

**AGENDA FOR THE**  
**79<sup>th</sup> STATE LEVEL BANKERS' COMMITTEE MEETING**  
**FOR THE QTR ENDED 31<sup>st</sup> MARCH 2024**

**Venue :- Hotel Ramada, Gangtok**

**Date : - 12.07.2024 (Friday)**

**Convener Bank:**



**NETWORK OF BANK BRANCHES as on 31.03.2024**

SI No	BANKS IN SIKKIM	BRANCHES
		TOTAL
1	BANK OF BARODA	5
2	BANK OF INDIA	2
3	BANK OF MAHARASHTRA	1
4	CANARA BANK	11
5	CENTRAL BANK OF INDIA	16
6	INDIAN BANK	2
7	INDIAN OVERSEAS BANK	3
8	PUNJAB & SIND BANK	1
9	PUNJAB NATIONAL BANK	10
10	STATE BANK OF INDIA	40
11	UCO BANK	10
12	UNION BANK OF INDIA	6
13	AXIS BANK LTD	15
14	BANDHAN BANK	8
15	HDFC BANK LTD	13
16	ICICI BANK LTD	7
17	IDBI BANK	5
18	INDUSIND BANK	6
19	KARNATAKA BANK	1
20	KOTAK MAHINDRA BANK	1
21	SOUTH INDIAN BANK	1
22	YES BANK	1
23	SISCO BANK	14
24	JANA SMALL BANK	1
25	NORTH EAST SMALL FINANCE BANK	8
26	Citizen's Urban Co-operative Bank	6
	<b>TOTAL</b>	<b>194</b>

BANK TYPE	Bank No	Branches No
PUBLIC SECTOR BANKS	12	107
PRIVATE SECTOR BANKS	10	58
STATE COOPERATIVE BANK (SISCO)	1	14
SMALL FINANCE BANK	2	9
URBAN CO-OPERATIVE BANK	1	6
<b>TOTAL</b>	<b>26</b>	<b>194</b>

**DISTRICT-WISE BANK BRANCH as on 31.03.2024**

SI No	BANKS IN SIKKIM	NO. OF BRANCHES- DISTRICT-WISE						
		MANGAN	GANGTOK	PAKYONG	NAMCHI	GYALSHING	SORENG	TOTAL
1	BANK OF BARODA	0	4	0	1	0	0	5
2	BANK OF INDIA	0	2	0	0	0	0	2
3	BANK OF MAHARASHTRA	0	1	0	0	0	0	1
4	CANARA BANK	1	6	1	2	1	0	11
5	CENTRAL BANK OF INDIA	1	4	4	1	3	3	16
6	INDIAN BANK	0	2	0	0	0	0	2
7	INDIAN OVERSEAS BANK	0	1	1	1	0	0	3
8	PUNJAB & SIND BANK	0	1	0	0	0	0	1
9	PUNJAB NATIONAL BANK	0	7	1	1	0	0	9
10	STATE BANK OF INDIA	7	16	3	9	3	2	40
11	UCO BANK	1	3	1	2	0	0	7
12	UNION BANK OF INDIA	1	5	1	2	1	0	10
13	AXIS BANK LTD	2	5	3	3	1	1	15
14	BANDHAN BANK	0	5	1	2	0	0	8
15	HDFC BANK LTD	1	6	1	4	1	0	13
16	ICICI BANK LTD	0	2	2	2	1	0	7
17	IDBI BANK	1	2	0	1	1	0	5
18	INDUSIND BANK	0	2	1	1	1	0	5
19	KARNATAKA BANK	0	1	0	0	0	0	1
20	KOTAK MAHINDRA BANK	0	2	0	0	0	0	2
21	SOUTH INDIAN BANK	0	1	0	0	0	0	1
22	YES BANK	0	1	0	0	0	0	1
23	SISCO BANK	1	3	2	4	2	2	14
24	NESFB	0	3	2	2	1	0	8
25	JANA SFB	0	1	0	0	0	0	1
26	Citizen Urban Co-operative Bank	0	3	0	3	0	0	6
	<b>TOTAL</b>	<b>16</b>	<b>89</b>	<b>24</b>	<b>41</b>	<b>16</b>	<b>8</b>	<b>194</b>

**DISTRICT-WISE BANK ATM NETWORK as on 31.03.2024**

SI No	BANKS IN SIKKIM	NO. OF ATMs DISTRICT-WISE						
		MANGAN	GANGTOK	PAKYONG	NAMCHI	GYALSHING	SORENG	TOTAL
1	BANK OF BARODA	0	4	0	1	0	0	5
2	BANK OF INDIA	0	2	0	0	0	0	2
3	BANK OF MAHARASHTRA	0	1	0	0	0	0	1
4	CANARA BANK	1	7	1	2	1	0	12
5	CENTRAL BANK OF INDIA	0	3	3	1	1	0	8
6	INDIAN BANK	0	2	0	0	0	0	2
7	INDIAN OVERSEAS BANK	0	1	1	1	0	0	3
8	PUNJAB & SIND BANK	0	1	0	0	0	0	1
9	PUNJAB NATIONAL BANK	0	8	1	2	0	0	11
10	STATE BANK OF INDIA	8	36	8	11	5	3	71
11	UCO BANK	1	2	2	0	0	0	5
12	UNION BANK OF INDIA	1	4	1	5	3	0	14
13	AXIS BANK LTD	2	14	7	7	1	0	31
14	BANDHAN BANK	0	1	0	0	0	0	1
15	HDFC BANK LTD	1	18	5	4	1	0	29
16	ICICI BANK LTD	0	4	1	2	1	0	8
17	IDBI BANK	2	4	0	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	1	0	0	0	0	1
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
	<b>TOTAL</b>	<b>17</b>	<b>124</b>	<b>32</b>	<b>43</b>	<b>17</b>	<b>5</b>	<b>238</b>

**List of SLBC members in Sikkim:**

<b>Banks</b>		<b>Departments</b>	
1	RESERVE BANK OF INDIA	1	CHIEF SECRETARY, GOVT. OF SIKKIM
2	NABARD	2	DIR. (FIC), MIN. OF FINANCE, DFS, GoI
3	STATE BANK OF INDIA	3	PRINCIPAL SECRETARY, FINANCE, GoS
4	CENTRAL BANK OF INDIA	4	SECRETARY, RM&DD, GOVT.OF SIKKIM
5	UCO BANK	5	SECRETARY, TOURISM DEPTT. GoS
6	UNION BANK OF INDIA	6	SECRETARY, WELFARE DEPTT. GoS
7	CANARA BANK	7	SECRETARY, UD&HD, GoS
8	BANK OF BARODA	8	SECRETARY, COM. & IND. DEPTT. GoS
9	BANK OF INDIA	9	SECRETARY, AGRICULTURE DEPTT
10	PUNJAB NATIONAL BANK	10	SECRETARY, HORTICULTURE DEPTT.
11	INDIAN OVERSEAS BANK	11	SECRETARY, AH&VS DEPTT.
12	INDIAN BANK	12	SECRETARY, CO-OPERATION DEPTT.
13	AXIS BANK	13	SECRETARY, F&CS Deptt..
14	HDFC BANK	14	MD, SIDICO
15	IDBI BANK	15	DIRECTOR, KVIC, GoI
16	INDUSIND BANK	16	DY.DIR, SPICES BOARD, GoI
17	ICICI BANK	17	DIR. MSMED, GoI
18	BANK OF MAHARASHTRA	18	CEO, SKVIB, GoS
19	YES BANK	19	PO, RGVN
20	SISCO BANK	20	MGR. SICON
21	PUNJAB & SIND BANK	21	MGR./OC, SIDBI
22	KOTAK MAHINDRA BANK	22	MD, SABCCO
23	SOUTH INDIAN BANK	23	AGM, NATIONAL HOUSING BANK
24	BANDHAN BANK	24	AD, NATIONAL HORT. BOARD
25	KARNATAKA BANK LTD.	25	GM, DISTT. IND. CENTRE, GoS
26	INDIA POST PAYMENT BANK	26	PD, SRDA, GoS
27	NORTH EAST SMALL FINANCE BANK LTD.	27	RM. AGRI INSURANCE CO. OF INDIA
28	JANA SMALL FINANCE BANK LTD	28	PD, SOCIAL WELFARE DEPTT.
29	Citizen's Urban Co-operative Bank.	29	AD, (HANDICRAFTS), MIN. OF TEXTILES GoI, GANGTOK
30	IDFC First Bank Ltd	30	NEDFI, GANGTOK
		31	DIR. OF HANDICRAFTS & HANDLOOMS, GOVT. OF SIKKIM, GANGTOK
		32	REGIONAL CHIEF, HUDCO, KOLKATA
		33	THE MANAGING DIRECTOR, SIMFED

**AGENDA No:1****Credit : Deposit Ratio as on 31.03.2024**The C:D Ratio of Banks at the end of the 4<sup>th</sup> QTR for FY 2023-24 stood at **64.79%**

(Amt in Lakhs)

