

AGENDA FOR
THE 85th STATE LEVEL BANKERS' COMMITTEE
MEETING FOR THE QTR ENDED
30th September 2025

Venue:- Hotel Ramada, Gangtok
Date:- 17.12.2025

Convener Bank:



NETWORK OF BANK BRANCHES AS ON 30.09.2025

SL NO.	NAME OF THE BANK	NO. OF BRANCHES IN SIKKIM
1	BANK OF BARODA	7
2	BANK OF INDIA	4
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	41
11	UCO BANK	7
12	UNION BANK OF INDIA	9
13	AXIS BANK LTD	15
14	BANDHAN BANK	8
15	HDFC BANK LTD	14
16	ICICI BANK LTD	9
17	IDBI BANK	7
18	INDUSIND BANK	5
19	KARNATAKA BANK	1
20	KOTAK MAHINDRA BANK	2
21	SOUTH INDIAN BANK	1
22	YES BANK	1
23	SISCO BANK	14
24	SLICE	6
25	JANA SMALL BANK	1
26	UTKARSH SMALL FIN BANK	1
27	CITIZEN'S URBAN CO-OPERATIVE BANK	7
28	IDFC FIRST BANK	1
	TOTAL	205

BANK TYPE	No. of Banks	No. of Branches
PUBLIC SECTOR BANKS	12	112
PRIVATE SECTOR BANKS	11	64
STATE COOPERATIVE BANK (SISCO)	1	14
SMALL FINANCE BANK	3	8
URBAN CO-OPERATIVE BANK	1	7
TOTAL	28	205

DISTRICT-WISE BANK BRANCHES IN SIKKIM as on 30.09.2025

SI N o	BANKS IN SIKKIM	NO. OF BRANCHES DISTRICT-WISE						
		MANGAN	GANGTOK	PAKYONG	NAMCHI	GYALSHING	SORENG	TOTAL
1	BANK OF BARODA	0	4	0	1	1	1	7
2	BANK OF INDIA	0	2	1	1	0	0	4
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	4	9	3	2	41
11	UCO BANK	1	3	1	2	0	0	7
12	UNION BANK OF INDIA	1	4	1	2	1	0	9
13	AXIS BANK LTD	2	5	3	3	1	1	15
14	BANDHAN BANK	0	5	1	2	0	0	8
15	HDFC BANK LTD	1	6	1	4	1	0	14
16	ICICI BANK LTD	0	4	2	2	1	0	9
17	IDBI BANK	1	2	1	1	1	1	7
18	INDUSIND BANK	0	2	1	1	1	0	5
19	KARNATAKA BANK	0	1	0	0	0	0	1
20	KOTAK MAHINDRA BANK	0	2	0	0	0	0	2
21	SOUTH INDIAN BANK	0	1	0	0	0	0	1
22	YES BANK	0	1	0	0	0	0	1
23	SISCO BANK	1	3	2	4	2	2	14
24	SLICE	0	3	0	1	1	1	6
25	JANA SFB	0	1	0	0	0	0	1
26	Citizen Urban Co-operative Bank	0	3	1	3	0	0	7
27	IDFC FIRST BANK	0	1	0	0	0	0	1
28	UTKARSH SMALL FIN BANK		1	0	0	0	0	1
TOTAL		16	92	28	41	17	11	205

DISTRICT-WISE BANK ATM NETWORK as on 30.09.2025

SI No	BANKS IN SIKKIM	NO. OF ATMs DISTRICT-WISE						
		MANGAN	GANGTOK	PAKYONG	NAMCHI	GYALSHING	SORENG	TOTAL
1	BANK OF BARODA	0	3	1	1	0	1	6
2	BANK OF INDIA	0	3	1	1	0	0	5
3	BANK OF MAHARASHTRA	0	1	0	0	0	0	1
4	CANARA BANK	1	7	1	2	1	0	12
5	CENTRAL BANK OF INDIA	0	3	3	1	1	0	8
6	INDIAN BANK	0	2	0	0	0	0	2
7	INDIAN OVERSEAS BANK	0	1	1	1	0	0	3
8	PUNJAB & SIND BANK	0	1	1	0	0	0	2
9	PUNJAB NATIONAL BANK	0	8	1	1	0	0	10
10	STATE BANK OF INDIA	8	36	9	11	5	3	72
11	UCO BANK	1	2	2	0	0	0	5
12	UNION BANK OF INDIA	1	5	1	5	3	0	15
13	AXIS BANK LTD	2	14	7	7	1	0	31
14	BANDHAN BANK	0	1	0	0	0	0	1
15	HDFC BANK LTD	1	18	5	4	1	0	29
16	ICICI BANK LTD	0	7	1	2	1	0	11
17	IDBI BANK	2	3	1	2	1	0	9
18	INDUSIND BANK	0	2	0	1	0	0	3
19	KARNATAKA BANK	0	1	0	0	0	0	1
20	KOTAK MAHINDRA BANK	0	2	0	0	0	0	2
21	SOUTH INDIAN BANK	0	1	0	0	0	0	1
22	YES BANK	0	1	0	0	0	0	1
23	SISCO BANK	1	6	2	4	3	2	18
24	UTKARSH SMALL FIN BANK	0	0	0	0	0	0	0
	TOTAL	17	129	36	43	17	6	248

