.51		40.9	42.51%
	GRAND TOTAL	203	17825.04	8420.99	47.24	2956.08	11377.07	63.83%

AGENDA No 2**Review of Performance under Annual Credit Plan 2024-25 including NPS for the Quarter ended 31.03.2025**

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at 113.15% during the end of 4th 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	1228	16533.86	21.63%	144.01%
BANK OF INDIA	4667	5980.00	509	3480.32	10.91%	58.20%
BANK OF MAHRASHTRA	1017	2019.00	81	1005.97	7.96%	49.83%
CANARA BANK	10333	21691.00	4405	25149.37	42.63%	115.94%
CENTRAL BANK OF INDIA	26296	41217.00	3218	42568.36	12.24%	103.28%
INDIAN BANK	1658	3682.00	178	1897.24	10.74%	51.53%
INDIAN OVERSEAS BANK	978	1377.00	245	1282.44	25.05%	93.13%
PUNJAB NATIONAL BANK	7413	15304.00	1257	12789.4	16.96%	83.57%
PUNJAB AND SIND BANK	2109	3941.00	306	1552.95	14.51%	39.40%
UNION BANK OF INDIA	12230	24765.00	1468	34342.88	12.00%	138.68%
STATE BANK OF INDIA	35811	95313.00	16015	145648.72	44.72%	152.81%
UCO BANK	3423	5939.00	774	6163.46	22.61%	103.78%
Total for PSU Banks	111613	232709.00	29684	292414.97	26.60%	125.66%
PRIVATE BANK						
AXIS BANK	13777	32288.00	6430	28159.58	46.67%	87.21%
BANDHAN BANK	4294	7770.00	7869	8426.79	183.26%	108.45%
HDFC BANK	19230	72184.00	10578	68160.93	55.01%	94.43%
ICICI BANK	6207	18136.00	4951	17225.36	79.76%	94.98%
IDBI BANK	5375	8122.00	1000	11517.53	18.60%	141.81%
INDUSIND BANK	3522	9701.00	947	7208.42	26.89%	74.31%
KARNATAKA BANK	405	978.00	42	702.95	10.37%	71.88%
KOTAK MAHINDRA BANK	484	708.00	2	17.67	0.41%	2.50%
SOUTH INDIAN BANK	1227	1439.00	391	1351.28	31.87%	93.90%
YES BANK	581	1778.00	213	572.53	36.66%	32.20%
IDFC FIRST BANK	873	1822.00	328	405.63	37.57%	22.26%
Total Pvt Banks	55975	154926	32751	143748.67	58.51%	92.79%
COOPERATIVE BANK						
SISCO BANK	4318	7563.00	2718	11082.37	62.95%	146.53%
Total of Cooperative Bank	4318	7563.00	2718	11082.37	62.95%	146.53%
Total Commercial banks	171906	395198.00	65153	447246.01	37.90%	113.17%
Jana Small Finance Bank	206	300	1119	894.74	543.20%	298.25%
North East Small FB	1132	1300	25	54.18	2.21%	4.17%
Total of SFBs	1338	1600.00	1144	948.92	85.50%	59.31%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	868	2620	2182	3757.8	251.38%	143.43%
Total of UCB	868	2620	2182	3757.8	251.38%	143.43%
GRAND TOTAL	174112	399418.00	68479	451952.73	39.33%	113.15%

AGENDA No 3**Review of Priority Sector Advances Performance under Annual Credit Plan 2024-25 for the quarter ended 31st March 2025.**

Overall achievement by Banks under priority sector advances stood at 104.42% during the end of 4th Qtr of 2024-25. (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	560	9042.2	12.39%	159.17%
BANK OF INDIA	4427	4780.00	406	2707.98	9.17%	56.65%
BANK OF MAHRASHTRA	857	1219.00	42	547.3	4.90%	44.90%
CANARA BANK	7973	9891.00	4051	20897.88	50.81%	211.28%
CENTRAL BANK OF INDIA	22416	21817.00	2123	16532.59	9.47%	75.78%
INDIAN BANK	1278	1782.00	70	589.66	5.48%	33.09%
INDIAN OVERSEAS BANK	898	977.00	178	604.05	19.82%	61.83%
PUNJAB NATIONAL BANK	5923	7854.00	639	5034.06	10.79%	64.10%
PUNJAB AND SIND BANK	1799	2391.00	94	787.31	5.23%	32.93%
UNION BANK OF INDIA	9490	11065.00	1042	22661.98	10.98%	204.81%
STATE BANK OF INDIA	21481	23663.00	4616	27301.24	21.49%	115.38%
UCO BANK	2953	3589.00	592	4319.43	20.05%	120.35%
Total for PSU Banks	84013	94709.00	14413	111025.68	17.16%	117.23%
PRIVATE BANK						
AXIS BANK	9367	10238.00	2892	9664.31	30.87%	94.40%
BANDHAN BANK	3574	4170.00	1778	1475.55	49.75%	35.38%
HDFC BANK	6410	8084.00	1695	5941.61	26.44%	73.50%
ICICI BANK	3387	4036.00	145	3191.16	4.28%	79.07%
IDBI BANK	4805	5272.00	307	2556.83	6.39%	48.50%
INDUSIND BANK	2002	2101.00	27	536.09	1.35%	25.52%
KARNATAKA BANK	285	378.00	10	303.03	3.51%	80.17%
KOTAK MAHINDRA BANK	464	608.00	1	14.67	0.22%	2.41%
SOUTH INDIAN BANK	1187	1239.00	191	1206.77	16.09%	97.40%
YES BANK	301	378.00	4	25.53	1.33%	6.75%
IDFC FIRST BANK	673	822.00	0	0	0.00%	0.00%
Total Pvt Banks	32455	37326	7050	24915.55	21.72%	66.75%
COOPERATIVE BANK						
SISCO BANK	3518	3563.00	2299	4234.58	65.35%	118.85%
Total of Cooperative Bank	3518	3563.00	2299	4234.58	65.35%	118.85%
Total Commercial banks	119986	135598	23762	140175.81	19.80%	103.38%
Jana Small Finance Bank	186	200	998	769.68	536.56%	384.84%
North East Small FB	1052	900	25	54.18	2.38%	6.02%
Total of SFBs	1238	1100	1023	823.86	82.63%	74.90%
URBANCO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	488	720	1415	2492.11	289.96%	346.13%
Total Urban Coop Bank	488	720	1415	2492.11	289.96%	346.13%
GRAND TOTAL	121712	137418.00	26200	143491.78	21.53%	104.42%

3.1 Agriculture and Allied Activities

The overall achievement under this sector recorded at 67.01 % at the end of
4th Qtr ended 31.03.2025.

