

AGENDA FOR
THE 86th STATE LEVEL BANKERS' COMMITTEE MEETING
FOR THE QTR ENDED
31st December 2025

Venue: Hotel Ramada, Gangtok
Date: 20.03.2026

Convener Bank:



NETWORK OF BANK BRANCHES AS ON 31.12.2025

SL NO.	NAME OF THE BANK	NO. OF BRANCHES IN SIKKIM
1	BANK OF BARODA	7
2	BANK OF INDIA	5
3	BANK OF MAHARASHTRA	2
4	CANARA BANK	12
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	41
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	10
17	IDBI BANK	7
18	INDUSIND BANK	6
19	KARNATAKA BANK	1
20	KOTAK MAHINDRA BANK	2
21	SOUTH INDIAN BANK	1
22	YES BANK	1
23	SISCO BANK	14
24	SLICE	6
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	210

BANK TYPE	No. of Banks	No. of Branches
PUBLIC SECTOR BANKS	12	115
PRIVATE SECTOR BANKS	11	66
STATE COOPERATIVE BANK (SISCO)	1	14
SMALL FINANCE BANK	3	8
URBAN CO-OPERATIVE BANK	1	7
TOTAL	28	210

DISTRICT-WISE BANK BRANCHES IN SIKKIM as on 31.12.2025

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	2	0	0	5
3	BANK OF MA-HARASHTRA	0	1	0	1	0	0	2
4	CANARA BANK	1	6	1	1	1	0	12
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	4	9	3	2	41
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	1	4	1	0	14
16	ICICI BANK LTD	0	4	3	2	1	0	9
17	IDBI BANK	1	2	1	1	1	1	7
18	INDUSIND BANK	0	3	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	SLICE	0	3	0	1	1	1	6
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	1
TOTAL		16	93	29	44	17	11	210

DISTRICT-WISE BANK ATM NETWORK as on 31.12.2025

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 MA-HARASHTRA	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 31.12.2025**

The C: D Ratio of Banks at the end of the 3rd QTR for FY 2025-2026 stood at 66.26 %.

(Amt in Cr)

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							
BANK OF BARODA	7	525.33	386.81	73.63		386.81	73.63%
BANK OF INDIA	5	181.39	88.02	48.53		88.02	48.53%
BANK OF MAHRASHTRA	2	37.18	470.57	1265.65		470.57	1265.65%
CANARA BANK	12	584.08	345.2	59.1	120	465.2	79.65%
CENTRAL BANK OF INDIA	16	2049.61	690.5	33.69		690.5	33.69%
INDIAN BANK	2	87.59	57.44	65.58	1.03	58.47	66.75%
INDIAN OVERSEAS BANK	3	103.76	41.31	39.81		41.31	39.81%
PUNJAB NATIONAL BANK	9	422.37	451.5	106.9	164.38	615.88	145.82%
PUNJAB AND SIND BANK	2	20.97	40.15	191.46		40.15	191.46%
UNION BANK OF INDIA	9	968.05	620.73	64.12	134	754.73	77.96%
STATE BANK OF INDIA	41	5330.61	3433.82	64.42	2599.75	6033.58	113.19%
UCO BANK	7	341.42	146.18	42.82		146.18	42.82%
Total for PSU Banks	115	10652.36	6772.23	63.57	3019.16	9791.39	91.92%
PRIVATE BANK							
AXIS BANK	15	1663.6	476.88	28.67	24.48	501.36	30.14%
BANDHAN BANK	8	198.25	87.98	44.38		87.98	44.38%
HDFC BANK	14	2091.42	394.3	18.85		394.3	18.85%
ICICI BANK	10	752.52	253.74	33.72		253.74	33.72%
IDBI BANK	7	506.35	222.21	43.88		222.21	43.88%
INDUSIND BANK	6	471.65	176.26	37.37		176.26	37.37%
KARNATAKA BANK	1	41.51	21.5	51.79		21.5	51.79%
KOTAK MAHINDRA BANK	2	122.34	1.44	1.18		1.44	1.18%
SOUTH INDIAN BANK	1	36.2	16.94	46.8		16.94	46.8%
YES BANK	1	198.96	3.27	1.64		3.27	1.64%
IDFC First Bank	1	220.88	9.34	4.23		9.34	4.23%
Total Pvt Banks	66	6303.68	1663.86	25.81	24.48	1688.34	26.78%
COOPERATIVE BANK							
SISCO BANK	14	1289.18	663.06	51.43		663.06	51.43%
Total of Cooperative Bank	14	1289.18	663.06	51.43		663.06	51.43%
TOTAL OF COMMERCIAL BANKS	187	18245.22	9099.15	49.87	3043.64	12142.79	66.55%
Jana Small Finance Bank	1	27.82	14.88	53.49		14.88	53.49%
SLICE	6	33.3	2.4	7.21		2.4	7.21%
Utkarsh Small Fin Bank	1	13.59	0.02	0.15		0.02	0.15%
Total of Small Finance Bank	8	74.71	17.3	23.16		17.3	23.16%
Citizens urban Cooperative Bank	7	110.97	51.49	46.4		51.49	46.4%
GRAND TOTAL	210	18430.9	9167.94	49.74	3043.64	12211.58	66.26%

AGENDA No 2**Review of Performance under Annual Credit Plan 2025-2026 including NPS for the Quarter ended 31.12.2025.**

The overall achievement by banks (covering both priority and non-priority sector advances) stood at 102.05% at the end of the 3rd quarter of 2025.

Name of Bank	TOTAL PRIORITY and NON PRIORITY					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	7371	17939.00	1001	15330.15	13.58%	85.46%
BANK OF INDIA	3437	8412.00	550	4656.23	16.00%	55.35%
BANK OF MAHRASHTRA	1308	3488.00	80	1259.39	6.12%	36.11%
CANARA BANK	11306	27039.00	2179	13356.37	19.27%	49.40%
CENTRAL BANK OF INDIA	12528	28606.00	3266	41578.17	26.07%	145.35%
INDIAN BANK	2573	6837.00	180	2722.47	7.00%	39.82%
INDIAN OVERSEAS BANK	3000	6568.00	201	2228.56	6.70%	33.93%
PUNJAB NATIONAL BANK	10701	26813.00	767	17075.19	7.17%	63.68%
PUNJAB AND SIND BANK	2100	4989.00	717	6096.2	34.14%	122.19%
UNION BANK OF INDIA	10005	23492.00	1733	75578.72	17.32%	321.72%
STATE BANK OF INDIA	33771	76264.00	15523	154587.39	45.97%	202.70%
UCO BANK	6877	15826.00	662	4158.19	9.63%	26.27%
Total for PSU Banks	104977	246273.00	26859	338627.04	25.59%	137.50%
PRIVATE BANK						
AXIS BANK	13383	29853.00	4848	23098.41	36.23%	77.37%
BANDHAN BANK	7877	21673.00	4529	5942.7	57.50%	27.42%
HDFC BANK	13858	31574.00	5439	44894.43	39.25%	142.19%
ICICI BANK	7766	17432.00	3872	11244.56	49.86%	64.51%
IDBI BANK	5369	13140.00	743	7155.15	13.84%	54.45%
INDUSIND BANK	4767	10948.00	607	5084.68	12.73%	46.44%
KARNATAKA BANK	1301	3424.00	52	894.94	4.00%	26.14%
KOTAK MAHINDRA BANK	2532	6788.00	1	6	0.04%	0.09%
SOUTH INDIAN BANK	1303	3425.00	232	1082.66	17.81%	31.61%
YES BANK	1303	3425.00	159	605.37	12.20%	17.68%
IDFC FIRST BANK	1304	3430.00	956	473.99	73.31%	13.82%
Total Pvt Banks	60763	145112.00	21438	100482.9	35.28%	69.25%
COOPERATIVE BANK						
SISCO BANK	11695	24009.00	1884	4948.3	16.11%	20.61%
Total of Cooperative Bank	11695	24009.00	1884	4948.3	16.11%	20.61%
Total Commercial banks						
Jana Small Finance Bank	987	3105.00	1181	989.92	119.66%	31.88%
SLICE	2045	3658.00	20	57.46	0.98%	1.57%
Utkarsh Small Fin Bank	989	3105.00	0	0	0.00%	0.00%
Total of SFBs	4021	9868.00	1201	1047.38	29.87%	10.61%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	4355	14106.00	1606	3254.9	36.88%	23.07%
Total of UCB	4355	14106.00	1606	3254.9	36.88%	23.07%
GRAND TOTAL	185811	439368.00	52988	448360.52	28.52%	102.05%

AGENDA No 3**Review of Priority Sector Advances Performance under Annual Credit Plan 2025-2026 for the quarter ended 31st December 2025.**

Overall achievement by Banks under priority sector advances stood 111.35% during the end of 3rd Qtr of 2025-26.