LIST OF SLBC MEMBERS IN SIKKIM

Name of Banks		Departments	
1	RD,RESERVE BANK OF INDIA	1	CHIEF SECRETARY, GOVT. OF SIKKIM
2	GM,OIC-NABARD	2	DIR. (FIC), MIN. OF FINANCE, DFS, GoI
3	STATE BANK OF INDIA	3	Controller cum Secretary, FINANCE, GoS
4	CENTRAL BANK OF INDIA	4	Secretary, RM&DD, GOVT.OF SIKKIM
5	UCO BANK	5	Secretary, TOURISM DEPTT. GoS
6	UNION BANK OF INDIA	6	Secretary, WELFARE DEPTT. GoS
7	CANARA BANK	7	Secretary, UD&HD, GoS
8	BANK OF BARODA	8	Secretary, COM. & IND. DEPTT. GoS
9	BANK OF INDIA	9	Secretary, AGRICULTURE DEPTT, GoS
10	PUNJAB NATIONAL BANK	10	Secretary, HORTICULTURE DEPTT. GoS
11	INDIAN OVERSEAS BANK	11	Secretary, AH&VS DEPTT. GoS
12	INDIAN BANK	12	Secretary, CO-OPERATION DEPTT. GoS
13	PUNJAB & SIND BANK	13	MD, Sikkim Industrial Dev & Investment Corp Ltd (SIDICO)
14	BANK OF MAHARASHTRA	14	DIRECTOR, KVIC, GoI
15	AXIS BANK	15	DY.DIR, SPICES BOARD, C&I, GoI
16	HDFC BANK	16	DIR. MSME Department, GoI
17	BANDHAN BANK	17	CEO, SKVIB, GoS
18	ICICI BANK	18	CEO, Rashtriya Gramin Vikas Nidhi (RGVN)
19	IDBI BANK	19	Chairman, Sikkim State Cooperative Union (SICON)
20	INDUSIND BANK	20	MGR./OIC, SIDBI
21	KOTAK MAHINDRA BANK	21	Chairman, Sikkim Schedule Castes, Schedule Tribes & Other Backward Classes Dev Corp Ltd (SABCCO)
22	YES BANK	22	Director, National Commission for Scheduled Tribes (NCST)
23	SOUTH INDIAN BANK	23	MD, NATIONAL HOUSING BANK, GOI
24	KARNATAKA BANK LTD.	24	Dy Director, NATIONAL HORT. BOARD, GOI
25	IDFC FIRST BANK	25	Principal Director, Sikkim Rural Development Agency (SRDA), GoS
26	SISCO BANK	26	PD, SOCIAL WELFARE DEPTT., GoS
27	NORTH EAST SMALL FINANCE BANK LTD.	27	AD, (HANDICRAFTS), MIN. OF TEXTILES GoI, GANGTOK
28	JANA SMALL FINANCE BANK LTD	28	North Eastern Development Finance Corp Ltd (NEDFI), GANGTOK
29	CITIZEN'S URBAN CO-OPERATIVE BANK.	29	RM. AGRI INSURANCE CO., GOI
30	UTKARSH SMALL FIN BANK	30	DIR. HANDICRAFTS & HANDLOOMS, GoS
31	INDIA POST PAYMENT BANK	31	REGIONAL CHIEF, HUDCO, GOI
32	AIRTEL PAYMENT BANK	32	Chairperson, Sikkim State Co-operative Supply and Marketing Federation Ltd (SIMFED)
		33	MD, Central Registry of Securitization of Asset Reconstruction and Security Interest of India (CERSAI)

AGENDA No:1**Credit : Deposit Ratio as on 30.09.2025**

The C: D Ratio of Banks at the end of the 2nd QTR for FY 2025-2026 stood at 70.55 %.

(Amt in Cr)

Name of Bank	No of Branches	Deposit Total	Advance Total	CD Ratio	Credit from Outside utilised in the State	Total Advances	CD Ratio including Credit from outside State
PSU BANK							
BANK OF BARODA	7	490	378.84	77.31%		378.84	77.31%
BANK OF INDIA	4	179.94	77.87	43.28%		77.87	43.28%
BANK OF MAHRASHTRA	1	36.44	465.85	1278.40%		465.85	1278.4%
CANARA BANK	11	525.71	316.17	60.14%	140	456.17	86.77%
CENTRAL BANK OF INDIA	16	1903.4	663.41	34.85%		663.41	34.85%
INDIAN BANK	2	90.94	55.13	60.62%	3.9	59.03	64.91%
INDIAN OVERSEAS BANK	3	103.65	34.77	33.55%		34.77	33.55%
PUNJAB NATIONAL BANK	9	415.43	429.58	103.4%	164.38	593.96	142.97%
PUNJAB AND SIND BANK	2	22.48	38.8	172.6%		38.8	172.6%
UNION BANK OF INDIA	9	927.81	563.89	60.78%	134	697.89	75.22%
STATE BANK OF INDIA	41	5205.93	3365.5	64.65%	2605.07	5970.53	114.69%
UCO BANK	7	343.11	136.55	39.8%		136.55	39.8%
Total for PSU Banks	112	10244.84	6526.3	63.7%	3047.35	9573.67	93.45%
PRIVATE BANK							
AXIS BANK	15	1713.63	479.23	27.97%	24.48	503.71	29.39%
BANDHAN BANK	8	184.73	90.74	49.12%		90.74	49.12%
HDFC BANK	14	1897.41	621.77	32.77%		621.77	32.77%
ICICI BANK	9	776.34	242.04	31.18%		242.04	31.18%
IDBI BANK	7	535.61	217.76	40.66%		217.76	40.66%
INDUSIND BANK	5	286.08	175.1	61.21%		175.1	61.21%
KARNATAKA BANK	1	39.41	21.86	55.47%		21.86	55.47%
KOTAK MAHINDRA BANK	2	129.94	1.75	1.35%		1.75	1.35%
SOUTH INDIAN BANK	1	32.18	16.38	50.9%		16.38	50.9%
YES BANK	1	161.18	4.15	2.57%		4.15	2.57%
IDFC First Bank	1	82.98	7.78	9.38%		7.78	9.38%
Total Pvt Banks	64	5839.48	1878.6	32.17%	24.48	1903.04	32.59%
COOPERATIVE BANK							
SISCO BANK	14	1042.22	661.32	63.45%		661.32	63.45%
Total of Cooperative Bank	14	1042.22	661.32	63.45%		661.32	63.45%
TOTAL OF COMMERCIAL BANKS	187	17126.54	9066.2	52.94%	3071.83	12138.03	70.87%
Jana Small Finance Bank	1	25.99	13.6	52.33%		13.6	52.33%
SLICE	6	32.07	4.59	14.31%		4.59	14.31%
Utkarsh Small Fin Bank	1	9.67	0.02	0.21%		0.02	0.21%
Total of Small Finance Bank	8	67.72	18.21	26.89%		18.21	26.89%
Citizens urban Cooperative Bank	7	106.31	49.42	46.49%		49.42	46.49%
GRAND TOTAL	205	17300.57	9133.83	52.79%	3071.83	12205.66	70.55%

AGENDA No 2**Review of Performance under Annual Credit Plan 2025-2026 including NPS for the Quarter ended 30.09.2025.**

he overall achievement by banks (covering both priority and non-priority sector advances) stood at 71.76% at he end of the 2nd quarter of 2025.

