

NETWORK OF BANK BRANCHES as on 30.06.2020

SI No	BANKS IN SIKKIM	BRANCHES
		TOTAL
1	BANK OF BARODA (Including Dena Bank and Vijaya Bank)	5
2	BANK OF INDIA	2
3	BANK OF MAHARASHTRA	1
4	CANARA BANK	12
5	CENTRAL BANK OF INDIA	16
6	INDIAN BANK (Including Allahabad Bank)	3
7	INDIAN OVERSEAS BANK	3
8	PUNJAB & SIND BANK	1
9	PUNJAB NATIONAL BANK (Including Oriental Bank of Commerce and United Bank of India)	10
10	STATE BANK OF INDIA	35
11	UCO BANK	6
12	UNION BANK OF INDIA (Including Andhra Bank and Corporation Bank)	10
13	AXIS BANK LTD	13
14	BANDHAN BANK	1
15	HDFC BANK LTD	11
16	ICICI BANK LTD	6
17	IDBI BANK	5
18	INDUSIND BANK	2
19	KARNATAKA BANK	1
20	KOTAK MAHINDRA BANK	1
21	SOUTH INDIAN BANK	1
22	YES BANK	1
23	SISCO BANK	14
	TOTAL	160

Type of Banks	No. of Banks	No. of Branches
Public Sector Banks	12	104
Private Sector Banks	10	42
Co-operative Banks	1	14
Total	23	160

DISTRICT-WISE BANK BRANCH as on 30.06.2020

SI No	BANKS IN SIKKIM	BRANCHES				
		NORTH	EAST	SOUTH	WEST	TOTAL
1	BANK OF BARODA (Including Dena Bank and Vijaya Bank)	0	4	1	0	5
2	BANK OF INDIA	0	2	0	0	2
3	BANK OF MAHARASHTRA	0	1	0	0	1
4	CANARA BANK	1	7	3	1	12
5	CENTRAL BANK OF INDIA	1	8	1	6	16
6	INDIAN BANK (Including Allahabad Bank)	0	3	0	0	3
7	INDIAN OVERSEAS BANK	0	2	1	0	3
8	PUNJAB & SIND BANK	0	1	0	0	1
9	PUNJAB NATIONAL BANK (Including Oriental Bank of Commerce and United Bank of India)	0	8	2	0	10
10	STATE BANK OF INDIA	5	18	9	3	35
11	UCO BANK	1	4	1	0	6
12	UNION BANK OF INDIA (Including Andhra Bank and Corporation Bank)	1	6	2	1	10
13	AXIS BANK LTD	2	7	2	2	13
14	BANDHAN BANK	0	1	0	0	1
15	HDFC BANK LTD	0	7	3	1	11
16	ICICI BANK LTD	0	3	2	1	6
17	IDBI BANK	1	2	1	1	5
18	INDUSIND BANK	0	1	1	0	2
19	KARNATAKA BANK	0	1	0	0	1
20	KOTAK MAHINDRA BANK	0	1	0	0	1
21	SOUTH INDIAN BANK	0	1	0	0	1
22	YES BANK	0	1	0	0	1
23	SISCO BANK	1	5	4	4	14
	TOTAL	13	94	33	20	160

Number of ATMs in the State of Sikkim as on 30.06.2020

NUMBER OF ATMS IN SIKKIM AS ON 30.06.2020						
Sr. No.	Banks	East	North	South	West	Total ATMs
1	AXIS Bank	21	1	4	1	27
2	Bandhan Bank	1	0	0	0	1
3	Bank of Baroda (Including Dena Bank and Vijaya Bank)	7	0	1	0	8
4	Bank of India	3	0	0	0	3
5	Bank of Maharashtra	1	0	0	0	1
6	Canara Bank	6	1	2	1	10
7	Central Bank of India	9	2	2	7	20
8	HDFC Bank	12	0	3	0	15
9	ICICI Bank Ltd.	5	0	2	1	8
10	IDBI Bank	4	2	1	1	8
11	Indian Bank (Including Allahabad Bank)	2	0	0	0	2
12	Indian Overseas Bank	2	0	1	0	3
13	IndusInd Bank	2	0	1	0	3
14	Karnataka Bank	1	0	0	0	1
15	Kotak Mahindra Bank	1	0	0	0	1
16	Punjab & Sind Bank	1	0	0	0	1
17	Punjab National Bank (Including Oriental Bank of Commerce and United Bank of India)	7	0	2	0	9
18	South Indian Bank	1	0	0	0	1
19	State Bank of India	43	5	12	4	64
20	UCO Bank	4	1	0	0	5
21	Union Bank of India (Including Andhra Bank and Corporation Bank)	6	1	3	1	11
22	YES Bank	1	0	0	0	1
23	SISCO Bank Ltd.	5	1	4	4	14
	TOTAL	145	14	38	20	217

List of SLBC members in Sikkim:

Banks		Departments	
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	VIJAYA BANK	8	SECRETARY, COM. & IND. DEPTT. GoS
9	BANK OF BARODA	9	SECRETARY, AGRICULTURE DEPTT
10	BANK OF INDIA	10	SECRETARY, HORTICULTURE DEPTT.
11	PUNJAB NATIONAL BANK	11	SECRETARY, AH&VS DEPTT.
12	CORPORATION BANK	12	SECRETARY, CO-OPERATION DEPTT.
13	UNITED BANK OF INDIA	13	SECRETARY, F&CS Deptt..
14	ORIENTAL BANK OF COMM.	14	MD, SIDICO
15	ALLAHABAD BANK	15	DIRECTOR, KVIC, GoI
16	INDIAN OVERSEAS BANK	16	DY.DIR, SPICES BOARD, GoI
17	SYNDICATE BANK	17	DIR. MSMED, GoI
18	ANDHRA BANK	18	CEO, SKVIB, GoS
19	INDIAN BANK	19	PO, RGVN
20	DENA BANK	20	MGR. SICON
21	AXIS BANK	21	MGR./OC, SIDBI
22	HDFC BANK	22	MD, SABCCO
23	IDBI BANK	23	AGM, NATIONAL HOUSING BANK
24	INDUSIND BANK	24	AD, NATIONAL HORT. BOARD
25	ICICI BANK	25	GM, DISTT. IND. CENTRE, GoS
26	BANK OF MAHARASHTRA	26	PD, SRDA, GoS
27	YES BANK	27	RM. AGRI INSURANCE CO. OF INDIA
28	SISCO BANK	28	PD, SOCIAL WELFARE DEPTT.
29	PUNJAB & SIND BANK	29	AD, (HANDICRAFTS), MIN. OF TEXTILES GoI, GANGTOK
30	KOTAK MAHINDRA BANK	30	NEDFI, GANGTOK
31	SOUTH INDIAN BANK	31	DIR. OF HANDICRAFTS & HANDLOOMS, GOVT. OF SIKKIM, GANGTOK
32	BANDHAN BANK	32	REGIONAL CHIEF, HUDCO, KOLKATA
33	KARNATAKA BANK LTD.	33	THE MANAGING DIRECTOR, SIMFED
34	INDIA POST PAYMENT BANK		
35	NORTH EAST SMALL FINANCE BANK LTD.		

AGENDA No:1**Credit : Deposit Ratio as on 30.06.2020**

The C:D Ratio of Banks at the end of the 1st QTR for FY 2020-21 stood at 41.7%

(Amt in 000s)

Banks	C:D Ratio as on 31.03.2020	C:D Ratio Inc Cr. From outside State as on 31.03.2020	As on 30.06.2020					
			Deposit	Credit	C:D Ratio	Cr.from outside Sikkim	Total Credit	C:D Ratio
			D	C				
State Bank of India	44.4%	77.2%	33096650	15306063	46.2%	9380000	24686063	74.6%
Central Bank of India	24.1%	24.1%	9796646	4492134	45.9%	0	4492134	45.9%
UCO Bank	20.0%	20.0%	2684250	780886	29.1%	0	780886	29.1%
Canara Bank	26.3%	173.8%	9886962	2129059	21.5%	7614200	9743259	98.5%
Bank of Baroda	62.5%	79.8%	3585021	2387620	66.6%	688177	3075797	85.8%
Bank of India	13.5%	13.5%	1510327	198273	13.1%		198273	13.1%
Union Bank of India	45.9%	45.9%	4427713	1400176	31.6%	0	1400176	31.6%
Punjab National Bank	60.0%	69.4%	2621535	1819019	69.4%	15543800	17362819	662.3%
Indian Overseas Bank	91.1%	91.1%	249003	163511	65.7%	0	163511	65.7%
Indian Bank	0.0%	0.0%	8023385	6517770	81.2%	0	6517770	81.2%
Bank of Maharashtra	35.1%	35.1%	136742	694465	507.9%	0	694465	507.9%
P&S Bank	0.0%	0.0%	136296	159634	117.1%	2075700	2235334	1640.1%
Total Pub SB	52.9%	132.8%	74644203	35850337	48.0%	35301877	71152214	95.3%
AXIS Bank Ltd.	52.1%	52.1%	10439965	646789	6.2%	0	646789	6.2%
HDFC Bank	23.9%	23.9%	11167011	2582277	23.1%	0	2582277	23.1%
IndusInd Bank	0.0%	0.0%	684920	913258	0.0%		913258	133.3%
IDBI Bank	24.3%	24.3%	2606769	606455	23.3%		606455	23.3%
ICICI Bank	10.8%	10.8%	6407706	514932	8.0%	0	514932	8.0%
YES Bank	18.9%	18.9%	371358	23831	6.4%		23831	6.4%
Kotak Mahindra Bank	0.3%	0.3%	527604	1495	0.3%	0	1495	0.3%
South Indian Bank	0.0%	0.0%	174904	83436	0.0%		83436	47.7%
Bandhan Bank	123.8%	123.8%	615200	759700	123.5%		759700	123.5%
Karnataka Bank Ltd.	126.6%	126.6%	155400	218700	140.7%		218700	140.7%
Total Pvt SB	25.9%	25.9%	33150837	6350873	19.2%	0	6350873	19.2%
Total for C B	45.7%	104.4%	107795040	42201210	39.1%	35301877	77503087	71.9%
SISCO Bank Ltd.	67.0%	67.0%	9915952	6903666	69.6%	0	6903666	69.6%
TOTAL	47.3%	83.2%	117710992	49104876	41.7%	35301877	84406753	71.7%

AGENDA No 2.**Review of Performance under Annual Credit Plan 2020-21 including NPS for the quarter ended 30.06.2020**

Overall achievement by Banks (both priority sector and non-priority sector advances) stood at 31.3% during the FY 2020-21.