(Amt in Rs. Lakhs)

Name of Bank	Total Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	4998	5942.00	585	9628.33	11.70%	162.04%
BANK OF INDIA	2334	2895.00	401	3374.88	17.18%	116.58%
BANK OF MAHRASHTRA	848	1188.00	61	800.85	7.19%	67.41%
CANARA BANK	7773	9371.00	1837	8477.94	23.63%	90.47%
CENTRAL BANK OF INDIA	9412	9865.00	2267	13569.64	24.09%	137.55%
INDIAN BANK	1653	2237.00	68	1155.35	4.11%	51.65%
INDIAN OVERSEAS BANK	2145	2291.00	148	1591.79	6.90%	69.48%
PUNJAB NATIONAL BANK	7146	9036.00	465	12990.12	6.51%	143.76%
PUNJAB AND SIND BANK	1428	1629.00	442	1974.77	30.95%	121.23%
UNION BANK OF INDIA	6943	8134.00	1163	57246.75	16.75%	703.80%
STATE BANK OF INDIA	24157	26886.00	4727	27576.5	19.57%	102.57%
UCO BANK	4824	5558.00	427	2293.9	8.85%	41.27%
Total for PSU Banks	73661	85032	12591	140680.82	17.09%	165.44%
PRIVATE BANK						
AXIS BANK	9538	10494.00	2812	10549.03	29.48%	100.52%
BANDHAN BANK	6147	6978.00	1559	1956.03	25.36%	28.03%
HDFC BANK	9745	11011.00	202	3736.56	2.07%	33.93%
ICICI BANK	5496	6078.00	53	2754.51	0.96%	45.32%
IDBI BANK	4139	4519.00	204	1605.03	4.93%	35.52%
INDUSIND BANK	3364	3801.00	27	643.81	0.80%	16.94%
KARNATAKA BANK	841	1124.00	12	260.42	1.43%	23.17%
KOTAK MAHINDRA BANK	1612	2188.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	843	1125.00	158	886.27	18.74%	78.78%
YES BANK	843	1125.00	1	4.43	0.12%	0.39%
IDFC FIRST BANK	844	1130.00	0	0	0.00%	0.00%
Total Pvt Banks	43412	49573	5028	22396.09	11.58%	45.18%
COOPERATIVE BANK						
SISCO BANK	8742	8917.00	1595	2798.77	18.25%	31.39
Total of Cooperative Bank	8742	8917	1595	2798.77	18.25%	31.39%
Total Commercial banks						
Jana Small Finance Bank	527	805	917	699.26	174.00%	86.86%
SLICE	1861	2741	2	6.5	0.38%	0.81%
Utkarsh Small Fin Bank	529	805	0	0	0.00%	0.00%
Total of SFBs	2917	4351	919	705.76	31.50%	16.22%
URBANCO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	2231	3495	942	1967.77	42.22%	56.30%
Total Urban Coop Bank	2231	3495	942	1967.77	42.22%	56.30%
GRAND TOTAL	130963	151368	21075	168549.22	16.09%	111.35%

3.1 Agriculture and Allied Activities

The overall achievement under this sector recorded at 125.81% at the end of 3rd QTR ended 31.12.2025

(Amt in Lakhs)

Name of Bank	Total Agriculture					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	2524	1982.00	178	221.34	7.05%	11.17%
BANK OF INDIA	1161	915.00	312	614.88	26.87%	67.20%
BANK OF MAHRASHTRA	307	262.00	26	101.41	8.47%	38.71%
CANARA BANK	3929	3058.00	1415	2070.31	36.01%	67.70%
CENTRAL BANK OF INDIA	6059	4546.00	1718	6246.52	28.35%	137.41%
INDIAN BANK	610	523.00	4	0.53	0.66%	0.10%
INDIAN OVERSEAS BANK	1314	987.00	97	231.16	7.38%	23.42%
PUNJAB NATIONAL BANK	3136	2549.00	131	606.47	4.18%	23.79%
PUNJAB AND SIND BANK	763	595.00	62	276.86	8.13%	46.53%
UNION BANK OF INDIA	3621	2794.00	689	46552.84	19.03%	1666.17%
STATE BANK OF INDIA	13720	10420.00	2813	4840.59	20.50%	46.45%
UCO BANK	2671	2039.00	74	104.11	2.77%	5.11%
Total for PSU Banks	39815	30670.00	7519	61867.02	18.88%	201.72%
PRIVATE BANK						
AXIS BANK	5691	4301.00	2254	1522.7	39.61%	35.40%
BANDHAN BANK	3075	2416.00	886	947.35	28.81%	39.21%
HDFC BANK	5478	4168.00	6	16.86	0.11%	0.40%
ICICI BANK	3266	2464.00	12	32.42	0.37%	1.32%
IDBI BANK	2574	1936.00	89	613.65	3.46%	31.70%
INDUSIND BANK	1968	1490.00	0	0	0.00%	0.00%
KARNATAKA BANK	305	261.00	1	1.89	0.33%	0.72%
KOTAK MAHINDRA BANK	609	522.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	307	262.00	149	373.81	48.53%	142.68%
YES BANK	307	262.00	0	0	0.00%	0.00%
IDFC FIRST BANK	307	262.00	0	0	0.00%	0.00%
Total Pvt Banks	23887	18344.00	3397	3508.69	14.22%	19.13%
COOPERATIVE BANK						
SISCO BANK	5732	4243.00	1431	1624.77	24.97%	38.29%
Total of Cooperative Bank	5732	4243.00	1431	1624.77	24.97%	38.29%
Total Commercial banks						
Jana Small Finance Bank	0	0.00	3	3.24	100.00%	100.00%
North East Small FB	0	0.00	0	0	0.00%	0.00%
Utkarsh Small Finance Bank	0	0.00	0	0	0.00%	0.00%
Total of SFBs	0	0.00	3	3.24	100.00%	100.00%
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	0	0	0	0	0.00%	0.00%
Total of Urban Coop Bank	0	0	0	0	0.00%	0.00%
GRAND TOTAL	69434	53257	12350	67003.72	17.79%	125.81%

3.1.1 Kisan Credit Card (KCC)

The position on issuance of Kisan Credit Cards (KCC) in the State as on 31.12.2025 is furnished below.

(Amt in Lakhs)

Name of Bank	KCC ISSUED DURING THE FY (including renewal)		OUTSTANDING KCC as on 31.12.2025	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	90	180.95	231	330.68
BANK OF INDIA	1	35.91	357	284.58
BANK OF MAHRASHTRA	5	8.36	8	8.36
CANARA BANK	171	137.63	1604	906.09
CENTRAL BANK OF INDIA	57	63.96	171	168.02
INDIAN BANK	1	0.43	17	11.7
INDIAN OVERSEAS BANK	12	18.8	229	234.73
PUNJAB NATIONAL BANK	54	64.5	260	238.1
PUNJAB AND SIND BANK	9	17.6	9	15.85
UNION BANK OF INDIA	278	112.26	813	1003.95
STATE BANK OF INDIA	729	1833.09	2827	2399.86
UCO BANK	9	13.09	97	103.07
Total for PSU Banks	1416	2486.58	6623	5704.98
PRIVATE BANK				
AXIS BANK	4	15.01	7	47.31
BANDHAN BANK	0	0	0	0
HDFC BANK	2	4.93	0	0
ICICI BANK	0	0	0	0
IDBI BANK	4	2.51	32	30.06
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	10	22.45	39	77.37
COOPERATIVE BANK				
SISCO Bank	315	334.57	5842	2870.57
Total of Cooperative Bank	315	334.57	5842	2870.57
GRAND TOTAL	1741	2843.6	12504	8652.93

3.1.2 KCC Animal Husbandry

Position of KCC Animal husbandry issued by the banks as on 31.12.2025 is as under:

(Amt in Rs. Lakhs)