SI No	Name of Bank	No of Branches	Deposit	Advance	CD Ratio	Credit from Outside utilised in the State	Total Advances	CD Ratio including Cr from outside
			Total	Total				
	PSU BANK							
1	BANK OF BARODA	5	44505.24	31590.54	70.98%		31590.54	70.98%
2	BANK OF INDIA	2	17273.47	6357.63	36.81%		6357.63	36.81%
3	BANK OF MAHRASHTRA	1	3630.92	52674.44	1450.72%		52674.44	1450.72%
4	CANARA BANK	11	40210.87	24902.15	61.93%		24902.15	61.93%
5	CENTRAL BANK OF INDIA	16	192822.20	57645.88	29.90%		57645.88	29.90%
6	INDIAN BANK	2	4971.44	4092.20	82.31%	927.00	5019.2	100.96%
7	INDIAN OVERSEAS BANK	3	5636.16	2751.45	48.82%		2751.45	48.82%
8	PUNJAB NATIONAL BANK	10	46034.46	35275.62	76.63%	16475.00	51750.62	112.42%
9	PUNJAB AND SIND BANK	1	4052.76	4052.76	100.00%		4052.76	100.00%
10	UNION BANK OF INDIA	10	76049.66	52637.40	69.21%		52637.4	69.21%
11	STATE BANK OF INDIA	40	446484.38	258996.65	58.01%	225086.00	484082.65	108.42%
12	UCO BANK	6	30877.42	10735.94	34.77%		10735.94	34.77%
	Total for PSU Banks	107	912548.98	541712.66	59.36%	242488.00	784200.66	85.94%
	PRIVATE BANK							
13	AXIS BANK	15	157017.95	43878.02	27.94%	2062.00	45940.02	29.26%
14	BANDHAN BANK	8	15926.70	9304.48	58.42%		9304.48	58.42%
15	HDFC BANK	13	197458.23	47199.76	23.90%		47199.76	23.90%
16	ICICI BANK	7	75252.20	23419.56	31.12%		23419.56	31.12%
17	IDBI BANK	5	53699.75	21929.61	40.84%		21929.61	40.84%
18	INDUSIND BANK	6	24565.83	16666.85	67.85%		16666.85	67.85%
19	KARNATAKA BANK	1	3100.18	2808.39	90.59%		2808.39	90.59%
20	KOTAK MAHINDRA BANK	1	6715.98	476.67	7.10%		476.67	7.10%
21	SOUTH INDIAN BANK	1	2933.43	1608.43	54.83%		1608.43	54.83%
22	YES BANK	1	8780.94	5543.21	63.13%		5543.21	63.13%
	Total Pvt Banks	58	545451.19	172834.98	31.69%	2062.00	174896.98	32.06%
	COOPERATIVE BANK							
23	SISCO	14	122973.72	63044.82	51.27%		63044.82	51.27%
	Total of Cooperative Bank	14	122973.72	63044.82	51.27%	0.00	63044.82	51.27%
	TOTAL OF COMMERCIAL BANKS	179	1580973.89	777592.46	49.18%	244550.00	1022142.46	64.65%
	Small Finance Banks							
1	Jana Small Finance Bank	1	2502.82	925.29	36.97%		925.29	36.97%
2	North East Small Finance Bank	8	0.06	0	0.00%		0.00	0.00%
	Total of Small Finance Bank	9	2502.88	925.29	36.97%	0.00	925.29	36.97%
1	Citizens urban Cooperative Bank	6	8850.61	2800.07	31.64%		2800.07	31.64%
	GRAND TOTAL	194	1583476.77	778517.75	49.17%	244550.00	1025867.82	64.79%

**AGENDA No 2.****Review of Performance under Annual Credit Plan 2023-24 including NPS for the quarter ended 31.03.2024**

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at **122.79%** upto the end of 4<sup>th</sup> Qtr of 2023-24.

**Achievement under Priority and Non- Priority Sector as on 31.03.2024**

(As on 31.03.2024)

(Amt in Lakhs)

Name of Bank	TOTAL PRIORITY and NON PRIORITY					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
<b>PSU BANK</b>						
BANK OF BARODA	3772	9366.00	1134	10172.75	30.06%	108.61%
BANK OF INDIA	2074	5170.00	716	4650.79	34.52%	89.96%
BANK OF MAHRASHTRA	1093	2685.00	99	1130.39	9.06%	42.10%
CANARA BANK	8680	20962.00	3940	21996.71	45.39%	104.94%
CENTRAL BANK OF INDIA	9927	21543.00	3395	33221.30	34.20%	154.21%
INDIAN BANK	1801	4072.00	369	2329.78	20.49%	57.21%
INDIAN OVERSEAS BANK	2063	4764.00	184	605.82	8.92%	12.72%
PUNJAB NATIONAL BANK	6740	17571.00	1436	13746.02	21.31%	78.23%
PUNJAB AND SIND BANK	1093	2685.00	236	2689.64	21.59%	100.17%
UNION BANK OF INDIA	8136	19221.00	1702	23051.88	20.92%	119.93%
STATE BANK OF INDIA	19616	44832.00	11228	94686.31	57.24%	211.20%
UCO BANK	5421	12836.00	936	5082.26	17.27%	39.59%
<b>Total for PSU Banks</b>	<b>70416</b>	<b>165707.00</b>	<b>25375</b>	<b>213363.65</b>	<b>36.04%</b>	<b>128.76%</b>
<b>PRIVATE BANK</b>						
AXIS BANK	9768	22749.00	6811	28999.57	69.73%	127.48%
BANDHAN BANK	8421	13736.00	8993	8525.33	106.79%	62.07%
HDFC BANK	9570	23441.00	12703	68083.48	132.74%	290.45%
ICICI BANK	4673	11156.00	5028	17461.62	107.60%	156.52%
IDBI BANK	3861	8717.00	3089	15363.40	80.01%	176.25%
INDUSIND BANK	3563	8571.00	1000	8293.23	28.07%	96.76%
KARNATAKA BANK	1093	2685.00	17	536.30	1.56%	19.97%
KOTAK MAHINDRA BANK	2037	5122.00	3	236.88	0.15%	4.62%
SOUTH INDIAN BANK	1113	2705.00	295	545.69	26.50%	20.17%
YES BANK	1113	2785.00	222	1206.41	19.95%	43.32%
<b>Total Pvt Banks</b>	<b>45212</b>	<b>101667.00</b>	<b>38161</b>	<b>149251.91</b>	<b>84.40%</b>	<b>146.80%</b>
<b>COOPERATIVE BANK</b>						
SISCO BANK	12146	16178.00	1867	5629.73	15.37%	34.80%
<b>Total of Cooperative Bank</b>	<b>12146</b>	<b>16178.00</b>	<b>1867</b>	<b>5629.73</b>	<b>15.37%</b>	<b>34.80%</b>
<b>Total Commercial banks</b>	<b>127774</b>	<b>283552.00</b>	<b>65403</b>	<b>368245.29</b>	<b>51.19%</b>	<b>129.87%</b>
Jana Small Finance Bank	1399	1655	917	703.55	65.55%	42.51%
North East Small FB	6325	8430	7	0.00	0.11%	0.00%
<b>Total of SFBs</b>	<b>7724</b>	<b>10085.00</b>	<b>924</b>	<b>703.55</b>	<b>11.96%</b>	<b>6.98%</b>
<b>URBAN CO-OPERATIVE BANK (UCB)</b>						
Citizen's urban Co-operative Bank	2118	6253	1705	2167.86	80.50%	34.67%
<b>Total of UCB</b>	<b>2118</b>	<b>6253</b>	<b>1705</b>	<b>2167.86</b>	<b>80.50%</b>	<b>34.67%</b>
<b>GRAND TOTAL</b>	<b>137616</b>	<b>299890.00</b>	<b>65403</b>	<b>368245.29</b>	<b>47.53%</b>	<b>122.79%</b>

**Review of Performance under Annual Credit Plan 2023-24 for the quarter ended 31<sup>st</sup> March 2024 for Priority Sector Advances**

All Banks together disbursed Rs. 1137.33 Crores under priority sector advances @ **113.29%** of achievement under ACP 2023-2024.

**PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2023-2024**

(As on 31.03.2024)

(Amt in Lakhs)

