

AGENDA FOR
THE 87th STATE LEVEL BANKERS' COMMITTEE MEETING
FOR THE QTR ENDED
31st March 2026

Venue: Hotel Ramada, Gangtok
Date: 11.06.2026

Convener Bank:

NETWORK OF BANK BRANCHES AS ON 31.03.2026

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 31.03.2026

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 MAHARASHTRA	0	1	0	1	0	0	2
4	CANARA BANK	1	6	1	3	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	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	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	92	29	44	17	11	210

DISTRICT-WISE BANK ATM NETWORK as on 31.03.2026

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 31.03.2026****The C: D Ratio of Banks at the end of the 4th QTR for FY 2025-2026 stood at 63.43 %.****(Amt in Cr)**

Name of Bank	No of Branches	Deposit Total	Advance Total	CD Ratio	Credit from Outside utilised in the State	Total Advances	CD Ratio including Credit from outside State
PSU BANK							
BANK OF BARODA	7	533.47	403.73	75.68		403.73	75.68
BANK OF INDIA	5	206.77	93.06	45.01		93.06	45.01
BANK OF MAHRASHTRA	2	74.48	471.75	633.39		471.75	633.39
CANARA BANK	12	561.05	335.86	59.86	120	455.86	81.25
CENTRAL BANK OF INDIA	16	2160.37	829.82	38.41		829.82	38.41
INDIAN BANK	2	91.25	63.06	69.11		63.06	69.11
INDIAN OVERSEAS BANK	3	78.18	51.21	65.5		51.21	65.5
PUNJAB NATIONAL BANK	9	419.19	438.71	104.66	164.38	603.09	104.66
PUNJAB AND SIND BANK	2	28.19	60.96	216.25		60.96	216.25
UNION BANK OF INDIA	9	965.74	594	61.51	134	728	61.51
STATE BANK OF INDIA	41	5381.51	3351.43	62.28	2634.45	5985.88	111.23
UCO BANK	7	347.44	160.69	46.25		160.69	46.25
Total for PSU Banks	115	10847.63	6854.28	63.06	3052.83	9907.11	91.33%
PRIVATE BANK							
AXIS BANK	15	1850.75	484.76	26.19	24.48	509.24	27.52%
BANDHAN BANK	8	205.25	87.78	42.77		87.78	42.77
HDFC BANK	14	2199.16	402.8	18.32		402.8	18.32
ICICI BANK	10	844.21	273.56	32.4		273.56	32.4
IDBI BANK	7	600.37	242.51	40.39		242.51	40.39
INDUSIND BANK	6	514.42	175.01	34.02		175.01	34.02
KARNATAKA BANK	1	41.8	21.99	52.61		21.99	52.61
KOTAK MAHINDRA BANK	2	126.54	1.2	0.95		1.2	0.95
SOUTH INDIAN BANK	1	37.61	18.23	48.47		18.23	48.47
YES BANK	1	222.73	3.36	1.51		3.36	1.51
IDFC First Bank	1	218.39	10.27	4.7		10.27	4.7
Total Pvt Banks	66	6861.21	1721.48	25.09	24.48	1745.95	25.45%
COOPERATIVE BANK							
SISCO BANK	14	1627.84	665.36	40.87		665.36	40.87
Total of Cooperative Bank	14	1627.84	665.36	40.87		665.36	40.87
TOTAL OF COMMERCIAL BANKS	187	19336.68	9241.12	47.79	3077.31	12318.43	63.70
Jana Small Finance Bank	1	39.19	17.18	43.84		17.18	43.84
SLICE	6	33.3	1.8	5.41		1.8	5.41
Utkarsh Small Fin Bank	1	15.98	0.02	0.13		0.02	0.13
Total of Small Finance Bank	8	88.46	19	21.48		19	21.48
Citizens urban Cooperative Bank	7	111.48	54.82	49.17		54.82	49.17
GRAND TOTAL	210	19536.62	9314.94	47.6	3077.31	12392.25	63.43%

AGENDA No 2**Review of Performance under Annual Credit Plan 2025-2026 including NPS for the Quarter ended 31.03.2026**

The overall achievement by banks (covering both priority and non-priority sector advances) stood at 117.61 % at the end of the 4th quarter of 2025- 2026.

(Amt in Rs. Lakhs)

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	1340	18992.82	18.18%	105.87%
BANK OF INDIA	3437	8412.00	649	5612.94	18.88%	66.73%
BANK OF MAHRASHTRA	1308	3488.00	99	6018.92	7.57%	172.56%
CANARA BANK	11306	27039.00	2660	20432.79	23.53%	75.57%
CENTRAL BANK OF INDIA	12528	28606.00	4188	51953.86	33.43%	181.62%
INDIAN BANK	2573	6837.00	234	6537.09	9.09%	95.61%
INDIAN OVERSEAS BANK	3000	6568.00	280	3637.21	9.33%	55.38%
PUNJAB NATIONAL BANK	10701	26813.00	1001	19960.86	9.35%	74.44%
PUNJAB AND SIND BANK	2100	4989.00	754	6843.93	35.90%	137.18%
UNION BANK OF INDIA	10005	23492.00	1555	38443.29	15.54%	163.64%
STATE BANK OF INDIA	33771	76264.00	20110	189007.77	59.55%	247.83%
UCO BANK	6877	15826.00	1029	6785.89	14.96%	42.88%
Total for PSU Banks	104977	246273.00	33899	374227.37	32.29%	151.96%
PRIVATE BANK						
AXIS BANK	13383	29853.00	6923	29781.24	51.73%	99.76%
BANDHAN BANK	7877	21673.00	6021	7948.5	76.44%	36.67%
HDFC BANK	13858	31574.00	6522	51635.11	47.06%	163.54%
ICICI BANK	7766	17432.00	4912	21137.66	63.25%	121.26%
IDBI BANK	5369	13140.00	850	8025.47	15.83%	61.08%
INDUSIND BANK	4767	10948.00	824	7091.2	17.29%	64.77%
KARNATAKA BANK	1301	3424.00	62	1405.91	4.77%	41.06%
KOTAK MAHINDRA BANK	2532	6788.00	1	6	0.04%	0.09%
SOUTH INDIAN BANK	1303	3425.00	336	1405.76	25.79%	41.04%
YES BANK	1303	3425.00	175	625.82	13.43%	18.27%
IDFC FIRST BANK	1304	3430.00	1214	650.1	93.10%	18.95%
Total Pvt Banks	60763	145112.00	27840	129712.75	45.82%	89.39%
COOPERATIVE BANK						
SISCO BANK	11695	24009.00	2436	6784.48	20.83%	28.26%
Total of Cooperative Bank	11695	24009.00	2436	6784.48	20.83%	28.26%
Total Commercial banks			64175	510724.6	36.17%	122.95%
Jana Small Finance Bank	987	3105.00	1704	1454.16	172.64%	46.83%
SLICE	2045	3658.00	30	77.76	1.47%	2.13%
Utkarsh Small Fin Bank	989	3105.00	0	0	0.00%	0.00%
Total of SFBs	4021	9868.00	1734	1531.92	43.12%	15.52%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	4355	14106.00	2184	4490.27	50.15%	31.83%
Total of UCB	4355	14106.00	2184	4490.27	50.15%	31.83%
GRAND TOTAL	185811	439368.00	68093	516746.79	36.65%	117.61%