Name of Bank	KCC ISSUED DURING THE FY (including renewal)		OUTSTANDING KCC as on 31.12.2025	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	81	143.97	205	278.9
BANK OF INDIA	1	25.83	248	225.28
BANK OF MAHRASHTRA	4	5.1	4	5.1
CANARA BANK	1	1.5	43	18.89
CENTRAL BANK OF INDIA	12	0.09	32	23.28
INDIAN BANK	0	0	1	1.59
INDIAN OVERSEAS BANK	0	0	7	6.22
PUNJAB NATIONAL BANK	0	0	1	3.32
PUNJAB AND SIND BANK	9	17.6	9	15.85
UNION BANK OF INDIA	4	3.45	19	18.28
STATE BANK OF INDIA	75	84.66	94	94.19
UCO BANK	6	10.84	54	79.06
Total for PSU Banks	193	293.05	717	769.97
PRIVATE BANK				
AXIS BANK	1	0.01	2	2.93
BANDHAN BANK	0	0	0	0
HDFC BANK	0	0	0	0
ICICI BANK	0	0	0	0
IDBI BANK	0	0	1	0.24
INDUSIND BANK	0	0	0	0
KARNATAKA BANK	1	1.06	1	1.83
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	2	1.07	4	5.01
COOPERATIVE BANK				
SISCO	226	209.38	3489	2148.27
Total Cooperative Bank	226	209.38	3489	2148.27
GRAND TOTAL	421	503.51	4210	2923.25

3.1.3 KCC Fisheries

Position of KCC Fisheries issued by the banks as on 31.12.2025 is as under:

(Rs in Lakhs)

Name of Bank	KCC ISSUED DURING THE FY (including renewal)		OUTSTANDING KCC as on 31.12.2025	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	0	0	3	3.04
BANK OF INDIA	0	0.65	8	7.34
BANK OF MAHRASHTRA	0	0	0	0
CANARA BANK	1	1.53	19	29.29
CENTRAL BANK OF INDIA	1	0.08	3	3.16
INDIAN BANK	3	0.07	3	3.84
INDIAN OVERSEAS BANK	0	0	1	1.23
PUNJAB NATIONAL BANK	0	0.02	4	2.26
PUNJAB AND SIND BANK	0	0	0	0
UNION BANK OF INDIA	0	0.56	3	3.63
STATE BANK OF INDIA	36	51.54	57	78.66
UCO BANK	0	0	2	1.85
Total for PSU Banks	41	54.45	103	134.3
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	14	19.7	285	232.24
Total of Cooperative Bank	14	19.7	285	232.24
GRAND TOTAL	55	74.15	388	366.54

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

The SLBC Sub-Committee Meeting on Agriculture & Allied Sector for the quarter ended December 2025 was held on 17.03.2026 under the Chairmanship of the Principle Director of Agriculture, Government of Sikkim, with active participation from all stakeholders

3.2. MSME Sector

The overall achievement under this sector was recorded at 108.20 % at the end of 3rd QTR of 2025-2026.
(Amt in Lakhs)

Name of Bank	Total MSME					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	2371	3471.00	377	9366.7	15.90%	269.86%
BANK OF INDIA	1133	1740.00	76	2608.59	6.71%	149.92%
BANK OF MAHRASHTRA	515	770.00	16	390	3.11%	50.65%
CANARA BANK	3667	5369.00	294	6088.33	8.02%	113.40%
CENTRAL BANK OF INDIA	3143	4434.00	493	6831.39	15.69%	154.07%
INDIAN BANK	1018	1540.00	61	1139.27	5.99%	73.98%
INDIAN OVERSEAS BANK	783	1083.00	47	1342.18	6.00%	123.93%
PUNJAB NATIONAL BANK	3828	5703.00	249	11418.1	6.50%	200.21%
PUNJAB AND SIND BANK	622	883.00	370	1678.91	59.49%	190.14%
UNION BANK OF INDIA	3160	4599.00	438	10412.7	13.86%	226.41%
STATE BANK OF INDIA	9991	14120.00	1406	18627	14.07%	131.92%
UCO BANK	2058	2944.00	242	1604.49	11.76%	54.50%
Total for PSU Banks	32289	46656	4069	71507.6	12.60%	153.27%
PRIVATE BANK						
AXIS BANK	3645	5236	95	8813.84	2.61%	168.33%
BANDHAN BANK	2981	4363	577	949.73	19.36%	21.77%
HDFC BANK	4063	5889	156	3668.83	3.84%	62.30%
ICICI BANK	2119	3060	40	2699.09	1.89%	88.21%
IDBI BANK	1490	2165.00	108	891.07	7.25%	41.16%
INDUSIND BANK	1331	1968.00	27	643.81	2.03%	32.71%
KARNATAKA BANK	515	770.00	11	258.53	2.14%	33.58%
KOTAK MAHINDRA BANK	969	1540.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	515	770.00	8	493.05	1.55%	64.03%
YES BANK	515	770.00	1	4.43	0.19%	0.58%
IDFC FIRST BANK	515	770.00	0	0	0.00%	0.00%
Total Pvt Banks	18658	27301	1023	18422.4	5.48%	67.48%
COOPERATIVE BANK						
SISCO BANK	2796	3839.00	82	620.61	2.93%	16.17%
Total of Cooperative Bank	2796	3839.00	82	620.61	2.93%	16.17%
Total Commercial Banks						
Jana Small Finance Bank	515	770	268	228.67	52.04%	29.70%
SLICE	1817	2641	2	6.5	0.11%	0.25%
Utkarsh Small Finance bank	515	770	0	0	0.00%	0.00%
Total of SFBs	2847	4181	270	235.17	9.48%	5.62%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	2133	3023	283	1185.2	13.27%	39.21%
Total Urban Coop Bank	2133	3023	283	1185.2	13.27%	39.21%
GRAND TOTAL	58723	85000	5727	91971	9.75%	108.20%

3.3 Other Priority Sector

The overall achievement under this sector recorded at 73.03 % at the end of the 3rd QTR of 2025-2026.

(Amt in Lakhs)

Name of Bank	Other Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	103	489.00	30	40.29	29.13%	8.24%
BANK OF INDIA	40	240.00	13	151.4	32.50%	63.08%
BANK OF MAHRASHTRA	26	156.00	19	309.44	73.08%	198.36%
CANARA BANK	177	944.00	128	319.3	72.32%	33.82%
CENTRAL BANK OF INDIA	210	885.00	56	491.73	26.67%	55.56%
INDIAN BANK	25	174.00	3	15.55	12.00%	8.94%
INDIAN OVERSEAS BANK	48	221.00	4	18.45	8.33%	8.35%
PUNJAB NATIONAL BANK	182	784.00	85	965.6	46.70%	123.16%
PUNJAB AND SIND BANK	43	151.00	10	19	23.26%	12.58%
UNION BANK OF INDIA	162	741.00	36	281.2	22.22%	37.95%
STATE BANK OF INDIA	446	2346.00	508	4108.92	113.90%	175.15%
UCO BANK	95	575.00	111	585.31	116.84%	101.79%
Total for PSU Banks	1557	7706	1003	7306.19	64.42%	94.81%
PRIVATE BANK						
AXIS BANK	202	957.00	463	212.48	229.21%	22.20%
BANDHAN BANK	91	199.00	96	58.95	105.49%	29.62%
HDFC BANK	204	954.00	40	50.87	19.61%	5.33%
ICICI BANK	111	554.00	1	23	0.90%	4.15%
IDBI BANK	75	418.00	7	100.31	9.33%	24.00%
INDUSIND BANK	65	343.00	0	0	0.00%	0.00%
KARNATAKA BANK	21	93.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	34	126.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	21	93.00	1	19.41	4.76%	20.87%
YES BANK	21	93.00	0	0	0.00%	0.00%
IDFC FIRST BANK	22	98.00	0	0	0.00%	0.00%
Total Pvt Banks	867	3928	608	465.02	70.13%	11.84%
COOPERATIVE BANK						
SISCO BANK	214	835.00	82	553.39	38.32%	66.27%
Total of Cooperative Bank	214	835.00	82	553.39	38.32%	66.27%
Total Commercial banks						
Jana Small Finance Bank	12	35.00	646	467.35	5383.33%	1335.29%
SLICE	44	100.00	0	0	0.00%	0.00%
Utkarsh Small Finance bank	14	35.00	0	0	0.00%	0.00%
Total of SFBs	70	170	646	467.35	922.86%	274.91%
URBAN CO-OPERATIVE						
Citizen's urban Co-operative Bank	98	472	659	782.57	672.45%	165.80%
Total Urban Coop Bank	98	472	659	782.57	672.45%	165.80%
GRAND TOTAL	2806	13111	2998	9574.53	106.84%	73.03%

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

The Total Achievement under this sector stood at 97.16 % at the end of the 3rd QTR of 2025- 2026.