Achievement under Priority and Non- Priority Sector as on 30.06.2020

(Amt. in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	5831	1274750	1528	821010	26.2%	64.4%
Central Bank of India	3455	797680	288	18867	8.3%	2.4%
UCO Bank	1130	299450	388	44215	34.3%	14.8%
Canara Bank	2323	561137	649	96915	27.9%	17.3%
Bank of Baroda	1480	495273	48	67460	3.2%	13.6%
Bank of India	305	65500	86	12508	28.2%	19.1%
Union Bank of India	2160	483590	196	19354	9.1%	4.0%
Punjab National Bank	1903	471300	324	127672	17.0%	27.1%
Indian Overseas Bank	616	115135	27	7140	4.4%	6.2%
Indian Bank	699	127650	114	14618	16.3%	11.5%
Bank of Maharashtra	239	63500	5	160	2.1%	0.3%
Punjab & Sind Bank	227	58400	47	5832	20.7%	10.0%
Tot. for Comm.Banks	20368	4813365	3700	1235751	18.2%	25.7%
AXIS Bank Ltd.	1380	273368	51	44400	3.7%	16.2%
HDFC Bank Total	3167	829091	457	120225	14.4%	14.5%
IndusInd Bank Total	440	87500	0	0	0.0%	0.0%
IDBI Bank Total	1295	232900	396	94812	30.6%	40.7%
ICICI Bank	1216	309300	1008	960236	82.9%	310.5%
Yes Bank	250	65500	8	10760	3.2%	16.4%
Kotak Mahindra Bank	206	43500	0	0	0.0%	0.0%
South Indian Bank	210	44000	4	1593	1.9%	3.6%
Bandhan Bank	1904	466950	727	51190	38.2%	11.0%
Karnataka Bank	223	53500	5	5826	2.2%	10.9%
Total Pvt Banks	10291	2405609	2656	1289042	25.8%	53.6%
SISCO Bank Ltd.	5364	940947	408	30868	7.6%	3.3%
TOTAL	36023	8159921	6764	2555661	18.8%	31.3%

Review of Performance under Annual Credit Plan 2020-2021
for the quarter ended 30th June 2020 for Priority Sector Advances

All Banks together disbursed Rs.108.79 Crores under priority sector advances @ 17.5% of achievement under ACP 2020-2021

PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2020-2021

(As on 30.06.2020)

(Amt. in Rs'000)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	5250	979250	1275	652050	24.3%	66.6%
Central Bank of India	2991	564680	274	15496	9.2%	2.7%
UCO Bank	1016	241450	377	37749	37.1%	15.6%
Canara Bank	2087	442137	557	84015	26.7%	19.0%
Bank of Baroda	1200	355273	18	15704	1.5%	4.4%
Bank of India	265	45500	86	12508	32.5%	27.5%
Union Bank of India	2010	407590	173	12926	8.6%	3.2%
Punjab National Bank	1739	389300	281	127012	16.2%	32.6%
Indian Overseas Bank	566	90135	21	4644	3.7%	5.2%
Indian Bank	659	107650	110	12468	16.7%	11.6%
Bank of Maharashtra	199	43500	5	160	2.5%	0.4%
Punjab & Sind Bank	207	48400	46	4832	22.2%	10.0%
Tot. for Comm.Banks	18189	3714865	3223	979564	17.7%	26.4%
AXIS Bank Ltd.	1285	225868	0	0	0.0%	0.0%
HDFC Bank Total	2637	564091	46	7170	1.7%	1.3%
IndusInd Bank Total	404	69500	0	0	0.0%	0.0%
IDBI Bank Total	1209	188900	165	23069	13.6%	12.2%
ICICI Bank	1016	209300	12	2172	1.2%	1.0%
Yes Bank	190	35500	0	0	0.0%	0.0%
Kotak Mahindra Bank	190	35500	0	0	0.0%	0.0%
South Indian Bank	194	36000	4	1593	2.1%	4.4%
Bandhan Bank	1664	346950	727	51190	43.7%	14.8%
Karnataka Bank	207	45500	2	1846	1.0%	4.1%
Total Pvt Banks	8996	1757109	956	87040	10.6%	5.0%
SISCO Bank Ltd.	5000	733947	389	21323	7.8%	2.9%
TOTAL	32185	6205921	4568	1087927	14.2%	17.5%

A. Agriculture and Allied Activities

The overall achievement under this sector recorded at only 4.5% at the end of 1st QTR ended 30.06.2020