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

Overall achievement by Banks under priority sector advances stood 111.36% during the end of 4th 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	737	11312.25	14.75%	190.38%
BANK OF INDIA	2334	2895.00	440	3707.89	18.85%	128.08%
BANK OF MAHRASHTRA	848	1188.00	77	5438.69	9.08%	457.80%
CANARA BANK	7773	9371.00	2185	14115.95	28.11%	150.63%
CENTRAL BANK OF INDIA	9412	9865.00	2573	16634.57	27.34%	168.62%
INDIAN BANK	1653	2237.00	88	3340.33	5.32%	149.32%
INDIAN OVERSEAS BANK	2145	2291.00	182	2664.93	8.48%	116.32%
PUNJAB NATIONAL BANK	7146	9036.00	580	14271.94	8.12%	157.95%
PUNJAB AND SIND BANK	1428	1629.00	459	2118.52	32.14%	130.05%
UNION BANK OF INDIA	6943	8134.00	889	19456.37	12.80%	239.20%
STATE BANK OF INDIA	24157	26886.00	5816	33192.41	24.08%	123.46%
UCO BANK	4824	5558.00	639	3811.62	13.25%	68.58%
Total for PSU Banks	73661	85032	14665	130065.47	19.91%	152.96%
PRIVATE BANK						
AXIS BANK	9538	10494.00	4010	12275.7	42.04%	116.98%
BANDHAN BANK	6147	6978.00	2586	3325.03	42.07%	47.65%
HDFC BANK	9745	11011.00	222	4237.61	2.28%	38.49%
ICICI BANK	5496	6078.00	122	7286.92	2.22%	119.89%
IDBI BANK	4139	4519.00	215	1670.53	5.19%	36.97%
INDUSIND BANK	3364	3801.00	36	883.81	1.07%	23.25%
KARNATAKA BANK	841	1124.00	14	282.67	1.66%	25.15%
KOTAK MAHINDRA BANK	1612	2188.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	843	1125.00	228	1067.89	27.05%	94.92%
YES BANK	843	1125.00	1	4.43	0.12%	0.39%
IDFC FIRST BANK	844	1130.00	2	20	0.24%	1.77%
Total Pvt Banks	43412	49573	7436	31054.59	17.13%	62.64%
COOPERATIVE BANK						
SISCO BANK	8742	8917.00	2030	3830.41	23.22%	42.96%
Total of Cooperative Bank	8742	8917	2030	3830.41	23.22%	42.96%
Total Commercial banks			24131	164950	19.18%	114.93%
Jana Small Finance Bank	527	805	1231	946.51	233.59%	117.58%
SLICE	1861	2741	4	12.5	0.76%	1.55%
Utkarsh Small Fin Bank	529	805	0	0	0.00%	0.00%
Total of SFBs	2917	4351	1235	959.01	42.34%	22.04%
URBANCO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	2231	3495	1271	2648.51	56.97%	75.78%
Total Urban Coop Bank	2231	3495	1271	2648.51	56.97%	75.78%
GRAND TOTAL	130963	151368	26637	168557.98	20.34%	111.36%

3.1 Agriculture and Allied Activities

The overall achievement under this sector recorded at 65.56% at the end of 4th QTR ended 31.03.2026.

(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	231	322.28	9.15%	16.26%
BANK OF INDIA	1161	915.00	340	775.56	29.29%	84.76%
BANK OF MAHRASHTRA	307	262.00	32	122.28	10.42%	46.67%
CANARA BANK	3929	3058.00	1624	2576.34	41.33%	84.25%
CENTRAL BANK OF INDIA	6059	4546.00	1925	7361.47	31.77%	161.93%
INDIAN BANK	610	523.00	4	0.53	0.66%	0.10%
INDIAN OVERSEAS BANK	1314	987.00	106	323.5	8.07%	32.78%
PUNJAB NATIONAL BANK	3136	2549.00	168	937.89	5.36%	36.79%
PUNJAB AND SIND BANK	763	595.00	71	287.33	9.31%	48.29%
UNION BANK OF INDIA	3621	2794.00	525	8916.74	14.50%	319.14%
STATE BANK OF INDIA	13720	10420.00	3531	6281.76	25.74%	60.29%
UCO BANK	2671	2039.00	119	186.64	4.46%	9.15%
Total for PSU Banks	39815	30670.00	8676	28092.3	21.79%	91.60%
PRIVATE BANK						
AXIS BANK	5691	4301.00	3252	2058.06	57.14%	47.85%
BANDHAN BANK	3075	2416.00	1198	1276.85	38.96%	52.85%
HDFC BANK	5478	4168.00	9	32.83	0.16%	0.79%
ICICI BANK	3266	2464.00	55	120.52	1.68%	4.89%
IDBI BANK	2574	1936.00	94	642.15	3.65%	33.17%
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	219	573.36	71.34%	218.84%
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	4828	4705.66	20.21%	25.65%
COOPERATIVE BANK						
SISCO BANK	5732	4243.00	1795	2080.48	31.32%	49.03%
Total of Cooperative Bank	5732	4243.00	1795	2080.48	31.32%	49.03%
Total Commercial banks			15299	34878.44	22.03%	65.49%
Jana Small Finance Bank	0	0.00	32	35.61	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	32	35.61	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	15331	34914.06	22.08%	65.56%

3.1.1 Kisan Credit Card (KCC)

The position on issuance of Kisan Credit Cards (KCC) in the State as on 31.03.2026 is furnished below.

(Amt in Lakhs)

Name of Bank	KCC ISSUED DURING THE FY (including renewal)		OUTSTANDING KCC as on 31.03.2026	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	50	207.02	233	317.37
BANK OF INDIA	2	22.67	351	277.35
BANK OF MAHRASHTRA	7	8.56	10	8.56
CANARA BANK	144	100.78	1575	940.6
CENTRAL BANK OF INDIA	33	31.44	153	161.13
INDIAN BANK	0	0	17	11.37
INDIAN OVERSEAS BANK	11	16.2	232	242.67
PUNJAB NATIONAL BANK	0	0.02	1	3.27
PUNJAB AND SIND BANK	0	0	0	0
UNION BANK OF INDIA	379	168.94	788	979.26
STATE BANK OF INDIA	753	2479.79	2943	2559.7
UCO BANK	29	45.72	97	105.62
Total for PSU Banks	1408	3081.14	6400	5606.89
PRIVATE BANK				
AXIS BANK	3	22.75	7	54.32
BANDHAN BANK	0	0	0	0
HDFC BANK	0	0	0	0
ICICI BANK	0	0	0	0
IDBI BANK	5	5.51	34	35.25
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	8	28.26	41	89.57
COOPERATIVE BANK				
SISCO Bank	355	432.76	5893	2788.14
Total of Cooperative Bank	355	432.76	5893	2788.14
GRAND TOTAL	1771	3542.16	12334	8484.59