(Amt in Lakhs)

Name of Bank	Total Non Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	2373	11997.00	416	5701.83	17.53%	47.53%
BANK OF INDIA	1103	5517.00	149	1281.36	13.51%	23.23%
BANK OF MAHRASHTRA	460	2300.00	19	458.54	4.13%	19.94%
CANARA BANK	3533	17668.00	342	4878.43	9.68%	27.61%
CENTRAL BANK OF INDIA	3116	18741.00	999	28008.54	32.06%	149.45%
INDIAN BANK	920	4600.00	112	1567.12	12.17%	34.07%
INDIAN OVERSEAS BANK	855	4277.00	53	636.77	6.20%	14.89%
PUNJAB NATIONAL BANK	3555	17777.00	302	4085.07	8.50%	22.98%
PUNJAB AND SIND BANK	672	3360.00	275	4121.43	40.92%	122.66%
UNION BANK OF INDIA	3062	15358.00	570	18331.97	18.62%	119.36%
STATE BANK OF INDIA	9614	49378.00	10796	127010.88	112.29%	257.22%
UCO BANK	2053	10268.00	235	1864.29	11.45%	18.16%
Total for PSU Banks	31316	161241.00	14268	197946.22	45.56%	122.76%
PRIVATE BANK						
AXIS BANK	3845	19359.00	2036	12549.38	52.95%	64.82%
BANDHAN BANK	1730	14695.00	2970	3986.67	171.68%	27.13%
HDFC BANK	4113	20563.00	5237	41157.88	127.33%	200.16%
ICICI BANK	2270	11354.00	3819	8490.05	168.24%	74.78%
IDBI BANK	1230	8621.00	539	5550.12	43.82%	64.38%
INDUSIND BANK	1403	7147.00	580	4440.87	41.34%	62.14%
KARNATAKA BANK	460	2300.00	40	634.53	8.70%	27.59%
KOTAK MAHINDRA BANK	920	4600.00	1	6	0.11%	0.13%
SOUTH INDIAN BANK	460	2300.00	74	196.39	16.09%	8.54%
YES BANK	460	2300.00	158	600.94	34.35%	26.13%
IDFC FIRST BANK	460	2300.00	956	473.99	207.83%	20.61%
Total Pvt Banks	17351	95539	16410	78086.81	94.58%	81.73%
COOPERATIVE BANK						
SISCO BANK	2953	15092.00	289	2149.53	9.79%	14.24%
Total of Cooperative Bank	2953	15092.00	289	2149.53	9.79%	14.24%
Total Commercial banks						
Jana Small Finance Bank	460	2300.00	264	290.66	57.39%	12.64%
North East Small FB	184	917.00	18	50.96	9.78%	5.55%
Utkarsh Small Finance bank	460	2300.00	0	0	0.00%	0.00%
Total of SFBs	1104	5517	282	341.62	25.54%	6.19%
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	2124	10611.00	664	1287.13	31.26%	12.13%
Total Urban Coop Bank	2124	10611.00	664	1287.13	31.26%	12.13%
GRAND TOTAL	54848	288000	31913	279811.3	58.18%	97.16%

AGENDA NO. 5**REVIEW OF GOVT. SPONSORED SCHEMES AS ON 31.12.2025****5.1 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)**

The Total Achievement under PMEGP stood at 78.22 % at the end of the 3rd Quarter of 2025-2026.

AGENCY WISE SUMMARY

Agency Name	Budget for FY 2025-26	Sponsored	Sanctioned	Budget Achievement %	Rejection	Pending
D I C	186	173	132	70.97%	19	22
SKVIB	248	388	321	129.44%	42	25
KVIC	186	42	32	17.20%	7	3
TOTAL	620	603	485	78.22%	68	50

(A) SPONSORED BY DIC

Name of Bank	Budget FY 2025-26	Sponsored	Sanctioned	Budget Achievement (%)	Reject	Pending
	No.	No.	No.	No.	No.	No.
Bank of Baroda	9	12	8	88.89%	4	0
Axis Bank	15	0	0	0.00%	0	0
HDFC Bank	9	0	0	0.00%	0	0
ICICI Bank	7	0	0	0.00%	0	0
IndusInd Bank	4	0	0	0.00%	0	0
Indian Overseas Bank	3	0	0	0.00%	0	0
Punjab & Sind Bank	1	0	0	0.00%	0	0
Bank of India	3	1	0	0.00%	1	0
Bandhan Bank	1	0	0	0.00%	0	0
Canara Bank	13	6	4	30.77%	1	1
Central Bank of India	27	11	5	18.52%	5	1
Punjab National Bank	7	10	10	142.86%	0	0
State Bank of India	44	96	72	163.64%	4	20
SISCO Bank	15	23	20	133.33%	3	0
UCO Bank	6	2	2	33.33%	0	0
Union Bank of India	10	7	6	60.00%	1	0
Indian Bank	1	2	2	200.00%	0	0
IDBI Bank	11	3	3	27.27%	0	0
TOTAL	186	173	132	70.97%	19	22

(B) SPONSORED BY SKVIB

Name of Bank	Budget FY 2025-26	Sponsored	Sanctioned	Budget Achieve- ment (%)	Reject.	Pend.
	No.	No.	No.	No.	No.	No.
Bank of Baroda	9	24	20	222.22%	1	3
Bank of India	3	9	8	266.67%	1	0
Canara Bank	12	9	7	58.33%	2	0
Central Bank of India	35	8	4	11.43%	4	0
Punjab National Bank	6	14	6	100.00%	1	7
Punjab & Sind Bank	1	1	0	0.00%	1	0
State Bank of India	64	236	214	334.38%	15	7
SISCO Bank	23	39	30	130.43%	5	4
UCO Bank	8	13	7	87.50%	6	0
Union Bank of India	13	19	14	107.69%	3	2
Indian Bank	1	13	11	1100.00%	2	0
Bank of Maharashtra	1	1	0	0.00%	1	0
HDFC Bank	16	2	0	0.00%	0	2
TOTAL	248	388	321	129.44%	42	25

(C) SPONSORED BY KVIC

Name of Bank	Budget FY 2025-26	Sponsored	Sanctioned	Budget Achieve- ment (%)	Reject.	Pend.
	No.	No.	No.	No.	No.	No.
Bank of Baroda	9	2	2	22.22%	0	0
Canara Bank	13	0	0	0.00%	0	0
Central Bank of India	27	0	0	0.00%	0	0
Punjab National Bank	7	4	1	14.29%	3	0
State Bank of India	44	27	23	52.27%	2	2
SISCO Bank	15	0	0	0.00%	0	0
UCO Bank	6	2	1	16.67%	1	0
Union Bank of India	10	2	2	20.00%	0	0
IDBI	11	1	1	9.09%	0	0
BANK Of India	3	1	1	33.33%	0	0
Punjab & Sind Bank	0	3	1	100.00%	1	1
TOTAL	186	42	32	17.20%	7	3

AGENDA NO. 5.2**PM VISHWAKARMA SCHEME: STATUS as on 31.12.2025**

Name of Bank	Applica- tions Re- ceived by Banks	Sanc- tioned	Change of State Name	Aadhar Seeding issue	Customer not inter- ested	Rejected by Bank	Pending for sanc- tion
	No.	No.	No.	No.	No.	No.	No.
State Bank of India	324	196	0	0	82	30	16
Central Bank of India	414	98	0	0	172	124	19
Bank of Baroda	8	5	0	0	3	0	0
Bank of India	4	0	0	0	3	0	1
Canara Bank	8	5	0	0	2	0	1
HDFC Bank	1	0	0	0	0	0	1
PNB	1	1	0	0	0	0	0
UCO Bank	6	3	0	0	2	0	1
Union Bank of India	17	7	0	0	6	5	0
ICICI Bank	1	0	0	0	0	0	1
Indian Over Sea Bank	2	1	0	0	1	0	0
Karnataka bank	1	0	0	0	0	0	1
IDBI Bank	5	2	0	0	2	0	1
Axis Bank	1	0	0	0	0	0	1
TOTAL	793	318	0	0	273	159	43

5.3 PM Svanidhi Scheme:

The Bank-wise Progress of PM Svanidhi as on 31.12.2025:-

(Amt In Cr)

