

AGENDA FOR THE
82nd STATE LEVEL BANKERS' COMMITTEE
MEETING FOR THE QTR ENDED
31st DECEMBER 2024

Venue :- Hotel Ramada, Gangtok

Date : - 14.02.2025 (Friday)

Convener Bank:



NETWORK OF BANK BRANCHES AS ON 31.12.2024

SL NO.	NAME OF THE BANK	NO. OF BRANCHES IN SIKKIM
1	BANK OF BARODA	6
2	BANK OF INDIA	3
3	BANK OF MAHARASHTRA	1
4	CANARA BANK	11
5	CENTRAL BANK OF INDIA	16
6	INDIAN BANK	2
7	INDIAN OVERSEAS BANK	3
8	PUNJAB & SIND BANK	2
9	PUNJAB NATIONAL BANK	9
10	STATE BANK OF INDIA	40
11	UCO BANK	7
12	UNION BANK OF INDIA	9
13	AXIS BANK LTD	15
14	BANDHAN BANK	8
15	HDFC BANK LTD	13
16	ICICI BANK LTD	7
17	IDBI BANK	6
18	IDFC FIRST BANK	1
19	INDUSIND BANK	6
20	KARNATAKA BANK	1
21	KOTAK MAHINDRA BANK	2
22	SOUTH INDIAN BANK	1
23	YES BANK	1
24	SISCO BANK	14
25	JANA SMALL BANK	1
26	NORTH EAST SMALL FINANCE BANK	7
27	CITIZEN'S URBAN CO-OPERATIVE BANK	7
	TOTAL	199

BANK TYPE	No. of Banks	No. of Branches
PUBLIC SECTOR BANKS	12	109
PRIVATE SECTOR BANKS	11	61
STATE COOPERATIVE BANK (SISCO)	1	14
SMALL FINANCE BANK	2	8
URBAN CO-OPERATIVE BANK	1	7
TOTAL	27	199

DISTRICT-WISE BANK BRANCHES IN SIKKIM as on 31.12.2024

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	1	6
2	BANK OF INDIA	0	2	0	1	0	0	3
3	BANK OF MAHARASHTRA	0	1	0	0	0	0	1
4	CANARA BANK	1	6	1	2	1	0	11
5	CENTRAL BANK OF INDIA	1	4	4	1	3	3	16
6	INDIAN BANK	0	2	0	0	0	0	2
7	INDIAN OVERSEAS BANK	0	1	1	1	0	0	3
8	PUNJAB & SIND BANK	0	1	1	0	0	0	2
9	PUNJAB NATIONAL BANK	0	7	1	1	0	0	9
10	STATE BANK OF INDIA	7	16	3	9	3	2	40
11	UCO BANK	1	3	1	2	0	0	7
12	UNION BANK OF INDIA	1	5	1	2	1	0	10
13	AXIS BANK LTD	2	5	3	3	1	1	15
14	BANDHAN BANK	0	5	1	2	0	0	8
15	HDFC BANK LTD	1	6	1	4	1	0	13
16	ICICI BANK LTD	0	2	2	2	1	0	7
17	IDBI BANK	1	2	1	1	1	0	6
18	INDUSIND BANK	0	2	1	1	1	0	5
19	KARNATAKA BANK	0	1	0	0	0	0	1
20	KOTAK MAHINDRA BANK	0	2	0	0	0	0	2
21	SOUTH INDIAN BANK	0	1	0	0	0	0	1
22	YES BANK	0	1	0	0	0	0	1
23	SISCO BANK	1	3	2	4	2	2	14
24	NESFB	0	3	1	1	1	1	7
25	JANA SFB	0	1	0	0	0	0	1
26	Citizen Urban Co-operative Bank	0	3	1	3	0	0	7
27	IDFC FIRST BANK	0	1	0	0	0	0	1
	TOTAL	16	90	26	41	16	10	199

DISTRICT-WISE BANK ATM NETWORK as on 31.12.2024

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	1	6
2	BANK OF INDIA	0	3	0	0	0	0	3
3	BANK OF MAHARASHTRA	0	1	0	0	0	0	1
4	CANARA BANK	1	7	1	2	1	0	12
5	CENTRAL BANK OF INDIA	0	3	3	1	1	0	8
6	INDIAN BANK	0	2	0	0	0	0	2
7	INDIAN OVERSEAS BANK	0	1	1	1	0	0	3
8	PUNJAB & SIND BANK	0	1	1	0	0	0	2
9	PUNJAB NATIONAL BANK	0	8	1	2	0	0	11
10	STATE BANK OF INDIA	8	36	9	11	5	3	72
11	UCO BANK	1	2	2	0	0	0	5
12	UNION BANK OF INDIA	1	4	1	5	3	0	14
13	AXIS BANK LTD	2	14	7	7	1	0	31
14	BANDHAN BANK	0	1	0	0	0	0	1
15	HDFC BANK LTD	1	18	5	4	1	0	29
16	ICICI BANK LTD	0	4	1	2	1	0	8
17	IDBI BANK	2	3	1	2	1	0	9
18	INDUSIND BANK	0	2	0	1	0	0	3
19	KARNATAKA BANK	0	1	0	0	0	0	1
20	KOTAK MAHINDRA BANK	0	2	0	0	0	0	2
21	SOUTH INDIAN BANK	0	1	0	0	0	0	1
22	YES BANK	0	1	0	0	0	0	1
23	SISCO BANK	1	6	2	4	3	2	18
	TOTAL	17	125	35	43	17	6	243

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	INDIA POST PAYMENT BANK	30	DIR. HANDICRAFTS & HANDLOOMS, GoS
		31	REGIONAL CHIEF, HUDCO, GOI
		32	Chairperson, Sikkim State Co-operative Supply and Marketing Federation Ltd (SIMFED)
		33	MD, Central Registry of Securitization of Asset Reconstruction and Security Interest of India (CERSAI)

AGENDA No:1**Credit : Deposit Ratio as on 31.12.2024**The C:D Ratio of Banks at the end of the 3rd QTR for FY 2024-25 stood at **66.40%**

(Amt in Rs. Cr.)