3.1.2 KCC Animal Husbandry

Position of KCC Animal husbandry issued by the banks as on 31.03.2026 is as under:

(Amt in Rs. Lakhs)

Name of Bank	KCC ISSUED DURING THE FY (including renewal)		OUTSTANDING KCC as on 31.03.2026	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	45	177.06	202	280.77
BANK OF INDIA	0	12.23	244	218.53
BANK OF MAHRASHTRA	4	5.1	4	5.1
CANARA BANK	0	0	39	17.83
CENTRAL BANK OF INDIA	10	0.36	38	30.72
INDIAN BANK	0	0	1	1.6
INDIAN OVERSEAS BANK	0	0	7	6.05
PUNJAB NATIONAL BANK	0	0.02	1	3.27
PUNJAB AND SIND BANK	9	22.2	9	16.12
UNION BANK OF INDIA	7	4.47	20	21.03
STATE BANK OF INDIA	95	114.94	107	114.96
UCO BANK	1	1.6	54	80.82
Total for PSU Banks	171	337.97	726	796.79
PRIVATE BANK				
AXIS BANK	1	0.01	2	2.95
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	1.89	1	1.25
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	1.9	4	4.44
COOPERATIVE BANK				
SISCO	243	306.44	3518	2074.74
Total Cooperative Bank	243	306.44	3518	2074.74
GRAND TOTAL	416	646.31	4248	2875.97

3.1.3 KCC Fisheries

Position of KCC Fisheries issued by the banks as on 31.03.2026 is as under:

(Rs in Lakhs)

Name of Bank	KCC ISSUED DURING THE FY (including renewal)		OUTSTANDING KCC as on 31.03.2026	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	2	1.59	2	1.57
BANK OF INDIA	0	0.06	6	6.39
BANK OF MAHRASHTRA	1	1.26	1	1.26
CANARA BANK	0	0	19	27.63
CENTRAL BANK OF INDIA	4	0	20	17.71
INDIAN BANK	0	0	3	3.61
INDIAN OVERSEAS BANK	0	0	1	1.17
PUNJAB NATIONAL BANK	0	0.09	4	2.08
PUNJAB AND SIND BANK	0	0	0	0
UNION BANK OF INDIA	3	3.09	4	3.93
STATE BANK OF INDIA	45	58.68	57	64.99
UCO BANK	0	0	2	1.79
Total for PSU Banks	55	64.77	119	132.13
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	37	47.18	279	217.8
Total of Cooperative Bank	37	47.18	279	217.8
GRAND TOTAL	92	111.94	398	349.93

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

The SLBC Sub-Committee Meeting on Agriculture & Allied Sector for the quarter ended March 2026 was held on 08.03.2026 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 **140.30 %** at the end of 4th 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	461	10773.83	19.44%	310.40%
BANK OF INDIA	1133	1740.00	86	2739.84	7.59%	157.46%
BANK OF MAHRASHTRA	515	770.00	20	4875	3.88%	633.12%
CANARA BANK	3667	5369.00	413	11086.99	11.26%	206.50%
CENTRAL BANK OF INDIA	3143	4434.00	564	8407.93	17.94%	189.62%
INDIAN BANK	1018	1540.00	78	3279.35	7.66%	212.94%
INDIAN OVERSEAS BANK	783	1083.00	70	2310.13	8.94%	213.31%
PUNJAB NATIONAL BANK	3828	5703.00	322	12369.91	8.41%	216.90%
PUNJAB AND SIND BANK	622	883.00	377	1798.17	60.61%	203.64%
UNION BANK OF INDIA	3160	4599.00	316	10148.15	10.00%	220.66%
STATE BANK OF INDIA	9991	14120.00	1642	20645.83	16.43%	146.22%
UCO BANK	2058	2944.00	365	2593.71	17.74%	88.10%
Total for PSU Banks	32289	46656	4714	91028.84	14.60%	195.11%
PRIVATE BANK						
AXIS BANK	3645	5236	104	9905.94	2.85%	189.19%
BANDHAN BANK	2981	4363	1270	1973.78	42.60%	45.24%
HDFC BANK	4063	5889	173	4153.91	4.26%	70.54%
ICICI BANK	2119	3060	63	7076.43	2.97%	231.26%
IDBI BANK	1490	2165.00	112	901.97	7.52%	41.66%
INDUSIND BANK	1331	1968.00	36	883.81	2.70%	44.91%
KARNATAKA BANK	515	770.00	11	260.48	2.14%	33.83%
KOTAK MAHINDRA BANK	969	1540.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	515	770.00	8	493.53	1.55%	64.09%
YES BANK	515	770.00	1	4.43	0.19%	0.58%
IDFC FIRST BANK	515	770.00	2	20	0.39%	2.60%
Total Pvt Banks	18658	27301	1780	25674.28	9.54%	94.04%
COOPERATIVE BANK						
SISCO BANK	2796	3839.00	107	8.89	3.83%	0.23%
Total of Cooperative Bank	2796	3839.00	107	8.89	3.83%	0.23%
Total Commercial Banks			6601	116712	12.28%	150.02%
Jana Small Finance Bank	515	770	473	507.65	102.83%	22.07%
SLICE	1817	2641	26	65.26	14.13%	7.12%
Utkarsh Small Finance bank	515	770	0	0	0.00%	0.00%
Total of SFBs	2847	4181	499	572.91	45.20%	10.38%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	2133	3023	339	1401.5	15.89%	46.36%
Total Urban Coop Bank	2133	3023	339	1401.5	15.89%	46.36%
GRAND TOTAL	58723	85000	7230	119252.72	12.31%	140.30%

3.3 Other Priority Sector

The overall achievement under this sector recorded at 109.76 % at the end of the 4th 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	45	216.14	43.69%	44.20%
BANK OF INDIA	40	240.00	14	192.49	35.00%	80.20%
BANK OF MAHRASHTRA	26	156.00	25	441.41	96.15%	282.96%
CANARA BANK	177	944.00	148	452.63	83.62%	47.95%
CENTRAL BANK OF INDIA	210	885.00	84	865.17	40.00%	97.76%
INDIAN BANK	25	174.00	6	60.45	24.00%	34.74%
INDIAN OVERSEAS BANK	48	221.00	6	31.31	12.50%	14.17%
PUNJAB NATIONAL BANK	182	784.00	90	964.14	49.45%	122.98%
PUNJAB AND SIND BANK	43	151.00	11	33.02	25.58%	21.87%
UNION BANK OF INDIA	162	741.00	48	391.49	29.63%	52.83%
STATE BANK OF INDIA	446	2346.00	643	6264.82	144.17%	267.04%
UCO BANK	95	575.00	155	1031.28	163.16%	179.35%
Total for PSU Banks	1557	7706	1275	10944.33	81.89%	142.02%
PRIVATE BANK						
AXIS BANK	202	957.00	654	311.7	323.76%	32.57%
BANDHAN BANK	91	199.00	118	74.4	129.67%	37.39%
HDFC BANK	204	954.00	40	50.87	19.61%	5.33%
ICICI BANK	111	554.00	4	89.97	3.60%	16.24%
IDBI BANK	75	418.00	9	126.41	12.00%	30.24%
INDUSIND BANK	65	343.00	0	0	0.00%	0.00%
KARNATAKA BANK	21	93.00	2	20.3	9.52%	21.83%
KOTAK MAHINDRA BANK	34	126.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	21	93.00	1	1	4.76%	1.08%
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	828	674.65	95.50%	17.18%
COOPERATIVE BANK						
SISCO BANK	214	835.00	128	860.64	59.81%	103.07%
Total of Cooperative Bank	214	835.00	128	860.64	59.81%	103.07%
Total Commercial banks			2231	12480	84.57%	100.09%
Jana Small Finance Bank	12	35.00	913	664.59	7608.33%	1898.83%
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	913	664.59	1304.29%	390.94%
URBAN CO-OPERATIVE						
Citizen's urban Co-operative Bank	98	472	932	1247.01	951.02%	264.20%
Total Urban Coop Bank	98	472	932	1247.01	951.02%	264.20%
GRAND TOTAL	2806	13111	4076	14391.21	145.26%	109.76%