(Amt in Lakhs)

Name of Bank	Total Agriculture					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	725	600.00	141	230.04	19.45%	38.34%
BANK OF INDIA	1870	1560.00	309	408.04	16.52%	26.16%
BANK OF MAHRASHTRA	120	100.00	12	18.6	10.00%	18.60%
CANARA BANK	2020	1600.00	1016	1604.99	50.30%	100.31%
CENTRAL BANK OF INDIA	16839	14379.00	1592	9119.63	9.28%	62.30%
INDIAN BANK	130	100.00	1	2.5	0.77%	2.50%
INDIAN OVERSEAS BANK	640	500.00	125	256.03	19.53%	51.21%
PUNJAB NATIONAL BANK	1530	1300.00	192	304.51	12.55%	23.42%
PUNJAB AND SIND BANK	557	507.00	49	131.71	8.80%	25.98%
UNION BANK OF INDIA	3303	2623.00	619	6629.99	18.74%	252.76%
STATE BANK OF INDIA	9201	7249.00	2749	4714.82	28.90%	62.79%
UCO BANK	1130	900.00	71	642	6.28%	71.33%
Total for PSU Banks	38065	31418.00	6876	24062.86	17.77%	75.34%
PRIVATE BANK						
AXIS BANK	5079	4071.00	1562	2928.7	30.75%	71.94%
BANDHAN BANK	1225	1000.00	686	599.95	56.00%	60.00%
HDFC BANK	1903	1600.00	1384	577.17	72.73%	36.07%
ICICI BANK	1260	1000.00	80	479.57	6.35%	47.96%
IDBI BANK	2783	2300.00	170	763.19	6.11%	33.18%
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	180	364.34	16.35%	34.34%
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	4062	5712.92	27.05%	46.08%
COOPERATIVE BANK						
SISCO BANK	3065	2500.00	1954	2210.73	63.75%	88.43%
Total of Cooperative Bank	3065	2500.00	1954	2210.73	63.75%	88.43%
Total Commercial banks	56146	46315.00	12892	31986.51	22.71%	68.30%
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 Urban Coop Bank	620	520.00	0	0	0.00%	0.00%
GRAND TOTAL	57851	47735.00	12892	31986.51	22.28%	67.01%

3.1.1 Kisan Credit Card (KCC)

The position on issuance of Kisan Credit Cards (KCC) in the State as on 31.03.2025 is furnished below.

(Amt in Lakhs)

Name of Bank	KCC ISSUED DURING THE FY (including renewal)		OUTSTANDING KCC as on 31.03.2025	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	36	116.46	141	184.68
BANK OF INDIA	37	41.53	348	263.57
BANK OF MAHRASHTRA	7	9.5	10	14.55
CANARA BANK	165	117.84	1572	739.33
CENTRAL BANK OF INDIA	53	42.22	161	125.94
INDIAN BANK	1	1.6	18	12.45
INDIAN OVERSEAS BANK	44	63.45	212	215.24
PUNJAB NATIONAL BANK	16	10.85	185	152.43
PUNJAB AND SIND BANK	5	9	5	8.22
UNION BANK OF INDIA	407	250.13	962	964.71
STATE BANK OF INDIA	683	1599.51	2312	1797.21
UCO BANK	17	21.42	80	91.87
Total for PSU Banks	1471	2283.49	5721	4457.88
PRIVATE BANK				
AXIS BANK	11	85.23	11	135
BANDHAN BANK	0	0	0	0
HDFC BANK	41	22.03	3139	706.05
ICICI BANK	0	0	0	0
IDBI BANK	2	0	32	28.62
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	54	107.26	3182	869.67
COOPERATIVE BANK				
SISCO Bank	498	601.89	5568	2420.87
Total of Cooperative Bank	498	601.89	5568	2420.87
GRAND TOTAL	2023	2992.64	14471	7748.42

Member Banks are advised to ensure monitoring of end utilization of the credit provided for agriculture and allied activities for the intended purpose and follow instructions on KCC scheme in letter and spirit.

3.1.1 (a) KCC Animal Husbandry

Position of KCC Animal husbandry as on 31.03.2025 is as under: (Amt in Lakhs)

Name of Bank	KCC ISSUED DURING THE FY 2024-25		OUTSTANDING KCC as on 31.03.2025	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	33	97.52	119	154.55
BANK OF INDIA	19	22.54	231	203.45
BANK OF MAHRASHTRA	1	1	1	0.6
CANARA BANK	10	7.29	66	32.81
CENTRAL BANK OF INDIA	60	52.72	69	59.43
INDIAN BANK	0	0	1	1.6
INDIAN OVERSEAS BANK	7	7.6	7	5.59
PUNJAB NATIONAL BANK	1	2	3	2.32
PUNJAB AND SIND BANK	5	9	5	8.22
UNION BANK OF INDIA	6	0.43	20	15.55
STATE BANK OF INDIA	53	40.92	67	49.74
UCO BANK	0	0	49	76.24
Total for PSU Banks	195	241.02	638	610.1
PRIVATE BANK				
AXIS BANK	0	0	2	2.97
BANDHAN BANK	0	0	0	0
HDFC BANK	0	0	0	0
ICICI BANK	0	0	0	0
IDBI BANK	0	0	1	0.33
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	3	3.3
COOPERATIVE BANK				
SISCO	376	425.42	3342	1686.85
Total of Cooperative Bank	376	425.42	3342	1686.85
GRAND TOTAL	571	666.44	3983	2300.25

3.1.1 (b) KCC Fisheries

Position of KCC Fisheries issued by the banks as on 31.03.2025 is as under:

(Amt in Lakhs)

Name of Bank	KCC ISSUED DURING THE FY 2024-25		OUTSTANDING KCC as on 31.03.2025	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	7	3.16	10	3.16
BANK OF INDIA	4	1.61	9	5.26
BANK OF MAHRASHTRA	0	0	0	0
CANARA BANK	19	13.58	23	19.74
CENTRAL BANK OF INDIA	32	28.89	33	29.9
INDIAN BANK	2	1.6	4	4.24
INDIAN OVERSEAS BANK	2	1.6	1	1.41
PUNJAB NATIONAL BANK	3	2.41	4	2.41
PUNJAB AND SIND BANK	0	0	0	0
UNION BANK OF INDIA	12	0.5	13	3.58
STATE BANK OF INDIA	53	32.46	57	38.75
UCO BANK	0	0	1	0.75
Total for PSU Banks	134	85.81	155	109.2
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	55	73.46	237	140.34
Total of Cooperative Bank	55	73.46	237	140.34
GRAND TOTAL	189	159.27	392	249.54

3.1.1 (c) KCC Fisheries and AH & Dairying Campaign:

Achievement vis-à-vis allotted budget to individual Banks Under Nationwide KCC Fisheries & AH-Dairying Campaign from 15.09.2024-31.03.2025:

Sl No.	Name of the Bank	KCC- Fisheries		KCC- A H & Dairy	
		Budget	Achievement	Budget	Achievement
		No.	No.	No.	No.
1	State Bank of India	60	53	30	45
2	Central Bank of India	35	30	20	46
3	Axis Bank	25	0	12	0
4	SISCO Bank	55	50	22	280
5	HDFC Bank	40	0	20	0
6	Canara Bank	40	19	25	10
7	Union Bank of India	30	12	15	6
8	Punjab National Bank	25	3	12	1
9	N E S Finance Bank	10	0	5	0
10	Bandhan Bank	25	0	12	0
11	ICICI Bank	15	0	7	0
12	UCO Bank	25	0	12	0
13	IDBI Bank	25	0	12	0
14	IndusInd Bank	25	0	12	0
15	Bank of Baroda	25	7	12	18
16	Indian Overseas Bank	20	2	10	5
17	Indian Bank	15	3	8	0
18	Bank of India	15	4	8	8
19	Kotak Mahindra Bank	15	0	8	0
20	Punjab & Sind Bank	15	0	8	0
21	Bank of Maharashtra	10	0	5	0
22	Karnataka Bank	10	0	5	0
23	South Indian bank	10	0	5	0
24	Yes Bank	10	0	5	0
25	Jana S Finance Bank	10	0	5	0
26	IDFC First Bank	10	0	5	0
TOTAL		600	183	300	419

3.1.5 KCC Fisheries and Aquaculture Infrastructure Development Fund (FIDF):

No FIDF facilities started in the State of Sikkim as on 31st March 2025 as per information received from Fisheries Department, GOS.

B) SLBC SUB-Committee meeting on Agriculture & Allied Sector:
SLBC SUB-Committee meeting on Agriculture & Allied Sector for March 2025 Qtr was held on 07/05/2025 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 119.30% at the end of 4th QTR of 2024-25.

(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	375	8734.3	9.97%	181.96%
BANK OF INDIA	2540	3100.00	88	2275.7	3.46%	73.41%
BANK OF MAHRASHTRA	725	1025.00	22	425.5	3.03%	41.51%
CANARA BANK	5858	7500.00	2478	9037.01	42.30%	120.49%
CENTRAL BANK OF INDIA	5172	6460.00	461	7199.54	8.91%	111.45%
INDIAN BANK	1134	1555.00	68	579.2	6.00%	37.25%
INDIAN OVERSEAS BANK	236	300.00	49	333.29	20.76%	111.10%
PUNJAB NATIONAL BANK	4329	5995.00	392	4242.54	9.06%	70.77%
PUNJAB AND SIND BANK	1230	1790.00	42	640.6	3.41%	35.79%
UNION BANK OF INDIA	6111	7800.00	389	15875.09	6.37%	203.53%
STATE BANK OF INDIA	11815	14861.00	1501	20642.3	12.70%	138.90%
UCO BANK	1766	2200.00	290	2815.13	16.42%	127.96%
Total for PSU Banks	44676	57386.00	6155	72800.2	13.78%	126.86%
PRIVATE BANK						
AXIS BANK	4206	5526.00	65	6187.69	1.55%	111.97%
BANDHAN BANK	127	150.00	8	237.1	6.30%	158.07%
HDFC BANK	4430	5838.00	123	5206.39	2.78%	89.18%
ICICI BANK	2082	2650.00	65	2700.84	3.12%	101.92%
IDBI BANK	1982	2650.00	128	1730.94	6.46%	65.32%
INDUSIND BANK	1052	1200.00	27	536.09	2.57%	44.67%
KARNATAKA BANK	160	200.00	10	303.03	6.25%	151.52%
KOTAK MAHINDRA BANK	220	300.00	1	14.67	0.45%	4.89%
SOUTH INDIAN BANK	76	100.00	11	842.43	14.47%	842.43%
YES BANK	76	100.00	4	25.53	5.26%	25.53%
IDFC FIRST BANK	480	600.00	0	0	0.00%	0.00%
Total Pvt Banks	14891	19314	442	17784.71	2.97%	92.08%
COOPERATIVE BANK						
SISCO BANK	385	500.00	152	736.75	39.48%	147.35%
Total of Cooperative Bank	385	500.00	152	736.75	39.48%	147.35%
Total Commercial Banks	59952	77200.00	6749	91321.66	11.26%	118.29%
Jana Small Finance Bank	76	100	323	330.65	425.00%	330.65%
North East Small FB	77	100	25	54.18	32.47%	54.18%
Total of SFBs	153	200	348	384.83	227.45%	192.42%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	476	600	413	1350.4	86.76%	225.07%
Total Urban Coop Bank	476	600	413	1350.4	86.76%	225.07%
GRAND TOTAL	60581	78000	7510	93056.89	12.40%	119.30%

3.3 Other Priority Sector

The overall achievement under this sector recorded at 157.91 % at the end of the 4th QTR of 24-2025. (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	44	77.86	133.33%	27.71%
BANK OF INDIA	17	120.00	9	24.24	52.94%	20.20%
BANK OF MAHRASHTRA	12	94.00	8	103.2	66.67%	109.79%
CANARA BANK	95	791.00	557	10255.88	586.32%	1296.57%
CENTRAL BANK OF INDIA	95	718.00	70	213.42	73.68%	29.72%
INDIAN BANK	14	127.00	1	7.96	7.14%	6.27%
INDIAN OVERSEAS BANK	22	177.00	4	14.73	18.18%	8.32%
PUNJAB NATIONAL BANK	64	559.00	55	487.01	85.94%	87.12%
PUNJAB AND SIND BANK	12	94.00	3	15	25.00%	15.96%
UNION BANK OF INDIA	76	642.00	34	156.9	44.74%	24.44%
STATE BANK OF INDIA	155	1293.00	366	1944.12	236.13%	150.36%
UCO BANK	57	489.00	231	862.3	405.26%	176.34%
Total for PSU Banks	652	5385.00	1382	14162.62	211.96%	263.00%
PRIVATE BANK						
AXIS BANK	82	641.00	1265	547.92	1542.68%	85.48%
BANDHAN BANK	2222	3020.00	1084	638.5	48.78%	21.14%
HDFC BANK	77	646.00	188	158.05	244.16%	24.47%
ICICI BANK	45	386.00	0	10.75	0.00%	2.78%
IDBI BANK	40	322.00	9	62.7	22.50%	19.47%
INDUSIND BANK	30	201.00	0	0	0.00%	0.00%
KARNATAKA BANK	10	78.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	14	108.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	10	78.00	0	0	0.00%	0.00%
YES BANK	10	78.00	0	0	0.00%	0.00%
IDFC FIRST BANK	8	57.00	0	0	0.00%	0.00%
Total Pvt Banks	2548	5615.00	2546	1417.92	99.92%	25.25%
COOPERATIVE BANK						
SISCO BANK	68	563.00	193	1287.1	283.82%	228.61%
Total of Cooperative Bank	68	563.00	193	1287.1	283.82%	228.61%
Total Commercial banks	3268	11563	4121	16867.64	126.10%	145.88%
Jana Small Finance Bank	0	0.00	675	439.03	100.00%	100.00%
North East Small FB	0	0.00	0	0	0.00%	0.00%
Total of SFBs	0	0.00	675	439.03	100.00%	100.00%
URBAN CO-OPERATIVE						
Citizen's urban Co-operative Bank	12	120.00	1002	1141.71	8350.00%	951.43%
Total Urban Coop Bank	12	120.00	1002	1141.71	8350.00%	951.43%
GRAND TOTAL	3280	11683.00	5798	18448.4	176.77%	157.91%

AGENDA No 4

Non-Priority Sector : Bank wise performance

The Total Achievement under this sector stood at 117.73 % at the end of the 4th QTR of 2024- 2025.