Name of the Bank	Eligible Appli- cations (No)	Sanctioned (No)	Disbursed (No)	Sanctioned amount	Disbursed amount
AXIS BANK	15	4	4	0.004	0.004
BANK OF BARODA	72	61	61	0.061	0.061
BANK OF INDIA	4	4	4	0.004	0.004
CANARA BANK	235	182	175	0.182	0.175
CENTRAL BANK OF INDIA	373	343	312	0.343	0.312
HDFC BANK	16	11	8	0.011	0.008
ICICI BANK	5	2	2	0.002	0.002
IDBI BANK	57	40	39	0.04	0.039
INDIAN BANK	50	39	39	0.039	0.039
INDIAN OVERSEAS BANK	39	39	34	0.039	0.034
PUNJAB NATIONAL BANK	121	108	105	0.108	0.105
STATE BANK OF INDIA	1138	1019	1019	1.019	1.019
BANDHAN BANK	1	0	0	0	0
BANK OF MAHARSHTRA	1	1	0	0	0
INDUS IND BANK	1	0	0	0	0
UCO BANK	275	254	251	0.254	0.251
UNION BANK OF INDIA	256	194	190	0.194	0.19
TOTAL	2659	2301	2244	2.300	2.243

5.4 Uttar Poorva Transformative Industrialization Scheme (UNNATI): 2024

The Bank-wise Progress of UNNATI 2024 as on 31.12.2025:-

(Rs. In Cr)

Name of the Bank	Eligible Applications (No)	Sanctioned (No)	Sanctioned amount
STATE BANK OF INDIA	4	4	12.40
NEDFI	6	6	7.50
CANARA Bank	4	4	151.74
Punjab national bank	3	3	9.45
ICICI	1	1	2.35
Central Bank Of India	3	3	12.50
HDFC	1	1	9.00
Union Bank Of India	2	2	13.75
State Bank Of Sikkim	1	1	2.00
TOTAL	25	25	220.69

5.5 PM Surya Ghar:Muft Bijli Yojana

The Bank-wise Progress of PM Surya Ghar Muft Bijli Yojana as on 31.12.2025:-

(Rs. In Lakh)

Name of the Bank	Eligible Applications (No)	Sanctioned (No)	Disbursed (No)	Sanctioned amount	Disbursed amount
STATE BANK OF INDIA	12	12	12	37.50	37.50
Indian Bank	1	1	1	3.9	3.9
Union bank Of India	1	1	1	2.00	2.00
Canara Bank	1	1	1	1.79	1.79
Central bank of India	6	6	6	9.58	9.58
TOTAL	21	21	21	54.77	54.77

5.6 Pradhan Mantri Mudra Yojana (MUDRA)

The Bank-wise Progress under Pradhan Mantri Mudra Yojana (MUDRA) as on 31.12.2025 is given below: -
(Rs. in Crores)

Bank Name	Shishu		Kishore		Tarun		Tarun Plus		Total	
	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
State Bank of India	341	0.81	1129	15.21	310	13.34	0	0	1780	29.34
Bank of Baroda	4	0.01	31	0.64	50	2.52	0	0	85	3.18
Bank of India	18	0.04	242	1.53	22	0.71	0	0	282	2.28
Bank Of Maharashtra	4	0	4	0.05	0	0	0	0	8	0.06
Canara Bank	123	0.46	142	4.75	68	5.4	0	0	333	10.61
Central Bank of India	177	5.34	226	2.46	45	2.05	7	0.86	455	10.73
Indian Bank	2	0	27	0.4	17	1	1	0.2	47	1.6
Indian Overseas Bank	21	0.07	83	2.25	57	4.02	4	0.27	165	6.6
Punjab National Bank	0	0	0	0	3	0.3	0	0	3	0.3
Punjab & Sind Bank	55	0.1	96	1.82	54	3.39	0	0	205	5.31
Union Bank Of India	341	0.81	1129	15.21	310	13.34	0	0	1780	29.34
UCO Bank	44	0.15	34	1.02	14	1.13	0	0	92	2.29
Total PSU Banks	799	7.01	2024	30.39	645	34.28	12	1.33	3480	73
AXIS BANK	1909	7.32	964	9.08	41	2.98	1	0.12	2915	19.52
BANDHAN BANK	615	2.92	3802	51.84	0	0	0	0	4417	54.77
HDFC BANK	23	0.08	190	5.15	37	2.84	0	0	250	8.09
ICICI BANK	0	0	42	0.97	15	0.96	0	0	57	1.92
IDBI BANK	2	0	42	1.6	43	3.93	2	0.4	89	5.93
INDUSIND BANK	0	0	3	0.07	18	1.17	0	0	21	1.24
KARNATAKA BANK	0	0	1	0.04	1	0.1	0	0	2	0.14
KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0
SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0
YES BANK	0	0	1	0.04	0	0	0	0	1	0.04
IDFC BANK	0	0	0	0	0	0	0	0	0	0
Total Pvt Bank	2549	10.32	5045	68.79	155	11.98	3	0.52	7752	91.65
SMALL FINANCE BANK										
JANA SMALL FIN. BANK	0	0	759	6.19	0	0	0	0	759	6.19
SLICE	0	0	2	0.07	0	0	0	0	2	0.07
Total of Small Finance Bank	0	0	761	6.26	0	0	0	0	761	6.26
Grand Total	3348	17.33	7830	105.44	800	46.26	15	1.85	11993	170.91

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 31.12.2025

(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	4	3.51	20%	8%
2	CANARA BANK	130	170.00	114	320	87.69%	100%
3	CENTRAL BANK OF INDIA	720	1030.00	393	981.75	54.58%	95.32
4	IDBI BANK LTD	30	140.00	15	151.00	50.00%	100.00%
5	INDIAN OVERSEAS BANK	60	80.00	9	18.65	15.00%	23.31%
6	PUNJAB NATIONAL BANK	20	20.00	3	12.20	15.00%	61.00%
7	STATE BANK OF INDIA	1240	3400.00	433	1406.08	34.92%	41.36%
8	UNION BANK OF INDIA	460	620.00	47	62.54	10.22%	10.09%
9	UCO Bank	0	0	12	39.15	100.00%	100.00%
10	SISCO Bank	320	500.00	65	170.80	20.31%	34.16%
Grand Total		3000	6000	1095	3165.68	36.51%	52.76%

B) SLBC Sub-Committee on SHG Credit Linkages:

The SLBC Sub-Committee on SHG Credit Linkages for the quarter ended December 2025 was held under the Chairmanship of the Director (Finance), Government of Sikkim on 17.03.2026, with active participation from all the stakeholders.

AGENDA No.7**(A) Housing Finance (PS) as on 31.12.2025**

The overall achievement under this sector recorded at **84.82 %** at the end of the 3rd Quarter of 2025-2026.

(Amt in Lakhs)

Name of Bank	Housing (Priority Sector)					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	30	288.00	1	0.25	3.33%	0.09%
BANK OF INDIA	15	144.00	8	145.48	53.33%	101.03%
BANK OF MAHRASHTRA	10	110.00	4	207.14	40.00%	188.31%
CANARA BANK	63	628.00	69	189.05	109.52%	30.10%
CENTRAL BANK OF INDIA	60	579.00	31	453.74	51.67%	78.37%
INDIAN BANK	10	100.00	1	12	10.00%	12.00%
INDIAN OVERSEAS BANK	15	140.00	3	18	20.00%	12.86%
PUNJAB NATIONAL BANK	47	481.00	79	958.39	168.09%	199.25%
PUNJAB AND SIND BANK	12	90.00	0	0	0.00%	0.00%
UNION BANK OF INDIA	51	464.00	22	260.95	43.14%	56.24%
STATE BANK OF INDIA	149	1483.00	408	3938.77	273.83%	265.59%
UCO BANK	38	383.00	21	167.36	55.26%	43.70%
Total for PSU Banks	500	4890.00	647	6351.14	129.40%	129.88%
PRIVATE BANK						
AXIS BANK	62	617.00	0	0	0.00%	0.00%
BANDHAN BANK	0	0.00	0	0	0.00%	0.00%
HDFC BANK	59	594.00	40	50.87	67.80%	8.56%
ICICI BANK	36	355.00	1	23	2.78%	6.48%
IDBI BANK	28	270.00	7	100.31	25.00%	37.15%
INDUSIND BANK	22	218.00	0	0	0.00%	0.00%
KARNATAKA BANK	5	50.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	6	50.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	5	50.00	0	0	0.00%	0.00%
YES BANK	5	50.00	0	0	0.00%	0.00%
IDFC FIRST BANK	5	50.00	0	0	0.00%	0.00%
Total Pvt Banks	233	2304.00	48	174.18	20.60%	7.56%
COOPERATIVE BANK						
SISCO BANK	118	650.00	49	408.89	41.53%	62.91%
Total of Cooperative Bank	118	650.00	49	408.89	41.53%	62.91%
Total Commercial banks						
Jana Small Finance Bank	0.00	0	0	0	0.00%	0.00%
North East Small FB	0.00	0	0	0	0.00%	0.00%
UTKARSH SMALL FIN. BANK	0.00	0	0	0	0.00%	0.00%
Total of SFBs	0.00	0	0	0	0.00%	0.00%
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	31	331.00	0	0	0.00%	0.00%
Total Urban Coop Bank	31	331.00	0	0	0.00%	0.00%
GRAND TOTAL	882	8175	744	6934.21	84.35%	84.82%