Name of Bank	Total Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
<b>PSU BANK</b>						
BANK OF BARODA	2472	2866.00	518	4788.38	20.95%	167.08%
BANK OF INDIA	1354	1570.00	600	3693.87	44.31%	235.28%
BANK OF MAHRASHTRA	733	885.00	65	557.99	8.87%	63.05%
CANARA BANK	5780	6462.00	2016	11023.87	34.88%	170.60%
CENTRAL BANK OF INDIA	7007	6943.00	2243	14794.62	32.01%	213.09%
INDIAN BANK	1281	1472.00	190	625.26	14.83%	42.48%
INDIAN OVERSEAS BANK	1423	1564.00	143	334.78	10.05%	21.41%
PUNJAB NATIONAL BANK	5028	5771.00	840	6726.78	16.71%	116.56%
PUNJAB AND SIND BANK	733	885.00	130	1330.87	17.74%	150.38%
UNION BANK OF INDIA	5516	6121.00	1174	10175.12	21.28%	166.23%
STATE BANK OF INDIA	13226	12982.00	2604	24146.30	19.69%	186.00%
UCO BANK	3661	4036.00	799	3286.02	21.82%	81.42%
<b>Total for PSU Banks</b>	<b>48214</b>	<b>51557.00</b>	<b>11322</b>	<b>81483.86</b>	<b>23.48%</b>	<b>158.05%</b>
<b>PRIVATE BANK</b>						
AXIS BANK	6578	6799.00	2553	7906.07	38.81%	116.28%
BANDHAN BANK	6931	6336.00	7318	5409.03	105.58%	85.37%
HDFC BANK	6220	6691.00	1703	4745.64	27.38%	70.93%
ICICI BANK	3093	3256.00	176	3392.26	5.69%	104.18%
IDBI BANK	2701	2917.00	2389	4195.47	88.45%	143.83%
INDUSIND BANK	2343	2471.00	124	1133.61	5.29%	45.88%
KARNATAKA BANK	733	885.00	2	113.10	0.27%	12.78%
KOTAK MAHINDRA BANK	1317	1522.00	2	226.88	0.15%	14.91%
SOUTH INDIAN BANK	753	905.00	232	434.95	30.81%	48.06%
YES BANK	733	885.00	0	0.00	0.00%	0.00%
<b>Total Pvt Banks</b>	<b>31402</b>	<b>32667.00</b>	<b>14499</b>	<b>27557.01</b>	<b>46.17%</b>	<b>84.36%</b>
<b>COOPERATIVE BANK</b>						
SISCO BANK	10556	8228.00	1524	2764.81	14.44%	33.60%
<b>Total of Cooperative Bank</b>	<b>10556</b>	<b>8228.00</b>	<b>1524</b>	<b>2764.81</b>	<b>14.44%</b>	<b>33.60%</b>
<b>Total Commercial banks</b>	<b>90172</b>	<b>92452</b>	<b>27345</b>	<b>111805.68</b>	<b>30.33%</b>	<b>120.93%</b>
Jana Small Finance Bank	1279	1155	894	672.49	69.90%	58.22%
North East Small FB	5615	5030	2	0.00	0.04%	0.00%
<b>Total of SFBs</b>	<b>6894</b>	<b>6185</b>	<b>896</b>	<b>672.49</b>	<b>13.00%</b>	<b>10.87%</b>
<b>URBAN CO-OPERATIVE BANK (UCB)</b>						
Citizen's urban Co-operative Bank	1218	1753	1011	1255.25	83.00%	71.61%
<b>Total of UCB</b>	<b>1218</b>	<b>1753</b>	<b>1011</b>	<b>1255.25</b>	<b>83.00%</b>	<b>71.61%</b>
<b>GRAND TOTAL</b>	<b>98284</b>	<b>100390.00</b>	<b>29252</b>	<b>113733.42</b>	<b>29.76%</b>	<b>113.29%</b>



**A. Agriculture and Allied Activities**

The overall achievement under this sector recorded at **68.89%** at the end of 4<sup>th</sup> QTR of 2023-24.

**AGRICULTURE SECTOR ACHIEVEMENT UNDER ACP 2023-2024**

(As on 31.03.2024)

(Amount in Lakhs)

Name of Bank	Total Agriculture					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
<b>PSU BANK</b>						
BANK OF BARODA	1135	792.00	216	337.24	19.03%	42.58%
BANK OF INDIA	600	425.00	432	807.29	72.00%	189.95%
BANK OF MAHRASHTRA	300	205.00	21	36.49	7.00%	17.80%
CANARA BANK	3140	2190.00	1299	1258.03	41.37%	57.44%
CENTRAL BANK OF INDIA	4798	3330.00	1617	8449.57	33.70%	253.74%
INDIAN BANK	565	392.00	1	4.5	0.18%	1.15%
INDIAN OVERSEAS BANK	830	575.00	89	112.69	10.72%	19.60%
PUNJAB NATIONAL BANK	2440	1685.00	211	562.73	8.65%	33.40%
PUNJAB AND SIND BANK	300	205.00	23	266.5	7.67%	130.00%
UNION BANK OF INDIA	3005	2100.00	497	1825.91	16.54%	86.95%
STATE BANK OF INDIA	8881	6181.00	1747	6475.33	19.67%	104.76%
UCO BANK	2070	1450.00	114	437.64	5.51%	30.18%
<b>Total for PSU Banks</b>	<b>28064</b>	<b>19530.00</b>	<b>6267</b>	<b>20573.92</b>	<b>22.33%</b>	<b>105.35%</b>
<b>PRIVATE BANK</b>						
AXIS BANK	4131	2863.00	69	3279.78	1.67%	114.56%
BANDHAN BANK	4697	3316.00	607	533.75	12.92%	16.10%
HDFC BANK	3545	2465.00	1564	638.73	44.12%	25.91%
ICICI BANK	1870	1297.00	124	561.2	6.63%	43.27%
IDBI BANK	1590	1117.00	2177	1337.44	136.92%	119.74%
INDUSIND BANK	1345	937.00	0	0	0.00%	0.00%
KARNATAKA BANK	300	205.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	555	382.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	320	225.00	232	434.95	72.50%	193.31%
YES BANK	300	205.00	0	0	0.00%	0.00%
<b>Total Pvt Banks</b>	<b>18653</b>	<b>13012.00</b>	<b>4773</b>	<b>6785.85</b>	<b>25.59%</b>	<b>52.15%</b>
<b>COOPERATIVE BANK</b>						
SISCO BANK	8800	5500.00	1288	1229.54	14.64%	22.36%
<b>Total of Cooperative Bank</b>	<b>8800</b>	<b>5500.00</b>	<b>1288</b>	<b>1229.54</b>	<b>14.64%</b>	<b>22.36%</b>
<b>Total Commercial banks</b>	<b>55517</b>	<b>38042.00</b>	<b>12328</b>	<b>28589.31</b>	<b>22.21%</b>	<b>75.15%</b>
Jana Small Finance Bank	920	620.00	2	1.60	0.22%	0.26%
North East Small FB	3933	2838.00	1	0.00	0.03%	0.00%
<b>Total of SFBs</b>	<b>4853</b>	<b>3458.00</b>	<b>3</b>	<b>1.60</b>	<b>0.06%</b>	<b>0.05%</b>
<b>URBAN CO-OPERATIVE BANK (UCB)</b>						
Citizen's urban Co-operative Bank	0	0.00	0	0.00	0.00%	0.00%
<b>Total of UCB</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00%</b>	<b>0.00%</b>
<b>GRAND TOTAL</b>	<b>60370</b>	<b>41500.00</b>	<b>12331</b>	<b>28590.91</b>	<b>20.43%</b>	<b>68.89%</b>

**B. MSME Sector**

The overall achievement under this sector was recorded at **145.37%** at the end of 4<sup>th</sup> QTR of 2023-24.

**MSME SECTOR ACHIEVEMENT UNDER ACP 2023-2024**

(As on 31.03.2024)

(Amt in Lakhs)

Name of Bank	Total MSME					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
<b>PSU BANK</b>						
BANK OF BARODA	1300	1760.00	275	4343.23	21.15%	246.77%
BANK OF INDIA	734	990.00	158	2794.77	21.53%	282.30%
BANK OF MAHRASHTRA	420	580.00	31	390.50	7.38%	67.33%
CANARA BANK	2540	3436.00	556	8336.62	21.89%	242.63%
CENTRAL BANK OF INDIA	2111	2843.00	559	6001.83	26.48%	211.11%
INDIAN BANK	700	940.00	186	605.86	26.57%	64.45%
INDIAN OVERSEAS BANK	566	770.00	52	217.81	9.19%	28.29%
PUNJAB NATIONAL BANK	2517	3485.00	565	5565.69	22.45%	159.70%
PUNJAB AND SIND BANK	420	580.00	81	878.85	19.29%	151.53%
UNION BANK OF INDIA	2422	3266.00	629	8153.46	25.97%	249.65%
STATE BANK OF INDIA	4175	5413.00	685	16385.06	16.41%	302.70%
UCO BANK	1529	2056.00	513	2002.27	33.55%	97.39%
<b>Total for PSU Banks</b>	<b>19434</b>	<b>26119</b>	<b>4290</b>	<b>55675.95</b>	<b>22.07%</b>	<b>213.16%</b>
<b>PRIVATE BANK</b>						
AXIS BANK	2347	3147.00	72	3500.33	3.07%	111.23%
BANDHAN BANK	2234	3020.00	6	118.73	0.27%	3.93%
HDFC BANK	2579	3427.00	88	4056.85	3.41%	118.38%
ICICI BANK	1169	1509.00	46	2753.5	3.93%	182.47%
IDBI BANK	1066	1423.00	203	2728.38	19.04%	191.73%
INDUSIND BANK	961	1262.00	124	1133.61	12.90%	89.83%
KARNATAKA BANK	420	580.00	2	113.1	0.48%	19.50%
KOTAK MAHINDRA BANK	744	1000.00	2	226.88	0.27%	22.69%
SOUTH INDIAN BANK	420	580.00	0	0	0.00%	0.00%
YES BANK	420	580.00	0	0	0.00%	0.00%
<b>Total Pvt Banks</b>	<b>12360</b>	<b>16528.00</b>	<b>543</b>	<b>14631.38</b>	<b>4.39%</b>	<b>88.52%</b>
<b>COOPERATIVE BANK</b>						
SISCO BANK	1688	2173.00	54	411.85	3.20%	18.95%
<b>Total of Cooperative Bank</b>	<b>1688</b>	<b>2173.00</b>	<b>54</b>	<b>411.85</b>	<b>3.20%</b>	<b>18.95%</b>
<b>Total Commercial banks</b>	<b>33482</b>	<b>44820.00</b>	<b>4887</b>	<b>70719.18</b>	<b>14.60%</b>	<b>157.78%</b>
Jana Small Finance Bank	359	535	0	0	0.00%	0.00%
North East Small FB	1682	2192	1	0.00	0.06%	0.00%
<b>Total of SFBs</b>	<b>2041</b>	<b>2727</b>	<b>1</b>	<b>0.00</b>	<b>0.05%</b>	<b>0.00%</b>
<b>URBAN CO-OPERATIVE BANK (UCB)</b>						
<b>Citizen's urban Co-operative Bank</b>	1190	1478	205	549.2	17.23%	37.16%
<b>Total of UCB</b>	1190	1478	205	549.2	17.23%	37.16%
<b>GRAND TOTAL</b>	<b>36713</b>	<b>49025</b>	<b>5093</b>	<b>71268.38</b>	<b>13.87%</b>	<b>145.37%</b>