AGRICULTURE SECTOR ACHIEVEMENT UNDER ACP 2020-2021

Name of Bank	(As on 30.06.2020)		(Amount in Rs'000)			
	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	4636	481001	276	39505	6.0%	8.2%
Central Bank of India	2631	269580	91	5402	3.5%	2.0%
UCO Bank	863	89250	28	2207	3.2%	2.5%
Canara Bank	1781	185150	427	37322	24.0%	20.2%
Bank of Baroda	921	94400	0	0	0.0%	0.0%
Bank of India	244	25500	38	8821	15.6%	34.6%
Union Bank of India	1768	184700	48	560	2.7%	0.3%
Punjab National Bank	1487	153800	52	1413	3.5%	0.9%
Indian Overseas Bank	526	54135	0	0	0.0%	0.0%
Indian Bank	607	62650	0	0	0.0%	0.0%
Bank of Maharashtra	174	18000	0	0	0.0%	0.0%
Punjab & Sind Bank	172	17900	0	0	0.0%	0.0%
Total for Comm. Banks	15810	1636066	960	95230	6.1%	5.8%
AXIS Bank Ltd.	1168	121464	0	0	0.0%	0.0%
HDFC Bank Total	2170	221531	40	3647	1.8%	1.6%
IndusInd Bank Total	368	37500	0	0	0.0%	0.0%
IDBI Bank Total	1119	115500	8	1650	0.7%	1.4%
ICICI Bank	857	87700	11	1090	1.3%	1.2%
Yes Bank	170	17500	0	0	0.0%	0.0%
Kotak Mahindra Bank	170	17500	0	0	0.0%	0.0%
South Indian Bank	174	18000	0	0	0.0%	0.0%
Bandhan Bank	1342	136950	154	11390	11.5%	8.3%
Karnataka Bank	170	17500	0	0	0.0%	0.0%
Total Pvt Banks	7708	791145	213	17777	2.8%	2.2%
SISCO Bank Ltd.	4688	485747	386	18798	8.2%	3.9%
TOTAL	28206	2912958	1559	131805	5.5%	4.5%

B. MSME Sector

The overall achievement under this sector was recorded at 46.8% at the end of the 1st QTR 2020-2021.

MSME SECTOR ACHIEVEMENT UNDER ACP 2020-2021

Name of Bank	(As on 30.06.2020)				(Amt in 000s)	
	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	424	250200	817	576957	192.7%	230.6%
Central Bank of India	254	149200	182	8594	71.7%	5.8%
UCO Bank	85	52500	336	17642	395.3%	33.6%
Canara Bank	227	157611	119	24885	52.4%	15.8%
Bank of Baroda	198	126373	16	12983	8.1%	10.3%
Bank of India	15	10000	47	3437	313.3%	34.4%
Union Bank of India	142	83500	122	9516	85.9%	11.4%
Punjab National Bank	151	90500	209	103018	138.4%	113.8%
Indian Overseas Bank	28	16000	17	3254	60.7%	20.3%
Indian Bank	40	25000	107	10319	267.5%	41.3%
Bank of Maharashtra	15	10000	5	160	33.3%	1.6%
Punjab & Sind Bank	25	15000	45	4732	180.0%	31.5%
Total for Comm.Banks	1604	985884	2022	775497	126.1%	78.7%
AXIS Bank Ltd.	74	40918	0	0	0.0%	0.0%
HDFC Bank Total	408	254600	3	3284	0.7%	1.3%
IndusInd Bank Total	23	15000	0	0	0.0%	0.0%
IDBI Bank Total	62	36000	150	16029	241.9%	44.5%
ICICI Bank	128	78600	1	1082	0.8%	1.4%
Yes Bank	15	10000	0	0	0.0%	0.0%
Kotak Mahindra Bank	15	10000	0	0	0.0%	0.0%
South Indian Bank	15	10000	4	1593	26.7%	15.9%
Bandhan Bank	315	200000	573	39800	181.9%	19.9%
Karnataka Bank	32	20000	2	1846	6.3%	9.2%
Total Pvt Banks	1087	675118	733	63634	67.4%	9.4%
SISCO Bank Ltd.	228	132200	1	25	0.4%	0.0%
TOTAL	2919	1793202	2756	839156	94.4%	46.8%

C. Other Priority Sector

The overall achievement under this sector recorded at 7.8% at the end of the 1st QTR 2020-2021

OTHER PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2020-2021

Name of Bank	(As on 30.06.2020)				(Amt in 000s)	
	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	190	248049	182	35588	95.8%	14.3%
Central Bank of India	106	145900	1	1500	0.9%	1.0%
UCO Bank	68	99700	13	17900	19.1%	18.0%
Canara Bank	79	99376	11	21808	13.9%	21.9%
Bank of Baroda	81	134500	2	2721	2.5%	2.0%
Bank of India	6	10000	1	250	16.7%	2.5%
Union Bank of India	100	139390	3	2850	3.0%	2.0%
Punjab National Bank	101	145000	20	22581	19.8%	15.6%
Indian Overseas Bank	12	20000	4	1390	33.3%	7.0%
Indian Bank	12	20000	3	2149	25.0%	10.7%
Bank of Maharashtra	10	15500	0	0	0.0%	0.0%
Punjab & Sind Bank	10	15500	1	100	10.0%	0.6%
Total for Comm.Banks	775	1092915	241	108837	31.1%	10.0%
AXIS Bank Ltd.	43	63486	0	0	0.0%	0.0%
HDFC Bank Total	59	87960	3	239	5.1%	0.3%
IndusInd Bank Total	13	17000	0	0	0.0%	0.0%
IDBI Bank Total	28	37400	7	5390	25.0%	14.4%
ICICI Bank	31	43000	0	0	0.0%	0.0%
Yes Bank	5	8000	0	0	0.0%	0.0%
Kotak Mahindra Bank	5	8000	0	0	0.0%	0.0%
South Indian Bank	5	8000	0	0	0.0%	0.0%
Bandhan Bank	7	10000	0	0	0.0%	0.0%
Karnataka Bank	5	8000	0	0	0.0%	0.0%
Total Pvt Banks	201	290846	10	5629	5.0%	1.9%
SISCO Bank Ltd.	84	116000	2	2500	2.4%	2.2%
TOTAL	1060	1499761	253	116966	23.9%	7.8%