(B) Housing Finance (Non Priority Sector) as on 31.12.2025

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	68	1749.49
BANK OF INDIA	7	307.34
BANK OF MAHARASHTRA	6	322.14
CANARA BANK	83	2282.74
CENTRAL BANK OF INDIA	0	0
INDIAN BANK	20	382.03
INDIAN OVERSEAS BANK	8	301.06
PUNJAB NATIONAL BANK	82	2226.96
PUNJAB AND SIND BANK	25	893
UNION BANK OF INDIA	42	895.83
STATE BANK OF INDIA	1543	21218.11
UCO BANK	43	895.39
Total for PSU Banks	1927	31474.09
PRIVATE BANK		
AXIS BANK	6	59.27
BANDHAN BANK	0	0
HDFC BANK	0	0
ICICI BANK	8	356.19
IDBI BANK	36	870.89
INDUSIND BANK	0	0
KARNATAKA BANK	5	91.5
KOTAK MAHINDRA BANK	0	0
SOUTH INDIAN BANK	0	0
YES BANK	0	0
IDFC FIRST BANK	0	0
Total Pvt Banks	55	1377.85
COOPERATIVE BANK		
SIKKIM STATE COOP. BANK LTD. (SISCO)	15	530.9
Total of Cooperative Bank	15	530.9
SMALL FINANCE BANK		
JANA SMALL FIN. BANK	0	0
NORTH EAST SMALL FINANCE BANK	0	0
UTKARSH SMALL FIN. BANK	0	0
Total of Small Finance Bank	0	0
URBAN COOPERATIVE BANK		
CITIZENS COOPERATIVE BANK	2	80
Total of Urban Cooperative Bank	2	80
GRAND TOTAL	1999	33462.84

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

The overall achievement under this sector recorded at 36.28% at the end of the 3RD QTR of 2025-2026.

(Amt in Rs. Lakhs)

Name of Bank	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
COMMERCIAL BANK						
BANK OF BARODA	11	59.00	29	40.04	263.64%	67.86%
BANK OF INDIA	7	24.00	5	5.92	71.43%	24.67%
BANK OF MAHRASHTRA	2	11.00	1	2.9	50.00%	26.36%
CANARA BANK	21	85.00	59	130.25	280.95%	153.24%
CENTRAL BANK OF INDIA	26	95.00	25	37.99	96.15%	39.99%
INDIAN BANK	3	14.00	1	1.05	33.33%	7.50%
INDIAN OVERSEAS BANK	6	20.00	0	0	0.00%	0.00%
PUNJAB NATIONAL BANK	13	67.00	5	6.57	38.46%	9.81%
PUNJAB AND SIND BANK	3	12.00	0	0	0.00%	0.00%
UNION BANK OF INDIA	21	79.00	14	20.25	66.67%	25.63%
STATE BANK OF INDIA	52	258.00	92	161.35	176.92%	62.54%
UCO BANK	12	58.00	10	17.81	83.33%	30.71%
Total for Comm. Banks	177	782.00	241	424.12	136.16%	54.24%
PRIVATE BANK						
AXIS BANK	25	97.00	1	2.5	4.00%	2.58%
BANDHAN BANK	1	5.00	0	0	0.00%	0.00%
HDFC BANK	21	98.00	0	0	0.00%	0.00%
ICICI BANK	14	56.00	0	0	0.00%	0.00%
IDBI BANK	12	48.00	0	0	0.00%	0.00%
INDUSIND BANK	9	37.00	0	0	0.00%	0.00%
KARNATAKA BANK	2	8.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	4	16.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	2	8.00	0	0	0.00%	0.00%
YES BANK	2	8.00	0	0	0.00%	0.00%
IDFC FIRST BANK	3	13.00	0	0	0.00%	0.00%
Total Pvt Banks	95	394.00	1	2.5	1.05%	0.63%
COOPERATIVE BANK						
SISCO BANK	0	0.00	0	0	0.00%	0.00%
Total of Cooperative Bank	0	0.00	0	0	0.00%	0.00%
Total Commercial banks						
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%
UTKARSH SMALL FIN. BANK	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	0	0	0.00%	0.00%
GRAND TOTAL	272	1176.00	242	426.62	88.97%	36.28%

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 31.12.2025			
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	1020	5376
14	2025-2026	702	6078
B) Total Number of Trainees settled year wise till 31.12.2025.			
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	718	70.29%
14	2025-2026	507	72.22%
C) Total Number Settlement uploaded in MIS (year wise) : 31.12.2025.			
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	718	3907
14	2025-2026	507	4414

9.2 Expanding and Deepening of Digital Payments Ecosystem (As on 31.12.2025)

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	103873	100235	96.50%	1371	1300	94.82%
Mangan Nodal Bank : SBI	48970	45703	93.33%	1094	1020	93.24%
Soreng Nodal Bank : SBI	57460	52130	90.44%	756	683	90.34%
Namchi Nodal Bank: PNB	201665	190827	94.63%	10214	9649	94.47%
Pakyong Nodal Bank: CBI	134835	123028	91.24%	2420	2107	87.07%
Gangtok Nodal Bank: SBI	424076	411476	97.03%	13445	12337	91.76%
State Total	971059	923399	95.09%	29300	27096	92.48%

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

SLBC SUB-Committee meeting on Digitization and Connectivity for December 2025 Qtr was held on 17.03.2026 under the Chairmanship of Director, Information & Technology, Government of Sikkim with active Participation from all stake holders.

**9.3 (a) Central KYC Records Registry (CKYCR)-
Review of progress from 01.04.2025-31.12.2025**

SI N o.	Name of the Bank	Total No. of branc hes	Search & downloa d facili- ties available	C-KYC ID printed on pass- book/ State- ment of Account	C-KYC banner & C-KYC Missed call No. 77990221 29 dis- played in Branch notice board	Use of CERSI Registry by the Banks during April to Dec 2025 Qtr. (Data as provided by IT Department, CERSAI, New Delhi)			
						Dur- ing up- load- ing of new re- cord s	During downloa ding of existing CKYC record	During updata- tion of existing CKYC record	Total use of CERSAI Regis- try during the 1st April- 30.09.2025
Public Sector Banks:									
1	Indian Overseas Bank	3	Yes	Yes	Yes	25	83	32	140
2	Canara Bank	11	Yes	Yes	Yes	882	1145	102	2129
3	Bank of India	2	Yes	Yes	Yes	324	586	470	1380
4	Indian Bank	2	Yes	Yes	Yes	136	320	25	481
5	Bank of Baroda	5	Yes	No	Yes	232	602	482	1316
6	Punjab National Bank	9	Yes	Yes	Yes	915	987	124	2026
7	UCO Bank	7	Yes	Yes	Yes	253	459	4	716
8	Bank of Ma- harastra	1	Yes	No	Yes	85	105	78	268
9	State Bank of India	40	Yes	Yes	Yes	3013	3145	3675	9833
10	Union Bank of India	9	Yes	Yes	Yes	1020	11512	156	12688
11	Central Bank of India	16	Yes	Yes	Yes	742	280	56	1078
12	Punjab & Sind Bank	2	Yes	Yes	Yes	120	215	9	344

**9.3 (b) Central KYC Records Registry (CKYCR)-
Review of progress from 01.04.2025-31.12.2025**

Sl No.	Name of the Bank	Total No. of branches	Search & download facilities available	C-KYC ID printed on pass-book/ Statement of Account	C-KYC banner & C-KYC Missed call No. 77990221 29 displayed in Branch notice board	Use of CERSI Registry by the Banks during April to December2025 Qtr. (Data as provided by IT Department, CERSAI, New Delhi)			
						During up-loading of new records	During downloading of existing CKYC record	During updation of existing CKYC record	Total use of CERSAI Registry during the 1st April to 31.12.2025
Private Sector, Coop & Small Finance Banks:									
13	Karnataka Bank	1	Yes	Yes	Yes	24	75	10	109
14	IDBI Bank	6	Yes	Yes	Yes	275	615	567	1457
15	South Indian Bank	1	Yes	Yes	Yes	51	345	352	748
16	Bandhan Bank	8	Yes	No	Yes	212	835	451	1498
17	HDFC Bank	13	Yes	No	Yes	293	1392	1482	3167
18	Axis Bank	15	Yes	Yes	Yes	393	1672	3214	5279
19	Yes Bank	1	Yes	Yes	Yes	20	81	61	162
20	ICICI Bank	7	Yes	Yes	Yes	58	292	22	372
21	IndusInd Bank	6	Yes	Yes	Yes	128	1003	12	1143
22	Kotak Mahindra Bank	2	Yes	No	No	16	163	154	333
23	IDFC Fast Bank	1	Yes	No	No	28	325	426	779
24	Citizen urban Coop Bank	6	No	No	Yes	0	0	0	0
25	SISCO Bank	14	No	No	No	11925	0	4325	16250
26	SLICE	8	Yes	No	No	17	890	185	1092
27	Jana Small Finance Bank	1	Yes	No	No	128	812	0	940
28	Uttkarsh Small Finance	1	Yes	No	No	15	108	93	216