SI No	Name of Bank	No of Branches	Deposit	Advance	CD Ratio	Credit from Outside utilised in the State	Total Advances	CD Ratio including Credit from outside State
			Total	Total				
PSU BANK								
1	BANK OF BARODA	6	458.38	337.6	73.65		337.60	73.65
2	BANK OF INDIA	3	179.54	74.64	41.57		74.64	41.57
3	BANK OF MAHRASHTRA	1	26.86	501.76	1868.06		501.76	1868.06
4	CANARA BANK	11	455.43	277.66	60.97	120	397.66	87.32
5	CENTRAL BANK OF INDIA	16	2234.67	681.12	30.48		681.12	30.48
6	INDIAN BANK	2	78.07	41.28	52.88	5.40	46.68	59.79
7	INDIAN OVERSEAS BANK	3	58.93	27.81	47.19		27.81	47.19
8	PUNJAB NATIONAL BANK	9	366.09	389.32	106.35		389.32	106.35
9	PUNJAB AND SIND BANK	2	22.91	54.31	237.06		54.31	237.06
10	UNION BANK OF INDIA	10	920.53	548.18	59.55		548.18	59.55
11	STATE BANK OF INDIA	40	4602.01	2915.26	63.36	2359.01	5274.27	114.61
12	UCO BANK	7	323.31	126.62	39.16		126.62	39.16
	Total for PSU Banks	110	9726.73	5975.56	61.43	2484.41	8459.82	86.98
PRIVATE BANK								
13	AXIS BANK	15	1581.83	463.25	29.29	22.98	486.23	30.73
14	BANDHAN BANK	8	168.97	95.87	56.74		95.87	56.74
15	HDFC BANK	13	1850.82	594.06	32.1		594.06	32.10
16	ICICI BANK	7	761.51	248.49	32.63		248.49	32.63
17	IDBI BANK	6	463.68	185.74	40.06		185.74	40.06
18	INDUSIND BANK	5	205.92	172.09	83.57		172.09	83.57
19	KARNATAKA BANK	1	42.94	24.63	57.36		24.63	57.36
20	KOTAK MAHINDRA BANK	2	83.82	2.77	3.3		2.77	3.30
21	SOUTH INDIAN BANK	1	30.69	17.06	55.59		17.06	55.59
22	YES BANK	1	109.58	3.7	3.38		3.70	3.38
23	IDFC First Bank	1	208.9	4.74	2.27		4.74	2.27
	Total Pvt Banks	60	5508.66	1812.4	32.9	22.98	1835.38	33.32
COOPERATIVE BANK								
24	SISCO BANK	14	1174.37	648.83	55.25		648.83	55.25
	Total of Cooperative Bank	14	1174.37	648.83	55.25		648.83	55.25
	TOTAL OF COMMERCIAL BANKS	184	16409.76	8436.79	51.41		10944.18	66.69
25	Jana Small Finance Bank	1	24.87	10.14	40.77		10.14	40.77
26	North East Small Finance Bank	7	33.73	5.99	17.76		5.99	17.76
	Total of Small Finance Bank	8	58.60	16.13	27.53		16.13	27.53
27	Citizens urban Cooperative Bank	7	93.21	36.79	39.47		36.79	39.47
	GRAND TOTAL	199	16561.57	8489.71	51.26	2507.39	10997.10	66.40

AGENDA No 2.**Review of Performance under Annual Credit Plan 2024-25 including NPS for the Quarter ended 31.12.2024**

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at **92.96%** during the end of 3rd Qtr of 2024-25.

(Amt in Lakhs)

Name of Bank	TOTAL PRIORITY and NON PRIORITY					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	5678	11481.00	1020	13730.74	17.96%	119.60%
BANK OF INDIA	4667	5980.00	509	3480.32	10.91%	58.20%
BANK OF MAHRASHTRA	1017	2019.00	65	815.03	6.39%	40.37%
CANARA BANK	10333	21691.00	4271	24716.41	41.33%	113.95%
CENTRAL BANK OF INDIA	26296	41217.00	2736	37972.4	10.53%	92.71%
INDIAN BANK	1658	3682.00	141	1170.39	8.50%	31.79%
INDIAN OVERSEAS BANK	978	1377.00	156	951.76	15.95%	69.12%
PUNJAB NATIONAL BANK	7413	15304.00	1008	9800.01	13.60%	64.04%
PUNJAB AND SIND BANK	2109	3941.00	176	1272.95	8.35%	32.30%
UNION BANK OF INDIA	12230	24765.00	1257	32214.55	10.28%	130.08%
STATE BANK OF INDIA	35811	95313.00	12226	109784.97	34.44%	115.50%
UCO BANK	3423	5939.00	600	4663.65	17.53%	78.53%
Total for PSU Banks	111613	232709.00	24165	240573.18	21.77%	103.61%
PRIVATE BANK						
AXIS BANK	13777	32288.00	4769	20439.37	34.62%	63.30%
BANDHAN BANK	4294	7770.00	5827	6162.07	135.70%	79.31%
HDFC BANK	19230	72184.00	8310	62632.98	43.21%	86.77%
ICICI BANK	6207	18136.00	4528	13657.52	72.95%	75.31%
IDBI BANK	5375	8122.00	725	8453.09	13.49%	104.08%
INDUSIND BANK	3522	9701.00	699	5061.92	19.85%	52.18%
KARNATAKA BANK	405	978.00	39	501.71	9.63%	51.30%
KOTAK MAHINDRA BANK	484	708.00	1	14.67	0.21%	2.07%
SOUTH INDIAN BANK	1227	1439.00	296	1224.9	24.12%	85.12%
YES BANK	581	1778.00	206	556.33	35.46%	31.29%
IDFC FIRST BANK	873	1822.00	259	319.16	29.67%	17.52%
Total Pvt Banks	55975	154926	25659	119023.72	45.84%	76.83%
COOPERATIVE BANK						
SISCO BANK	4318	7563.00	1985	8570.75	45.97%	113.32%
Total of Cooperative Bank	4318	7563.00	1985	8570.75	45.97%	113.32%
Total Commercial banks	171906	395198.00	51809	368167.65	30.25%	93.28%
Jana Small Finance Bank	206	300	665	543.72	322.82%	181.24%
North East Small FB	1132	1300	25	52.88	2.21%	4.07%
Total of SFBs	1338	1600.00	690	596.6	51.57%	37.29%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	868	2620	1569	2530.58	105.44%	80.59%
Total of UCB	868	2620	1569	2530.58	105.44%	80.59%
GRAND TOTAL	174112	399418.00	54068	371294.83	31.05%	92.96%

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

Overall achievement by Banks under priority sector advances stood at **80.04%** during the end of 3rd Qtr of 2024-25.

(Amt in Rs. Lakhs)

Name of Bank	Total Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	4518	5681.00	494	8040.16	10.93%	141.53%
BANK OF INDIA	4427	4780.00	406	2707.98	9.17%	56.65%
BANK OF MAHRASHTRA	857	1219.00	36	466.3	4.20%	38.25%
CANARA BANK	7973	9891.00	3958	20695.92	49.64%	209.24%
CENTRAL BANK OF INDIA	22416	21817.00	1846	13819.74	8.35%	64.11%
INDIAN BANK	1278	1782.00	59	464.88	4.62%	26.09%
INDIAN OVERSEAS BANK	898	977.00	117	414.29	13.03%	42.40%
PUNJAB NATIONAL BANK	5923	7854.00	519	3996.58	8.76%	50.89%
PUNJAB AND SIND BANK	1799	2391.00	64	757.31	3.56%	31.67%
UNION BANK OF INDIA	9490	11065.00	887	9675.54	9.35%	87.44%
STATE BANK OF INDIA	21481	23663.00	3753	20363.42	17.73%	87.01%
UCO BANK	2953	3589.00	465	3327.77	15.75%	92.72%
Total for PSU Banks	84013	94709.00	12604	84729.89	15.11%	89.96%
PRIVATE BANK						
AXIS BANK	9367	10238.00	2060	7476.75	21.99%	73.03%
BANDHAN BANK	3574	4170.00	1358	1135.85	38.00%	27.24%
HDFC BANK	6410	8084.00	1581	5529.32	24.66%	68.40%
ICICI BANK	3387	4036.00	126	2773.68	3.72%	68.72%
IDBI BANK	4805	5272.00	248	1877.67	5.16%	35.62%
INDUSIND BANK	2002	2101.00	15	193.49	0.75%	9.21%
KARNATAKA BANK	285	378.00	9	278.17	3.16%	73.59%
KOTAK MAHINDRA BANK	464	608.00	1	14.67	0.22%	2.41%
SOUTH INDIAN BANK	1187	1239.00	134	1104.96	11.29%	89.18%
YES BANK	301	378.00	2	7.58	0.66%	2.01%
IDFC FIRST BANK	673	822.00	0	0	0.00%	0.00%
Total Pvt Banks	32455	37326	5534	20392.14	17.05%	54.63%
COOPERATIVE BANK						
SISCO BANK	3518	3563.00	1678	2665.24	47.70%	74.80%
Total of Cooperative Bank	3518	3563.00	1678	2665.24	47.70%	74.80%
Total Commercial banks	119986	135598	19816	107787.27	16.60%	79.80%
Jana Small Finance Bank	186	200	616	479.41	331.18%	239.71%
North East Small FB	1052	900	25	52.88	2.38%	5.88%
Total of SFBs	1238	1100	641	532.29	51.78%	48.39%
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	488	720	1035	1666.26	93.41%	134.38%
Total Urban Coop Bank	488	720	1035	1666.26	93.41%	134.38%
GRAND TOTAL	121712	137418.00	21492	109985.82	17.66%	80.04%

3.1 Agriculture and Allied Activities

The overall achievement under this sector recorded at **45.57%** at the end of 3rd QTR ended 31.12.2024.