Non-Priority Sector : Bank wise performance is as under

The Total Achievement under this sector stood at 75.1% at the end of the 1st QTR 2020-2021

NON – PRIORITY SECTOR ACHIEVEMENTS UNDER ACP 2020-2021

Name of Bank	(As on 30.06.2020)		(Amount in Rs '000)			
	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	581	295500	253	168960	43.5%	57.2%
Central Bank of India	464	233000	14	3371	3.0%	1.4%
UCO Bank	114	58000	11	6466	9.6%	11.1%
Canara Bank	236	119000	92	12900	39.0%	10.8%
Bank of Baroda	280	140000	30	51756	10.7%	37.0%
Bank of India	40	20000	0	0	0.0%	0.0%
Union Bank of India	150	76000	23	6428	15.3%	8.5%
Punjab National Bank	164	82000	43	660	26.2%	0.8%
Indian Overseas Bank	50	25000	6	2496	12.0%	10.0%
Indian Bank	40	20000	4	2150	10.0%	10.8%
Bank of Maharashtra	40	20000	0	0	0.0%	0.0%
Punjab & Sind Bank	20	10000	1	1000	5.0%	10.0%
Total for Comm.Banks	2179	1098500	477	256187	21.9%	23.3%
AXIS Bank Ltd.	95	47500	51	44400	53.7%	93.5%
HDFC Bank Total	530	265000	411	113055	77.5%	42.7%
IndusInd Bank Total	36	18000	0	0	0.0%	0.0%
IDBI Bank Total	86	44000	231	71743	268.6%	163.1%
ICICI Bank	200	100000	996	958064	498.0%	958.1%
Yes Bank	60	30000	8	10760	13.3%	35.9%
Kotak Mahindra Bank	16	8000	0	0	0.0%	0.0%
South Indian Bank	16	8000	0	0	0.0%	0.0%
Bandhan Bank	240	120000	0	0	0.0%	0.0%
Karnataka Bank	16	8000	3	3980	18.8%	49.8%
Total Pvt Banks	1295	648500	1700	1202002	131.3%	185.4%
SISCO Bank Ltd.	364	207000	19	9545	5.2%	4.6%
TOTAL	3838	1954000	2196	1467734	57.2%	75.1%

AGENDA NO. 3**Review of Govt. Sponsored Schemes as on 30.06.2020****3.1 Prime Minister's Employment Generation Programme (PMEGP)**

The present status of proposals forwarded to the Bank branches during the FY 2020-2021 as on 30.06.2020 are as follows:

P M E G P (2020-21)**Sponsored by DIC**

(As on 30.06.2020)

Name of Bank	Spons.	Sanctioned	Reject.	Pend.
	No.	No.	No.	No.
State Bank of India	2	0	0	2
Central Bank of India	3	0	0	3
Canara Bank	4	0	1	3
Bank of Maharashtra	1	0	0	1
Punjab National Bank	3	1	0	2
TOTAL	13	1	1	11

P M E G P Sponsored by KVIC

(As on 30.06.2020)

Name of Bank	Spons.	Sanctioned	Reject.	Pend.
	No.	No.	No.	No.
State Bank of India	8	2	3	3
Central Bank of India	4	0	0	4
Canara Bank	1	0	0	1
Punjab National Bank	1	0	0	1
SISCO Bank	1	0	0	1
TOTAL	17	4	3	10

PMEGP Sponsored by SKVIB

(As on 30.06.2020)

Name of Bank	Spons.	Sanctioned	Reject.	Pend.
	No.	No.	No.	No.
State Bank of India	4	1	0	3
Central Bank of India	1	0	0	1
UCO Bank	1	0	0	1
Union Bank of India	1	0	0	1
United Bank of India	2	0	0	2
Indian Overseas Bank	2	0	0	2
Oriental Bank of Comm.	1	0	0	1
Punjab National Bank	2	1	1	0
AXIS Bank Ltd.	1	0	0	1
Karnataka Bank	1	0	0	1
TOTAL	16	3	2	13

3.2 Pradhan Mantri Mudra Yojana (MUDRA)

(As on 30.06.2020)

(Amt in 000s)