Name of Bank	TOTAL PRIORITY and NON PRIORITY					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	7371	17939.00	806	12105.6	10.93%	67.48%
BANK OF INDIA	3437	8412.00	423	3471.08	12.31%	41.26%
BANK OF MAHRASHTRA	1308	3488.00	21	297.25	1.61%	8.52%
CANARA BANK	11306	27039.00	1690	9185.17	14.95%	33.97%
CENTRAL BANK OF INDIA	12528	28606.00	2473	30792.34	19.74%	107.64%
INDIAN BANK	2573	6837.00	133	2264.91	5.17%	33.13%
INDIAN OVERSEAS BANK	3000	6568.00	124	1249.85	4.13%	19.03%
PUNJAB NATIONAL BANK	10701	26813.00	543	12999.77	5.07%	48.48%
PUNJAB AND SIND BANK	2100	4989.00	681	5955.83	32.43%	119.38%
UNION BANK OF INDIA	10005	23492.00	1392	30759.75	13.91%	130.94%
STATE BANK OF INDIA	33771	76264.00	10631	116106.75	31.48%	152.24%
UCO BANK	6877	15826.00	364	2251.24	5.29%	14.22%
Total for PSU Banks	104977	246273.00	19281	227439.56	18.37%	92.35%
PRIVATE BANK						
AXIS BANK	13383	29853.00	3136	16156.5	23.43%	54.12%
BANDHAN BANK	7877	21673.00	2977	3786.27	37.79%	17.47%
HDFC BANK	13858	31574.00	4350	39454.42	31.39%	124.96%
ICICI BANK	7766	17432.00	3872	11244.56	49.86%	64.51%
IDBI BANK	5369	13140.00	485	5228.31	9.03%	39.79%
INDUSIND BANK	4767	10948.00	387	3072.02	8.12%	28.06%
KARNATAKA BANK	1301	3424.00	32	689.41	2.46%	20.13%
KOTAK MAHINDRA BANK	2532	6788.00	1	6	0.04%	0.09%
SOUTH INDIAN BANK	1303	3425.00	163	854.24	12.51%	24.94%
YES BANK	1303	3425.00	142	560.71	10.90%	16.37%
IDFC FIRST BANK	1304	3430.00	602	293.97	46.17%	8.57%
Total Pvt Banks	60763	145112.00	16147	81346.41	26.57%	56.06%
COOPERATIVE BANK						
SISCO BANK	11695	24009.00	1425	3617.26	12.18%	15.07%
Total of Cooperative Bank	11695	24009.00	1425	3617.26	12.18%	15.07%
Total Commercial banks						
Jana Small Finance Bank	987	3105.00	776	620.14	78.62%	19.97%
SLICE	2045	3658.00	1	2.5	0.05%	0.07%
Utkarsh Small Fin Bank	989	3105.00	0	0	0.00%	0.00%
Total of SFBs	4021	9868.00	777	622.64	19.32%	6.31%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	4355	14106.00	1148	2262.95	26.36%	16.04%
Total of UCB	4355	14106.00	1148	2262.95	26.36%	16.04%
GRAND TOTAL						

AGENDA No 3**Review of Priority Sector Advances Performance under Annual Credit Plan 2025-2026 for the quarter ended 30th September 2025.**

Overall achievement by Banks under priority sector advances stood 67.16 % during the end of 2nd Qtr of 2025-26.

(Amt in Rs. Lakhs)

Name of Bank	Total Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	4998	5942.00	487	7705.4	9.74%	129.68%
BANK OF INDIA	2334	2895.00	326	2536.7	13.97%	87.62%
BANK OF MAHRASHTRA	848	1188.00	16	273.05	1.89%	22.98%
CANARA BANK	7773	9371.00	1477	5890.13	19.00%	62.85%
CENTRAL BANK OF INDIA	9412	9865.00	1829	11045.77	19.43%	111.97%
INDIAN BANK	1653	2237.00	57	1042.31	3.45%	46.59%
INDIAN OVERSEAS BANK	2145	2291.00	96	741.58	4.48%	32.37%
PUNJAB NATIONAL BANK	7146	9036.00	309	9963.78	4.32%	110.27%
PUNJAB AND SIND BANK	1428	1629.00	419	2002.32	29.34%	122.92%
UNION BANK OF INDIA	6943	8134.00	1024	17016.41	14.75%	209.20%
STATE BANK OF INDIA	24157	26886.00	3392	20336.9	14.04%	75.64%
UCO BANK	4824	5558.00	242	1370.25	5.02%	24.65%
Total for PSU Banks	73661	85032	9674	79924.6	13.13%	93.99%
PRIVATE BANK						
AXIS BANK	9538	10494.00	1816	8102.18	19.04%	77.21%
BANDHAN BANK	6147	6978.00	1035	1223.7	16.84%	17.54%
HDFC BANK	9745	11011.00	176	3319.51	1.81%	30.15%
ICICI BANK	5496	6078.00	53	2754.51	0.96%	45.32%
IDBI BANK	4139	4519.00	153	1080.11	3.70%	23.90%
INDUSIND BANK	3364	3801.00	18	403.81	0.54%	10.62%
KARNATAKA BANK	841	1124.00	9	253.2	1.07%	22.53%
KOTAK MAHINDRA BANK	1612	2188.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	843	1125.00	108	748.7	12.81%	66.55%
YES BANK	843	1125.00	1	4.43	0.12%	0.39%
IDFC FIRST BANK	844	1130.00	0	0	0.00%	0.00%
Total Pvt Banks	43412	49573	3369	17890.15	7.76%	36.09%
COOPERATIVE BANK						
SISCO BANK	8742	8917.00	1218	2056.55	13.93%	23.06%
Total of Cooperative Bank	8742	8917	1218	2056.55	13.93%	23.06%
Total Commercial banks						
Jana Small Finance Bank	527	805	622	457.76	118.03%	56.86%
SLICE	1861	2741	1	2.5	0.19%	0.31%
Utkarsh Small Fin Bank	529	805	0	0	0.00%	0.00%
Total of SFBs	2917	4351	623	460.26	21.36%	10.58%
URBANCO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	2231	3495	674	1327.26	30.21%	37.98%
Total Urban Coop Bank	2231	3495	674	1327.26	30.21%	37.98%
GRAND TOTAL	130963	151368	15558	101658.82	11.88%	67.16%

3.1 Agriculture and Allied Activities

The overall achievement under this sector recorded at 42.38 % at the end of 2nd^t QTR ended 30.09.2025.