(Amt in Lakhs)

Name of Bank	Total Agriculture					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	725	600.00	115	156.08	15.86%	26.01%
BANK OF INDIA	1870	1560.00	309	408.04	16.52%	26.16%
BANK OF MAHRASHTRA	120	100.00	12	18.6	10.00%	18.60%
CANARA BANK	2020	1600.00	946	1473.82	46.83%	92.11%
CENTRAL BANK OF INDIA	16839	14379.00	1333	7489.85	7.92%	52.09%
INDIAN BANK	130	100.00	1	2	0.77%	2.00%
INDIAN OVERSEAS BANK	640	500.00	79	133.77	12.34%	26.75%
PUNJAB NATIONAL BANK	1530	1300.00	146	212.21	9.54%	16.32%
PUNJAB AND SIND BANK	557	507.00	29	111.71	5.21%	22.03%
UNION BANK OF INDIA	3303	2623.00	502	1555.29	15.20%	59.29%
STATE BANK OF INDIA	9201	7249.00	2178	3917.15	23.67%	54.04%
UCO BANK	1130	900.00	49	484.23	4.34%	53.80%
Total for PSU Banks	38065	31418.00	5699	15962.8	14.97%	50.81%
PRIVATE BANK						
AXIS BANK	5079	4071.00	754	2529.24	14.85%	62.13%
BANDHAN BANK	1225	1000.00	428	373.25	34.94%	37.33%
HDFC BANK	1903	1600.00	1340	543.32	70.42%	33.96%
ICICI BANK	1260	1000.00	69	439.25	5.48%	43.93%
IDBI BANK	2783	2300.00	128	237.59	4.60%	10.33%
INDUSIND BANK	920	700.00	0	0	0.00%	0.00%
KARNATAKA BANK	115	100.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	230	200.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	1101	1061.00	123	262.53	11.17%	24.74%
YES BANK	215	200.00	0	0	0.00%	0.00%
IDFC FIRST BANK	185	165.00	0	0	0.00%	0.00%
Total Pvt Banks	15016	12397.00	2842	4385.18	18.93%	35.37%
COOPERATIVE BANK						
SISCO BANK	3065	2500.00	1434	1403.75	46.79%	56.15%
Total of Cooperative Bank	3065	2500.00	1434	1403.75	46.79%	56.15%
Total Commercial banks	56146	46315.00	9975	21751.7	17.76%	46.96%
Jana Small Finance Bank	110	100.00	0	0	0.00%	0.00%
North East Small FB	975	800.00	0	0	0.00%	0.00%
Total of SFBs	1085	900.00	0	0	0.00%	0.00%
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	620	520.00	0	0	0.00%	0.00%
Total of Urban Coop Bank	620	520.00	0	0	0.00%	0.00%
GRAND TOTAL	57851	47735.00	9975	21751.7	17.24%	45.57%

3.1.1 Kisan Credit Card (KCC)

The position on issuance of Kisan Credit Cards (KCC) in the State as on 31.12.2024 is furnished below.

(Amt in Lakhs)

Name of Bank	KCC ISSUED DURING THE FY (including renewal)		OUTSTANDING KCC as on 31.12.2024	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	34	79.73	123	158.57
BANK OF INDIA	12	13.67	348	263.57
BANK OF MAHRASHTRA	7	9.5	14	17.55
CANARA BANK	165	96.43	1584	695.48
CENTRAL BANK OF INDIA	52	42.28	159	117.38
INDIAN BANK	2	2.7	17	9.22
INDIAN OVERSEAS BANK	25	37.09	189	181.67
PUNJAB NATIONAL BANK	16	10.85	185	152.43
PUNJAB AND SIND BANK	5	9	5	8.22
UNION BANK OF INDIA	276	199.47	945	1014.08
STATE BANK OF INDIA	518	1067.18	2032	1542.31
UCO BANK	22	29.47	75	79.63
Total for PSU Banks	1134	1597.37	5676	4240.11
PRIVATE BANK				
AXIS BANK	9	128.31	11	150.7
BANDHAN BANK	0	0	0	0
HDFC BANK	361	175.97	3352	764.17
ICICI BANK	0	0	0	0
IDBI BANK	2	3	33	30.57
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	372	307.28	3396	945.44
COOPERATIVE BANK				
SISCO Bank	538	404.46	5391	2406.97
Total of Cooperative Bank	538	404.46	5391	2406.97
GRAND TOTAL	2044	2309.11	14463	7592.52

3.1.2 KCC Animal Husbandry

Position of KCC Animal husbandry issued by the banks as on 31.12.2024 is as under:

(Amt in Rs. Lakhs)

Name of Bank	KCC ISSUED DURING THE FY (including renewal)		OUTSTANDING KCC as on 31.12.2024	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	28	64.78	110	137.46
BANK OF INDIA	7	10.29	231	203.45
BANK OF MAHRASHTRA	1	1	1	0.6
CANARA BANK	8	4.55	58	30.27
CENTRAL BANK OF INDIA	2	1.16	6	4.47
INDIAN BANK	0	0	1	1.52
INDIAN OVERSEAS BANK	7	7.6	7	5.83
PUNJAB NATIONAL BANK	0	0	2	0.31
PUNJAB AND SIND BANK	5	9	5	8.22
UNION BANK OF INDIA	4	1.87	18	13.71
STATE BANK OF INDIA	50	36.22	71	51.89
UCO BANK	13	19.4	52	76.56
Total for PSU Banks	125	155.87	562	534.29
PRIVATE BANK				
AXIS BANK	0	0	2	2.98
BANDHAN BANK	0	0	0	0
HDFC BANK	0	0	0	0
ICICI BANK	0	0	0	0
IDBI BANK	0	0	1	0.34
INDUSIND BANK	0	0	0	0
KARNATAKA BANK	0	0	0	0
KOTAK MAHINDRA BANK	0	0	0	0
SOUTH INDIAN BANK	0	0	0	0
YES BANK	0	0	0	0
IDFC FIRST BANK	0	0	0	0
Total Pvt Banks	0	0	3	3.32
COOPERATIVE BANK				
SISCO	346	249.72	2132	1537.22
Total Cooperative Bank	346	249.72	2132	1537.22
GRAND TOTAL	472	405.59	2697	2074.83

3.1.3 KCC Fisheries

Position of KCC Fisheries issued by the banks as on 31.12.2024 is as under:

(Rs in Lakhs)

Name of Bank	KCC ISSUED DURING THE FY (including renewal)		OUTSTANDING KCC as on 31.12.2024	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	3	2.70	3	2.70
BANK OF INDIA	1	1.60	6	5.26
BANK OF MAHRASHTRA	0	0	0	0
CANARA BANK	4	6.08	4	6.08
CENTRAL BANK OF INDIA	0	0	0	0
INDIAN BANK	2	2.70	2	1.10
INDIAN OVERSEAS BANK	2	1.60	1	1.50
PUNJAB NATIONAL BANK	1	0	1	0
PUNJAB AND SIND BANK	0	0	0	0
UNION BANK OF INDIA	2	2.60	2	2.60
STATE BANK OF INDIA	5	4.66	9	10.61
UCO BANK	1	1.20	1	0.60
Total for PSU Banks	21	23.14	29	30.45
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	1	0.34
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	1	0.34
COOPERATIVE BANK				
SISCO Bank	60	59.99	249	158.91
Total of Cooperative Bank	60	59.99	249	158.91
GRAND TOTAL	81	83.13	279	189.70

B) SLBC SUB-Committee meeting on Agriculture & Allied Sector:
SLBC SUB-Committee meeting on Agriculture & Allied Sector for December 2024 Qtr was held on 06/02/2025 under the Chairmanship of Director, Agriculture, Government of Sikkim with active participation from all stake holders.