(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	668	7491.66	57.59%	129.17%
BANK OF INDIA	240	1200.00	103	772.34	42.92%	64.36%
BANK OF MAHRASHTRA	160	800.00	39	458.67	24.38%	57.33%
CANARA BANK	2360	11800.00	354	4251.49	15.00%	36.03%
CENTRAL BANK OF INDIA	3880	19400.00	1095	26035.77	28.22%	134.21%
INDIAN BANK	380	1900.00	108	1307.58	28.42%	68.82%
INDIAN OVERSEAS BANK	80	400.00	67	678.39	83.75%	169.60%
PUNJAB NATIONAL BANK	1490	7450.00	618	7755.34	41.48%	104.10%
PUNJAB AND SIND BANK	310	1550.00	212	765.64	68.39%	49.40%
UNION BANK OF INDIA	2740	13700.00	426	11680.9	15.55%	85.26%
STATE BANK OF INDIA	14330	71650.00	11399	118347.48	79.55%	165.17%
UCO BANK	470	2350.00	182	1844.03	38.72%	78.47%
Total for PSU Banks	27600	138000.00	15271	181389.29	55.33%	131.44%
PRIVATE BANK						
AXIS BANK	4410	22050.00	3538	18495.27	80.23%	83.88%
BANDHAN BANK	720	3600.00	6091	6951.24	845.97%	193.09%
HDFC BANK	12820	64100.00	8883	62219.32	69.29%	97.07%
ICICI BANK	2820	14100.00	4806	14034.2	170.43%	99.53%
IDBI BANK	570	2850.00	693	8960.7	121.58%	314.41%
INDUSIND BANK	1520	7600.00	920	6672.33	60.53%	87.79%
KARNATAKA BANK	120	600.00	32	399.92	26.67%	66.65%
KOTAK MAHINDRA BANK	20	100.00	1	3	5.00%	3.00%
SOUTH INDIAN BANK	40	200.00	200	144.51	500.00%	72.26%
YES BANK	280	1400.00	209	547	74.64%	39.07%
IDFC FIRST BANK	200	1000.00	328	405.63	164.00%	40.56%
Total Pvt Banks	23520	117600	25701	118833.12	109.27%	101.05%
COOPERATIVE BANK						
SISCO BANK	800	4000.00	419	6847.79	52.38%	171.19%
Total of Cooperative Bank	800	4000.00	419	6847.79	52.38%	171.19%
Total Commercial banks	51920	259600.0	41391	307070.2	79.72%	118.29%
Jana Small Finance Bank	20	100.00	121	125.06	605.00%	125.06%
North East Small FB	80	400.00	0	0	0.00%	0.00%
Total of SFBs	100	500.00	121	125.06	121.00%	25.01%
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	380	1900.00	767	1265.69	201.84%	66.62%
Total Urban Coop Bank	380	1900	767	1265.69	201.84%	66.62%
GRAND TOTAL	52400	262000.00	42279	308460.95	80.69%	117.73%

AGENDA No 4.1**BANK WISE TOTAL LOANS DISBURSEMENT TO MINORITY COMMUNITIES FY 2024-25 AS ON 31.03.2025**

No. in Actual and Amount in Rs.Lakhs

NAME OF BANK	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIANS		JAINS		TOTAL	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PSU BANKS														
BANK OF BARODA	54	289.8	18	87.54	164	2317	2	98	0	0	3	20.62	241	2813
BANK OF INDIA	3	0.51	1	5	15	17.5	0	0	0	0	0	0	19	23.01
BANK OF MAHARASHTRA	3	12.5	0	0	10	252.5	0	0	0	0	0	0	13	265
CANARA BANK	56	105.7	101	983.2	310	1124	3	1.7	0	0	1	0.5	471	2215
CENTRAL BANK OF INDIA	2	3.74	42	128.7	303	3455	0	0	2	5.73	0	0	349	3594
INDIAN BANK	24	206.6	0	0	46	319.4	0	0	0	0	0	0	70	526
INDIAN OVERSEAS BANK	8	13	4	13	7	11.8	0	0	0	0	0	0	19	37.8
PUNJAB NATIONAL BANK	57	356.1	8	51.53	144	1660	3	1.2	0	0	0	0	212	2069
PUNJAB AND SIND BANK	0	0	0	0	26	347	0	0	0	0	0	0	26	347
UNION BANK OF INDIA	113	363.1	29	88.5	255	1270	0	0	0	0	0	0	397	1721
STATE BANK OF INDIA	288	1687	90	651.2	4135	32690	36	321.4	0	0	0	0	4549	35349
UCO BANK	44	298.6	18	70.19	116	875	0	0	0	0	0	0	178	1244
Total for PSU Banks	652	3336	311	2079	5531	44339	44	422.3	2	5.73	4	21.12	6544	50203
PRIVATE BANK														
AXIS BANK	74	59.26	16	368.4	181	149.1	0	0	0	0	0	0	271	576.8
BANDHAN BANK	368	329.7	265	284.7	642	658.7	0	0	1	1	1	0.5	1277	1274
HDFC BANK	55	32.04	2	26.1	20	38.3	0	0	0	0	0	0	77	96.44
ICICI BANK	3	13.2	6	9.07	16	104.3	2	6.3	0	0	0	0	27	132.8
IDBI BANK	24	76.27	12	15.87	116	510.3	1	5	0	0	1	0	154	607.4
INDUSIND BANK	0	0	0	0	5	150.3	0	0	0	0	0	0	5	150.3
KARNATAKA BANK	1	10.02	0	0	2	51.73	0	0	0	0	0	0	3	61.75
KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SOUTH INDIAN BANK	23	46.16	12	0	19	0	0	0	0	0	4	0	58	46.16
YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IDFC FIRST BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Pvt Banks	548	566.6	313	704.1	1001	1663	3	11.3	1	1	6	0.5	1872	2946

COOPERATIVE BANK														
SIKKIM STATE COOP. BANK LTD. (SISCO)	186	484.7	0	0	547	1920	0	0	0	0	0	0	733	2405
Total of Cooperative Bank	186	484.7	0	0	547	1920	0	0	0	0	0	0	733	2405
SMALL FINANCE BANK														
JANA SMALL FIN. BANK	38	34.51	4	2.94	176	177.6	0	0	0	0	1	1	219	216.1
NORTH EAST SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total of Small Finance Bank	38	34.51	4	2.94	176	177.6	0	0	0	0	1	1	219	216.1
URBAN COOPERATIVE BANK														
CITIZENS COOPERATIVE BANK	7	30.97	29	86.44	103	238.3	0	0	0	0	0	0	139	355.7
Total of Urban Cooperative Bank	7	30.97	29	86.44	103	238.3	0	0	0	0	0	0	139	355.7
GRAND TOTAL	143	4453	657	2872	7358	48337	47	433.6	3	6.73	11	22.62	9507	56126

AGENDA NO. 5

REVIEW OF GOVT. SPONSORED SCHEMES AS ON 31.03.2025

5.1 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

The Total Achievement under PMEGP stood at **362%** at the end of the 4th QTR of 2024-2025.