Sr No	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
1	State Bank of India	14	600	49	14400	19	14700	82	29700
2	Canara Bank	6	800	24	6300	8	6000	38	13100
3	Central Bank of India	229	5000	113	20700	21	17900	363	43600
4	Punjab National Bank	29	1000	67	10700	10	8400	106	20100
5	Punjab & Sind Bank	0	0	1	200	3	3000	4	3200
6	UCO Bank	40	800	15	2400	0	0	55	3200
	Total PSU Banks	318	8200	269	54700	61	50000	648	112900
7	Karnataka Bank	0	0	1	500	0	0	1	500
8	South Indian Bank	0	0	1	400	0	0	1	400
9	ICICI Bank	2	100	0	0	0	0	2	100
10	HDFC Bank	1	100	0	0	0	0	1	100
11	IDFC Bank Limited	0	0	0	0	0	0	0	0
12	IDBI Bank Limited	0	0	4	1200	4	2600	8	3800
	Total Pvt Banks	3	200	6	2100	4	2600	13	4900
	Grand Total	321	8400	275	56800	65	52600	661	117800

3.3 'Stand up India'

The present position under the scheme in the state of Sikkim is as follows:

(As on 30.06.2020)

(Amt in 000s)

SI No	Lender Name	SC		ST		Women (General)		Total	
		No	Amt	No	Amt	No	Amt	No	Amt
1	Allahabad Bank	2	2100	1	1100	2	2400	5	5600
2	Andhra Bank	0	0	2	3600	1	2400	3	6000
3	Bank of Baroda	3	4600	3	12200	1	1700	7	18500
4	Bank of India	1	3000	0	0	1	1000	2	4000
5	Canara Bank	5	11700	6	12900	4	5300	15	29900
6	Central Bank of India	0	0	2	3400	2	3400	4	6800
7	Corporation Bank	0	0	0	0	1	1800	1	1800
8	IDBI Bank	0	0	0	0	1	2500	1	2500
9	Indian Bank	2	2200	2	4400	1	1800	5	8400
10	Indian Overseas Bank	0	0	1	1200	1	1300	2	2500
11	IndusInd Bank	0	0	4	6300	2	3900	6	10200
12	Oriental Bank of Commerce	0	0	1	1200	0	0	1	1200
13	Punjab and Sind Bank	0	0	0	0	1	1300	1	1300
14	Punjab National Bank	1	1300	10	11500	16	34200	27	47000
15	State Bank of India	18	22500	46	58900	78	97500	142	178900
16	UCO Bank	1	1500	1	1500	3	4800	5	7800
17	Union Bank of India	0	0	16	19000	2	2600	18	21600
18	United Bank of India	0	0	2	2200	3	3100	5	5300
	Total	33	48900	97	139400	120	171000	250	359300

3.4 Dairy Entrepreneurship Development Scheme (DEDs)

The present status under the scheme for the FY (2020-2021) is furnished below:

(30.06.2020)

(Amt in '000s)

Name of Bank	Disbursed	
	No.	Amt.
State Bank of India	1	100
Central Bank of India	1	165
Total for Comm.Banks	2	265
Total Pvt Banks	0	0
SISCO Bank Ltd.	0	0
TOTAL	2	265

AGENDA NO.4

Promotion of Self Help Groups (SHGs)

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

Name of Bank / Branch		SHG LINKAGE UNDER SRLM (ALL DISTRICT)			
		Target	Savings linked upto 31.03.2019	Credit linked upto 30.09.2019	
		No.	No.	No.	Amt in lacs
1	BANK OF INDIA	10	14	0	0
2	CANARA BANK	20	157	8	8.16
3	CENTRAL BANK OF INDIA	480	1619	55	33.41
4	IDBI	30	322	10	39.1
5	INDIAN OVERSEAS BANK	100	65	0	0
6	STATE BANK OF INDIA	800	1692	119	208
7	SYNDICATE BANK	10	12	1	1
8	UCO BANK	50	51	1	2
9	UNION BANK OF INDIA	30	356	2	3.03
10	UNITED BANK OF INDIA	0	5	2	2
11	SIKKIM CO-OP APEX BANK LTD	710	613	0	0
TOTAL		2240	4906	198	293.67

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

The position on issuance of Kisan Credit Cards (KCC) in the State as on 30.06.2020 is furnished below.

(As on 30.06.2020)

(Amt in 000s)

Name of Bank	KCC issued during the year		Total Outstanding	
	No.	Amount	No.	Amount
State Bank of India	238	17087	2910	136407
Central Bank of India	72	4338	1883	190731
UCO Bank Total	7	1367	74	9329
Union Bank of India	12	826	844	51234
United Bank of India	14	345	168	11970
Canara Bank	317	34669	829	76920
Bank of Baroda	5	190	34	4441
Bank of India	105	4921	385	15157
Punjab National Bank	4	400	191	20409
Oriental Bank of Comm Corporation Bank	0	0	16	1394
Allahabad Bank	53	3195	176	10628
Indian Overseas Bank	3	198	127	6523
Syndicate Bank	5	421	17	1664
Andhra Bank	0	0	0	0
Indian Bank	0	0	0	0
Bank of Maharashtra	0	0	4	450
Punjab & Sind Bank	0	0	0	0
Total for Comm Banks	835	67957	7664	538097
AXIS Bank Ltd.Sub Total	0	0	0	0
HDFC Total	41	3702	4915	123558
IDBI Bank Total	14	901	275	18700
IndusInd Bank Total	0	0	0	0
ICICI Bank	8	1341	9	1461
Yes Bank	0	0	0	0
Kotak Mahindra Bank	0	0	0	0
South Indian Bank	0	0	0	0
Bandhan Bank	0	0	0	0
Karnataka Bank	0	0	0	0
Total PVt Banks	63	5944	5199	143719
SISCO Bank Ltd.	382	18248	1165	33372
GRAND TOTAL	1280	92149	14028	715188