3.2. MSME Sector

The overall achievement under this sector was recorded at **92.42%** at the end of 3rd QTR of 2024-25.

(Amt in Lakhs)

Name of Bank	Total MSME					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	3760	4800.00	341	7836.13	9.07%	163.25%
BANK OF INDIA	2540	3100.00	88	2275.70	3.46%	73.41%
BANK OF MAHRASHTRA	725	1025.00	18	385.50	2.48%	37.61%
CANARA BANK	5858	7500.00	2463	8970.32	42.05%	119.60%
CENTRAL BANK OF INDIA	5172	6460.00	454	6154.06	8.78%	95.26%
INDIAN BANK	1134	1555.00	57	454.92	5.03%	29.26%
INDIAN OVERSEAS BANK	236	300.00	35	266.29	14.83%	88.76%
PUNJAB NATIONAL BANK	4329	5995.00	324	3369.19	7.48%	56.20%
PUNJAB AND SIND BANK	1230	1790.00	32	630.60	2.60%	35.23%
UNION BANK OF INDIA	6111	7800.00	354	7985.81	5.79%	102.38%
STATE BANK OF INDIA	11815	14861.00	1273	15095.74	10.77%	101.58%
UCO BANK	1766	2200.00	238	2234.52	13.48%	101.57%
Total for PSU Banks	44676	57386.00	5677	55658.78	12.71%	96.99%
PRIVATE BANK						
AXIS BANK	4206	5526.00	49	4419.34	1.17%	79.97%
BANDHAN BANK	127	150.00	7	234.10	5.51%	156.07%
HDFC BANK	4430	5838.00	104	4864.71	2.35%	83.33%
ICICI BANK	2082	2650.00	57	2323.68	2.74%	87.69%
IDBI BANK	1982	2650.00	114	1605.58	5.75%	60.59%
INDUSIND BANK	1052	1200.00	15	193.49	1.43%	16.12%
KARNATAKA BANK	160	200.00	9	278.17	5.63%	139.09%
KOTAK MAHINDRA BANK	220	300.00	1	14.67	0.45%	4.89%
SOUTH INDIAN BANK	76	100.00	11	842.43	14.47%	842.43%
YES BANK	76	100.00	2	7.58	2.63%	7.58%
IDFC FIRST BANK	480	600.00	0	0	0.00%	0.00%
Total Pvt Banks	14891	19314	369	14783.75	2.48%	76.54%
COOPERATIVE BANK						
SISCO BANK	385	500.00	109	486.76	28.31%	97.35%
Total of Cooperative Bank	385	500.00	109	486.76	28.31%	97.35%
Total Commercial Banks	59952	77200.00	6155	70929.29	118.31%	91.88%
Jana Small Finance Bank	76	100	186	190.91	244.74%	190.91%
North East Small FB	77	100	25	52.88	32.47%	52.88%
Total of SFBs	153	200	211	243.79	137.91%	121.90%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	476	600	296	916.20	62.18%	152.70%
Total Urban Coop Bank	476	600	296	916.20	62.18%	152.70%
GRAND TOTAL	60581	78000	6662	72089.28	11.00%	92.42%

3.3 Other Priority Sector

The overall achievement under this sector recorded at **138.19%** at the end of the 3rd QTR of 2024-2025.

(Amt in Lakhs)

Name of Bank	Other Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	33	281.00	38	47.95	115.15%	17.06%
BANK OF INDIA	17	120.00	9	24.24	52.94%	20.20%
BANK OF MAHRASHTRA	12	94.00	6	62.20	50.00%	66.17%
CANARA BANK	95	791.00	549	10251.78	577.89%	1296.05%
CENTRAL BANK OF INDIA	95	718.00	59	175.83	62.11%	24.49%
INDIAN BANK	14	127.00	1	7.96	7.14%	6.27%
INDIAN OVERSEAS BANK	22	177.00	3	14.23	13.64%	8.04%
PUNJAB NATIONAL BANK	64	559.00	49	415.18	76.56%	74.27%
PUNJAB AND SIND BANK	12	94.00	3	15	25.00%	15.96%
UNION BANK OF INDIA	76	642.00	31	134.44	40.79%	20.94%
STATE BANK OF INDIA	155	1293.00	302	1350.53	194.84%	104.45%
UCO BANK	57	489.00	178	609.02	312.28%	124.54%
Total for PSU Banks	652	5385.00	1228	13108.36	188.34%	243.42%
PRIVATE BANK						
AXIS BANK	82	641.00	1257	528.17	1532.93%	82.40%
BANDHAN BANK	2222	3020.00	923	528.50	41.54%	17.50%
HDFC BANK	77	646.00	137	121.29	177.92%	18.78%
ICICI BANK	45	386.00	0	10.75	0.00%	2.78%
IDBI BANK	40	322.00	6	34.50	15.00%	10.71%
INDUSIND BANK	30	201.00	0	0	0.00%	0.00%
KARNATAKA BANK	10	78.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	14	108.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	10	78.00	0	0	0.00%	0.00%
YES BANK	10	78.00	0	0	0.00%	0.00%
IDFC FIRST BANK	8	57.00	0	0	0.00%	0.00%
Total Pvt Banks	2548	5615.00	2323	1223.21	91.17%	21.78%
COOPERATIVE BANK						
SISCO BANK	68	563.00	135	774.73	198.53%	137.61%
Total of Cooperative Bank	68	563.00	135	774.73	198.53%	137.61%
Total Commercial banks	3268	11563	3686	15106.30	112.79%	130.64%
Jana Small Finance Bank	0	0.00	430	288.5	100.00%	100.00%
North East Small FB	0	0.00	0	0	0.00%	0.00%
Total of SFBs	0	0.00	430	288.50	0.00%	0.00%
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	12	120.00	739	750.06	6158.33%	625.05%
Total Urban Coop Bank	12	120.00	739	750.06	6158.33%	625.05%
GRAND TOTAL	3280	11683.00	4855	16144.86	148.02%	138.19%

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

The Total Achievement under this sector stood at **99.74 %** at the end of the 3rd QTR of 2024-2025.