(Amt in Lakhs)

Name of Bank	Total Agriculture					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	2524	1982.00	145	166.07	5.74%	8.38%
BANK OF INDIA	1161	915.00	253	264.69	21.79%	28.93%
BANK OF MAHRASHTRA	307	262.00	6	35.96	1.95%	13.73%
CANARA BANK	3929	3058.00	1213	1530.64	30.87%	50.05%
CENTRAL BANK OF INDIA	6059	4546.00	1419	4548.39	23.42%	100.05%
INDIAN BANK	610	523.00	4	0.1	0.66%	0.02%
INDIAN OVERSEAS BANK	1314	987.00	73	146.4	5.56%	14.83%
PUNJAB NATIONAL BANK	3136	2549.00	88	162.55	2.81%	6.38%
PUNJAB AND SIND BANK	763	595.00	55	251.71	7.21%	42.30%
UNION BANK OF INDIA	3621	2794.00	711	8992.21	19.64%	321.84%
STATE BANK OF INDIA	13720	10420.00	1960	2769.64	14.29%	26.58%
UCO BANK	2671	2039.00	50	65.52	1.87%	3.21%
Total for PSU Banks	39815	30670.00	5977	18933.9	15.01%	61.73%
PRIVATE BANK						
AXIS BANK	5691	4301.00	1448	1125.67	25.44%	26.17%
BANDHAN BANK	3075	2416.00	596	621.9	19.38%	25.74%
HDFC BANK	5478	4168.00	4	11.93	0.07%	0.29%
ICICI BANK	3266	2464.00	12	32.42	0.37%	1.32%
IDBI BANK	2574	1936.00	61	332.99	2.37%	17.20%
INDUSIND BANK	1968	1490.00	0	0	0.00%	0.00%
KARNATAKA BANK	305	261.00	1	1.7	0.33%	0.65%
KOTAK MAHINDRA BANK	609	522.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	307	262.00	99	252.87	32.25%	96.52%
YES BANK	307	262.00	0	0	0.00%	0.00%
IDFC FIRST BANK	307	262.00	0	0	0.00%	0.00%
Total Pvt Banks	23887	18344.00	2221	2379.48	9.30%	12.97%
COOPERATIVE BANK						
SISCO BANK	5732	4243.00	1105	1257.43	19.28%	29.64%
Total of Cooperative Bank	5732	4243.00	1105	1257.43	19.28%	29.64%
Total Commercial banks						
Jana Small Finance Bank	0	0.00	0	0	0.00%	0.00%
North East Small FB	0	0.00	0	0	0.00%	0.00%
Utkarsh Small Finance Bank	0	0.00	0	0	0.00%	0.00%
Total of SFBs	0	0.00				
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	0	0	0	0	0.00%	0.00%
Total of Urban Coop Bank	0	0	0	0	0.00%	0.00%
GRAND TOTAL	69434	53257	9303	22570.8	13.40%	42.38%

3.1.1 Kisan Credit Card (KCC)

The position on issuance of Kisan Credit Cards (KCC) in the State as on 30.09.2025 is furnished below.

(Amt in Lakhs)

Name of Bank	KCC ISSUED DURING THE FY (including renewal)		OUTSTANDING KCC as on 30.06.2025	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	45	68.32	171	232.09
BANK OF INDIA	7	27.23	361	289.96
BANK OF MAHRASHTRA	3	5.96	3	5.96
CANARA BANK	205	158.41	1640	881.81
CENTRAL BANK OF INDIA	35	35.11	167	145.71
INDIAN BANK	4	0.1	17	11.98
INDIAN OVERSEAS BANK	15	19.73	222	230.59
PUNJAB NATIONAL BANK	97	20.37	198	172.9
PUNJAB AND SIND BANK	8	14	8	13.9
UNION BANK OF INDIA	209	547.61	828	984.64
STATE BANK OF INDIA	722	1178.82	2698	2217.79
UCO BANK	10	11.43	97	100.47
Total for PSU Banks	1360	2087.09	6410	5287.8
PRIVATE BANK				
AXIS BANK	5	14.18	7	35.81
BANDHAN BANK	0	0	0	0
HDFC BANK	1	2.96	2618	563.8
ICICI BANK	0	0	0	0
IDBI BANK	4	2.17	32	30.23
INDUSIND BANK	0	0	0	0
KARNATAKA BANK	0	0	0	0
KOTAK MAHINDRA BANK	0	0	0	0
SOUTH INDIAN BANK	0	0	0	0
YES BANK	0	0	0	0
IDFC FIRST BANK	0	0	0	0
Total Pvt Banks	10	19.31	2657	629.84
COOPERATIVE BANK				
SISCO Bank	463	499.31	5698	2838.17
Total of Cooperative Bank	463	499.31	5698	2838.17
GRAND TOTAL	1833	2605.71	14765	8755.81

3.1.2 KCC Animal Husbandry

Position of KCC Animal husbandry issued by the banks as on 30.09.2025 is as under:

(Amt in Rs. Lakhs)

Name of Bank	KCC ISSUED DURING THE FY (including renewal)		OUTSTANDING KCC as on 30.09.2025	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	40	56.54	148	201.39
BANK OF INDIA	6	24.77	248	226.23
BANK OF MAHRASHTRA	2	2.4	2	2.4
CANARA BANK	1	1.02	50	22.3
CENTRAL BANK OF INDIA	7	0.05	26	18.79
INDIAN BANK	1	0.03	1	1.67
INDIAN OVERSEAS BANK	3	3	7	6.58
PUNJAB NATIONAL BANK	0	0	1	3.32
PUNJAB AND SIND BANK	8	14	8	13.9
UNION BANK OF INDIA	3	14.17	18	16.64
STATE BANK OF INDIA	50	50.07	81	70.61
UCO BANK	2	4.16	53	74.21
Total for PSU Banks	123	170.21	643	658.04
PRIVATE BANK				
AXIS BANK	1	0.03	2	2.95
BANDHAN BANK	0	0	0	0
HDFC BANK	0	0	0	0
ICICI BANK	0	0	0	0
IDBI BANK	0	0	1	0.26
INDUSIND BANK	0	0	0	0
KARNATAKA BANK	1	1.7	1	1.69
KOTAK MAHINDRA BANK	0	0	0	0
SOUTH INDIAN BANK	0	0	0	0
YES BANK	0	0	0	0
IDFC FIRST BANK	0	0	0	0
Total Pvt Banks	2	1.73	4	4.9
COOPERATIVE BANK				
SISCO	337	378.36	3408	2129.86
Total Cooperative Bank	337	378.36	3408	2129.86
GRAND TOTAL	462	550.3	4055	2792.8

3.1.3 KCC Fisheries

Position of KCC Fisheries issued by the banks as on 30.09.2025 is as under:

(Rs in Lakhs)