AGENDA NO. 6**Housing Finance as on 30.03.2020**

The overall achievement under this sector recorded at 9.4% at the end of the 1st quarter, 2020-20

(As on 30.06.2020)

(Amt in 000s)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	120	187200	179	34919	149.2%	18.7%
Central Bank of India	71	118200	1	1500	1.4%	1.3%
UCO Bank	39	66200	7	17460	17.9%	26.4%
Canara Bank	40	60970	4	1525	10.0%	2.5%
Bank of Baroda	49	85000	2	2721	4.1%	3.2%
Bank of India	6	10000	0	0	0.0%	0.0%
Union Bank of India	73	120680	3	2850	4.1%	2.4%
Punjab National Bank	69	120600	19	22181	27.5%	18.4%
Indian Overseas Bank	8	13500	2	1050	25.0%	7.8%
Indian Bank	10	16000	1	1200	10.0%	7.5%
Bank of Maharashtra	5	7500	0	0	0.0%	0.0%
P&S Bank	5	7500	1	100	20.0%	1.3%
Total Pub SB	495	813350	219	85506	44.2%	10.5%
AXIS Bank Ltd.	5	7800	0	0	0.0%	0.0%
HDFC Bank	15	23100	3	239	20.0%	1.0%
IndusInd Bank	6	7200	0	0	0.0%	0.0%
IDBI Bank	20	30000	7	5390	35.0%	18.0%
ICICI Bank	8	11000	0	0	0.0%	0.0%
YES Bank	16	22000	0	0	0.0%	0.0%
Kotak Mahindra Bank	0	0	0	0	0.0%	0.0%
South Indian Bank	0	0	0	0	0.0%	0.0%
Bandhan Bank	0	0	0	0	0.0%	0.0%
Karnataka Bank Ltd.	0	0	0	0	0.0%	0.0%
Total Pvt SB	70	101100	10	5629	14.3%	5.6%
SISCO Bank Ltd.	42	63000	1	1000	2.4%	1.6%
TOTAL	607	977450	230	92135	37.9%	9.4%

AGENDA NO.7**Achievements under Education Loan**

The overall achievement under this sector recorded at 4.2% at the end of the 1st Qtr.

(As on 30.06.2020)

(Amt in 000s)

Name of Bank	Target		Achievement		% Achievement	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	16	12000	2	469	12.5%	3.9%
Central Bank of India	6	4300	0	0	0.0%	0.0%
UCO Bank	2	1500	0	0	0.0%	0.0%
Canara Bank	5	3020	2	1548	40.0%	51.3%
Bank of Baroda	1	500	0	0	0.0%	0.0%
Bank of India	0	0	0	0	0.0%	0.0%
Union Bank of India	6	4200	0	0	0.0%	0.0%
Punjab National Bank	4	2900	1	400	25.0%	13.8%
Indian Overseas Bank	0	0	0	0	0.0%	0.0%
Indian Bank	0	0	0	0	0.0%	0.0%
Bank of Maharashtra	0	0	0	0	0.0%	0.0%
P&S Bank	0	0	0	0	0.0%	0.0%
Total Pub SB	40	28420	5	2417	12.5%	8.5%
AXIS Bank Ltd.	12	9200	0	0	0.0%	0.0%
HDFC Bank	4	3860	0	0	0.0%	0.0%
IndusInd Bank	0	0	0	0	0.0%	0.0%
IDBI Bank	5	3700	0	0	0.0%	0.0%
ICICI Bank	4	4000	0	0	0.0%	0.0%
YES Bank	8	8000	0	0	0.0%	0.0%
Kotak Mahindra Bank	0	0	0	0	0.0%	0.0%
South Indian Bank	0	0	0	0	0.0%	0.0%
Bandhan Bank	0	0	0	0	0.0%	0.0%
Karnataka Bank Ltd.	0	0	0	0	0.0%	0.0%
Total Pvt SB	33	28760	0	0	0.0%	0.0%
SISCO Bank Ltd.	0	0	0	0	0.0%	0.0%
TOTAL	73	57180	5	2417	6.8%	4.2%