(Amt in Lakhs)

Name of Bank	Total Non Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	1160	5800.00	526	5690.58	45.34%	98.11%
BANK OF INDIA	240	1200.00	103	772.34	42.92%	64.36%
BANK OF MAHRASHTRA	160	800.00	29	348.73	18.13%	43.59%
CANARA BANK	2360	11800.00	313	4020.49	13.26%	34.07%
CENTRAL BANK OF INDIA	3880	19400.00	890	24152.66	22.94%	124.50%
INDIAN BANK	380	1900.00	82	705.51	21.58%	37.13%
INDIAN OVERSEAS BANK	80	400.00	39	537.47	48.75%	134.37%
PUNJAB NATIONAL BANK	1490	7450.00	489	5803.43	32.82%	77.90%
PUNJAB AND SIND BANK	310	1550.00	112	515.64	36.13%	33.27%
UNION BANK OF INDIA	2740	13700.00	370	22539.01	13.50%	164.52%
STATE BANK OF INDIA	14330	71650.00	8473	89421.55	59.13%	124.80%
UCO BANK	470	2350.00	135	1335.88	28.72%	56.85%
Total for PSU Banks	27600	138000.00	11561	155843.29	41.89%	112.93%
PRIVATE BANK						
AXIS BANK	4410	22050.00	2709	12962.62	61.43%	58.79%
BANDHAN BANK	720	3600.00	4469	5026.22	620.69%	139.62%
HDFC BANK	12820	64100.00	6729	57103.66	52.49%	89.09%
ICICI BANK	2820	14100.00	4402	10883.84	156.10%	77.19%
IDBI BANK	570	2850.00	477	6575.42	83.68%	230.72%
INDUSIND BANK	1520	7600.00	684	4868.43	45.00%	64.06%
KARNATAKA BANK	120	600.00	30	223.54	25.00%	37.26%
KOTAK MAHINDRA BANK	20	100.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	40	200.00	162	119.94	405.00%	59.97%
YES BANK	280	1400.00	204	548.75	72.86%	39.20%
IDFC FIRST BANK	200	1000.00	259	319.16	129.50%	31.92%
Total Pvt Banks	23520	117600	20125	98631.58	85.57%	83.87%
COOPERATIVE BANK						
SISCO BANK	800	4000.00	307	5905.51	38.38%	147.64%
Total of Cooperative Bank	800	4000.00	307	5905.51	38.38%	147.64%
Total Commercial banks	51920	259600.0	31993	260380.38	61.62%	100.30%
Jana Small Finance Bank	20	100.00	49	64.31	245.00%	64.31%
North East Small FB	80	400.00	0	0	0.00%	0.00%
Total of SFBs	100	500.00	49	64.31	49.00%	12.86%
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	380	1900.00	534	864.32	140.53%	45.49%
Total Urban Coop Bank	380	1900	534	864.32	140.53%	45.49%
GRAND TOTAL	52400	262000.00	32576	261309.01	62.17%	99.74%

AGENDA NO. 5

REVIEW OF GOVT. SPONSORED SCHEMES AS ON 31.12.2024

5.1 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

The Total Achievement under PMEGP stood at **228%** at the end of the 3rd QTR of 2024-2025.

AGENCY WISE-SUMMARY

Agency Name	Budget for FY 2024-25	Sponsored	Sanctioned	Budget Achievement %	Rejection	Pending
D I C	50	91	56	112	8	27
SKVIB	38	361	217	571	61	83
KVIC	38	20	14	37	2	4
TOTAL	126	472	287	228	71	114

(A) SPONSORED BY DIC

Name of Bank	Budget FY 2024-25	Sponsored	Sanctioned	Budget Achievement (%)	Reject	Pending
	No.	No.	No.	No.	No.	No.
Bank of Baroda	2	2	2	100	0	0
Bank of India	1	0	0	0	0	0
Canara Bank	6	5	4	67	0	1
Central Bank of India	9	8	2	22	0	6
Punjab National Bank	3	4	4	133	0	0
State Bank of India	15	47	26	173	8	13
SISCO Bank	4	13	10	250	0	3
UCO Bank	2	0	0	0	0	0
Union Bank of India	6	9	6	100	0	3
Indian Bank	1	1	0	0	0	1
IDBI Bank	1	2	2	200	0	0
TOTAL	50	91	56	112	8	27

(B) SPONSORED BY SKVIB

Name of Bank	Budget FY 2024-25	Sponsored	Sanctioned	Budget Achievement (%)	Reject	Pend.
	No.	No.	No.	No.	No.	No.
Bank of Baroda	2	26	20	1000	0	6
Bank of India	2	17	11	550	0	6
Canara Bank	2	9	9	450	0	0
Central Bank of India	2	14	8	400	6	0
Punjab National Bank	2	38	17	850	8	13
Punjab & Sind Bank	1	1	0	0	0	1
State Bank of India	16	163	109	681	32	22
SISCO Bank	2	57	33	1650	8	16
UCO Bank	2	8	5	250	1	2
Union Bank of India	2	14	5	250	1	8
Indian Bank	2	4	0	0	0	4
IOB	0	1	0	0	0	1
Bank of Maharashtra	1	1	0	0	1	0
Axis Bank	0	1	0	0	0	1
ICICI Bank	1	2	0	0	2	0
IDBI Bank	1	2	0	0	1	1
HDFC Bank	0	2	0	0	0	2
Karnataka Bank Ltd	0	1	0	0	1	0
TOTAL	38	361	217	571	61	83

(C) SPONSORED BY KVIC

Name of Bank	Budget FY 2024-25	Sponsored	Sanctioned	Budget Achievement (%)	Reject	Pend
	No.	No.	No.	No.	No.	No.
Bank of Baroda	3	0	0	0	0	0
Canara Bank	2	1	1	50	0	0
Central Bank of India	3	0	0	0	0	0
Punjab National Bank	1	1	1	100	0	0
State Bank of India	21	14	9	43	2	3
SISCO Bank	1	1	1	100	0	0
UCO Bank	1	1	1	100	0	0
Union Bank of India	4	1	0	0	0	1
Indian Bank	1	0	0	0	0	0
HDFC Bank	1	1	1	100	0	0
TOTAL	38	20	14	37	2	4

AGENDA NO. 6

PM VISHWAKARMA SCHEME: STATUS as on 31.12.2024

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	39	27	4	2	6	0	0
Central Bank of India	50	1	0	0	0	34	15
TOTAL	89	28	4	2	6	34	15

5.3 PRADHAN MANTRI FORMALIZATION OF MICRO FOOD PROCESSING ENTERPRISES (PMFME)- SCHEME STATUS as on 31.12.2024:

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

5.4 PM Svanidhi Scheme:

The Bank-wise Progress of PM Svanidhi as on 31.12.2024:-

(Rs. In Lakh)

SI No	Name of the Bank	Eligible Applications (No)	Sanctioned (No)	Disbursed (No)	Sanctioned amount	Disbursed amount
1	AXIS BANK	10	4	4	0.40	0.40
2	BANK OF BARODA	43	40	39	4.00	3.90
3	BANK OF INDIA	3	3	3	0.30	0.30
4	CANARA BANK	137	128	116	12.80	11.60
5	CENTRAL BANK OF INDIA	249	235	229	23.50	22.90
6	HDFC BANK	19	8	5	0.80	0.50
7	ICICI BANK	3	2	2	0.20	0.20
8	IDBI BANK	40	32	32	3.20	3.20
9	INDIAN BANK	29	25	24	2.50	2.40
10	INDIAN OVERSEAS BANK	23	21	21	2.10	2.10
11	PUNJAB NATIONAL BANK	81	80	66	8.00	6.60
12	STATE BANK OF INDIA	679	604	597	60.40	59.70
13	UCO BANK	215	202	200	20.20	20.00
14	UNION BANK OF INDIA	164	138	113	13.80	11.30
	TOTAL	1695	1522	1451	152.20	145.10

5.5 Pradhan Mantri Mudra Yojana (MUDRA)

The Bank-wise Progress Under Pradhan Mantri Mudra Yojna (MUDRA) as on 31.12.2024 is given below:-

(Rs. in Crores)