### C. Other Priority Sector

The overall achievement under this sector recorded at **140.64%** at the end of the 4<sup>th</sup> QTR of 2023-2024

#### **OTHER PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2023-24**

(As on 31.03.2024)

(Amt in Lakhs)

Name of Bank	OPS TOTAL					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
<b>PSU BANK</b>						
BANK OF BARODA	37	314.00	27	107.91	72.97%	34.37%
BANK OF INDIA	20	155.00	10	91.81	50.00%	59.23%
BANK OF MAHRASHTRA	13	100.00	13	131	100.00%	131.00%
CANARA BANK	100	836.00	161	1429.22	161.00%	170.96%
CENTRAL BANK OF INDIA	98	770.00	67	343.22	68.37%	44.57%
INDIAN BANK	16	140.00	3	14.9	18.75%	10.64%
INDIAN OVERSEAS BANK	27	219.00	2	4.28	7.41%	1.95%
PUNJAB NATIONAL BANK	71	601.00	64	598.36	90.14%	99.56%
PUNJAB AND SIND BANK	13	100.00	26	185.52	200.00%	185.52%
UNION BANK OF INDIA	89	755.00	48	195.75	53.93%	25.93%
STATE BANK OF INDIA	170	1388.00	172	1285.91	101.18%	92.64%
UCO BANK	62	530.00	172	846.11	277.42%	159.64%
<b>Total for PSU Banks</b>	<b>716</b>	<b>5908.00</b>	<b>765</b>	<b>5233.99</b>	<b>106.84%</b>	<b>88.59%</b>
<b>PRIVATE BANK</b>						
AXIS BANK	100	789.00	2412	1125.96	2412.00%	142.71%
BANDHAN BANK	0	0.00	6705	4756.55	0.00%	0.00%
HDFC BANK	96	799.00	51	50.06	53.13%	6.27%
ICICI BANK	54	450.00	6	77.56	11.11%	17.24%
IDBI BANK	45	377.00	9	129.65	20.00%	34.39%
INDUSIND BANK	37	272.00	0	0	0.00%	0.00%
KARNATAKA BANK	13	100.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	18	140.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	13	100.00	0	0	0.00%	0.00%
YES BANK	13	100.00	0	0	0.00%	0.00%
<b>Total Pvt Banks</b>	<b>389</b>	<b>3127.00</b>	<b>9183</b>	<b>6139.78</b>	<b>2360.67%</b>	<b>196.35%</b>
<b>COOPERATIVE BANK</b>						
SISCO BANK	68	555.00	182	1123.42	267.65%	202.42%
<b>Total of Cooperative Bank</b>	<b>68</b>	<b>555.00</b>	<b>182</b>	<b>1123.42</b>	<b>267.65%</b>	<b>202.42%</b>
<b>Total Commercial banks</b>	<b>1173</b>	<b>9590</b>	<b>10130</b>	<b>12497.19</b>	<b>863.60%</b>	<b>130.31%</b>
Jana Small Finance Bank	0	0.00	892	670.89	0.00%	0.00%
North East Small FB	0	0.00	0	0.00	0.00%	0.00%
<b>Total of SFBs</b>	<b>0</b>	<b>0</b>	<b>892</b>	<b>670.89</b>	<b>0.00%</b>	<b>0.00%</b>
<b>URBAN CO-OPERATIVE BANK (UCB)</b>						
Citizen's urban Co-operative Bank	28	275	806	706.05	2878.57%	256.75%
<b>Total of UCB</b>	<b>28</b>	<b>275</b>	<b>806</b>	<b>706.05</b>	<b>2878.57%</b>	<b>256.75%</b>
<b>GRAND TOTAL</b>	<b>1201</b>	<b>9865</b>	<b>11828</b>	<b>13874.13</b>	<b>984.85%</b>	<b>140.64%</b>

**Non-Priority Sector : Bank wise performance is as under**

The Total Achievement under this sector stood at **129.01%** at the end of 4<sup>th</sup> QTR of 2023-2024.

**NON – PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2023-2024**

(As on 31.03.2024)

(Amt in Lakhs)

Name of Bank	Total Non Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
<b>PSU BANK</b>						
BANK OF BARODA	1300	6500.00	616	5384.37	47.38%	82.84%
BANK OF INDIA	720	3600.00	116	956.92	16.11%	26.58%
BANK OF MAHRASHTRA	360	1800.00	34	572.4	9.44%	31.80%
CANARA BANK	2900	14500.00	1924	10972.84	66.34%	75.67%
CENTRAL BANK OF INDIA	2920	14600.00	1152	18426.68	39.45%	126.21%
INDIAN BANK	520	2600.00	179	1704.52	34.42%	65.56%
INDIAN OVERSEAS BANK	640	3200.00	41	271.04	6.41%	8.47%
PUNJAB NATIONAL BANK	1712	11800.00	596	7019.24	34.81%	59.49%
PUNJAB AND SIND BANK	360	1800.00	106	1358.77	29.44%	75.49%
UNION BANK OF INDIA	2620	13100.00	528	12876.76	20.15%	98.30%
STATE BANK OF INDIA	6390	31850.00	8624	70540.01	134.96%	221.48%
UCO BANK	1760	8800.00	137	1796.24	7.78%	20.41%
<b>Total for PSU Banks</b>	<b>22202</b>	<b>114150.00</b>	<b>14053</b>	<b>131879.79</b>	<b>63.30%</b>	<b>115.53%</b>
<b>PRIVATE BANK</b>						
AXIS BANK	3190	15950.00	4258	21093.5	133.48%	132.25%
BANDHAN BANK	1490	7400.00	1675	3116.3	112.42%	42.11%
HDFC BANK	3350	16750.00	11000	63337.84	328.36%	378.14%
ICICI BANK	1580	7900.00	4852	14069.36	307.09%	178.09%
IDBI BANK	1160	5800.00	700	11167.93	60.34%	192.55%
INDUSIND BANK	1220	6100.00	876	7159.62	71.80%	117.37%
KARNATAKA BANK	360	1800.00	15	423.2	4.17%	23.51%
KOTAK MAHINDRA BANK	720	3600.00	1	10	0.14%	0.28%
SOUTH INDIAN BANK	360	1800.00	63	110.74	17.50%	6.15%
YES BANK	380	1900.00	222	1206.41	58.42%	63.50%
<b>Total Pvt Banks</b>	<b>13810</b>	<b>69000.00</b>	<b>23662</b>	<b>121694.90</b>	<b>171.34%</b>	<b>176.37%</b>
<b>COOPERATIVE BANK</b>						
SISCO BANK	1590	7950.00	343	2864.92	21.57%	36.04%
<b>Total of Cooperative Bank</b>	<b>1590</b>	<b>7950.00</b>	<b>343</b>	<b>2864.92</b>	<b>21.57%</b>	<b>36.04%</b>
<b>Total Commercial banks</b>	<b>37602</b>	<b>191100.0</b>	<b>38058</b>	<b>256439.61</b>	<b>101.21%</b>	<b>134.19%</b>
Jana Small Finance Bank	120	500.00	23	31.06	19.17%	6.21%
North East Small FB	710	3400.00	5	0	0.70%	0.00%
<b>Total of SFBs</b>	<b>830</b>	<b>3900.00</b>	<b>28</b>	<b>31.06</b>	<b>3.37%</b>	<b>0.80%</b>
<b>URBAN CO-OPERATIVE BANK (UCB)</b>						
Citizen's urban Co-operative Bank	900	4500.00	694	912.61	77.11%	20.28%
<b>Total of UCB</b>	<b>900</b>	<b>4500</b>	<b>694</b>	<b>912.61</b>	<b>77.11%</b>	<b>20.28%</b>
<b>GRAND TOTAL</b>	<b>39332</b>	<b>199500.00</b>	<b>38780</b>	<b>257383</b>	<b>98.60%</b>	<b>129.01%</b>

**AGENDA NO. 3****Review of Govt. Sponsored Schemes as on 31.03.2024****3.1 Prime Minister's Employment Generation Programme (PMEGP)**

The status of proposals forwarded to the Bank branches during the FY 2023-2024 are as follows:

**Sponsored by DIC**

Name of Bank	Sponsored	Sanctioned	Disbursed	Rejected	Pending
	No.	No.	No.	No.	No.
Bank of Baroda	5	3	2	1	1
Bank of India	2	2	1	0	0
Canara Bank	13	10	4	3	0
Central Bank of India	26	10	4	9	7
IDBI Bank	3	2	1	1	0
Indian Bank	3	1	1	2	0
Punjab National Bank	7	5	2	0	2
State Bank of India	66	24	10	38	4
SISCO Bank	12	2	0	6	4
UCO Bank	4	3	2	1	0
Union Bank of India	18	9	3	4	5
<b>TOTAL</b>	<b>159</b>	<b>71</b>	<b>30</b>	<b>65</b>	<b>23</b>