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

The Total Achievement under this sector stood at 120.90 % at the end of the 4th 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	603	7680.56	25.41%	64.02%
BANK OF INDIA	1103	5517.00	209	1905.06	18.95%	34.53%
BANK OF MAHRASHTRA	460	2300.00	22	580.23	4.78%	25.23%
CANARA BANK	3533	17668.00	475	6316.84	13.44%	35.75%
CENTRAL BANK OF INDIA	3116	18741.00	1615	35319.29	51.83%	188.46%
INDIAN BANK	920	4600.00	146	3196.77	15.87%	69.50%
INDIAN OVERSEAS BANK	855	4277.00	98	972.28	11.46%	22.73%
PUNJAB NATIONAL BANK	3555	17777.00	421	5688.93	11.84%	32.00%
PUNJAB AND SIND BANK	672	3360.00	295	4725.41	43.90%	140.64%
UNION BANK OF INDIA	3062	15358.00	666	18986.92	21.75%	123.63%
STATE BANK OF INDIA	9614	49378.00	14294	155815.36	148.68%	315.56%
UCO BANK	2053	10268.00	390	2974.27	19.00%	28.97%
Total for PSU Banks	31316	161241.00	19234	244161.9	61.42%	151.43%
PRIVATE BANK						
AXIS BANK	3845	19359.00	2913	17505.54	75.76%	90.43%
BANDHAN BANK	1730	14695.00	3435	4623.47	198.55%	31.46%
HDFC BANK	4113	20563.00	6300	47397.5	153.17%	230.50%
ICICI BANK	2270	11354.00	4790	13850.74	211.01%	121.99%
IDBI BANK	1230	8621.00	635	6354.94	51.63%	73.71%
INDUSIND BANK	1403	7147.00	788	6207.39	56.17%	86.85%
KARNATAKA BANK	460	2300.00	48	1123.24	10.43%	48.84%
KOTAK MAHINDRA BANK	920	4600.00	1	6	0.11%	0.13%
SOUTH INDIAN BANK	460	2300.00	108	337.87	23.48%	14.69%
YES BANK	460	2300.00	174	621.38	37.83%	27.02%
IDFC FIRST BANK	460	2300.00	1212	630.1	263.48%	27.40%
Total Pvt Banks	17351	95539	20404	98658.17	117.60%	103.26%
COOPERATIVE BANK						
SISCO BANK	2953	15092.00	406	2954.07	13.75%	19.57%
Total of Cooperative Bank	2953	15092.00	406	2954.07	13.75%	19.57%
Total Commercial banks						
Jana Small Finance Bank	460	2300.00	473	507.65	102.83%	22.07%
North East Small FB	184	917.00	26	65.26		
Utkarsh Small Finance bank	460	2300.00	0	0	0.00%	0.00%
Total of SFBs	1104	5517	499	572.91	45.20%	10.38%
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	2124	10611.00	913	1841.76	42.98%	17.36%
Total Urban Coop Bank	2124	10611.00	913	1841.76	42.98%	17.36%
GRAND TOTAL	54848	288000	41456	348188.81	75.58%	120.90%

AGENDA NO. 5

REVIEW OF GOVT. SPONSORED SCHEMES AS ON 31.03.2026

5.1 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

The Total Achievement under PMEGP stood at 98.38% at the end of the 4th Quarter of 2025-2026.

AGENCY WISE SUMMARY

Agency Name	Budget for FY 2025-26	Sponsored	Sanctioned	Budget Achievement %	Rejection	Pending
D I C	186	200	156	83.87%	24	20
SKVIB	248	572	412	166.13%	54	106
KVIC	186	65	42	22.58%	8	15
TOTAL	620	837	610	98.38%	86	141

(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	14	10	111.11%	4	0
Axis Bank	15	1	0	0.00%	0	1
HDFC Bank	9	2	0	0.00%	0	2
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	2	0	0.00%	1	1
Bandhan Bank	1	0	0	0.00%	0	0
Canara Bank	13	7	5	38.46%	1	1
Central Bank of India	27	11	5	18.52%	5	1
Punjab National Bank	7	15	11	157.14%	0	4
State Bank of India	44	99	82	186.36%	8	9
SISCO Bank	15	27	24	160.00%	3	0
UCO Bank	6	5	5	83.33%	0	0
Union Bank of India	10	9	7	70.00%	1	1
Indian Bank	1	4	4	400.00%	0	0
IDBI Bank	11	4	3	27.27%	1	0
TOTAL	186	200	156	83.87%	24	20

(B) SPONSORED BY SKVIB

Name of Bank	Budget FY 2025-26	Sponsored	Sanctioned	Budget Achievement (%)	Reject.	Pend.
	No.	No.	No.	No.	No.	No.
Bank of Baroda	9	36	25	277.78%	5	6
Bank of India	3	11	8	266.67%	2	1
Canara Bank	12	12	8	66.67%	2	2
Central Bank of India	35	18	8	22.86%	7	3
Punjab National Bank	6	19	7	116.67%	1	11
Punjab & Sind Bank	1	1	0	0.00%	1	0
State Bank of India	64	340	278	434.38%	17	45
SISCO Bank	23	51	31	134.78%	6	14
UCO Bank	8	20	11	137.50%	6	3
Union Bank of India	13	24	16	123.08%	3	5
Indian Bank	1	29	19	1900.00%	2	8
Bank of Maharashtra	1	3	1	100.00%	1	1
HDFC Bank	16	3	0	0.00%	0	3
ICICI Bank	23	1	0	0.00%	1	0
Karnataka Bank	2	2	0	0.00%	0	2
IDBI Bank	36	2	0	0.00%	0	2
TOTAL	248	572	412	166.13%	54	106