Agenda No. 8**MSME Sub-Sector wise as on 30.06.2020****MICRO ENTERPRISES**

Name of Bank	Service above 10 lac - upto 2 Cr.				Mfg. above 25 lac - upto 5 Cr.			
	Annual Target		Achievement		Annual Target		Achievement	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
State Bank of India	369	179800	680	149630	12	9800	2	7405
Central Bank of India	206	86000	182	8594	8	6600	0	0
UCO Bank	69	30500	336	17642	3	2500	0	0
Canara Bank	194	106911	119	24885	3	2700	0	0
Bank of Baroda	155	80873	14	9803	3	2500	0	0
Bank of India	15	10000	47	3437	0	0	0	0
Union Bank of India	107	42700	122	9516	10	6600	0	0
Punjab National Bank	122	54900	208	101018	4	2100	0	0
Indian Overseas Bank	25	14300	17	3254	1	500	0	0
Indian Bank	30	14000	107	10319	0	0	0	0
Bank of Maharashtra	10	4000	5	160	0	0	0	0
P&S Bank	20	10000	45	4732	1	800	0	0
Total Pub SB	1322	633984	1882	342990	45	34100	2	7405
AXIS Bank Ltd.	74	40918	0	0	0	0	0	0
HDFC Bank	400	248200	3	3284	8	6400	0	0
IndusInd Bank	20	12300	0	0	1	500	0	0
IDBI Bank	50	23900	150	16029	1	500	0	0
ICICI Bank	95	38600	1	1082	3	4000	0	0
YES Bank	15	10000	0	0	0	0	0	0
Kotak Mahindra Bank	15	10000	0	0	0	0	0	0
South Indian Bank	15	10000	4	1593	0	0	0	0
Bandhan Bank	315	200000	573	39800	0	0	0	0
Karnataka Bank Ltd.	32	20000	2	1846	0	0	0	0
Total Pvt SB	1031	613918	733	63634	13	11400	0	0
SISCO Bank Ltd.	215	114800	1	25	2	1000	0	0
TOTAL	2568	1362702	2616	406649	60	46500	2	7405

SMALL ENTERPRISES as on 30.06.2020

Name of Bank	Service above 10 lac - upto 2 Cr.				Mfg. above 25 lac - upto 5 Cr.			
	Annual Target		Achievement		Annual Target		Achievement	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
State Bank of India	39	50600	128	305904	4	10000	6	39018
Central Bank of India	38	51600	0	0	2	5000	0	0
UCO Bank	13	19500	0	0	0	0	0	0
Canara Bank	28	42000	0	0	2	6000	0	0
Bank of Baroda	38	37000	2	3180	2	6000	0	0
Bank of India	0	0	0	0	0	0	0	0
Union Bank of India	25	34200	0	0	0	0	0	0
Punjab National Bank	24	31000	1	2000	1	2500	0	0
Indian Overseas Bank	2	1200	0	0	0	0	0	0
Indian Bank	10	11000	0	0	0	0	0	0
Bank of Maharashtra	5	6000	0	0	0	0	0	0
P&S Bank	4	4200	0	0	0	0	0	0
Total Pub SB	226	288300	131	311084	11	29500	6	39018
AXIS Bank Ltd.	0	0	0	0	0	0	0	0
HDFC Bank	0	0	0	0	0	0	0	0
IndusInd Bank	2	2200	0	0	0	0	0	0
IDBI Bank	11	11600	0	0	0	0	0	0
ICICI Bank	30	36000	0	0	0	0	0	0
YES Bank	0	0	0	0	0	0	0	0
Kotak Mahindra Bank	0	0	0	0	0	0	0	0
South Indian Bank	0	0	0	0	0	0	0	0
Bandhan Bank	0	0	0	0	0	0	0	0
Karnataka Bank Ltd.	0	0	0	0	0	0	0	0
Total Pvt SB	43	49800	0	0	0	0	0	0
SISCO Bank Ltd.	11	16400	0	0	0	0	0	0
TOTAL	280	354500	131	311084	11	29500	6	39018

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

The SBI RSETI started its training programme during June 2013. Since then they are conducting various training programmes for Self Employment of the Rural Unemployed Youths as per MoRD and NAR guidelines in a rented building at Development Area, Gangtok. Now, its own building is constructed at Ralap, East Sikkim and will be shifted soon in the new premises .

I. Performance of RSETI is as follows:

A) Total number of Trainees(year wise) since beginning till 31.03.2020			
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
B) Total Number of Trainees settled year wise till 31.03.2020			
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%
C) Total Number Settlement uploaded in MIS (year wise) : 31.03.2020			
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	364	2076

AGENDA No.10

Statement showing Priority Sector Advances granted to the members of specified minority communities vis-à-vis overall Priority Sector Advances (in Identified Districts) for the quarter ended 30.06.2020

Name of Community	No. of accounts		Amount Outstanding in 000s	
	Previous Quarter	Current Quarter	Previous Quarter	Current Quarter
A. Minority Communities				
1. Christians	6319	2887	183991	186878
2. Muslims	88	82	18263	18345
3. Buddhists	21838	10448	324859	335307
4. Sikhs	0	0	0	0
5. Zoroastrians	0	0	0	0
6. Jains	0	0	0	0
Total (1 to 6)	25345	13417	527113	540530
B. Others	54993	28870	659661	688531
C. Total Priority Sector Advances in the Identified Districts (A+B)	80338	42287	1186774	1229061
D. Share of A out of C in percentage (%)	31.55%	31.73%	44.42%	43.98%