**Sponsored by KVIC**

Name of Bank	Sponsored	Sanctioned	Disbursed	Rejected	Pending
	No.	No.	No.	No.	No.
Bank Of Baroda	7	2	2	0	5
Canara Bank	4	2	2	2	0
Central Bank of India	6	2	0	4	0
HDFC Bank	1	1	0	0	0
Indian Bank	1	0	0	1	0
Punjab National Bank	2	1	1	1	0
SISCO Bank	2	1	0	1	0
State Bank Of India	61	12	5	49	0
UCO Bank	1	1	1	0	0
Union Bank	9	4	2	5	0
<b>TOTAL</b>	<b>94</b>	<b>26</b>	<b>13</b>	<b>63</b>	<b>5</b>

**Sponsored by SKVIB**

Name of Bank	Sponsored	Sanctioned	Disbursed	Rejected	Pending
	No.	No.	No.	No.	No.
Bank of Maharashtra	2	1	1	1	0
Bank of India	66	42	6	14	10
Bank of Baroda	44	31	9	2	11
Canara Bank	25	16	9	8	1
Central Bank of India	31	5	2	11	15
ICICI Bank	1	0	0	0	1
IDBI Bank	4	2	0	1	1
Indian Bank	27	14	4	3	10
Punjab National Bank	69	48	7	14	7
Punjab and Sind	2	1	0	0	1
State Bank of India	345	112	44	198	35
SISCO Bank	26	8	2	10	8
UCO Bank	12	7	6	3	2
Union Bank	48	24	4	17	7
<b>TOTAL</b>	<b>702</b>	<b>311</b>	<b>94</b>	<b>282</b>	<b>109</b>

### **3.2 PM Svanidhi Scheme**

The Bank-wise Progress of PM Svanidhi as on 31.03.2024 is given below:-

**(Amt in Cr)**

<b>Sl No</b>	<b>Name of the Bank</b>	<b>Eligible Applications (No)</b>	<b>Sanctioned (No)</b>	<b>Disbursed (No)</b>	<b>Sanctioned amount</b>	<b>Disbursed amount</b>	<b>Returned by Bank (No)</b>
1	State Bank of India	480	473	470	0.473	0.47	7
2	UCO bank	157	147	146	0.147	0.146	8
3	Central Bank of India	173	168	167	0.168	0.167	6
4	IDBI	32	27	27	0.027	0.027	5
5	Canara Bank	107	86	84	0.086	0.084	15
6	Union Bank of India	104	98	96	0.098	0.096	8
7	Indian Overseas Bank	16	15	15	0.015	0.015	0
8	Axis	12	2	2	0.002	0.002	2
9	HDFC	20	9	5	0.009	0.005	5
10	Bank of Baroda	28	26	25	0.026	0.025	0
11	Punjab National Bank	62	59	56	0.059	0.056	1
12	Indian Bank	25	23	23	0.023	0.023	0
13	ICICI	3	1	1	0.001	0.001	0
14	Bank of India	2	2	2	0.002	0.002	0
	<b>Total</b>	<b>1221</b>	<b>1136</b>	<b>1119</b>	<b>1.136</b>	<b>1.119</b>	<b>57</b>

**The revised Targets under PM Svanidhi was 910 till March 2024, out of which, 1136 has already been sanctioned with 1119 disbursals as on 31.03.2024.**

### 3.3 Pradhan Mantri Mudra Yojana ( MUDRA )

(As on 31.03.2024)

(Amt in Crores)

Bank Name	Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)		Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
State Bank of India	160	0.35	734	19.11	191	14.07	1085	33.53
Bank of Baroda	30	0.06	72	2.18	62	5.18	164	7.42
Bank of India	7	0.01	168	3.47	40	3.02	215	6.5
Bank of Maharashtra	28	0.11	2	0.02	0	0	30	0.13
Canara Bank	293	0.38	259	8.13	111	8.83	663	17.34
Central Bank of India	277	0.24	174	2.21	39	2.23	490	4.68
Indian Bank	27	0.05	33	0.97	41	3.05	101	4.07
Indian Overseas Bank	18	0.03	27	0.61	4	0.33	49	0.97
Punjab National Bank	68	0.1	228	6.42	243	19.59	539	26.11
Union Bank of India	179	0.44	275	6.17	93	7.28	547	13.89
Punjab & Sind Bank	3	0.02	11	0.41	13	1.15	27	1.58
UCO Bank	351	0.72	284	7.11	78	6.38	713	14.21
<b>Total PSU</b>	<b>1441</b>	<b>2.51</b>	<b>2267</b>	<b>56.81</b>	<b>915</b>	<b>71.11</b>	<b>4623</b>	<b>130.43</b>
<b><u>Private Sector Banks</u></b>								
South Indian Bank	0	0	16	0.25	5	0.34	21	0.59
ICICI Bank	2090	8.83	289	1.94	2	0.2	2381	10.97
Axis Bank	0	0	25	1.01	28	1.48	53	2.49
IndusInd Bank	0	0	31	0.97	19	1.37	50	2.34
HDFC Bank	1942	8.87	5043	53.56	0	0	6985	62.43
IDBI Bank Limited	27	0.04	38	1.31	52	3.68	117	5.03
<b>Total PVT</b>	<b>4059</b>	<b>17.74</b>	<b>5442</b>	<b>59.04</b>	<b>106</b>	<b>7.07</b>	<b>9607</b>	<b>83.85</b>
<b>Grand Total</b>	<b>5500</b>	<b>20.25</b>	<b>7709</b>	<b>115.85</b>	<b>1021</b>	<b>78.18</b>	<b>14230</b>	<b>214.28</b>



### 3.4 'Stand up India'

The present position under the scheme in the state of Sikkim during the FY 2023-24 is as follows:

(As on 31.03.2024)

(Amt in Crores)

Bank Name	Tar /Br	SC		ST		Tar/ Br	Women (General)		Tot Tar	Total	
		No	Amt	No	Amt		No	Amt		No	Amt
Public Sector Banks											
BANK OF BARODA	5	4	0.66	12	5.45	5	9	1.3	10	25	7.41
BANK OF INDIA	2	1	0.3	0	0	2	0	0	4	1	0.3
BANK OF MAHRASHTRA	1	0	0	1	0.1	1	1	0.1	2	2	0.2
CANARA BANK	11	9	1.03	26	6.32	11	6	0.92	22	41	8.27
CENTRAL BANK OF INDIA	16	3	0.7	11	2.01	16	11	2.25	32	25	4.96
INDIAN BANK	2	6	0.53	7	1.12	2	6	1.06	4	19	2.71
INDIAN OVERSEAS BANK	3	0	0	4	0.54	3	2	0.26	6	6	0.8
PUNJAB NATIONAL BANK	7	10	1.23	16	1.79	7	19	3.73	14	45	6.75
PUNJAB AND SIND BANK	1	3	0.3	0	0	1	3	0.48	2	6	0.78
UNION BANK OF INDIA	10	4	0.75	28	3.74	10	7	0.98	20	39	5.47
STATE BANK OF INDIA	38	43	6.16	167	23.01	38	127	16.93	76	337	46.1
UCO BANK	7	1	0.15	6	0.94	7	7	1.51	14	14	2.6
Total for PSU Banks	103	84	11.81	278	45.02	103	198	29.5	206	560	86.35
Private Sector Banks											
AXIS BANK	15	0	0	0	0	15	0	0	30	0	0
BANDHAN BANK	8	0	0	0	0	8	0	0	16	0	0
HDFC BANK	13	0	0	0	0	13	3	0.34	26	3	0.34
ICICI BANK	7	0	0	0	0	7	1	0.25	14	1	0.25
IDBI BANK	5	0	0	0	0	5	0	0	10	0	0
INDUSIND BANK	5	0	0	4	0.63	5	2	0.39	10	6	1.02
KARNATAKA BANK	1	0	0	0	0	1	0	0	2	0	0
KOTAK MAHINDRA BANK	2	0	0	0	0	2	0	0	4	0	0
SOUTH INDIAN BANK	1	0	0	0	0	1	0	0	2	0	0
YES BANK	1	0	0	0	0	1	0	0	2	0	0
Total for Pvt Banks	58	0	0	4	0.63	58	6	0.98	116	10	1.61
Grand Total	161	84	11.81	282	45.65	161	204	30.5	322	570	87.96

#### **AGENDA NO.4**

##### **A) Promotion of Self Help Groups (SHGs)**

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

(As on 31.03.2024)

(Rs in Lakhs)

SL NO	NAME OF THE BANK	TARGET		ACHIEVEMENT	
		No. of A/Cs	Disbursement Amt	No. of A/Cs	Disbursement Amt
1	BANK OF INDIA	20	40.00	7	15.38
2	BANK OF MAHARASHTRA	0	0.00	1	1.50
3	CANARA BANK	120	170.00	157	448.76
4	CENTRAL BANK OF INDIA	710	1000.00	398	1301.19
5	IDBI BANK LTD	180	600.00	96	435.70
6	INDIAN BANK	0	0.00	0	0.00
7	INDIAN OVERSEAS BANK	60	80.00	10	26.15
8	PUNJAB NATIONAL BANK	20	20.00	6	15.55
9	STATE BANK OF INDIA	1370	2360.00	658	2116.72
10	UCO BANK	0	0.00	5	24.99
11	UNION BANK OF INDIA	420	600.00	111	202.83
12	SISCO BANK	100	130.00	51	86.00
	<b>Grand Total</b>	<b>3000</b>	<b>5000.00</b>	<b>1500</b>	<b>4674.77</b>

##### **B) SLBC Sub-Committee on SHG Credit Linkages:**

SLBC Sub-Committee on SHG Credit Linkages was held on **05.06.2024** under the Chairmanship of Director Finance, Government of Sikkim, with active participation from all the Stakeholders including SHG members. The Chairperson of the sub-committee would appraise the house.