AGENCY WISE SUMMARY

Agency Name	Budget for FY 2024-25	Sponsored	Sanctioned	Budget Achievement %	Rejection	Pending
D I C	50	130	88	176	23	19
SKVIB	38	479	345	908	72	62
KVIC	38	32	23	61	6	3
TOTAL	126	641	456	362	101	84

(A) SPONSORED BY DIC

Name of Bank	Budget FY 2024-25	Sponsored	Sanctioned	Budget Achievement (%)	Reject	Pending
	No.	No.	No.	No.	No.	No.
Bank of Baroda	2	3	2	100	0	1
Bank of India	1	0	0	0	0	0
Canara Bank	6	10	6	100	4	0
Central Bank of India	9	10	3	33	1	6
Punjab National Bank	3	4	4	133	0	0
State Bank of India	15	68	44	293	16	8
SISCO Bank	4	17	15	375	0	2
UCO Bank	2	2	2	100	0	0
Union Bank of India	6	12	9	150	2	1
Indian Bank	1	1	0	0	0	1
IDBI Bank	1	3	3	300	0	0
TOTAL	50	130	88	176	23	19

(B) SPONSORED BY SKVIB

Name of Bank	Budget FY 2024-25	Sponso red	Sancti oned	Budget Achievem ent (%)	Reject .	Pend .
	No.	No.	No.	No.	No.	No.
Bank of Baroda	2	29	24	1200	1	4
Bank of India	2	17	13	650	4	0
Canara Bank	2	11	10	500	1	0
Central Bank of India	2	16	8	400	4	4
Punjab National Bank	2	49	26	1300	19	4
Punjab & Sind Bank	1	1	0	0	0	1
State Bank of India	16	237	192	1200	18	27
SISCO Bank	2	74	48	2400	13	13
UCO Bank	2	9	6	300	3	0
Union Bank of India	2	20	14	700	5	1
Indian Bank	2	10	4	200	0	6
Bank of Maharashtra	1	1	0	0	1	0
ICICI Bank	1	2	0	0	2	0
IDBI Bank	1	3	0	0	1	2
TOTAL	38	479	345	908	72	62

(C) SPONSORED BY KVIC _

Name of Bank	Budget FY 2024-25	Sponsor ed	Sancti oned	Budget Achieveme nt (%)	Reject .	Pend.
	No.	No.	No.	No.	No.	No.
Bank of Baroda	3	0	0	0	0	0
Canara Bank	2	3	1	50	2	0
Central Bank of India	3	0	0	0	0	0
Punjab National Bank	1	3	1	100	0	2
State Bank of India	21	21	18	86	2	1
SISCO Bank	1	1	1	100	0	0
UCO Bank	1	1	1	100	0	0
Union Bank of India	4	2	0	0	2	0
Indian Bank	1	0	0	0	0	0
HDFC Bank	1	1	1	100	0	0
TOTAL	38	32	23	61	6	3

AGENDA NO. 5.2**PM VISHWAKARMA SCHEME: STATUS as on 31.03.2025**

Name of Bank	Application s Received by Banks	Sanction ed	Change of State Name	Aadhar Seeding issue	Customer not interested	Rejected by Bank	Pendin g for sancti on
	No.	No.	No.	No.	No.	No.	No.
State Bank of India	119	82	4	2	6	0	25
Central Bank of India	165	18	0	0	0	34	113
Bank of Baroda	1	0	0	0	0	0	1
Bank of India	2	0	0	0	0	0	2
Canara Bank	2	2	0	0	0	0	0
HDFC Bank	1	0	0	0	0	0	1
PNB	1	0	0	0	0	0	1
UCO Bank	2	1	0	0	0	0	1
Union Bank of India	4	0	0	0	0	0	4
TOTAL	297	103	4	2	6	34	148

5.3 PRADHAN MANTRI FORMALIZATION OF MICRO FOOD PROCESSING ENTERPRISES (PMFME)- SCHEME STATUS as on 31.03.2025:

SI no	Name of the Bank	Target Allotted for FY 2024-25	Sponsored Cumulative (Nos)	Sanctioned Cumulative (Nos)	Return	Pending (Nos)
1	State Bank of India	69	34	32	2	--
2	Bank of Baroda	8	4	4	--	--
3	Central Bank of India	15	12	8	2	2 (Rongli)
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	IndusInd Bank	5	0	0	--	--
15	North East Small Finance Bank	10	0	0	--	--
16	SISCO Bank	21	7	5	--	2 (Temi, Rongli)
17	Citizens Urban Cooperative Bank	8	0	0	--	--
Total		200	69	61	4	4

5.4 PM Svanidhi Scheme:

The Bank-wise Progress of PM Svanidhi as on 31.03.2025:-

(Rs. In Lakh)

SI No	Name of the Bank	Eligible Applications (No)	Sanctioned (No)	Disbursed (No)	Sanctioned amount	Disbursed amount
1	AXIS BANK	10	4	4	0.40	0.40
2	BANK OF BARODA	43	40	39	4.00	3.90
3	BANK OF INDIA	3	3	3	0.30	0.30
4	CANARA BANK	137	128	116	12.80	11.60
5	CENTRAL BANK OF INDIA	249	235	229	23.50	22.90
6	HDFC BANK	19	8	5	0.80	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	29	25	24	2.50	2.40
10	INDIAN OVERSEAS BANK	23	21	21	2.10	2.10
11	PUNJAB NATIONAL BANK	81	80	66	8.00	6.60
12	STATE BANK OF INDIA	679	604	597	60.40	59.70
13	UCO BANK	215	202	200	20.20	20.00
14	UNION BANK OF INDIA	164	138	113	13.80	11.30
	TOTAL	1695	1522	1451	152.20	145.10

5.5 Uttar Poorva Transformative Industrialization Scheme (UNNATI): 2024

The Bank-wise Progress of UNNATI 2024 as on 31.03.2025:- (Rs. In Cr)

SI No	Name of the Bank	Eligible Applications (No)	Sanctioned (No)	Sanctioned amount
1	STATE BANK OF INDIA	2	2	5.50
2	ICICI BANK	1	1	2.35
3	CANARA BANK	1	1	147.00
4	NEDFI	1	1	1.00
	TOTAL	5	5	155.85

5.6 PM Surya Ghar:Muft Bijli Yojana (PMSGMBY)

The Bank-wise Progress of PM Surya Ghar Muft Bijli Yojna (PMSGMBY) as on 31.03.2025:- (Rs. In Lakh)