Bank Name	Shishu		Kishore		Tarun		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
State Bank of India	205	0.56	549	14.85	112	8.49	866	23.90
Bank of Baroda	2	0.01	30	0.86	35	3.23	67	4.10
Bank of India	2	0.01	33	0.72	5	0.37	40	1.09
Bank Of Maharashtra	203	0.53	2	0.03	0	0	205	0.56
Canara Bank	52	0.14	200	5.77	68	5.58	320	11.49
Central Bank of India	103	0.28	150	3.27	28	2.03	281	5.58
Indian Bank	15	0.04	23	0.64	17	1.40	55	2.08
Indian Overseas Bank	9	0.02	11	0.29	5	0.43	25	0.74
Punjab National Bank	36	0.09	152	4.59	116	9.95	304	14.63
Union Bank of India	56	0.15	86	2.15	37	3.18	179	5.48
Punjab & Sind Bank	36	0.08	38	1.09	5	0.42	79	1.60
UCO Bank	136	0.45	274	7.30	78	6.73	488	14.49
Total PSU Banks	650	1.78	999	26.71	394	33.32	2043	61.82
Karnataka Bank	0	0	1	0.05	1	0.10	2	0.15
ICICI Bank	0	0	43	1.00	12	0.78	55	1.78
Axis Bank	1541	6.19	127	0.83	0	0	1668	7.02
HDFC Bank	26	0.12	12	0.29	15	1.24	53	1.65
IDBI Bank	6	0.01	19	0.56	15	1.30	40	1.88
Bandhan Bank	1294	5.85	2875	34.77	0	0	4169	40.62
IndusInd Bank	0	0	1	0.05	1	0.09	2	0.14
Yes Bank	0	0	1	0.03	0	0	1	0.03
Total Pvt Bank	2867	12.17	3079	37.56	34	3.52	5990	53.27
Grand Total	3107	11.60	3861	77.42	735	61.02	7709	150.05

5.6 Stand up India

The present position under the scheme in the state of Sikkim during the 3rd Quarter of FY 2024-25 is as follows: (Rs. in Crores)

Lender	Tar/ Br	SC		ST		Tar/ Br	Women (General)		Tot Tar	Total	
		No	Amt	No	Amt		No	Amt		No	Amt
Public Sector Banks											
BANK OF BARODA	5	1	0.15	0	0	5	0	0	10	1	0.15
BANK OF INDIA	2	0	0	0	0	2	0	0	4	0	0
BANK OF MAHRASHTRA	1	0	0	0	0	1	0	0	2	0	0
CANARA BANK	11	0	0	2	0.79	11	0	0	22	2	0.79
CENTRAL BANK OF INDIA	16	0	0	0	0	16	0	0	32	0	0
INDIAN BANK	2	0	0	0	0	2	0	0	4	0	0
INDIAN OVERSEAS BANK	3	1	0.18	1	0.13	3	3	0.40	6	5	0.71
PUNJAB NATIONAL BANK	7	2	0.29	1	0.15	7	0	0	14	3	0.44
PUNJAB AND SIND BANK	1	6	1.36	0	0	1	0	0	2	6	1.36
UNION BANK OF INDIA	10	2	0.61	1	0.10	10	1	0.11	20	4	0.82
STATE BANK OF INDIA	38	3	0.51	44	5.23	38	0	0	76	47	5.74
UCO BANK	7	0	0	0	0	7	0	0	14	0	0
Total PSU Banks	103	15	3.10	49	6.40	103	4	0.51	206	68	10.01
PRIVATE BANK											
AXIS BANK	15	0	0	0	0	15	0	0	30	0	0
BANDHAN BANK	8	0	0	0	0	8	0	0	16	0	0
HDFC BANK	13	0	0	0	0	13	3	0.34	26	3	0.34
ICICI BANK	7	0	0	0	0	7	1	0.25	14	1	0.25
IDBI BANK	5	0	0	0	0	5	0	0	10	0	0
INDUSIND BANK	5	0	0	4	0.63	5	2	0.39	10	6	1.02
KARNATAKA BANK	1	0	0	0	0	1	0	0	2	0	0
KOTAK MAHINDRA BANK	2	0	0	0	0	2	0	0	4	0	0
SOUTH INDIAN BANK	1	0	0	0	0	1	0	0	2	0	0
YES BANK	1	0	0	0	0	1	0	0	2	0	0
Total Pvt Banks	58	0	0	4	0.63	58	6	0.98	116	10	1.61
Grand Total	161	15	3.10	53	7.03	161	10	1.49	322	78	11.62

AGENDA NO.6

A) Promotion of Self Help Groups (SHGs)

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

(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	11.21	30	28.03
2	CANARA BANK	120	170.00	125	323.27	100	100.00
3	CENTRAL BANK OF INDIA	710	1000.00	355	960.49	50	96.05
4	IDBI BANK LTD	180	600.00	20	118.90	11.11	19.82
5	INDIAN OVERSEAS BANK	60	80.00	13	8.77	21.67	10.96
6	PUNJAB NATIONAL BANK	20	20.00	6	4.03	30	20.15
7	STATE BANK OF INDIA	1370	2360.00	729	2433.94	53.21	100.00
8	UNION BANK OF INDIA	420	600.00	59	73.54	14.05	12.26
9	UCO Bank	0	0	11	8.81	100	100
10	SISCO Bank	100	130.00	90	184.86	90	100.00
Grand Total		3000	5000.00	1414	4127.82	47.13%	82.56%

B) SLBC Sub-Committee on SHG Credit Linkages.

SLBC Sub-Committee on SHG Credit Linkages for December 2024 Qtr was held under the Chairmanship of Director Finance, Govt of Sikkim on 05/02/2025, with active participation from all the Stakeholders.

AGENDA No.7**(A) Housing Finance (PS) as on 31.12.2024**

The overall achievement under this sector recorded at **46.34 %** at the end of the 3rd of Quarter of 2024-25. (Amt in Lakhs)

Name of Bank	Housing (Priority Sector)					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	22	248.00	10	12.32	45.45%	4.97%
BANK OF INDIA	10	100.00	2	12.8	20.00%	12.80%
BANK OF MAHRASHTRA	8	80.00	4	51.5	50.00%	64.38%
CANARA BANK	63	664.00	19	310.41	30.16%	46.75%
CENTRAL BANK OF INDIA	61	622.00	39	149.11	63.93%	23.97%
INDIAN BANK	11	110.00	1	7.96	9.09%	7.24%
INDIAN OVERSEAS BANK	14	152.00	2	14	14.29%	9.21%
PUNJAB NATIONAL BANK	47	492.00	40	406.7	85.11%	82.66%
PUNJAB AND SIND BANK	8	80.00	0	0	0.00%	0.00%
UNION BANK OF INDIA	52	539.00	16	104.96	30.77%	19.47%
STATE BANK OF INDIA	110	1156.00	246	1258.49	223.64%	108.87%
UCO BANK	40	423.00	28	262.96	70.00%	62.17%
Total for PSU Banks	446	4666.00	407	2591.21	91.26%	55.53%
PRIVATE BANK						
AXIS BANK	50	536.00	0	0	0.00%	0.00%
BANDHAN BANK	0	0.00	0	0	0.00%	0.00%
HDFC BANK	52	544.00	89	97.89	171.15%	17.99%
ICICI BANK	29	323.00	0	0	0.00%	0%
IDBI BANK	26	273.00	6	34.5	23.08%	12.64%
INDUSIND BANK	15	158.00	0	0	0.00%	0.00%
KARNATAKA BANK	6	64.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	8	88.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	6	64.00	0	0	0.00%	0.00%
YES BANK	6	64.00	0	0	0.00%	0.00%
IDFC FIRST BANK	5	50.00	0	0	0.00%	0.00%
Total Pvt Banks	203	2164	95	132.39	46.80%	6.12%
COOPERATIVE BANK						
SISCO BANK	47	498.00	96	704.26	204.26%	141.42%
Total of Cooperative Bank	47	498.00	96	704.26	204.26%	141.42%
Total Commercial banks	696	7328	598	3438.61	85.92%	46.92%
Jana Small Finance Bank	0	0.00	0	0	0.00%	0.00%
North East Small FB	0	0.00	0	0	0.00%	0.00%
Total of SFBs	0	0.00	0	0	0.00%	0.00%
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	12	120.00	1	13	8.33%	10.83%
Total Urban Coop Bank	12	120	1	13	8.33%	10.83%
GRAND TOTAL	708	7448	599	3451.61	84.60%	46.34%