**AGENDA NO.5**  
**Kisan Credit Card (KCC)**

The position on issuance of Kisan Credit Cards (KCC) in the State as on 31.03.2024 is furnished below:  
(As on 31.03.2024) (Amt in Lakhs)

Name of Bank	KCC ISSUED DURING THE FY 2023-24		OUTSTANDING KCC as on 31.03.2024	
	No	Amt	No	Amt
<b>PSU BANK</b>				
BANK OF BARODA	27	42.63	101	129.68
BANK OF INDIA	3	70.95	259	182.62
BANK OF MAHRASHTRA	32	36.5	14	16.5
CANARA BANK	696	384.88	1575	702.36
CENTRAL BANK OF INDIA	233	65.4	1802	1913.72
INDIAN BANK	0	0	17	9.78
INDIAN OVERSEAS BANK	83	76.39	158	143.85
PUNJAB NATIONAL BANK	85	39.26	189	155.9
PUNJAB AND SIND BANK	0	0	2	2.11
UNION BANK OF INDIA	1811	862.93	2527	1204.09
STATE BANK OF INDIA	1802	1903.88	1821	1321.46
UCO BANK	19	20.37	53	63.09
<b>Total for PSU Banks</b>	<b>4791</b>	<b>3503.19</b>	<b>8518</b>	<b>5845.16</b>
<b>PRIVATE BANKS</b>				
AXIS BANK	14	1098.9	37	1399.35
BANDHAN BANK	0	0	0	0
HDFC BANK	1545	621.65	2833	684.89
ICICI BANK	0	0	0	0
IDBI BANK	25	16.53	35	27.82
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
<b>Total for Pvt Banks</b>	<b>1584</b>	<b>1737.08</b>	<b>2905</b>	<b>2112.06</b>
<b>COOPERATIVE BANK</b>			<b>0</b>	<b>0.00</b>
SISCO BANK	1195	1045.36	5119	1588.85
<b>Total for Cooperative Bank</b>	<b>1195</b>	<b>1045.36</b>	<b>5119</b>	<b>1588.85</b>
<b>GRAND TOTAL</b>	<b>7570</b>	<b>6285.63</b>	<b>16542</b>	<b>9546.07</b>

**AGENDA NO. 5.1****KCC Animal Husbandry**

Position of KCC Animal husbandry issued by the banks as on 31.03.2024 is as under:

(Amt in Lakhs)

SR.	Name of Bank	NO. OF KCC ISSUED DURING THE FY 2023-2024	AMOUNT DISBURSED DURING THE FY 2023-2024	TOTAL NO. OF KCC AS ON END OF CURRENT QUARTER	OUTSTANDING Amount. AS ON END OF CURRENT QUARTER
	<b>COMMERCIAL BANK</b>				
1	BANK OF BARODA	21	15.55	79	99.29
2	BANK OF INDIA	3	47.94	131	115.6
3	BANK OF MAHRASHTRA	0	0	0	0
4	CANARA BANK	18	11.63	21	12.02
5	CENTRAL BANK OF INDIA	0	0	2	1.73
6	INDIAN BANK	0	0	0	0
7	INDIAN OVERSEAS BANK	0	0	7	6.09
8	PUNJAB NATIONAL BANK	0	0	1	0.6
9	PUNJAB AND SIND BANK	0	0	0	0
10	UNION BANK OF INDIA	20	3.15	16	12.91
11	STATE BANK OF INDIA	187	129.37	96	69.58
12	UCO BANK	7	14.21	48	77.02
	<b>Total for Comm. Banks</b>	<b>256</b>	<b>221.85</b>	<b>401</b>	<b>394.84</b>
	<b>PRIVATE BANK</b>				
13	AXIS BANK	0	0	0	0
14	BANDHAN BANK	0	0	0	0
15	HDFC BANK	0	0	0	0
16	ICICI BANK	0	0	0	0
17	IDBI BANK	1	0.93	1	0.93
18	INDUSIND BANK	0	0	0	0
19	KARNATAKA BANK	0	0	0	0
20	KOTAK MAHINDRA BANK	0	0	0	0
21	SOUTH INDIAN BANK	0	0	0	0
22	YES BANK	0	0	0	0
	<b>Total Pvt Banks</b>	<b>1</b>	<b>0.93</b>	<b>1</b>	<b>0.93</b>
	<b>COOPERATIVE BANK</b>				
23	SISCO	703	673.84	1755	893.4
	<b>Total of Cooperative Bank</b>	<b>703</b>	<b>673.84</b>	<b>1755</b>	<b>893.4</b>
	<b>GRAND TOTAL</b>	<b>960</b>	<b>895.69</b>	<b>2156</b>	<b>1288.24</b>

**Agenda No. 5.2****KCC Fisheries**

Position of KCC Fisheries issued by the banks as on 31.03.2024 is as under:

(Rs in Lakhs)

SR.	Name of Bank	NO. OF KCC ISSUED DURING THE FY 2022-2023	AMOUNT DISBURSED DURING THE FY 2022-2023	TOTAL NO. OF KCC AS ON END OF CURRENT QUARTER	OUTSTANDING Amount. AS ON END OF CURRENT QUARTER
	<b>COMMERCIAL BANK</b>				
1	BANK OF BARODA	0	0	0	0
2	BANK OF INDIA	1	0.58	5	3.82
3	BANK OF MAHRASHTRA	0	0	0	0
4	CANARA BANK	0	0	0	0
5	CENTRAL BANK OF INDIA	0	0	0	0
6	INDIAN BANK	0	0	0	0
7	INDIAN OVERSEAS BANK	0	0	0	0
8	PUNJAB NATIONAL BANK	0	0	0	0
9	PUNJAB AND SIND BANK	0	0	0	0
10	UNION BANK OF INDIA	0	0	0	0
11	STATE BANK OF INDIA	7	14.55	13	14.82
12	UCO BANK	0	0	0	0
	<b>Total for Comm. Banks</b>	<b>8</b>	<b>15.13</b>	<b>18</b>	<b>18.64</b>
	<b>PRIVATE BANK</b>				
13	AXIS BANK	0	0	0	0
14	BANDHAN BANK	0	0	0	0
15	HDFC BANK	0	0	0	0
16	ICICI BANK	0	0	0	0
17	IDBI BANK	0	0	0	0
18	INDUSIND BANK	0	0	0	0
19	KARNATAKA BANK	0	0	0	0
20	KOTAK MAHINDRA BANK	0	0	0	0
21	SOUTH INDIAN BANK	0	0	0	0
22	YES BANK	0	0	0	0
	<b>Total Pvt Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>COOPERATIVE BANK</b>				
23	SISCO	49	70.55	88	84.90
	<b>Total of Cooperative Bank</b>	<b>49</b>	<b>70.55</b>	<b>88</b>	<b>84.90</b>
	<b>GRAND TOTAL</b>	<b>57</b>	<b>85.68</b>	<b>106</b>	<b>103.54</b>

**B) SLBC Sub-Committee on Agriculture and Allied Sector:**

SLBC Sub-Committee on Agriculture and Allied sector was held on **06.06.2024** under the Chairmanship of Director Agriculture , Government of Sikkim, with active participation from all the Stakeholders. The Chairperson of the sub-committee would appraise the house.

**AGENDA No.6****Housing Finance(Priority Sector) as on 31.03.2024**

The overall achievement under this sector recorded at **60.80%** at the end of the 4<sup>th</sup> Quarter of 2023-24.  
(Amt in Lakhs)

Name of Bank	Housing Finance (Priority Sector)					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
<b>PSU BANK</b>						
BANK OF BARODA	26	270.00	16	95.61	61.54%	35.41%
BANK OF INDIA	13	125.00	5	85.35	38.46%	68.28%
BANK OF MAHRASHTRA	8	80.00	12	125	150.00%	156.25%
CANARA BANK	67	695.00	57	701	85.07%	100.86%
CENTRAL BANK OF INDIA	62	650.00	45	308.81	72.58%	47.51%
INDIAN BANK	11	115.00	3	14.9	27.27%	12.96%
INDIAN OVERSEAS BANK	19	185.00	1	3.5	5.26%	1.89%
PUNJAB NATIONAL BANK	49	505.00	55	584.57	112.24%	115.76%
PUNJAB AND SIND BANK	8	80.00	26	185.52	325.00%	231.90%
UNION BANK OF INDIA	59	615.00	27	157.25	45.76%	25.57%
STATE BANK OF INDIA	125	1220.00	115	1186.95	92.00%	97.29%
UCO BANK	43	445.00	37	363.09	86.05%	81.59%
<b>Total for PSU Banks</b>	<b>490</b>	<b>4985.00</b>	<b>399</b>	<b>3811.55</b>	<b>81.43%</b>	<b>76.46%</b>
<b>PRIVATE BANK</b>						
AXIS BANK	64	646.00	2	30.78	3.13%	4.76%
BANDHAN BANK	0	0.00	0	0	0.00%	0.00%
HDFC BANK	65	660.00	50	49.14	76.92%	7.45%
ICICI BANK	34	360.00	4	60.46	11.76%	16.79%
IDBI BANK	29	310.00	7	113.2	24.14%	36.52%
INDUSIND BANK	20	210.00	0	0	0.00%	0.00%
KARNATAKA BANK	8	80.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	11	110.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	8	80.00	0	0	0.00%	0.00%
YES BANK	8	80.00	0	0	0.00%	0.00%
<b>Total for Pvt Banks</b>	<b>247</b>	<b>2536.00</b>	<b>63</b>	<b>253.58</b>	<b>25.51%</b>	<b>10.00%</b>
<b>COOPERATIVE BANK</b>						
SISCO BANK	47	479.00	126	966.35	268.09%	201.74%
<b>Total for Cooperative Bank</b>	<b>47</b>	<b>479.00</b>	<b>126</b>	<b>966.35</b>	<b>268.09%</b>	<b>201.74%</b>
<b>Total Commercial banks</b>	<b>784</b>	<b>8000</b>	<b>588</b>	<b>5031.48</b>	<b>75.00%</b>	<b>62.89%</b>
Jana Small Finance Bank	0	0.00	0	0.00	0.00%	0.00%
North East Small FB	0	0.00	0	0.00	0.00%	0.00%
<b>Total of SFBs</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00%</b>	<b>0.00%</b>
<b>URBAN CO-OPERATIVE BANK (UCB)</b>						
Citizen's urban Co-operative Bank	28	275.00	1	35	3.57%	12.73%
<b>Total of UCB</b>	<b>28</b>	<b>275</b>	<b>1</b>	<b>35</b>	<b>3.57%</b>	<b>12.73%</b>
<b>GRAND TOTAL</b>	<b>812</b>	<b>8275</b>	<b>588</b>	<b>5031.48</b>	<b>72.41%</b>	<b>60.80%</b>