(C) SPONSORED BY KVIC

Name of Bank	Budget FY 2025-26	Sponsored	Sanctioned	Budget Achievement (%)	Reject.	Pend.
	No.	No.	No.	No.	No.	No.
Bank of Baroda	9	3	3	33.33%	0	0
Axis Bank	49	2	0	0.00%	0	2
Canara Bank	13	0	0	0.00%	0	0
Central Bank of India	27	3	1	3.70%	0	2
Punjab National Bank	7	6	2	28.57%	3	1
State Bank of India	44	38	29	65.91%	3	6
SISCO Bank	15	0	0	0.00%	0	0
UCO Bank	6	3	2	33.33%	1	0
Union Bank of India	10	3	2	20.00%	0	1
IDBI	11	1	1	9.09%	0	0
Indian Bank	3	1	0	0.00%	0	1
BANK Of India	3	2	1	33.33%	0	1
Punjab & Sind Bank	6	3	1	16.67%	1	1
TOTAL	186	65	42	22.58%	8	15

AGENDA NO. 5.2**PM VISHWAKARMA SCHEME: STATUS as on 31.03.2026**

Name of Bank	Applications Received by Banks	Sanctioned	Change of State Name	Aadhar Seeding issue	Customer not interested	Rejected by Bank	Pending for sanction
	No.	No.	No.	No.	No.	No.	No.
State Bank of India	784	468	0	0	187	66	63
Central Bank of India	840	194	0	0	347	240	59
Bank of Baroda	21	11	0	0	7	0	3
Bank of India	8	0	0	0	6	0	2
Canara Bank	18	10	0	0	4	0	4
HDFC Bank	3	0	0	0	0	0	3
PNB	8	1	0	0	0	1	6
UCO Bank	18	6	0	0	5	1	6
Union Bank of India	45	20	0	0	15	9	1
ICICI Bank	2	0	0	0	0	0	2
Indian Over Sea Bank	3	1	0	0	1	0	1
Karnataka bank	2	0	0	0	0	0	2
IDBI Bank	12	4	0	0	4	1	3
Axis Bank	3	1	0	0	0	0	2
TOTAL	1767	716	0	0	576	318	157

5.3 PM Svanidhi Scheme:**The Bank-wise Progress of PM Svanidhi as on 31.03.2026:-****(Amt In Cr)**

Name of the Bank	Eligible Applications (No)	Sanctioned (No)	Disbursed (No)	Sanctioned amount	Disbursed amount
AXIS BANK	10	4	4	0.004	0.004
BANK OF BARODA	47	42	42	0.042	0.042
BANK OF INDIA	4	3	3	0.003	0.003
CANARA BANK	179	138	128	0.138	0.128
CENTRAL BANK OF INDIA	293	260	248	0.26	0.246
HDFC BANK	20	8	6	0.008	0.006
ICICI BANK	5	2	2	0.002	0.002
IDBI BANK	50	32	32	0.032	0.032
INDIAN BANK	51	40	32	0.04	0.032
INDIAN OVERSEAS BANK	41	28	28	0.028	0.028
PUNJAB NATIONAL BANK	97	80	77	0.08	0.077
STATE BANK OF INDIA	1025	843	808	0.843	0.808
UCO BANK	247	231	219	0.231	0.219
UNION BANK OF INDIA	222	152	144	0.152	0.144
TOTAL	2292	1864	1772	1.864	1.772

5.4 Uttar Poorva Transformative Industrialization Scheme (UNNATI): 2024**The Bank-wise Progress of UNNATI 2024 as on 31.03.2026:-** (Rs. In Cr)

Name of the Bank	Eligible Applications (No)	Sanctioned (No)	Sanctioned amount
STATE BANK OF INDIA	9	9	26.40
NEDFI	12	12	15.00
CANARA Bank	6	6	158.46
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	2	2	2.50
SIDBI	1	1	3.00
UCO	1	1	3.25
INDIAN OVERSEAS BANK	1	1	26.00
BANK OF BARODA	2	2	41.35
IDBI	1	1	3.20
TOTAL	45	45	326.21

5.5 PM Surya Ghar:Muft Bijli Yojana

The Bank-wise Progress of PM Surya Ghar Muft Bijli Yojana as on 31.03.2026:-

(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	2	2	2	7.82	7.82
UCO Bank	1	1	1	1.32	1.32
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	23	23	23	60.01	60.01

5.6 Pradhan Mantri Mudra Yojana (MUDRA)

The Bank-wise Progress under Pradhan Mantri Mudra Yojana (MUDRA) as on 31.03.2026
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	9	0.04	124	2.38	110	6.74	0	0	243	9.16
Bank of Baroda	268	0.08	633	8.67	131	6.85	0	0	1032	15.6
Bank of India	24	0.04	63	1.46	25	0.3	0	0	112	1.8
Bank Of Maharashtra	252	0.71	650	13.86	219	11.77	0	0	1121	26.34
Canara Bank	281	1.53	357	5.55	81	4.3	34	3.49	753	14.87
Central Bank of India	47	0.04	82	1.28	73	2.98	1	0.2	203	4.5
Indian Bank	29	0.03	116	1.46	48	2.37	1	0.17	194	4.03
Indian Overseas Bank	76	0.16	606	12.04	581	31.32	3	0.23	1266	43.75
Punjab National Bank	4	0.01	30	0.66	38	2.88	0	0	72	3.55
Punjab & Sind Bank	321	0.54	662	10.33	264	12.65	0	0	1247	23.52
Union Bank Of India	780	1.75	2133	39.93	664	33.98	0	0	3577	75.66
UCO Bank	163	0.33	559	10.83	168	10.18	0	0	890	21.34
Total PSU Banks	2254	5.26	6015	108.45	2402	126.32	39	4.09	10710	244.12
AXIS BANK	5016	11.63	2168	16.59	150	7.77	3	0.37	1602	36.36
BANDHAN BANK	987	1.66	9136	74.41	16	0.28	0	0	10139	76.35
HDFC BANK	372	0.97	338	5.63	76	3.46	3	0.29	789	10.35
ICICI BANK	0	0	38	0.69	18	0.88	2	0.13	58	1.7
IDBI BANK	280	0.14	195	3.12	124	7.56	6	1.02	605	11.84
INDUSIND BANK	0	0	87	1.45	79	2.6	0	0	166	4.05
KARNATAKA BANK	0	0	1	0.03	1	0.08	0	0	2	0.11
KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0
SOUTH INDIAN BANK	0	0	3	0.04	2	0.17	2	0.17	7	0.38
YES BANK	0	0	3	0.08	0	0	0	0	3	0.08
IDFC BANK	0	0	0	0	0	0	0	0	0	0
Total Pvt Bank	6655	14.4	11969	102.04	466	22.8	16	1.98	19106	141.22
SMALL FINANCE BANK										
JANA SMALL FIN. BANK	24	0.06	1578	11.72	0	0	0	0	1602	11.78
SLICE	0	0	4	0.17	0	0	0	0	4	0.17
Total of Small Finance Bank	24	0.06	1582	11.89	0	0	0	0	1606	11.95
Grand Total	8933	19.72	19566	222.38	2868	149.12	55	6.07	31422	397.29

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 31.03.2026.
(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	6	5.28	30	13.2
2	CANARA BANK	130	170.00	135	418.12	100	100
3	CENTRAL BANK OF INDIA	720	1030.00	461	1278.62	64.03	100
4	IDBI BANK LTD	30	140.00	28	214.5	93.33	100
5	INDIAN OVERSEAS BANK	60	80.00	9	25.67	15	32.09
6	PUNJAB NATIONAL BANK	20	20.00	8	24.18	40	100
7	STATE BANK OF INDIA	1240	3400.00	638	2509.81	51.45	73.82
8	UNION BANK OF INDIA	460	620.00	13	55.55	100	100
9	UCO Bank	0	0	56	78.99	12.17	12.74
10	SISCO Bank	320	500.00	98	279.3	30.63	55.86
Grand Total		3000	6000	1452	4890.02	48.4	81.5

B) SLBC Sub-Committee on SHG Credit Linkages:

The SLBC Sub-Committee on SHG Credit Linkages for the quarter ended March 2026 was held under the Chairmanship of the Director (Finance), Government of Sikkim on 08.03.2026, with active participation from all the stakeholders.