(B) Housing Finance (Non Priority Sector) as on 31.12.2024

The Disbursements by banks under Housing Loan (Non Priority Sector) is as follows:- (Amt in Rs Lakh)

Name of Bank	Housing (Non-Priority Sector)	
	Achievement	
	No.	Amount
PSU BANKS		
BANK OF BARODA	47	838.76
BANK OF INDIA	6	116.00
BANK OF MAHARASHTRA	7	199.25
CANARA BANK	73	1315.69
CENTRAL BANK OF INDIA	0	0
INDIAN BANK	20	218.10
INDIAN OVERSEAS BANK	3	31.50
PUNJAB NATIONAL BANK	154	4031.62
PUNJAB AND SIND BANK	4	317.13
UNION BANK OF INDIA	44	898.03
STATE BANK OF INDIA	1557	19180.09
UCO BANK	36	894.35
Total for PSU Banks	1951	28040.52
PRIVATE BANK		
AXIS BANK	13	76.07
BANDHAN BANK	0	0
HDFC BANK	0	0
ICICI BANK	26	1360.16
IDBI BANK	33	605.71
INDUSIND BANK	0	0
KARNATAKA BANK	2	15.84
KOTAK MAHINDRA BANK	0	0
SOUTH INDIAN BANK	0	0
YES BANK	0	0
IDFC FIRST BANK	0	0
Total Pvt Banks	74	2057.78
COOPERATIVE BANK		
SIKKIM STATE COOP. BANK LTD. (SISCO)	23	699.70
Total of Cooperative Bank	23	699.70
SMALL FINANCE BANK		
JANA SMALL FIN. BANK	0	0
NORTH EAST SMALL FINANCE BANK	0	0
Total of Small Finance Bank	0	0
URBAN COOPERATIVE BANK		
CITIZENS COOPERATIVE BANK	0	0
Total of Urban Cooperative Bank	0	0
GRAND TOTAL	2048	30798.00

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

The overall achievement under this sector recorded at **35.91%** at the end of the 3rd QTR of 2024-2025.

(Amt in Rs. Lakhs)

Name of Bank	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
COMMERCIAL BANK						
BANK OF BARODA	6	21.00	28	35.63	466.67%	169.67%
BANK OF INDIA	5	15.00	7	11.44	140.00%	76.27%
BANK OF MAHRASHTRA	2	9.00	2	10.7	100.00%	118.89%
CANARA BANK	20	94.00	30	53.96	150.00%	57.40%
CENTRAL BANK OF INDIA	17	55.00	20	26.72	117.65%	48.58%
INDIAN BANK	2	12.00	0	0	0.00%	0.00%
INDIAN OVERSEAS BANK	5	16.00	0	0	0.00%	0.00%
PUNJAB NATIONAL BANK	10	46.00	9	8.48	90.00%	18.43%
PUNJAB AND SIND BANK	2	9.00	0	0	0.00%	0.00%
UNION BANK OF INDIA	15	66.00	15	29.48	100.00%	44.67%
STATE BANK OF INDIA	22	86.00	56	92.04	254.55%	107.02%
UCO BANK	10	41.00	10	15.29	100.00%	37.29%
Total for Comm. Banks	116	470.00	177	283.74	152.59%	60.37%
PRIVATE BANK						
AXIS BANK	17	68.00	0	0	0.00%	0.00%
BANDHAN BANK	0	0.00	0	0	0.00%	0.00%
HDFC BANK	17	69.00	2	1.76	11.76%	2.55%
ICICI BANK	10	45.00	0	0	0.00%	0.00%
IDBI BANK	8	32.00	0	0	0.00%	0.00%
INDUSIND BANK	7	26.00	0	0	0.00%	0.00%
KARNATAKA BANK	2	9.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	4	15.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	2	9.00	0	0	0.00%	0.00%
YES BANK	2	9.00	0	0	0.00%	0.00%
IDFC FIRST BANK	2	5.00	0	0	0.00%	0.00%
Total Pvt Banks	71	287	2	1.76	2.82%	0.61%
COOPERATIVE BANK						
SISCO BANK	11	38.00	0	0	0.00%	0.00%
Total of Cooperative Bank	11	38.00	0	0	0.00%	0.00%
Total Commercial banks	198	795.00	179	285.5	90.40%	35.91%
Jana Small Finance Bank	0	0.00	0	0	0.00%	0.00%
North East Small FB	0	0.00	0	0	0.00%	0.00%
Total of SFBs	0	0.00	0	0	0.00%	0.00%
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	0	0.00	0	0	0.00%	0.00%
Total of UCB	0	0.00	0	0	0.00%	0.00%
GRAND TOTAL	198	795	179	285.5	90.40%	35.91%

AGENDA NO.9: MISCELLANIOUS**9.1 SBI Rural Self Employment Training Institute (RSETI)****I. Performance of RSETI is as follows:**

A) Total number of Trainees(year wise) since beginning till 31.12.2024			
SI No.	Year Wise	During the Year	Cumulative
1	2012-2013	88	88
2	2013-2014	482	570
3	2014-2015	380	950
4	2015-2016	482	1432
5	2016-2017	484	1916
6	2017-2018	432	2348
7	2018-2019	389	2737
8	2019-2020	364	3101
9	2020-2021	202	3303
10	2021-2022	203	3506
11	2022-2023	411	3917
12	2023-2024	439	4356
13	2024-2025	850	5206
B) Total Number of Trainees settled year wise till 31.12.2024			
SI No.	Year Wise	Numbers	Percentage
1	2012-2013	0	0
2	2013-2014	181	38.00%
3	2014-2015	344	90.53%
4	2015-2016	363	69.51%
5	2016-2017	304	62.80%
6	2017-2018	314	73.00%
7	2018-2019	206	53.00%
8	2019-2020	490	134.61%
9	2020-2021	134	66.34%
10	2021-2022	146	72.00%
11	2022-2023	372	90.51%
12	2023-2024	335	76.30%
13	2024-2025	451	53.05%
C) Total Number Settlement uploaded in MIS (year wise) : 31.12.2024			
SI No.	Year Wise	During the Year	Cumulative
1	2012-2013	0	0
2	2013-2014	181	181
3	2014-2015	344	525
4	2015-2016	363	888
5	2016-2017	304	1192
6	2017-2018	314	1506
7	2018-2019	206	1712
8	2019-2020	490	2202
9	2020-2021	134	2336
10	2021-2022	146	2482
11	2022-2023	372	2854
12	2023-2024	335	3189
13	2024-2025	451	3640