SI No	Name of the Bank	Eligible Applications (No)	Sanctioned (No)	Disbursed (No)	Sanctioned amount	Disbursed amount
1	STATE BANK OF INDIA	3	3	3	5.31	5.31
2	INDIAN BANK	1	1	1	3.90	3.90
3	CENTRAL BANK	2	2	2	3.54	3.54
	TOTAL	6	6	6	12.75	12.75

5.7 Pradhan Mantri Mudra Yojana (MUDRA)

The Bank-wise Progress under Pradhan Mantri Mudra Yojana (MUDRA) as on 31.03.2025 is given below:- (Rs. in Crores)

Bank Name	Shishu		Kishore		Tarun		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
State Bank of India	563	1.17	1940	35.69	554	28.75	3057	65.61
Bank of Baroda	6	0.03	114	2.09	91	5.4	211	7.52
Bank of India	6	0.02	52	1.06	14	0.97	72	2.05
Bank Of Maharashtra	22	0.05	60	1.42	22	1.92	104	3.39
Canara Bank	154	0.49	730	15.74	233	12.76	1117	28.99
Central Bank of India	252	6.23	294	4.6	81	4.19	627	15.02
Indian Bank	42	0.06	105	1.66	76	3.61	223	5.33
Indian Overseas Bank	29	0.26	141	1.84	48	2.43	218	4.53
Punjab National Bank	84	0.12	574	12	555	34.72	1213	46.84
Union Bank of India	280	0.53	635	10.89	240	13.1	1155	24.52
Punjab & Sind Bank	36	0.04	125	3.3	36	2.83	197	6.17
UCO Bank	167	0.28	512	10.09	133	8.07	812	18.44
Total PSU Banks	1641	9.28	5282	100.38	2083	118.75	9006	228.41
AXIS BANK	5132	11.32	940	8.51	118	6.82	6190	26.65
BANDHAN BANK	2806	6.94	9290	72.37	16	0.43	12112	79.74
HDFC BANK	372	1.19	108	1.3	55	2.76	535	5.25
ICICI BANK	0	0	31	0.44	16	0.75	47	1.19
IDBI BANK	1403	1.62	234	2.91	116	7.17	1753	11.7
INDUSIND BANK	0	0	160	2.65	95	3.02	255	5.67
KARNATAKA BANK	0	0	1	0.04	1	0.09	2	0.13
KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
SOUTH INDIAN BANK	0	0	3	0.05	2	0.18	5	0.23
YES BANK	0	0	2	0.07	0	0	2	0.07
Total Pvt Bank	9713	21.07	10769	88.34	419	21.22	20901	130.63
SMALL FINANCE BANK								
JANA SMALL FIN. BANK	52	0.21	498	4.65	0	0	550	4.86
Total of Small Finance Bank	52	0.21	498	4.65	0	0	550	4.86
Grand Total	11406	30.56	16549	193.37	2502	139.97	30457	363.9

5.8 Stand up India

The present position under the scheme in the state of Sikkim during the 4th Quarter of FY 2024-25 is as follows: (Rs. in Crores)

Lender	Tar/ Br	SC		ST		Tar /Br	Women (General)		Tot Tar	Total	
		No	Amt	No	Amt		No	Amt		No	Amt
Public Sector Banks											
BANK OF BARODA	5	0	0	2	0.3	5	0	0	10	2	0.3
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	1	0.23	3	0.98	11	0	0	22	4	1.21
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	1	0.2	4	0.74	7	0	0	14	5	0.94
PUNJAB AND SIND BANK	1	0	0	7	1.46	1	0	0	2	7	1.46
UNION BANK OF INDIA	10	1	0.1	2	0.61	10	1	0.11	20	4	0.82
STATE BANK OF INDIA	38	1	0.11	58	8.89	38	7	0.78	76	66	9.78
UCO BANK	7	0	0	0	0	7	0	0	14	0	0
Total PSU Banks	103	5	0.82	77	13.11	103	11	1.3	206	93	15.23
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	1	0.11	26	1	0.11
ICICI BANK	7	1	0.4	0	0	7	0	0	14	1	0.4
IDBI BANK	5	1	0.15	0	0	5	1	0.1	10	2	0.25
INDUSIND BANK	5	0	0	0	0	5	0	0	10	0	0
KARNATAKA BANK	1	0	0	0	0	1	0	0	2	0	0
KOTAK MAHINDRA BANK	2	0	0	0	0	2	0	0	4	0	0
SOUTH INDIAN BANK	1	0	0	0	0	1	0	0	2	0	0
YES BANK	1	0	0	0	0	1	0	0	2	0	0
Total Pvt Banks	58	2	0.55	0	0	58	2	0.21	116	4	0.76
Grand Total	161	7	1.37	77	13.11	161	13	1.51	322	97	15.99

AGENDA NO.6

A) Promotion of Self Help Groups (SHGs)

The position of Savings as well as credit linkage of SHGs in the state as on 31.03.2025 (National rural livelihoods mission bank linkage) :

(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	7	49.87	35	125.00
2	CANARA BANK	120	170.00	143	467.03	119	275.00
3	CENTRAL BANK OF INDIA	710	1000.00	395	1374.25	56	137.00
4	IDBI BANK LTD	180	600.00	57	628.59	22	105.00
5	INDIAN OVERSEAS BANK	60	80.00	15	25.30	25	32.00
6	PUNJAB NATIONAL BANK	20	20.00	9	18.56	45	93.00
7	STATE BANK OF INDIA	1370	2360.00	803	3122.56	59	132.00
8	UNION BANK OF INDIA	420	600.00	73	249.91	17	42.00
9	UCO Bank	0	0	12	43.00	100	100.00
10	SISCO Bank	100	130.00	109	231.65	109	178.00
Grand Total		3000	5000.00	1623	6210.72	54%	124.00%

B) Promotion of Self Help Groups (SHGs)

The position of Savings as well as credit linkage of SHGs in the state as on 31.03.2025:

SHGs registered under Deen Dayal Antyodaya Yojana-National Urban Livelihood Mission (DAY-NULM).

(Rs in Lakhs)

Sl. No.	Bank Name	Details of Bank Accounts (No.)	Credit linkage (No.)
1	BANK OF INDIA	3	1
2	CANARA BANK	24	2
3	CENTRAL BANK OF INDIA	5	0
4	IDBI BANK LTD	8	0
5	INDIAN OVERSEAS BANK	1	0
6	PUNJAB NATIONAL BANK	21	3
7	STATE BANK OF INDIA	40	5
8	UNION BANK OF INDIA	7	0
9	UCO Bank	14	2
10	Bank of Baroda	1	0
11	INDIAN BANK	3	0
12	BANK OF MAHARASTRA	1	0
13	SISCO Bank	11	2
Grand Total		139	15

B) SLBC Sub-Committee on SHG Credit Linkages.