AGENDA No.7**(A) Housing Finance (PS) as on 31.03.2026**

The overall achievement under this sector recorded at 129.08 % at the end of the 4th 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	12	161.4	40.00%	56.04%
BANK OF INDIA	15	144.00	9	186.02	60.00%	129.18%
BANK OF MAHRASHTRA	10	110.00	6	310.71	60.00%	282.46%
CANARA BANK	63	628.00	82	251.75	130.16%	40.09%
CENTRAL BANK OF INDIA	60	579.00	56	814.73	93.33%	140.71%
INDIAN BANK	10	100.00	2	50	20.00%	50.00%
INDIAN OVERSEAS BANK	15	140.00	5	30.86	33.33%	22.04%
PUNJAB NATIONAL BANK	47	481.00	80	952.17	170.21%	197.96%
PUNJAB AND SIND BANK	12	90.00	1	14.02	8.33%	15.58%
UNION BANK OF INDIA	51	464.00	31	345.58	60.78%	74.48%
STATE BANK OF INDIA	149	1483.00	527	6049.65	353.69%	407.93%
UCO BANK	38	383.00	38	456.98	100.00%	119.32%
Total for PSU Banks	500	4890.00	849	9623.86	169.80%	196.81%
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	3	82.1	8.33%	23.13%
IDBI BANK	28	270.00	8	125.31	28.57%	46.41%
INDUSIND BANK	22	218.00	0	0	0.00%	0.00%
KARNATAKA BANK	5	50.00	2	20.3	40.00%	40.60%
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	53	278.58	22.75%	12.09%
COOPERATIVE BANK						
SISCO BANK	118	650.00	74	632.84	62.71%	97.36%
Total of Cooperative Bank	118	650.00	74	632.84	62.71%	97.36%
Total Commercial banks			976	10535	114.69%	134.31%
Jana Small Finance Bank	0.00	0	0	0.00	0	0.00
North East Small FB	0.00	0	0	0.00	0	0.00
UTKARSH SMALL FIN. BANK	0.00	0	0	0.00	0	0.00
Total of SFBs	0.00	0	0	0.00	0	0.00
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	31	331.00	1	17	3.23%	5.14%
Total Urban Coop Bank	31	331.00	1	17	3.23%	5.14%
GRAND TOTAL	882	8175	977	10552.28	110.77%	129.08%

(B) Housing Finance (Non Priority Sector) as on 31.03.2026.

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	78	2090.87
BANK OF INDIA	11	493.46
BANK OF MAHARASHTRA	7	375.83
CANARA BANK	100	2795.14
CENTRAL BANK OF INDIA	0	0
INDIAN BANK	26	681.03
INDIAN OVERSEAS BANK	12	449.69
PUNJAB NATIONAL BANK	111	3012.93
PUNJAB AND SIND BANK	29	1003.79
UNION BANK OF INDIA	37	965.4
STATE BANK OF INDIA	2010	28338.27
UCO BANK	62	1422.56
Total for PSU Banks	2483	41628.98
PRIVATE BANK		
AXIS BANK	9	86.43
BANDHAN BANK	0	0
HDFC BANK	0	0
ICICI BANK	15	775.94
IDBI BANK	37	893.49
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	66	1847.36
COOPERATIVE BANK		
SIKKIM STATE COOP. BANK LTD. (SISCO)	18	668.9
Total of Cooperative Bank	18	668.9
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	2569	44225.24

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

The overall achievement under this sector recorded at 49.95% at the end of the 4th 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	33	54.74	300.00%	92.78%
BANK OF INDIA	7	24.00	5	6.47	71.43%	26.96%
BANK OF MAHRASHTRA	2	11.00	1	2.9	50.00%	26.36%
CANARA BANK	21	85.00	65	199.18	309.52%	234.33%
CENTRAL BANK OF INDIA	26	95.00	28	50.44	107.69%	53.09%
INDIAN BANK	3	14.00	2	3.05	66.67%	21.79%
INDIAN OVERSEAS BANK	6	20.00	0	0	0.00%	0.00%
PUNJAB NATIONAL BANK	13	67.00	7	9.9	53.85%	14.78%
PUNJAB AND SIND BANK	3	12.00	0	0	0.00%	0.00%
UNION BANK OF INDIA	21	79.00	14	25.68	66.67%	32.51%
STATE BANK OF INDIA	52	258.00	108	205.82	207.69%	79.78%
UCO BANK	12	58.00	10	17.81	83.33%	30.71%
Total for Comm. Banks	177	782.00	273	576	154.24%	73.66%
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	1	7.87	7.14%	14.05%
IDBI BANK	12	48.00	1	1.1	8.33%	2.29%
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	3	11.47	3.16%	2.91%
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			276	587	101.47%	49.95%
Jana Small Finance Bank	0	0.00	0	0.00	0	0.00
North East Small FB	0	0.00	0	0.00	0	0.00
UTKARSH SMALL FIN. BANK	0	0.00	0	0.00	0	0.00
Total of SFBs	0	0.00	0	0.00	0	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	276	587.47	101.47%	49.95%

AGENDA NO.9: MISCELLANIOUS**9.1 SBI Rural Self Employment Training Institute (RSETI)**

Performance of RSETI is as follows:

A) Total number of Trainees(year wise) since beginning till 31.03.2026			
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	982	6358
B) Total Number of Trainees settled year wise till 31.03.2026			
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	708	72.10%
C) Total Number Settlement uploaded in MIS (year wise) : 31.03.2026			
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	708	4615

9.2 Expanding and Deepening of Digital Payments Ecosystem (As on 31.03.2026)

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	92077	89905	97.64%	4094	3900	95.26%
Mangan Nodal Bank : SBI	52633	49330	93.72%	1085	1042	96.04%
Soreng Nodal Bank : SBI	59202	56576	95.56%	969	914	94.32%
Namchi Nodal Bank: PNB	204369	195626	95.72%	12511	11871	94.88%
Pakyong Nodal Bank: CBI	140235	135079	96.32%	1975	1861	94.23%
Gangtok Nodal Bank: SBI	425023	415836	97.84%	18343	17241	93.99%
State Total	973539	942352	96.80%	38977	36829	94.49%

SLBC SUB-Committee meeting on Digitization and Connectivity:

SLBC SUB-Committee meeting on Digitization and Connectivity for March 2026 Qtr was held on 08.03.2026 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 01.04.2025-31.03.2026**

Sl No .	Name of the Bank	Total No. of branches	Search & download facilities available	C-KYC ID printed on passbook/ Statement of Account	C-KYC banner & C-KYC Missed call No. 7799022 129 displayed in Branch notice board	Use of CERSI Registry by the Banks during Jan to March 2026 Qtr. (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 April-31.03.2026
Public Sector Banks:									
1	Indian Overseas Bank	3	Yes	Yes	Yes	29	88	37	154
2	Canara Bank	11	Yes	Yes	Yes	907	1172	123	2202
3	Bank of India	2	Yes	Yes	Yes	336	592	495	1423
4	Indian Bank	2	Yes	Yes	Yes	149	335	47	531
5	Bank of Baroda	5	Yes	No	Yes	249	645	512	1406
6	Punjab National Bank	9	Yes	Yes	Yes	952	1034	158	2144
7	UCO Bank	7	Yes	Yes	Yes	262	473	15	750
8	Bank of Maharashtra	1	Yes	No	Yes	102	125	96	323
9	State Bank of India	40	Yes	Yes	Yes	3256	3423	3825	10504
10	Union Bank of India	9	Yes	Yes	Yes	1106	11589	168	12863
11	Central Bank of India	16	Yes	Yes	Yes	789	302	82	1173
12	Punjab & Sind Bank	2	Yes	Yes	Yes	132	242	11	385

**9.3 (b) Central KYC Records Registry (CKYCR)-
Review of progress from 01.04.2025-31.03.2026**

Sl No.	Name of the Bank	Total No. of branches	Search & download facilities available	C-KYC ID printed on passbook/ Statement of Account	C-KYC banner & C-KYC Missed call No. 77990221 29 displayed in Branch notice board	Use of CERSI Registry by the Banks during April 2025 to March 2026 Qtr. (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 April to- 31.03.2026
Private Sector, Coop & Small Finance Banks:									
13	Karnataka Bank	1	Yes	Yes	Yes	31	82	15	128
14	IDBI Bank	6	Yes	Yes	Yes	281	625	573	1479
15	South Indian Bank	1	Yes	Yes	Yes	56	352	386	794
16	Bandhan Bank	8	Yes	No	Yes	252	856	465	1573
17	HDFC Bank	13	Yes	No	Yes	302	1401	1501	3204
18	Axis Bank	15	Yes	Yes	Yes	402	1652	3275	5329
19	Yes Bank	1	Yes	Yes	Yes	28	95	78	201
20	ICICI Bank	7	Yes	Yes	Yes	65	315	32	412
21	IndusInd Bank	6	Yes	Yes	Yes	135	1015	24	1174
22	Kotak Mahindra Bank	2	Yes	No	No	25	184	161	370
23	IDFC Fast Bank	1	Yes	No	No	35	315	435	785
24	Citizen urban Coop Bank	6	No	No	Yes	0	0	0	0
25	SISCO Bank	14	No	No	No	12015	0	4425	16440
26	SLICE	8	Yes	No	No	24	912	211	1147
27	Jana Small Finance Bank	1	Yes	No	No	142	825	5	972
28	Uttkarsh Small Finance	1	Yes	No	No	23	115	101	239

BANK WISE TOTAL LOANS DISBURSEMENT TO MINORITY COMMUNITIES FY 2025-26 AS ON 31.03.2026

(No. in Actual) (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	70	326.99	14	85.37	158	2163.45	2	88.5	0	0	2	3.03	246	2667.34
BANK OF INDIA	13	118.26	7	29.85	133	420.3	0	0	0	0	0	0	153	568.41
BANK OF MAHARASHTRA	1	22	0	0	16	205.02	0	0	0	0	0	0	17	227.02
CANARA BANK	62	164.47	27	59.06	181	851.57	4	3.5	1	0.5	1	0.5	276	1079.57
CENTRAL BANK OF INDIA	2	9	56	238.82	411	4016.87	0	0	1	0.04	0	0	470	4264.73
INDIAN BANK	30	170.73	3	3.75	62	896.67	0	0	0	0	0	0	95	1071.14
INDIAN OVERSEAS BANK	2	3.25	0	0	0	0	0	0	0	0	0	0	2	3.25
PUNJAB NATIONAL BANK	46	258.68	11	52.24	132	1483.31	5	16.15	0	0	0	0	194	1810.37
PUNJAB AND SIND BANK	15	218.55	0	0	61	683.17	0	0	0	0	0	0	76	901.72
UNION BANK OF INDIA	115	428.5	34	80.24	42	440.59	0	0	0	0	0	0	191	949.33
STATE BANK OF INDIA	412	2884.59	184	1550.67	4826	37426.84	57	567.7	0	0	1	7.35	5480	42437.16
UCO BANK	58	378.02	19	61.27	172	1315.31	0	0	0	0	0	0	249	1754.6
Total for PSU Banks	826	4983.04	355	2161.27	6194	49903.1	68	675.85	2	0.54	4	10.88	7449	57734.64
PRIVATE BANK														
AXIS BANK	100	113.67	18	49.27	275	376.3	1	10	0	0	0	0	394	549.24
BANDHAN BANK	312	323.85	209	361	538	682.9	0	0	0	0	1	0.5	1060	1368.25
HDFC BANK	2	25.3	2	56.66	14	106.03	0	0	0	0	0	0	18	187.98
ICICI BANK	8	91.73	19	116.98	39	253.62	5	32	0	0	0	0	71	494.33
IDBI BANK	18	74.54	15	52.36	114	629.76	0	0	0	0	1	0	148	756.67
INDUSIND BANK	0	0	0	0	9	206.9	0	0	0	0	0	0	9	206.9
KARNATAKA BANK	3	42.7	0	0	2	421.89	0	0	0	0	0	0	5	464.59
KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SOUTH INDIAN BANK	2	1.39	3	6.53	0	0	0	0	0	0	0	0	5	7.92
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	445	673.18	266	642.8	991	2677.4	6	42	0	0	2	0.5	1710	4035.88
COOPERATIVE BANK														
SIKKIM STATE COOP. BANK LTD. (SISCO)	104	349.17	0	0	439	1440.07	0	0	0	0	0	0	543	1789.23
Total of Cooperative Bank	104	349.17	0	0	439	1440.07	0	0	0	0	0	0	543	1789.23
SMALL FINANCE BANK														
JANA SMALL FIN. BANK	63	51.79	18	13.64	289	231.61	0	0	0	0	5	3.91	375	300.95
NORTH EAST SMALL FINANCE BANK	3	18.04	0	0	2	4.8	0	0	0	0	0	0	5	22.84
Total of Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
URBAN COOPERATIVE BANK	66	69.83	18	13.64	291	236.41	0	0	0	0	5	3.91	380	323.79
CITIZENS COOPERATIVE BANK														
Total of Urban Cooperative Bank	30	191.9	76	106.97	254	546.28	0	0	0	0	0	0	360	845.15
	30	191.9	76	106.97	254	546.28	0	0	0	0	0	0	360	845.15
GRAND TOTAL	1471	6267.12	715	2924.68	8169	54803.26	74	717.85	2	0.54	11	15.29	10442	64728.69