9.2 Social Security Schemes (PMJJBY, PMSBY, PMJDY):
Active Enrolment data as on 31.12.2024

Sr No.	Name of the Bank	PMJJBY (No.)	PMSBY (No.)	PMJDY (No.)	APY (No.)
1	BANK OF BARODA	1115	3856	2538	485
2	BANK OF INDIA	1190	2125	1371	422
3	BANK OF MAHARASHTRA	389	993	980	121
4	CANARA BANK	4242	11306	11162	4080
5	CENTRAL BANK OF INDIA	19155	33686	14313	8393
6	INDIAN BANK	1094	1745	936	250
7	INDIAN OVERSEAS BANK	1962	4187	5830	1210
8	PUNJAB NATIONAL BANK	1984	6542	6582	407
9	PUNJAB AND SIND BANK	339	1333	393	359
10	UNION BANK OF INDIA	5938	11353	10252	2802
11	STATE BANK OF INDIA	89362	165637	23102	13307
12	UCO BANK	4533	6615	2496	358
13	AXIS BANK	358	1747	2266	8036
15	HDFC BANK	1268	3555	2939	877
16	ICICI BANK	286	1935	2700	64
17	IDBI BANK	1667	4569	2304	3081
18	INDUSIND BANK	13	299	847	30
19	KARNATAKA BANK	0	0	1	40
20	KOTAK MAHINDRA BANK	29	42	129	5
21	SOUTH INDIAN BANK	104	240	32	66
22	YES BANK	17	22	1	0
23	IDFC First Bank	0	4	0	0
	TOTAL	1,35,045	2,61,791	91,174	44,393

Jansuraksha Campaign (15.09.2024-15.01.2025):
Active enrolment during the period: status as on 31.12.2024

PMJJBY (No.)	PMSBY (No.)
1497	2475

9.4 Expanding and Deepening of Digital Payments Ecosystem

(As on 31.12.2024)

District Name	Total No. of Operative SB Accounts	Total No. of Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD	% of such Accounts out of total Operative Savings Accounts	Total No. of Operative Current Accounts	Total No. of Operative Current Accounts covered with at least one of facilities - Net Banking/ POS/ QR etc.	% of such Accounts out of total Operative Current Accounts
Gyalshing Nodal Bank : CBI	78455	75130	95.76%	1535	1430	93.16%
Mangan Nodal Bank : SBI	50570	46967	92.88%	1037	948	91.42%
Soreng Nodal Bank : SBI	97096	89501	92.18%	725	629	86.76%
Namchi Nodal Bank: PNB	156909	145756	92.89%	9328	8798	94.32%
Pakyong Nodal Bank: CBI	129094	115342	89.35%	2286	1881	82.28%
Gangtok Nodal Bank: SBI	346263	336395	97.15%	11829	10819	91.46%
State Total	858387	809091	94.26%	26740	24505	91.64%

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

SLBC SUB-Committee meeting on Digitization and Connectivity for December 2024 Qtr was held on 05.02.2025 under the Chairmanship of Director, Information & Technology, Government of Sikkim with active participation from all stake holders.

9.5 Financial Literacy Camps to be Conducted by Banks

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

(A) FLCs conducted by the rural branches is as follows:-

SL NO	Name of the Bank	No of Rural Branches	Target one per Branch per month	No of FLCs Conducted	Shortfall (if any)
1	Central Bank of India	12	108	62	-46
2	Bank of Baroda	3	27	19	-8
3	Canara Bank	5	45	60	-15
4	Indian Overseas Bank	2	18	8	-10
5	Punjab National Bank	3	27	18	-9
6	UCO Bank	4	36	30	-6
7	Axis Bank Ltd	10	90	70	-20
8	Bandhan Bank	1	9	20	-11
9	ICICI Bank	4	36	25	-11
10	State Bank of India	20	180	124	-56
11	IDBI Bank	5	45	11	-34
12	IndusInd Bank	4	36	30	-6
13	Citizen Urban Coop Bank	4	36	10	-26
14	HDFC Bank	6	54	32	-22
15	SISCO Bank	12	108	55	-53
16	North East Small Finance Bank	6	54	0	-54
17	Union Bank of India	6	54	56	+2
	TOTAL	107	963	630	-333

(B) FLCs conducted by Financial Literacy Centres is as follows:
(01.10.2024-31.12.2024)

FLC Code	No. Of Camps Conducted	Date of camp	District	Block	Village	No of participants
19601 (SBI GANGTOK)	10	05.10.2024 11.10.2024 18.10.2024 25.10.2024 09.11.2024 16.11.2024 23.11.2024 06.12.2024 20.12.2024 27.12.2024	Gangtok	Rakdong Tintek, Ranka, Rumtek, Singtam, Martam, Khamdong , Gangtok	Rakdong Tintek, Ranka, Rumtek, Singtam, Martam, Khamdong , Gangtok	460
19702 (CBI GYALSHING)	8	02.10.2024 10.10.2024 18.10.2024 06.11.2024 23.11.2024 03.12.2024 13.12.2024 23.12.2024	Gyalshing	Dentam, Gyalshing, Yuksom, He- Martam, Chongrang	Dentam,G yalshing, Yuksom, He- Martam, Chongrang	247
19803 (SBI MANGAN)	10	04.10.2024 18.10.2024 25.10.2024 09.11.2024 13.11.2024 22.11.2024 05.12.2024 20.12.2024 24.12.2024 26.12.2024	Mangan	Kabi, Mangan, Passingdo ng, Chungtha ng	Kabi, Mangan, Passingdo ng, Chungtha ng	257
19904 (SBI NAMCHI)	18	04.10.2024 11.10.2024 18.10.2024 20.10.2024 25.10.2024 01.11.2024 03.11.2024 09.11.2024 16.12.2024 23.12.2024 30.10.2024 03.12.2024 05.12.2024 12.12.2024 19.12.2024 21.12.2024 23.12.2024 26.12.2024	Namchi	Jorethang, Melli, Namchi, Namthang , Ravangla, Temi Tarku, Wok, Yangang	Jorethang, Melli, Namchi, Namthang , Ravangla, Temi Tarku, Wok, Yangang	685
19906 (SISCO NAMCHI)	5	10.10.2024 26.10.2024 20.11.2024 23.11.2024 26.12.2024	Namchi	Ravangla, Namchi, Jorethang	Ravangla, Namchi, Jorethang	90
19705 (SISCO GYALSHING)	7	18.10.2024 26.10.2024 19.11.2024 30.11.2024 10.12.2024 26.12.2024 27.12.2024	Gyalshing	Hee Martam, Legship, Pelling, Hee gaon	Hee Martam, Legship, Pelling, Hee gaon	118

Opening of new FLCs in Sikkim:

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

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

(C) Banking outlets/ Banking Correspondences/ Customer Service points operating the State of Sikkim as on 31st Dec 2024.

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

9.6 (a) Central KYC Records Registry (CKYCR)-Review of progress from 01.10.2024-31.12.2024

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

9.6 (b) Central KYC Records Registry (CKYCR)-Review of progress from 01.10.2024-31.12.2024

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

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

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

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

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

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

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

9.7 (c) Opening of new RSETI in Sikkim:

SL NO.	PLACE	DISTRICT	ALLOTTED BANK
1	To be identified	Soreng	Central bank of India *
2	To be identified	Border district of Sikkim	State Bank of India*

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

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

9.8 North East Bankers Conclave: Held at Agartala on 21st Dec 2024

Highlights of the Conclave:
➤ North Easter Region (NER) : Contributes 3.24% of total bank branches in India
➤ Total deposit Rs.401049 Cr as on 30.06.2024
➤ Total advance Rs.243928 Cr as on 30.06.2024
➤ CD Ratio 60.82%
➤ MSME 4.35% of all India average
➤ PMEGP loan 6% of all India Average
➤ Stand Up India contribution is 8% of all India Average
➤ SHG 2.7% of all India Average

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