Name of Bank	KCC ISSUED DURING THE FY (including renewal)		OUTSTANDING KCC as on 30.06.2025	
	No	Amt	No	Amt
PSU BANK				
BANK OF BARODA	0	0	3	3.04
BANK OF INDIA	0	0.65	8	7.34
BANK OF MAHRASHTRA	0	0	0	0
CANARA BANK	1	1.53	19	29.29
CENTRAL BANK OF INDIA	1	0.08	3	3.16
INDIAN BANK	3	0.07	3	3.84
INDIAN OVERSEAS BANK	0	0	1	1.23
PUNJAB NATIONAL BANK	0	0.02	4	2.26
PUNJAB AND SIND BANK	0	0	0	0
UNION BANK OF INDIA	0	0.56	3	3.63
STATE BANK OF INDIA	36	51.54	57	78.66
UCO BANK	0	0	2	1.85
Total for PSU Banks	41	54.45	103	134.3
PRIVATE BANK				
AXIS BANK	0	0	0	0
BANDHAN BANK	0	0	0	0
HDFC BANK	0	0	0	0
ICICI BANK	0	0	0	0
IDBI BANK	0	0	0	0
INDUSIND BANK	0	0	0	0
KARNATAKA BANK	0	0	0	0
KOTAK MAHINDRA BANK	0	0	0	0
SOUTH INDIAN BANK	0	0	0	0
YES BANK	0	0	0	0
IDFC FIRST BANK	0	0	0	0
Total Pvt Banks	0	0	0	0
COOPERATIVE BANK				
SISCO Bank	14	19.7	285	232.24
Total of Cooperative Bank	14	19.7	285	232.24
GRAND TOTAL	55	74.15	388	366.54

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

SLBC SUB-Committee meeting on Agriculture & Allied Sector for Sept 2025 Qtr was held on 11.12.2025 under the Chairmanship of Director, AH & VS Government of Sikkim with active participation from all stake holders.

3.2. MSME Sector

The overall achievement under this sector was recorded at 85.55 % at the end of 2nd QTR of 2025-2026.

(Amt in Lakhs)

Name of Bank	Total MSME					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	2371	3471.00	319	7517.44	13.45%	216.58%
BANK OF INDIA	1133	1740.00	62	2133.18	5.47%	122.60%
BANK OF MAHRASHTRA	515	770.00	5	27.05	0.97%	3.51%
CANARA BANK	3667	5369.00	182	4138.65	4.96%	77.08%
CENTRAL BANK OF INDIA	3143	4434.00	367	6243.81	11.68%	140.82%
INDIAN BANK	1018	1540.00	52	1039.71	5.11%	67.51%
INDIAN OVERSEAS BANK	783	1083.00	20	581.73	2.55%	53.71%
PUNJAB NATIONAL BANK	3828	5703.00	156	9168.6	4.08%	160.77%
PUNJAB AND SIND BANK	622	883.00	353	1672.6	56.75%	189.42%
UNION BANK OF INDIA	3160	4599.00	282	7822.96	8.92%	170.10%
STATE BANK OF INDIA	9991	14120.0 0	1047	14802.7	10.48%	104.83%
UCO BANK	2058	2944.00	126	950.72	6.12%	32.29%
Total for PSU Banks	32289	46656	2971	56099.2	9.20%	120.24%
PRIVATE BANK						
AXIS BANK	3645	5236	86	6850.65	2.36%	130.84%
BANDHAN BANK	2981	4363	373	560.6	12.51%	12.85%
HDFC BANK	4063	5889	132	3256.71	3.25%	55.30%
ICICI BANK	2119	3060	40	2699.09	1.89%	88.21%
IDBI BANK	1490	2165.00	86	671.81	5.77%	31.03%
INDUSIND BANK	1331	1968.00	18	403.81	1.35%	20.52%
KARNATAKA BANK	515	770.00	8	251.49	1.55%	32.66%
KOTAK MAHINDRA BANK	969	1540.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	515	770.00	8	476.42	1.55%	61.87%
YES BANK	515	770.00	1	4.43	0.19%	0.58%
IDFC FIRST BANK	515	770.00	0	0	0.00%	0.00%
Total Pvt Banks	18658	27301	752	15175	4.03%	55.58%
COOPERATIVE BANK						
SISCO BANK	2796	3839.00	47	385.88	1.68%	10.05%
Total of Cooperative Bank	2796	3839.00	47	385.88	1.68%	10.05%
Total Commercial Banks						
Jana Small Finance Bank	515	770	224	187.95	43.50%	24.41%
SLICE	1817	2641	1	2.5	0.06%	0.09%
Utkarsh Small Finance bank	515	770	0	0	0.00%	0.00%
Total of SFBs	2847	4181	225	190.45	7.90%	4.56%
URBAN CO-OPERATIVE BANK (UCB)						
Citizen's urban Co-operative Bank	2133	3023	221	870.4	10.36%	28.79%
Total Urban Coop Bank	2133	3023	221	870.4	10.36%	28.79%
GRAND TOTAL	58723	85000	4216	72720.9	7.18%	85.55%

3.3 Other Priority Sector

The overall achievement under this sector recorded at 48.56 % at the end of the 2nd QTR of 2025-2026.

(Amt in Lakhs)

Name of Bank	Other Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	103	489.00	23	21.89	22.33%	4.48%
BANK OF INDIA	40	240.00	11	138.83	27.50%	57.85%
BANK OF MAHRASHTRA	26	156.00	5	210.04	19.23%	134.64%
CANARA BANK	177	944.00	82	220.84	46.33%	23.39%
CENTRAL BANK OF INDIA	210	885.00	43	253.57	20.48%	28.65%
INDIAN BANK	25	174.00	1	2.5	4.00%	1.44%
INDIAN OVERSEAS BANK	48	221.00	3	13.45	6.25%	6.09%
PUNJAB NATIONAL BANK	182	784.00	65	632.63	35.71%	80.69%
PUNJAB AND SIND BANK	43	151.00	11	78	25.58%	51.66%
UNION BANK OF INDIA	162	741.00	31	201.24	19.14%	27.16%
STATE BANK OF INDIA	446	2346.00	385	2764.55	86.32%	117.84%
UCO BANK	95	575.00	66	354.01	69.47%	61.57%
Total for PSU Banks	1557	7706	726	4891.56	46.63%	63.48%
PRIVATE BANK						
AXIS BANK	202	957.00	282	125.86	139.60%	13.15%
BANDHAN BANK	91	199.00	66	41.2	72.53%	20.70%
HDFC BANK	204	954.00	40	50.87	19.61%	5.33%
ICICI BANK	111	554.00	1	23	0.90%	4.15%
IDBI BANK	75	418.00	6	75.31	8.00%	18.02%
INDUSIND BANK	65	343.00	0	0	0.00%	0.00%
KARNATAKA BANK	21	93.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	34	126.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	21	93.00	1	19.41	4.76%	20.87%
YES BANK	21	93.00	0	0	0.00%	0.00%
IDFC FIRST BANK	22	98.00	0	0	0.00%	0.00%
Total Pvt Banks	867	3928	396	335.65	45.67%	8.55%
COOPERATIVE BANK						
SISCO BANK	214	835.00	66	413.25	30.84%	49.49%
Total of Cooperative Bank	214	835.00	66	413.25	30.84%	49.49%
Total Commercial banks						
Jana Small Finance Bank	12	35.00	398	269.81	3316.67%	770.89%
SLICE	44	100.00	0	0	0.00%	0.00%
Utkarsh Small Finance bank	14	35.00	0	0	0.00%	0.00%
Total of SFBs	70	170	398	269.81	568.57%	158.71%
URBAN CO-OPERATIVE						
Citizen's urban Co-operative Bank	98	472	453	456.86	462.24%	96.79%
Total Urban Coop Bank	98	472	453	456.86	462.24%	96.79%
GRAND TOTAL	2806	13111	2039	6367.13	72.67%	48.56%