BANK WISE TOTAL LOANS DISBURSEMENT TO SC/ST

No. in Actual and Amount in Rs.Lakhs																	
SI	NAME OF BANK	MARCH'25								December 25							
		SC				ST				SC				ST			
		Disbursement t During Quarter		Outstanding at the end of Quarter		Disbursement t During Quarter		Outstanding at the end of Quarter		Disbursement t 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.
	PSU BANKS																
1	BANK OF BARODA	51	337.71	110	599.94	244	2140.72	665	6699.37	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	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	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	66	219.32	294	1536.69	232	1208.44	1496	12995.9
5	CENTRAL BANK OF INDIA	71	273.04	172	1171.7	396	3971.61	902	9052.38	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	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	10.85	0	0	18	96.3
8	PUNJAB NATIONAL BANK	21	113.67	213	2335.22	67	715.03	1059	11106.14	22	114.86	210	2024.98	57	361.08	1098	11933.8
9	PUNJAB AND SINDH BANK	0	0	0	0	2	32	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	31	62.76	204	747.45	136	2637.1	1317	12016.8
11	STATE BANK OF INDIA	753	4471.84	1738	10728.88	4867	36368.4	12420	97016.16	669	3897.88	2015	11392.27	4145	28469.95	13907	106385.9
12	UCO BANK	13	76.85	151	642.23	52	343.58	631	4659.81	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	946	4780.02	3322	18853.51	5327	38978.07	20943	172879.9
	PRIVATE BANK																
13	AXIS BANK	5	8.59	108	137.76	34	25.5	377	386.92	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	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	5	34.53	1	6.38	48	356.95
16	ICICI BANK	5	16.91	43	278.77	20	224.93	175	1019.7	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	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	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	4.14	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
21	SOUTH INDIAN BANK	0	0	1	0.47	14	24.97	29	50.38	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
23	IDFC FIRST BANK	2	2.46	13	11.17	17	23.01	100	105.39	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	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	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	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	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	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	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	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	22	30.57	119	295.22	77	188.87	508	1236.12
	GRAND TOTAL	1556	6766.98	4833	20785.14	7232	49677.52	24648	166780.87	1233	5254.17	4812	21380.03	6026	40816.16	26260	188142.7

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 31.03.2026)

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	76	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	153	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	91	0
16	SLICE (North East Small Finance Bank)	6	18	18	0
17	Union Bank of India	6	18	19	0
	TOTAL	107	321	526	0

(B) FLCs conducted by Financial Literacy Centres is as follows:
(01.01.2026-31.03.2026)

FLC Code	Camps Conducted (No.)	Date of camp			District	Block	Village	Participants (No.)
19601 (SBI GANGTOK)	30	03.01.2026, 14.01.2026, 27.01.2026, 02.02.2026, 12.02.2026, 20.02.2026, 25.02.2026, 07.03.2026, 13.03.2026, 20.03.2026,	08.01.2026, 20.01.2026, 29.01.2026, 05.02.2026, 13.02.2026, 21.02.2026, 27.02.2026, 10.03.2026, 17.03.2026, 24.03.2026,	09.01.2026, 22.01.2026, 30.01.2026, 10.02.2026, 16.02.2026, 24.02.2026, 06.03.2026, 11.03.2026, 18.03.2026, 30.03.2026	Gangtok	Rumtek, Singtam, Martam, Khamdong, Gangtok Rakdong Tintek, Ranka	Rumtek, Singtam, Martam, Khamdong, Gangtok Rakdong Tintek, Ranka	1185
19702 (CBI GYALSHING)	24	02.01.2026, 13.01.2026, 29.01.2026, 05.02.2026, 13.02.2026, 24.02.2026, 10.03.2026, 19.03.2026,	05.01.2026, 17.01.2026, 31.01.2026, 09.02.2026, 17.02.2026, 26.02.2026, 12.03.2026, 24.03.2026,	06.01.2026, 28.01.2026, 03.02.2026, 11.02.2026, 20.02.2026, 06.03.2026, 17.03.2026, 25.03.2026	Gyalshing	He-Martam, Chongrang, Dentam, Gyalshing, Yuksom	He-Martam, Chongrang, Dentam, Gyalshing, Yuksom	910
19803 (SBI MANGAN)	17	06.01.2026, 20.01.2026, 04.02.2026, 12.02.2026, 05.03.2026, 17.03.2026,	13.01.2026, 22.01.2026, 07.02.2026, 20.02.2026, 09.03.2026, 23.03.2026	17.01.2026, 28.01.2026, 10.02.2026, 25.02.2026, 11.03.2026,	Mangan	Passingdong, Chungthang ,Kabi, Mangan	Passingdong, Chungthang ,Kabi, Mangan	650
19904 (SBI NAMCHI)	21	03.01.2026, 14.01.2026, 28.01.2026, 05.02.2026, 19.02.2026, 07.03.2026, 23.03.2026,	07.01.2026, 20.01.2026, 31.01.2026, 09.02.2026, 24.02.2026, 16.03.2026, 25.03.2026,	09.01.2026, 21.01.2026, 03.02.2026, 13.02.2026, 27.02.2026, 18.03.2026, 30.03.2026	Namchi	Temi Tarku, Wok, Yangang, Jorethang, Melli, Namchi, Namthang, Ravangla	Temi Tarku, Wok, Yangang, Jorethang, Melli, Namchi, Namthang, Ravangla	780
19906 (SISCO NAMCHI)	20	03.01.2026, 14.01.2026, 28.01.2026, 06.02.2026, 19.02.2026, 05.03.2026, 20.03.2026,	06.01.2026, 20.01.2026, 30.01.2026, 10.02.2026, 25.02.2026, 10.03.2026, 25.03.2026,	13.01.2026, 22.01.2026, 03.02.2026, 13.02.2026, 27.02.2026, 18.03.2026,	Namchi	Jorethang, Ravangla, Namchi	Jorethang, Ravangla, Namchi	725
19705 (SISCO GYALSHING)	19	05.01.2026, 19.01.2026, 05.02.2026, 16.02.2026, 26.02.2026, 13.03.2026, 24.03.2026,	08.01.2026, 28.01.2026, 10.02.2026, 20.02.2026, 05.03.2026, 17.03.2026,	13.01.2026, 03.02.2026, 13.02.2026, 23.02.2026, 10.03.2026, 20.03.2026,	Gyalshing	Legship, Pelling, Hee gaon, Hee Martam	Legship, Pelling, Hee gaon, Hee Martam	690

(C) Banking outlets/ Banking Correspondences/Customer Service points operating the State of Sikkim as on 31.03.2026.

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..

9.8 Opening OF NEW FLC Centres :-

SI No	District	Allotted Bank	Present Status
1	Pakyong	Central Bank Of India	A new Financial Literacy Centre (FLC) is proposed to be established at Pakyong by Central Bank of India.
2	Sombaria	State Bank Of India	. A new Financial Literacy Centre (FLC) is proposed to be established at Pakyong by State Bank Of India.

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