BANK WISE TOTAL LOANS DISBURSEMENT TO MINORITY COMMUNITIES FY 2025-26 AS ON 31.12.2025
(No. in Actual) (Amount in Rs.Lakhs)

NAME OF BANK	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRI-ANS		JAINS		TOTAL	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PSU BANKS														
BANK OF BARODA	48	175.99	12	70.56	142	1858.53	1	73	0	0	2	2.38	205	2180.46
BANK OF INDIA	11	106.98	7	29.85	102	287.25	0	0	0	0	0	0	120	424.07
BANK OF MAHARASHTRA	1	22	0	0	16	205.02	0	0	0	0	0	0	17	227.02
CANARA BANK	54	123.26	18	35.75	129	655.09	4	3.5	1	0.5	1	0.5	207	818.59
CENTRAL BANK OF INDIA	2	9	42	178.21	304	3291.52	0	0	1	0.03	0	0	349	3478.74
INDIAN BANK	19	93.01	2	2.4	35	396.67	0	0	0	0	0	0	56	492.08
INDIAN OVERSEAS BANK	2	0.5	0	0	0	0	0	0	0	0	0	0	2	0.5
PUNJAB NATIONAL BANK	38	204.19	7	42.29	97	1058.88	3	0.75	0	0	0	0	145	1306.11
PUNJAB AND SIND BANK	14	217	0	0	54	413	0	0	0	0	0	0	68	630
UNION BANK OF INDIA	90	295.36	21	69.24	23	280.81	0	0	0	0	0	0	134	645.39
STATE BANK OF INDIA	314	2267.76	164	1422.54	3550	26066.96	46	441.02	0	0	0	0	4074	30198.26
UCO BANK	48	269.42	13	37.7	103	726.41	0	0	0	0	0	0	164	1033.53
Total for PSU Banks	641	3784.47	286	1888.54	4555	35240.14	54	518.27	2	0.53	3	2.88	5541	41434.75
PRIVATE BANK														
AXIS BANK	69	67.93	11	32.77	188	198.53	0	0	0	0	0	0	268	299.23
BANDHAN BANK	240	246.25	154	274.65	380	465.7	0	0	0	0	1	0.5	775	987.1
HDFC BANK	2	25.3	2	56.66	9	67.59	0	0	0	0	0	0	13	149.55
ICICI BANK	7	28.79	17	90.98	24	145.41	2	7.5	0	0	0	0	50	272.69
IDBI BANK	10	40.54	12	32.16	72	386.8	0	0	0	0	1	0	95	459.5
INDUSIND BANK	0	0	0	0	7	136.9	0	0	0	0	0	0	7	136.9
KARNATAKA BANK	3	42.7	0	0	1	1.89	0	0	0	0	0	0	4	44.59
KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SOUTH INDIAN BANK	14	0	8	2	12	0	0	0	0	0	3	0	37	2
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	345	451.51	204	489.22	693	1402.82	2	7.5	0	0	5	0.5	1249	2351.55
COOPERATIVE BANK														
SIKKIM STATE COOP. BANK LTD. (SISCO)	83	230.7	0	0	326	964.43	0	0	0	0	0	0	409	1195.09
Total of Cooperative Bank	83	230.7	0	0	326	964.43	0	0	0	0	0	0	409	1195.09
SMALL FINANCE BANK														
JANA SMALL FIN. BANK	43	34.09	8	5.14	224	173.45	0	0	0	0	4	3.36	279	216.04
NORTH EAST SMALL FI-NANCE BANK	3	18.04	0	0	0	0	0	0	0	0	0	0	3	18.04
Total of Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
URBAN COOPERATIVE BANK	46	52.13	8	5.14	224	173.45	0	0	0	0	4	3.36	282	234.08
CITIZENS COOPERATIVE BANK														
Total of Urban Cooperative Bank	10	111.75	39	68.56	166	326.45	0	0	0	0	0	0	215	506.77
	10	111.75	39	68.56	166	326.45	0	0	0	0	0	0	215	506.77
GRAND TOTAL	1125	4630.56	537	2451.46	5964	38107.29	56	525.77	2	0.53	12	6.74	7696	45722.25

BANK WISE TOTAL LOANS DISBURSEMENT TO SC/ST

No. in Actual and Amount in Rs.Lakhs

SI	NAME OF BANK	MARCH'25								SEPTEMBER'25								DECEMBER25							
		SC				ST				SC				ST				SC				ST			
		Disburse-ment During Quarter		Outstanding at the end of Quarter		Disburse-ment During Quarter		Outstanding at the end of Quarter		Disburse-ment During Quarter		Outstanding at the end of Quarter		Disbursement During Quarter		Outstanding at the end of Quarter		Disbursement During Quarter		Outstanding at the end of Quarter		Disbursement During Quarter		Outstanding at the end of Quarter	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
	PSU BANKS																								
1	BANK OF BARODA	51	337.71	110	599.94	244	2140.72	665	6699.37	23	92.93	110	605.25	163	1084.81	708	6903.9	27	129.64	113	623.8	206	1579.95	721	7037.63
2	BANK OF INDIA	11	10.02	48	243.11	18	17.8	265	990.84	11	65.17	78	359.41	51	73.48	402	2596.22	22	23.68	86	367.26	59	100.73	422	3245.36
3	BANK OF MAHARASHTRA	0	0	0	0	16	288.24	198	3271.46	0	0	0	0	8	121.02	210	3403.9	1	15	1	15	14	215.02	216	3497.9
4	CANARA BANK	71	554.74	273	1158.07	287	2577.17	1489	10269.98	48	146.66	291	1450.56	145	664.54	1490	11737.98	66	219.32	294	1536.69	232	1208.44	1496	12995.95
5	CENTRAL BANK OF INDIA	71	273.04	172	1171.7	396	3971.61	902	9052.38	57	120.77	168	1143.91	281	3147.27	913	9807.49	72	206.1	172	1158.34	383	3724.18	946	9771.72
6	INDIAN BANK	5	24.7	45	236.39	15	162.1	119	737.11	3	14.06	45	238.72	12	111.72	117	800.42	6	31.67	48	250.6	17	146.8	121	797.35
7	INDIAN OVERSEAS BANK	0	0	2	11.34	2	4	18	93.53	0	0	2	11.01	1	13.45	19	101.78	0	0	2	10.85	0	0	18	96.3
8	PUNJAB NATIONAL BANK	21	113.67	213	2335.22	67	715.03	1059	11106.14	15	75.81	199	1980.02	74	698.55	1082	11969.74	22	114.86	210	2024.98	57	361.08	1098	11933.81
9	PUNJAB AND SIND BANK	0	0	0	0	2	32	2	32	0	0	0	0	1	11	2	32	0	0	0	0	0	0	0	0
10	UNION BANK OF INDIA	24	53.36	208	824.26	131	487.58	1330	8176.21	28	58.99	202	786.71	263	3497.4	1314	10885.88	31	62.76	204	747.45	136	2637.1	1317	12016.82
11	STATE BANK OF INDIA	753	4471.84	1738	10728.88	4867	36368.4	12420	97016.16	432	2582.67	1818	10730.65	2739	18527.34	12819	102325.72	669	3897.88	2015	11392.27	4145	28469.95	13907	106385.96
12	UCO BANK	13	76.85	151	642.23	52	343.58	631	4659.81	14	70.77	157	670.97	43	261.04	643	4723.79	30	79.12	177	726.27	78	534.82	681	5101.18
	Total for PSU Banks	1020	5915.92	2960	17951.13	6097	47108.23	19098	152105.01	631	3227.83	3070	17977.25	3781	28211.61	19719	165288.81	946	4780.02	3322	18853.51	5327	38978.07	20943	172879.99
	PRIVATE BANK																								
13	AXIS BANK	5	8.59	108	137.76	34	25.5	377	386.92	0	0	9	15.2	7	59.42	249	886.82	1	0.6	8	12.61	4	30.32	225	825.67
14	BANDHAN BANK	422	530.05	1042	711.16	438	574.6	1104	746.98	140	220.1	910	594.91	167	250.95	958	644.42	217	343.5	791	555.91	248	378.05	839	602.48
15	HDFC BANK	0	0	2	6.26	1	2.7	22	115.41	0	0	4	5.32	4	44.66	51	374.73	0	0	5	34.53	1	6.38	48	356.95