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

The Total Achievement under this sector stood at 74.18 % at the end of the 2nd QTR of 2025- 2026.

(Amt in Lakhs)

Name of Bank	Total Non Priority Sector					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	2373	11997.00	154	4400.2	13.44%	36.68%
BANK OF INDIA	1103	5517.00	97	934.38	8.79%	16.94%
BANK OF MAHRASHTRA	460	2300.00	5	24.2	1.09%	1.05%
CANARA BANK	3533	17668.00	213	3295.04	6.03%	18.65%
CENTRAL BANK OF INDIA	3116	18741.00	644	19746.57	20.67%	105.37%
INDIAN BANK	920	4600.00	76	1222.6	8.26%	26.58%
INDIAN OVERSEAS BANK	855	4277.00	28	508.27	3.27%	11.88%
PUNJAB NATIONAL BANK	3555	17777.00	234	3035.99	6.58%	17.08%
PUNJAB AND SIND BANK	672	3360.00	262	3953.51	38.99%	117.66%
UNION BANK OF INDIA	3062	15358.00	368	13743.34	12.02%	89.49%
STATE BANK OF INDIA	9614	49378.00	7239	95769.86	75.30%	193.95%
UCO BANK	2053	10268.00	122	880.99	5.94%	8.58%
Total for PSU Banks	31316	161241.00	9607	147514.96	30.68%	91.49%
PRIVATE BANK						
AXIS BANK	3845	19359.00	1320	8054.32	34.33%	41.61%
BANDHAN BANK	1730	14695.00	1942	2562.57	112.25%	17.44%
HDFC BANK	4113	20563.00	4174	36134.91	101.48%	175.73%
ICICI BANK	2270	11354.00	3819	8490.05	168.24%	74.78%
IDBI BANK	1230	8621.00	332	4148.21	26.99%	48.12%
INDUSIND BANK	1403	7147.00	369	2668.21	26.30%	37.33%
KARNATAKA BANK	460	2300.00	23	436.21	5.00%	18.97%
KOTAK MAHINDRA BANK	920	4600.00	1	6	0.11%	0.13%
SOUTH INDIAN BANK	460	2300.00	55	105.54	11.96%	4.59%
YES BANK	460	2300.00	141	556.27	30.65%	24.19%
IDFC FIRST BANK	460	2300.00	602	293.97	130.87%	12.78%
Total Pvt Banks	17351	95539	12778	63456.26	73.64%	66.42%
COOPERATIVE BANK						
SISCO BANK	2953	15092.00	207	1560.71	7.01%	10.34%
Total of Cooperative Bank	2953	15092.00	207	1560.71	7.01%	10.34%
Total Commercial banks						
Jana Small Finance Bank	460	2300.00	154	162.38	33.48%	7.06%
North East Small FB	184	917.00	0	0	0.00%	0.00%
Utkarsh Small Finance bank	460	2300.00	0	0	0.00%	0.00%
Total of SFBs	1104	5517	154	162.38	13.95%	2.94%
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	2124	10611.00	474	935.7	22.32%	8.82%
Total Urban Coop Bank	2124	10611.00	474	935.7	22.32%	8.82%
GRAND TOTAL	54848	288000	23220	213630	42.34%	74.18%

AGENDA NO. 5**REVIEW OF GOVT. SPONSORED SCHEMES AS ON 30.09.2025****5.1 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)**

The Total Achievement under PMEGP stood at 34.35 % at the end of the 2ND Quarter of 2025-2026.

AGENCY WISE SUMMARY

Agency Name	Budget for FY 2025-26	Sponsored	Sanctioned	Budget Achievement %	Rejection	Pending
D I C	186	95	48	25.80%	13	34
SKVIB	248	225	148	59.68%	25	52
KVIC	186	29	17	9.14%	6	6
TOTAL	620	349	213	34.35%	44	92

(A) SPONSORED BY DIC

Name of Bank	Budget FY 2025-26	Sponsored	Sanctioned	Budget Achievement (%)	Reject	Pending
	No.	No.	No.	No.	No.	No.
Bank of Baroda	9	9	4	44.44%	2	3
Axis Bank	15	0	0	0	0	0
HDFC Bank	9	0	0	0	0	0
ICICI Bank	7	0	0	0	0	0
IndusInd Bank	4	0	0	0	0	0
Indian Overseas Bank	3	0	0	0	0	0
Punjab & Sind Bank	1	0	0	0	0	0
Bank of India	3	1	0	0%	1	0
Bandhan Bank	1	0	0	0	0	0
Canara Bank	13	3	1	11%	0	2
Central Bank of India	27	8	0	0%	4	4
Punjab National Bank	7	5	2	28.57%	0	3
State Bank of India	44	50	39	90.69%	4	7
SISCO Bank	15	10	1	6.25%	1	8
UCO Bank	6	1	0	0%	0	1
Union Bank of India	10	4	1	11%	1	2
Indian Bank	1	1	0	0	0	1
IDBI Bank	11	3	0	0	0	3
TOTAL	186	95	48	25.80%	13	34