SLBC Sub-Committee on SHG Credit Linkages for March 2025 Qtr was held under the Chairmanship of Director Finance, Govt of Sikkim on 14/05/2025, with active participation from all the Stakeholders.

AGENDA No.7**(A) Housing Finance (PS) as on 31.03.2025**

The overall achievement under this sector recorded at **62.83 %** at the end of the 4th 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	30.42	45.45%	12.27%
BANK OF INDIA	10	100.00	2	12.8	20.00%	12.80%
BANK OF MAHRASHTRA	8	80.00	6	92.5	75.00%	115.63%
CANARA BANK	63	664.00	22	312.41	34.92%	47.05%
CENTRAL BANK OF INDIA	61	622.00	47	180.79	77.05%	29.07%
INDIAN BANK	11	110.00	1	7.96	9.09%	7.24%
INDIAN OVERSEAS BANK	14	152.00	2	14	14.29%	9.21%
PUNJAB NATIONAL BANK	47	492.00	45	474.11	95.74%	96.36%
PUNJAB AND SIND BANK	8	80.00	0	0	0.00%	0.00%
UNION BANK OF INDIA	52	539.00	16	115.84	30.77%	21.49%
STATE BANK OF INDIA	110	1156.00	289	1817.67	262.73%	157.24%
UCO BANK	40	423.00	36	378.25	90.00%	89.42%
Total for PSU Banks	446	4666.00	476	3436.75	106.73%	73.66%
PRIVATE BANK						
AXIS BANK	50	536.00	1	16	2.00%	2.99%
BANDHAN BANK	0	0.00	0	0	0.00%	0.00%
HDFC BANK	52	544.00	107	119.12	205.77%	21.90%
ICICI BANK	29	323.00	0	10.75	0.00%	3.33%
IDBI BANK	26	273.00	8	61.25	30.77%	22.44%
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	116	207.12	57.14%	9.57%
COOPERATIVE BANK						
SISCO BANK	47	498.00	125	1022.63	265.96%	205.35%
Total of Cooperative Bank	47	498.00	125	1022.63	265.96%	205.35%
Total Commercial banks	696	7328	717	4666.5	103.02%	63.68%
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						
Citizen's urban Co-operative Bank	12	120.00	1	13	8.33%	10.83%
Total Urban Coop Bank	12	120	1	13	8.33%	10.83%
GRAND TOTAL	708	7448	718	4679.5	101.41%	62.83%

(B) Housing Finance (Non Priority Sector) as on 31.03.2025

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	62	1448.45
BANK OF INDIA	6	116
BANK OF MAHARASHTRA	9	275.25
CANARA BANK	83	1365.69
CENTRAL BANK OF INDIA	0	0
INDIAN BANK	23	319.8
INDIAN OVERSEAS BANK	4	36.55
PUNJAB NATIONAL BANK	194	5391.27
PUNJAB AND SIND BANK	14	397.13
UNION BANK OF INDIA	50	1137.18
STATE BANK OF INDIA	2052	28461.11
UCO BANK	45	1214.96
Total for PSU Banks	2542	40163.39
PRIVATE BANK		
AXIS BANK	13	76.07
BANDHAN BANK	0	0
HDFC BANK	2	29.35
ICICI BANK	28	1557.39
IDBI BANK	46	926.53
INDUSIND BANK	0	0
KARNATAKA BANK	2	15.84
KOTAK MAHINDRA BANK	0	0
SOUTH INDIAN BANK	0	0
YES BANK	0	0
IDFC FIRST BANK	0	0
Total Pvt Banks	91	2605.18
COOPERATIVE BANK		
SIKKIM STATE COOP. BANK LTD. (SISCO)	31	1030.7
Total of Cooperative Bank	31	1030.7
SMALL FINANCE BANK	0	0
JANA SMALL FIN. BANK	0	0
NORTH EAST SMALL FINANCE BANK	0	0
Total of Small Finance Bank		
URBAN COOPERATIVE BANK	0	0
CITIZENS COOPERATIVE BANK	0	0
Total of Urban Cooperative Bank	0	0
GRAND TOTAL	2664	43799.27

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

The overall achievement under this sector recorded at 44.36 % at the end of the 4th 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	34	47.44	566.67%	225.90%
BANK OF INDIA	5	15.00	7	11.44	140.00%	76.27%
BANK OF MAHRASHTRA	2	9.00	2	10.7	100.00%	118.89%
CANARA BANK	20	94.00	32	55.06	160.00%	58.57%
CENTRAL BANK OF INDIA	17	55.00	23	32.63	135.29%	59.33%
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	10	12.9	100.00%	28.04%
PUNJAB AND SIND BANK	2	9.00	0	0	0.00%	0.00%
UNION BANK OF INDIA	15	66.00	18	41.06	120.00%	62.21%
STATE BANK OF INDIA	22	86.00	74	120.4	336.36%	140.00%
UCO BANK	10	41.00	11	16.94	110.00%	41.32%
Total for Comm. Banks	116	470.00	211	348.57	181.90%	74.16%
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	3	2.66	17.65%	3.86%
ICICI BANK	10	45.00	0	0	0.00%	0.00%
IDBI BANK	8	32.00	1	1.45	12.50%	4.53%
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	4	4.11	5.63%	1.43%
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	215	352.68	108.59%	44.36%
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		0.00%	0.00%
GRAND TOTAL	198	795	215	352.68	108.59%	44.36%

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 31.03.2025			
SI 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	1020	5376
B) Total Number of Trainees settled year wise till 31.03.2025			
SI 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	717	70.29%
C) Total Number Settlement uploaded in MIS (year wise) : 31.03.2025			
SI 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	717	3906

9.2 Social Security Schemes (PMJJBY, PMSBY, PMJDY):
Active Enrolment data as on 31.03.2025

Sr No.	Name of the Bank	PMJJBY (No.)	PMSBY (No.)	PMJDY (No.)	APY (No.)
1	BANK OF BARODA	444	1943	2537	445
2	BANK OF INDIA	1181	2049	1	464
3	BANK OF MAHARASHTRA	1710	2188	2324	18
4	CANARA BANK	2741	9452	13371	4291
5	CENTRAL BANK OF INDIA	11580	27563	18163	1594
6	INDIAN BANK	901	1662	1028	250
7	INDIAN OVERSEAS BANK	846	1390	4121	1003
8	PUNJAB NATIONAL BANK	1173	4358	6388	310
9	PUNJAB AND SIND BANK	718	2272	715	538
10	UNION BANK OF INDIA	5750	12036	10274	2471
11	STATE BANK OF INDIA	72215	149953	23924	13803
12	UCO BANK	2842	4687	2211	365
13	AXIS BANK	357	1747	2248	7952
15	HDFC BANK	1425	5572	3050	1309
16	ICICI BANK	9	1128	2613	11
17	IDBI BANK	2603	5528	2520	3178
18	INDUSIND BANK	14	299	744	13
19	KARNATAKA BANK	4	17	1	51
20	KOTAK MAHINDRA BANK	29	48	127	5
21	SOUTH INDIAN BANK	70	204	58	45
22	YES BANK	17	23	3	0
23	IDFC First Bank	2	21	16	0
24	BANDHAN BANK	0	0	223	85
25	SISCO BANK	571	1045	0	0
	TOTAL	107202	235185	96660	38201