16	ICICI BANK	5	16.91	43	278.77	20	224.93	175	1019.7	1	0.34	33	157.77	12	187.62	148	825.12	4	8.77	27	116.22	16	203.71	144	757.36
17	IDBI BANK	11	108.53	122	634.1	69	365.32	819	3865.12	11	52.68	117	652.42	48	462.96	783	4197.59	7	33.45	110	604.98	80	471.81	792	4382.51
18	INDUSIND BANK	0	0	7	69.92	2	66.3	30	379.85	0	0	9	98.41	0	0	34	410.61	1	11	12	120.44	0	0	9	126.48
19	KARNATAKA BANK	1	0	2	7.94	2	61.76	8	381.1	0	0	1	4.07	1	40.8	7	304.63	0	0	1	4.14	0	0	7	299.72
20	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
21	SOUTH INDIAN BANK	0	0	1	0.47	14	24.97	29	50.38	1	1.59	2	1.9	6	5.68	28	38.7	1	1.59	2	1.76	12	10.66	31	40.91
22	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23	IDFC FIRST BANK	2	2.46	13	11.17	17	23.01	100	105.39	2	1.9	15	12.55	17	20.2	147	148.11	2	2.39	17	13.69	13	14.71	151	145.43
	Total Pvt Banks	446	666.53	1340	1857.57	597	1369.09	2664	7050.84	155	276.61	1100	1542.56	262	1072.29	2405	7830.74	233	401.3	973	1464.27	374	1115.63	2246	7537.5
	COOPERATIVE BANK																								
24	SIKKIM STATE COOP. BANK LTD. (SISCO)	28	85.22	213	619.47	339	856.17	1836	5948.92	11	50.3	205	653.98	175	525.29	1915	6163.94	4	16.48	201	643.91	140	437.98	1909	6080.39
	Total of Cooperative Bank	28	85.22	213	619.47	339	856.17	1836	5948.92	11	50.3	205	653.98	175	525.29	1915	6163.94	4	16.48	201	643.91	140	437.98	1909	6080.39
	SMALL FINANCE BANK																								
25	JANA SMALL FIN. BANK	21	18.32	140	91.04	74	69.43	465	288.02	18	15.71	158	99.74	79	59.58	537	317	27	23.39	169	104.62	104	79.65	606	360.03
26	NORTH EAST SMALL FINANCE BANK	1	1	74	26.5	0	0	74	55.95	0	0	32	15.58	1	11.64	50	51.82	1	2.4	28	18.5	4	15.96	48	48.71
	Total of Small Finance Bank	22	19.32	214	117.54	74	69.43	539	343.97	0	0	0	0	0	0	0	368.82	28	25.79	197	123.11	108	95.61	654	408.74
	URBAN COOPERATIVE BANK																								
27	CITIZENS COOPERATIVE BANK	40	79.99	106	239.43	125	274.6	511	1332.13	72	164.7	120	356.75	194	400.62	548	932.35	22	30.57	119	295.22	77	188.87	508	1236.12
	Total of Urban Cooperative Bank	40	79.99	106	239.43	125	274.6	511	1332.13	72	164.7	120	356.75	194	400.62	548	932.35	22	30.57	119	295.22	77	188.87	508	1236.12
	GRAND TOTAL	1556	6766.94	4833	20785.14	7232	49677.52	24648	166780.87	887	3735.15	4685	20645.87	4492	30281.04	25174	180584.66	1233	5254.17	4812	21380.03	6026	40816.16	26260	188142.74

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***, where in 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 31.12.2025)

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	36	52	0
2	Bank of Baroda	3	9	12	0
3	Canara Bank	5	15	17	0
4	Indian Overseas Bank	2	6	8	0
5	Punjab National Bank	3	9	14	0
6	UCO Bank	4	12	15	0
7	Axis Bank Ltd	10	30	32	0
8	Bandhan Bank	1	3	3	0
9	ICICI Bank	4	12	12	0
10	State Bank of India	20	60	85	0
11	IDBI Bank	5	15	14	0
12	IndusInd Bank	4	12	12	0
13	Citizen Urban Coop Bank	4	12	12	0
14	HDFC Bank	6	18	18	0
15	SISCO Bank	12	36	52	0
16	SLICE (North East Small Finance Bank)	6	18	18	0
17	Union Bank of India	6	18	19	0
	TOTAL	107	321	395	0

(B) FLCs conducted by Financial Literacy Centres is as follows:
(01.10.2025-31.12.2025)

FLC Code	Camps Conducted (No.)	Date of camp	District	Block	Village	Participants (No.)
19601 (SBI GANGTOK)	11	07/10/2025,17/10/2025,28/10/2025, 01/11/2025,06/11/2025 20/11/2025,27/11/2025 02/12/2025,11/12/2025,24/12/2025 30/12/2025	Gangtok	Rumtek, Singtam, Martam, Khamdong, Gangtok Rakdong Tintek, Ranka	Rumtek, Singtam, Martam, Khamdong, Gangtok Rakdong Tintek, Ranka	615
19702 (CBI GYALSHING)	10	09/10/2025,16/10/2025,28/10/2025 05/11/2025 13/11/2025 21/11/2025 01/12/2025 11/12/2025, 17/12/2025, 24/12/2025	Gyalshing	He-Martam, Chongrang, Dentam, Gyalshing, Yuksom	He-Martam, Chongrang, Dentam, Gyalshing, Yuksom	428
19803 (SBI MANGAN)	6	08/10/2025,16/10/2025,13/11/2025, 21/11/2025 05/12/2025 18/12/2025	Mangan	Passingdong, Chungthang ,Kabi, Mangan	Passingdong, Chungthang ,Kabi, Mangan	314
19904 (SBI NAMCHI)	11	09/10/2025,16/10/2025,28/10/2025 01/11/2025 06/11/2025 20/11/2025,27/11/2025 01/12/2025 11/12/2025, 17/12/2025, 24/12/2025	Namchi	Temi Tarku, Wok, Yangang, Jorethang, Melli, Namchi, Namthang, Ravangla	Temi Tarku, Wok, Yangang, Jorethang, Melli, Namchi, Namthang, Ravangla	781
19906 (SISCO NAMCHI)	11	07/10/2025 16/10/2025,30/10/2025 05/11/2025 ,13/11/2025, 21/11/2025 27/11/2025 , 02/12/2025 ,11/12/2025 ,18/12/2025 29/12/2025	Namchi	Jorethang, Ravangla, Namchi	Jorethang, Ravangla, Namchi	782
19705 (SISCO GYALSHING)	9	14/10/2025 29/10/2025 04/11/2025 13/11/2025 19/11/2025 27/11/2025 05/12/2025 11/12/2025 17/12/2025	Gyalshing	Legship, Pel-ling, Hee gaon, Hee Martam	Legship, Pel-ling, Hee gaon, Hee Martam	456

**(C) Banking outlets/ Banking Correspondences/Customer Service points
operating the State of Sikkim as on 31.12.2025**

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 Status of opening of Brick and Motar Branches in Sikkim:

SL NO.	PLACE	DISTRICT	ALLOTTED BANK	Present Status
1	Rinchenpong	Soreng	Union Bank Of India	Under Process
2	Tashiding	Gyalshing	Punjab National Bank	Under Process

9.6 Status of opening of BC/CSP in Sikkim:

SL NO.	PLACE	DISTRICT	ALLOTTED BANK	Present Status
1	Hee Gyathang	Mangan	As per RBI Letter dated 3rd March 2026	Bank to be allotted (Axis Bank has BC in Sankalang)

9.7 Opening of new RSETI in Sikkim:

As per instructions following RSETI is to be opened in Sikkim:

SI No	District	Allotted Bank	Present Status
1	Pakyong	Central Bank Of India	As decided in the 85 th SLBC Meeting held on 17 th Dec 2025
2	Mangan	State Bank Of India	The site has been identified and the offer letter has been forwarded by SBI LHO Kolkata to the Skill Department, Government of Sikkim (GoS) for further necessary action..

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