(B) SPONSORED BY SKVIB

Name of Bank	Budget FY 2025-26	Sponsore d	Sanctione d	Budget Achievement (%)	Reject.	Pend.
	No.	No.	No.	No.	No.	No.
Bank of Baroda	9	17	9	100%	1	8
Bank of India	3	5	1	33.33%	2	2
Canara Bank	12	5	3	25%	0	2
Central Bank of India	35	5	2	5.71%	3	0
Punjab National Bank	6	14	6	100%	1	7
Punjab & Sind Bank	1	1	0	0%	1	0
State Bank of India	64	130	110	171.87%	8	12
SISCO Bank	23	23	3	13.04%	4	16
UCO Bank	8	5	3	37.50%	2	0
Union Bank of India	13	12	7	53.84%	1	3
Indian Bank	1	6	4	400%	1	1
Bank of Maharashtra	1	1	0	0%	1	0
HDFC Bank	16	1	0	0%	0	1
TOTAL	248	225	148	59.68%	25	52

(C) SPONSORED BY KVIC

Name of Bank	Budget FY 2025-26	Sponsor ed	Sanctione d	Budget Achievement (%)	Reject.	Pend.
	No.	No.	No.	No.	No.	No.
Bank of Baroda	9	2	1	11%	0	1
Canara Bank	13	0	0	0	0	0
Central Bank of India	27	0	0	0	0	0
Punjab National Bank	7	4	0	0	3	1
State Bank of India	44	17	12	27.27	2	3
SISCO Bank	15	0	0	0	0	0
UCO Bank	6	2	1	16.67%	1	0
Union Bank of India	10	2	1	10%	0	1
IDBI	11	1	1	9.09%	0	0
BANK Of India	3	1	1	33.33%	0	0
TOTAL	186	29	17	9.14%	6	6

AGENDA NO. 5.2**PM VISHWAKARMA SCHEME: STATUS as on 30.09.2025**

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	364	253	0	0	86	20	5
Central Bank of India	394	85	0	0	248	50	11
Bank of Baroda	8	5	0	0	3	0	0
Bank of India	4	3	0	0	0	0	1
Canara Bank	8	4	0	0	2	0	2
HDFC Bank	1	0	0	0	0	0	1
PNB	1	0	0	0	0	1	0
UCO Bank	1	0	0	0	0	1	0
Union Bank of India	8	0	0	0	3	5	0
ICICI Bank	1	0	0	0	0	0	1
Indian Over Sea Bank	1	0	0	0	0	1	0
Karnataka bank	1	0	0	0	0	0	1
IndusInd Bank	1	0	0	0	0	0	1
TOTAL	793	350	0	0	342	78	23

5.3 PM Svanidhi Scheme:

The Bank-wise Progress of PM Svanidhi as on 30.09.2025:-

(Rs. In Lakhs)

Name of the Bank	Eligible Applications (No)	Sanctioned (No)	Disbursed (No)	Sanctioned amount	Disbursed amount
AXIS BANK	10	4	4	0.4	0.4
BANK OF BARODA	47	42	42	4.2	4.2
BANK OF INDIA	4	3	3	0.3	0.3
CANARA BANK	179	138	128	13.8	12.8
CENTRAL BANK OF INDIA	293	260	246	26	24.6
HDFC BANK	20	8	6	0.8	0.6
ICICI BANK	5	2	2	0.2	0.2
IDBI BANK	50	32	32	3.2	3.2
INDIAN BANK	51	40	32	4	3.2
INDIAN OVERSEAS BANK	41	28	28	2.8	2.8
PUNJAB NATIONAL BANK	97	80	77	8	7.7
STATE BANK OF INDIA	1025	1003	986	84.3	80.8
UCO BANK	247	231	219	23.1	21.9
UNION BANK OF INDIA	222	152	144	15.2	14.4
TOTAL	2291	2023	1949	186.4	177.2

5.4 Uttar Poorva Transformative Industrialization Scheme (UNNATI): 2024

The Bank-wise Progress of UNNATI 2024 as on 30.09.2025:-

(Rs. In Cr)

Name of the Bank	Eligible Applications (No)	Sanctioned (No)	Sanctioned amount
STATE BANK OF INDIA	3	3	5.40
NEDFI	1	1	2.00
CANARA Bank	2	2	147.95
Punjab national bank	1	1	0.45
ICICI	1	1	2.35
TOTAL	8	8	158.50

5.5 PM Surya Ghar:Muft Bijli Yojana

The Bank-wise Progress of PM Surya Ghar Muft Bijli Yojana as on 30.09.2025:-

(Rs. In Lakh)

Name of the Bank	Eligible Applications (No)	Sanctioned (No)	Disbursed (No)	Sanctioned amount	Disbursed amount
STATE BANK OF INDIA	10	10	10	33.90	33.90
Indian Bank	1	1	1	3.9	3.9
Central bank of India	2	2	2	3.54	3.54
TOTAL	13	13	13	41.34	41.34

5.6 Pradhan Mantri Mudra Yojana (MUDRA)

The Bank-wise Progress under Pradhan Mantri Mudra Yojana (MUDRA) as on
30.09.2025 is given below: -

(Rs. in Crores)

Bank Name	Shishu		Kishore		Tarun		Tarun Plus		Total	
	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
State Bank of India	556	1.1	2033	37.96	573	28.87	0	0	3162	67.93
Bank of Baroda	8	0.04	110	2.05	98	5.72	0	0	216	7.81
Bank of India	270	0.09	640	9.51	134	7.54	0	0	1044	17.14
Bank Of Maharashtra	22	0.05	62	1.41	22	0.2	0	0	106	1.66
Canara Bank	195	0.66	691	14.41	220	11.84	0	0	1106	26.91
Central Bank of India	275	5.88	353	5.66	95	5.15	92	50.33	815	67.02
Indian Bank	49	0.07	86	1.67	74	3.4	1	0.2	210	5.34
Indian Overseas Bank	22	0.03	118	1.7	42	1.98	1	0.14	183	3.85
Punjab National Bank	63	0.1	585	11.8	573	32.1	2	0.13	1223	44.13
Union Bank of India	272	0.5	664	11.01	275	13.59	0	0	1211	25.1
Punjab & Sind Bank	35	0.04	122	3.16	85	7.77	0	0	242	10.97
UCO Bank	132	0.19	548	10.61	144	8.71	0	0	824	19.51
Total PSU Banks	1899	8.75	6012	110.95	2335	126.87	96	50.8	10342	297.37
AXIS BANK	4942	11.55	1298	11.58	132	7.42	1	0.08	6373	30.63
BANDHAN BANK	2288	4.86	9147	71.81	15	0.31	0	0	11450	76.98
HDFC BANK	387	1.09	224	4.24	68	3.15	3	0.33	682	8.81
ICICI BANK	0	0	32	0.48	16	0.78	0	0	48	1.26
IDBI BANK	624	0.32	208	3.01	120	6.92	5	0.89	957	11.14
INDUSIND BANK	0	0	116	1.93	87	2.54	0	0	203	4.47
KARNATAKA BANK	0	0	1	0.04	1	0.1	0	0	2	0.14
KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0
SOUTH INDIAN BANK	0	0	3	0.05	2	0.14	2	0.14	7	0.33
YES BANK	0	0	3	0.1	0	0	0	0	3	0.1
IDFC BANK	0	0	0	0	0	0	0	0	0	0
Total Pvt Bank	8241	17.82	11032	93.24	441	21.36	11	1.44	19725	133.86
SMALL FINANCE BANK										
JANA SMALL FIN. BANK	48	0.19	569	5.05	0	0	0	0	617	5.24
SLICE	0	0	0	0	0	0	0	0	0	0
Total of Small Finance Bank	48	0.19	569	5.05	0	0	0	0	617	5.24
Grand Total	10188	26.76	17613	209.24	2776	148.23	107	52.24	30684	436.47