9.3 Expanding and Deepening of Digital Payments Ecosystem

(As on 31.03.2025)

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	79424	76099	95.81%	1555	1450	93.25%
Mangan Nodal Bank : SBI	50712	47157	92.99%	1057	980	92.72%
Soreng Nodal Bank : SBI	103704	92453	89.15%	772	660	85.49%
Namchi Nodal Bank: PNB	157909	146936	93.05%	9349	8835	94.50%
Pakyong Nodal Bank: CBI	129415	115817	89.49%	2296	1890	82.32%
Gangtok Nodal Bank: SBI	347466	336809	96.93%	12073	10937	90.59%
State Total	868630	815271	93.86%	27102	24752	91.33%

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

SLBC SUB-Committee meeting on Digitization and Connectivity for March 2025 Qtr was held on 07.05.2025 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:-
(Status as on 31.03.2025)

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	144	185	41
2	Bank of Baroda	3	36	32	-4
3	Canara Bank	5	60	66	+6
4	Indian Overseas Bank	2	24	18	-6
5	Punjab National Bank	3	36	33	-3
6	UCO Bank	4	48	41	-7
7	Axis Bank Ltd	10	120	108	-12
8	Bandhan Bank	1	12	20	+8
9	ICICI Bank	4	48	47	-1
10	State Bank of India	20	240	245	+5
11	IDBI Bank	5	60	55	-5
12	IndusInd Bank	4	48	35	-13
13	Citizen Urban Coop Bank	4	48	20	-28
14	HDFC Bank	6	72	62	-10
15	SISCO Bank	12	144	160	+16
16	North East Small Finance Bank	6	72	5	-67
17	Union Bank of India	6	72	68	-4
	TOTAL	107	1284	1200	-84

(B) FLCs conducted by Financial Literacy Centres is as follows:
(01.01.2025-31.03.2025)

FLC Code	Camps Conducted (No.)	Date of camp	District	Block	Village	Participants (No.)
19601 (SBI GANGTOK)	12	04.01.2025, 18.01.2025, 25.01.2025, 09.02.2025, 13.02.2025, 22.02.2025, 05.03.2025, 20.03.2025, 24.03.2025, 26.03.2025, 27.03.2025, 29.03.2025	Gangtok	Rumtek, Singtam, Martam, Khamdong, Gangtok Rakdong Tintek, Ranka	Rumtek, Singtam, Martam, Khamdong, Gangtok Rakdong Tintek, Ranka	520
19702 (CBI GYALSHING)	8	02.01.2025, 10.01.2025, 18.01.2025, 06.02.2025, 23.02.2025, 03.03.2025, 13.03.2025, 23.03.2025	Gyalshing	He-Martam, Chongrang, Dentam, Gyalshing, Yuksom	He-Martam, Chongrang, Dentam, Gyalshing, Yuksom	249
19803 (SBI MANGAN)	11	05.01.2025, 11.01.2025, 18.01.2025, 25.01.2025, 09.02.2025, 16.02.2025, 23.02.2025, 06.03.2025, 15.03.2025, 17.03.2025, 23.03.2025	Mangan	Passingdong, Chungthang, Kabi, Mangan	Passingdong, Chungthang, Kabi, Mangan	272

19904 (SBI NAMCHI)	18	04.01.2025, 11.01.2025, 18.01.2025, 20.01.2025, 25.01.2025, 01.02.2025, 03.02.2025, 09.02.2025, 16.03.2025, 23.03.2025, 30.01.2025, 03.03.2025, 05.03.2025, 12.03.2025, 19.03.2025, 21.03.2025, 23.03.2025, 26.03.2025	Namchi	Temi Tarku, Wok, Yangang, Jorethang, Melli, Namchi, Namthang, Ravangla	Temi Tarku, Wok, Yangang, Jorethang, Melli, Namchi, Namthang, Ravangla	670
19906 (SISCO NAMCHI)	6	10.01.2025, 25.01.2025, 20.02.2025, 23.02.2025, 26.03.2025, 28.03.2025	Namchi	Jorethang, Ravangla, Namchi	Jorethang, Ravangla, Namchi	92
19705 (SISCO GYALSHING)	8	18.01.2025, 24.01.2025, 19.02.2025, 27.02.2025, 1.03.2025, 26.03.2025, 27.03.2025, 29.03.2025	Gyalshing	Legship, Pelling, Hee gaon, Hee Martam	Legship, Pelling, Hee gaon, Hee Martam	122

Opening of new FLCs in Sikkim:

SL NO.	DISTRICT	ALLOTTED BANK
1	Pakyong	Central Bank of India
2	Soreng	State Bank of India

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

(C) Banking outlets/ Banking Correspondences/Customer Service points operating the State of Sikkim as on 31st March 2025.

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	212	120	57	92	43	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	10	10	100	0	0	Not Applicable
10	AIRTEL Payment Bank	106	106	100	0	0	Not Applicable
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		432	318	74	114	26	

**9.5 (a) Central KYC Records Registry (CKYCR)-
Review of progress from 01.01.2025-31.03.2025**

SI 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 Jan-Mar 2025 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 Jan-31 st Mar 2025
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

**9.5 (b) Central KYC Records Registry (CKYCR)-
Review of progress from 01.01.2025-31.03.2025**

SI 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 Jan-Mar 2025 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 Jan-31 st Mar 2025
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

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

SL NO.	PLACE	DISTRICT	ALLOTED BANK	Present Status
1	Dastoor Banquet (Near Pragati Chowk)	Soreng	IDBI Bank	Branch opened on 29.03.2025
2	Rinchenpong	Soreng	To be identified	NA

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

SL NO.	PLACE	DISTRICT	ALLOTED BANK	Present Status
1	Khechuperi	Gyalshing	SISCO Bank	Under Process
2	Daramdin	Soreng	IDBI Bank	Under Process
3	Chandmari	Gangtok	Central Bank of India	Under Process
4	Thangu	Mangan	AXIS Bank	Opened on 28.03.2025

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

9.7 Opening of new RSETI in Sikkim:

As per instructions given in the 74th SLBC meeting and 75th SLBC meeting following RSETI is to be opened in Sikkim:

SL NO.	DISTRICT	ALLOTED BANK
1	Soreng	Central Bank of India
2	Mangan	State Bank of India*

*Site have identified and offer letter has been sent to Skill Department, GOS by SBI LHO Kolkata for further necessary action.

*As per discussions held in the 74th SLBC meeting under the Chairperson Dr Bhagwat Karad, Union Minister of State for Finance, GOI and also in the discussions held in the 75th SLBC Meeting under the Chairmanship of Dr Vivek Joshi, Union Finance Secretary, GOI

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