**AGENDA NO.7****Achievements under Education Loan (Priority Sector) as on 31.03.2024**

The overall achievement under this sector recorded at **31.11%** at the end of the 4<sup>th</sup> QTR of 2023-2024.  
(Amt in Lakhs)

Name of Bank	Education Loan (Priority Sector)					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
<b>PSU BANK</b>						
BANK OF BARODA	6	30.00	11	12.3	183.33%	41.00%
BANK OF INDIA	5	25.00	5	6.46	100.00%	25.84%
BANK OF MAHRASHTRA	3	15.00	1	6	33.33%	40.00%
CANARA BANK	21	108.00	25	113.31	119.05%	104.92%
CENTRAL BANK OF INDIA	19	79.00	22	34.41	115.79%	43.56%
INDIAN BANK	4	20.00	0	0	0.00%	0.00%
INDIAN OVERSEAS BANK	5	25.00	1	0.78	20.00%	3.12%
PUNJAB NATIONAL BANK	15	75.00	9	13.79	60.00%	18.39%
PUNJAB AND SIND BANK	3	15.00	0	0	0.00%	0.00%
UNION BANK OF INDIA	21	103.00	19	36.78	90.48%	35.71%
STATE BANK OF INDIA	22	117.00	57	98.96	259.09%	84.58%
UCO BANK	12	60.00	11	15.39	91.67%	25.65%
<b>Total for PSU Banks</b>	<b>136</b>	<b>672.00</b>	<b>161</b>	<b>338.18</b>	<b>118.38%</b>	<b>50.32%</b>
<b>PRIVATE BANK</b>						
AXIS BANK	21	106.00	2	6.42	9.52%	6.06%
BANDHAN BANK	0	0.00	0	0	0.00%	0.00%
HDFC BANK	23	106.00	1	0.92	4.35%	0.87%
ICICI BANK	14	72.00	1	17	7.14%	23.61%
IDBI BANK	10	50.00	1	1.45	10.00%	2.90%
INDUSIND BANK	9	45.00	0	0	0.00%	0.00%
KARNATAKA BANK	3	15.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	5	25.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	3	15.00	0	0	0.00%	0.00%
YES BANK	3	15.00	0	0	0.00%	0.00%
<b>Total Pvt Banks</b>	<b>91</b>	<b>449.00</b>	<b>5</b>	<b>25.79</b>	<b>5.49%</b>	<b>5.74%</b>
<b>COOPERATIVE BANK</b>						
SISCO BANK	11	49.00	0	0.00	0.00%	0.00%
<b>Total of Cooperative Bank</b>	<b>11</b>	<b>49.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00%</b>	<b>0.00%</b>
<b>Total Commercial banks</b>	<b>238</b>	<b>1170.00</b>	<b>166</b>	<b>363.97</b>	<b>69.75%</b>	<b>31.11%</b>
Jana Small Finance Bank	0	0.00	0	0.00	0.00%	0.00%
North East Small FB	0	0.00	0	0.00	0.00%	0.00%
<b>Total of SFBs</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00%</b>	<b>0.00%</b>
<b>URBAN CO-OPERATIVE BANK (UCB)</b>						
<b>Citizen's urban Co-operative Bank</b>	0	0.00	0	0.00	0.00%	0.00%
<b>Total of UCB</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00%</b>	<b>0.00%</b>
<b>GRAND TOTAL</b>	<b>238</b>	<b>1170</b>	<b>166</b>	<b>363.97</b>	<b>69.75%</b>	<b>31.11%</b>



**AGENDA NO.8****SBI Rural Self Employment Training Institute (RSETI)****I. Performance of RSETI is as follows:**

<b>A) Total number of Trainees(year wise) since beginning till 31.03.2024</b>			
<b>SI No.</b>	<b>Year Wise</b>	<b>During the Year</b>	<b>Cumulative</b>
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
<b>12</b>	<b>2023-2024</b>	<b>439</b>	<b>4356</b>
<b>B) Total Number of Trainees settled year wise till 31.03.2024</b>			
<b>SI No.</b>	<b>Year Wise</b>	<b>Numbers</b>	<b>Percentage</b>
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%
<b>12</b>	<b>2023-2024</b>	<b>335</b>	<b>76.30%</b>
<b>C) Total Number Settlement uploaded in MIS (year wise) : 31.03.2024</b>			
<b>SI No.</b>	<b>Year Wise</b>	<b>During the Year</b>	<b>Cumulative</b>
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
<b>12</b>	<b>2023-2024</b>	<b>335</b>	<b>3189</b>

## **AGENDA NO.9**

### **9.1 Social Security Schemes (PMJDY, PMSBY, PMJJBY, APY)**

<b>SOCIAL SECURITY SCHEMES IN SIKKIM AS ON 31.03.2024</b>					
<b>SI No</b>	<b>Bank Name</b>	<b>PMJJBY</b>	<b>PMSBY</b>	<b>APY</b>	<b>PMJDY</b>
1	AXIS BANK LTD	357	1746	7957	2288
2	BANDHAN BANK LIMITED	0	0	31	0
3	BANK OF BARODA	1099	3839	444	2520
4	BANK OF INDIA	1167	2068	419	1458
5	BANK OF MAHARASHTRA	381	860	112	965
6	CANARA BANK	3807	10335	3863	11106
7	CENTRAL BANK OF INDIA	17902	31316	7178	14309
8	HDFC BANK LTD	1221	2319	708	2908
9	ICICI BANK LIMITED	252	389	64	2672
10	IDBI BANK LTD	1402	3621	2572	2304
11	INDIAN BANK	803	1302	222	1073
12	INDIAN OVERSEAS BANK	1751	3862	1160	5604
13	INDUSIND BANK LIMITED	13	299	14	827
14	KARNATAKA BANK LIMITED	0	0	25	0
15	KOTAK MAHINDRA BANK	29	40	4	130
16	PUNJAB AND SIND BANK	260	955	345	387
17	PUNJAB NATIONAL BANK	1906	6537	397	7386
18	SOUTH INDIAN BANK	37	49	11011	31
19	STATE BANK OF INDIA	75572	143453	38	23299
20	UCO BANK	4036	6359	354	2463
21	UNION BANK OF INDIA	5851	11147	2642	10480
22	YES BANK LIMITED	17	22	0	0
	<b>TOTAL</b>	<b>117863</b>	<b>230518</b>	<b>39560</b>	<b>92210</b>

## 9.2 Expanding and Deepening of Digital Payments Ecosystem

Expanding and Deepening of Digital Payments Ecosystem for 100% Digitisation- Status as on 31.03.2024						
District Name	Total No. of Operative SB Accounts	Total No. of Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD	% of such Accounts out of total Operative Savings Accounts	Total No. of Operative Current Accounts	Total No. of Operative Current Accounts covered with at least one of facilities - Net Banking/ POS/ QR etc.	% of such Accounts out of total Operative Current Accounts
<b>1.Gyalshing (Nodal Bank :CBI)</b>	726682	700678	96.42%	24447	22206	90.83%
<b>2.Mangan (Nodal Bank : SBI)</b>	45415	42049	92.59%	882	749	84.92%
<b>3.Soreng (Nodal Bank : SBI)</b>	54952	52611	95.74%	338	206	60.95%
<b>4.Namchi (Nodal bank: PNB)</b>	159454	151892	95.26%	9953	9546	95.91%
<b>5.Pakyong (Nodal Bank: CBI)</b>	125051	120796	96.60%	1827	1635	89.49%
<b>6.Gangtok (Nodal Bank : SBI)</b>	341810	333330	97.52%	11447	10070	87.97%
<b>Total</b>	<b>1453364</b>	<b>1401356</b>	<b>96.42%</b>	<b>48894</b>	<b>44412</b>	<b>90.83%</b>

### SLBC Sub-Committee on Digitization and connectivity:

SLBC Sub-Committee on Digitization and connectivity was held on **05.06.2024** under the Chairmanship of Director Information & Technology, Government of Sikkim, with active participation from all the Stakeholders. The Chairperson of the sub-committee will appraise the house.

## **MISCELLANEOUS**

### **10.1.Discussion regarding North East Bankers Conclave held on 28.04.2023 at New Delhi**

The Ministry of Development of North Eastern Region (MDoNER), Govt. of India, in collaboration with NEDFi organized the North East Bankers' Conclave at the Constitution Club, New Delhi on 28 April 2023 to discuss the challenges of the banking sector in North East India as well as to deliberate and develop some immediate and long-term actionable strategies to address these challenges.

The following major action Points emerged in the conclave :-

- i.** A North East Banking Cell is to be opened in RBI to facilitate suitable policies and guidelines for development of banking in the region.
- ii.** Banking facilities to be extended to all unbanked areas including 2,200 border Villages in NER.
- iii.** Tech-driven Business Correspondent (BC) model is to be adopted to extend banking facilities across NER, even in the remote and border areas.
- iv.** RBI Forex Cell is to be opened in NER to promote exports from the region.
- v.** To take initiatives for encouraging Rupee denominated trade in Border areas.

## **10.2.Financial Literacy Camps:**

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

### **(A)Financial Literacy Camps conducted by the Rural Bank Branches from 01.04.2023-31.03.2024**

SL N O	Name of the Bank	No of Rural Branches	No of FLCs Conducted	Target	Shortfall (if any)
1	Central Bank of India	12	46	144	98
2	Bank of Baroda	2	3	24	21
3	Canara Bank	4	13	48	35
4	Indian Overseas Bank	2	15	24	9
5	Punjab National Bank	3	36	36	0
6	UCO Bank	4	14	48	34
7	Axis Bank Ltd	10	67	120	53
8	Bandhan Bank	1	21	12	-9
9	ICICI Bank	4	48	48	0
10	State Bank of India	20	262	240	-22
11	IDBI Bank	4	16	48	32
12	IndusInd Bank	4	4	48	44
13	Citizen Urban Coop Bank	3	0	36	36
14	HDFC Bank	6	20	72	52
15	SISCO Bank	11	165	132	-33
16	North East Small Finance Bank	6	0	72	72
17	Bank of Baroda	2	4	24	20
18	Union Bank of India	6	42	72	30
19	Indian Bank	1	1	12	11
	<b>TOTAL</b>	<b>105</b>	<b>720</b>	<b>1260</b>	<b>540</b>

**(B) FLCs Conducted by FL Centers in the last quarter as on March 2024**

FLC Code	S.No of camp	Date of camp	District	Block	Village	No of participants
<b>19601 (SBI GANGTOK)</b>	1	09.01.2024	Gangtok	Gangtok	Deorali SS	223
	2	07.02.2024	Gangtok	Gangtok	Libing Army Camp/lower Syari	64
<b>19702 (CBI GYALSHING)</b>	1	09.02.2024	Gyalshing	Gyalshing	Lower Omchu	18
	2	05.03.2024	Gyalshing	Gyalshing	Shakyong	23
<b>19803(SBI MANGAN)</b>	1	17.01.2024	Mangan	Passingdang	Lingthem	32
	2	05.02.2024	Mangan	Mangan	Singhik	25
	3	26.02.2024	Mangan	Mangan	Rangrang	23
<b>19904 (SBI NAMCHI)</b>	1	04.01.2024	Namchi	Namchi	Lower Sorok	10
	2	08.01.2024	Namchi	Namchi	Namchi	59
	3	09.01.2024	Namchi	Temi	Dentam	20
	4	11.01.2024	Namchi	Namchi	Assangthang	23
	5	18.01.2024	Namchi	Ravangla	Mamley Kamrang	29
	6	19.01.2024	Namchi	Namthang	BDO Office Namthang	34
	7	01.02.2024	Namchi	Ravangla	Ravangla	33
	8	02.02.2024	Namchi	Namchi	Kamrang GPU	15
	9	16.02.2024	Namchi	Temi	Dentam	24
	10	17.02.2024	Namchi	Namchi	Seven Hills School	130
	11	23.02.2024	Namchi	Namchi	Mickhola Singhithang	26
	12	26.02.2024	Namchi	Namchi	Rongbul Singtam	84
	13	27.02.2024	Namchi	Namthang	Govt. School Chuba	40
	14	28.02.2024	Namchi	Namchi	Tendong School	68
	15	29.02.2024	Namchi	Namchi	D.E.E.T College	49
	16	01.03.2024	Namchi	Namchi	Seven Hills School	91
	17	05.03.2024	Namchi	Yangang	Yangang	43
	18	08.03.2024	Namchi	Namthang	Govt. School Bikmat	69
	19	15.03.2024	Namchi	Temi	Temi	43
	20	15.03.2024	Namchi	Temi	Govt. Scholl Temi	90
	21	18.03.2024	Namchi	Namchi	Maniram Gumpa	28
<b>19906(SISCO NAMCHI)</b>	1	16.02.2024	Namchi	Yangang	Niya Mangzing	31
	3	16.02.2024	Namchi	Singtam	Upper Lingee	35
	2	20.03.2024	Namchi	Khamdong	Kaw	19
<b>19705(SISCO GYALSHING)</b>	1	12.03.2024	Gyalshing	Dentam	Heepatal	20

**10.3. Banking outlets/ Banking Correspondences/Customer Service points operating the the State of Sikkim as on 31<sup>st</sup> March 2024.**

SL NO.	Name of the Bank	Total No of BC/CSP	Status of BC/CSP as on 31.03.2024				
			Active BC	% Active	Inactive BC	% Inactive	Reason for Inactive
1	Central Bank of India	45	45	100	0	0	Not Applicable
2	State Bank of India	34	25	74	9	26	Not interested/ Not Profitable
3	Punjab National Bank	1	1	100	0	0	Not Applicable
4	Bank of Baroda	7	5	71	2	29	BC Resigned
5	Union Bank of India	5	1	20	4	80	Not working
6	India Post Payment Bank	189	105	56	84	44	Device Issue/ Network Connectivity issue
7	IDBI Bank	3	3	100	0	0	Not Applicable
8	Bank of India	3	0	0	3	100	Not interested
9	UCO Bank	0	0		0		Not interested
10	AXIS Bank Ltd	9	9	100	0	0	Not Applicable
11	AIRTEL Payment Bank	119	100	84	19	16	Not interested
12	Canara Bank	4	0	0	4	100	Machine not yet received/Not interested
13	HDFC Bank	2	2	100	0	0	Not Applicable
	<b>TOTAL</b>	<b>421</b>	<b>296</b>	<b>70</b>	<b>125</b>	<b>30</b>	

#### **10.4. Inclusion of Pledge financing for Agriculture commodities through electronic-Negotiable Warehouse Receipt (e-NWR) awareness creation on e-Kisan Upaj Nidhi Portal**

DFS, MoF, Gol vide letter F.No. 3/67/2022-AC letter dated 17.01.2023 and DFS, MoF, Gol letter F. No. 3/67/2022-AC dated 25.01.2023 has advised us to include Pledge financing for Agriculture commodities through electronic-Negotiable Warehouse Receipt (e-NWR) for discussion in the SLBC Meetings. The details of which are available at <https://www.jansamarth.in/e-kisan-upaj-nidhi>.

All member banks are advised to go through the said website.

Further, a detail discussion on the captioned matter has already been held in the Agriculture Sub-Committee meeting conducted under the Chairmanship of Director Agriculture, Government of Sikkim on 06.06.2024 at Gangtok in presence of all stake holders.

#### **10.5. SCHEMES, FACILITIES BEING IMPLEMENTED IN THE STATE OF SIKKIM**

##### **10.5.1 Pradhan Mantri Kisan Urja Suraksha Evam Uthhaan Mahabhiyan (PM-KUSUM)**

The objective of the programme is to provide energy and water security to farmers, enhance their income and reduce environmental pollution.

For North-Eastern States subsidy of 50% will be provided by the Central Government and at least 30% will be provided by the State Government for solarization of existing pumps. Farmers will have to invest remaining 20%. The details of the scheme is available at <https://www.pumpsolarsolution.com/> All member banks are advised to go through the said website.

(As per email dated 17<sup>th</sup> June 2024 received from RBI Gangtok)

##### **10.5.2. Implementation of Pradhan Mantri Fasal Bima Yojna**

As per notification dated 14.03.2024, Department of Agriculture, Government of Sikkim has signed a MOU with **Future Generali Indian Insurance Company Limited** for implementation of Pradhan Mantri Fasal Bima Yojna for Kharif and Rabi Crop in the State of Sikkim for the period 2024-2026.

All the Stake holders have already been appraised by the officials of the Insurance Company in the Agriculture Sub-Committee meeting held on 06.06.2024.



## **11. STATUS OF OPENING OF BRICK AND MORTAR BRANCHES IN SIKKIM.**

### **11.1. Opening of Branch at Tokal Bermoik, Namchi District:**

The representative from Punjab National Bank may appraise the house regarding the present status.

### **11.2. Opening of branch at Tashiding, Gyalshing District:**

The representative from State Bank of India may appraise the house regarding the present status.

### **11.3. Opening of branch at J N Road, Chandmari, Gangtok District:**

The house may deliberate on the feasibility of opening a Brick and Mortar Branch at Chandmari in Gangtok District. The house may decide on the matter.

(As per email dated 06.03.2024 received from RBI Gangtok)

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