AGENDA NO.6

A) Promotion of Self Help Groups (SHGs)

**The position of Savings as well as credit linkage of SHGs in the state as on 30.09.2025
(National rural livelihoods mission bank linkage):**

(Rs in Lakhs)

Sl. No.	Bank Name	Target		Achievement		Achievement Percentage (%)	
		SHG (No)	Total (Amt.)	Tot (No)	Total (Amt.)	SHGs	Disb
1	BANK OF INDIA	20	40.00	5	2.91	25%	7.28%
2	CANARA BANK	130	170.00	97	128.14	74.62%	75.38%
3	CENTRAL BANK OF INDIA	720	1030.00	300	672.94	41.67%	65.33%
4	IDBI BANK LTD	30	140.00	19	164	63.33%	100%
5	INDIAN OVERSEAS BANK	60	80.00	5	13.7	8.33%	17.06%
6	PUNJAB NATIONAL BANK	20	20.00	8	18.49	40%	92.45%
7	STATE BANK OF INDIA	1240	3400.00	348	952.70	28.06%	28.02%
8	UNION BANK OF INDIA	460	620.00	45	42.64	9.78%	6.88%
9	UCO Bank	0	0	5	12.91	100%	100%
10	SISCO Bank	320	500.00	72	198.3	22.5%	39.66%
Grand Total		3000	6000	904	2206.63	30.03%	36.08%

B) SLBC Sub-Committee on SHG Credit Linkages.

SLBC Sub-Committee on SHG Credit Linkages for September 2025 Qtr was held under the Chairmanship of Director Finance, Govt of Sikkim on 11.12.2025 with active participation from all the Stakeholders.

AGENDA No.7**(A) Housing Finance (PS) as on 30.09.2025**

The overall achievement under this sector recorded at 57.90% at the end of the 2nd Quarter of 2025-2026.
(Amt in Lakhs)

Name of Bank	Housing (Priority Sector)					
	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
PSU BANK						
BANK OF BARODA	30	288.00	1	0.12	3.33%	0.04%
BANK OF INDIA	15	144.00	7	134	46.67%	93.06%
BANK OF MAHRASHTRA	10	110.00	4	207.14	40.00%	188.31%
CANARA BANK	63	628.00	55	182	87.30%	28.98%
CENTRAL BANK OF INDIA	60	579.00	22	222.1	36.67%	38.36%
INDIAN BANK	10	100.00	0	0	0.00%	0.00%
INDIAN OVERSEAS BANK	15	140.00	2	13	13.33%	9.29%
PUNJAB NATIONAL BANK	47	481.00	60	626.91	127.66%	130.33%
PUNJAB AND SIND BANK	12	90.00	0	0	0.00%	0.00%
UNION BANK OF INDIA	51	464.00	16	183.27	31.37%	39.50%
STATE BANK OF INDIA	149	1483.00	309	2651.02	207.38%	178.76%
UCO BANK	38	383.00	8	52.33	21.05%	13.66%
Total for PSU Banks	500	4890.00	484	4271.89	96.80%	87.36%
PRIVATE BANK						
AXIS BANK	62	617.00	0	0	0.00%	0.00%
BANDHAN BANK	0	0.00	0	0	0.00%	0.00%
HDFC BANK	59	594.00	40	50.87	67.80%	8.56%
ICICI BANK	36	355.00	1	23	2.78%	6.48%
IDBI BANK	28	270.00	6	75.31	21.43%	27.89%
INDUSIND BANK	22	218.00	0	0	0.00%	0.00%
KARNATAKA BANK	5	50.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	6	50.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	5	50.00	0	0	0.00%	0.00%
YES BANK	5	50.00	0	0	0.00%	0.00%
IDFC FIRST BANK	5	50.00	0	0	0.00%	0.00%
Total Pvt Banks	233	2304.00	47	149.18	20.17%	6.47%
COOPERATIVE BANK						
SISCO BANK	118	650.00	38	312.25	32.20%	48.04%
Total of Cooperative Bank	118	650.00	38	312.25	32.20%	48.04%
Total Commercial banks						
Jana Small Finance Bank	0.00	0	0	0	0.00%	0.00%
North East Small FB	0.00	0	0	0	0.00%	0.00%
UTKARSH SMALL FIN. BANK	0.00	0	0	0	0.00%	0.00%
Total of SFBs	0.00	0	0	0	0.00%	0.00%
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	31	331.00	0	0	0.00%	0.00%
Total Urban Coop Bank	31	331.00	0	0	0.00%	0.00%
GRAND TOTAL	882	8175	569	4733.32	64.51%	57.90%

(B) Housing Finance (Non Priority Sector) as on 30.09.2025

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

(Amt in Rs Lakh)

Name of Bank	Housing (Non-Priority Sector)	
	Achievement	
	No.	Amount
PSU BANKS		
BANK OF BARODA	53	1391.81
BANK OF INDIA	6	252.76
BANK OF MAHARASHTRA	0	0
CANARA BANK	65	1650.73
CENTRAL BANK OF INDIA	0	0
INDIAN BANK	11	147.75
INDIAN OVERSEAS BANK	6	268.2
PUNJAB NATIONAL BANK	69	1645.98
PUNJAB AND SIND BANK	21	875
UNION BANK OF INDIA	32	703.29
STATE BANK OF INDIA	1083	13815.34
UCO BANK	29	501.97
Total for PSU Banks	1375	21252.84
PRIVATE BANK		
AXIS BANK	4	45.27
BANDHAN BANK	0	0
HDFC BANK	0	0
ICICI BANK	8	356.19
IDBI BANK	31	808.42
INDUSIND BANK	0	0
KARNATAKA BANK	4	91.5
KOTAK MAHINDRA BANK	0	0
SOUTH INDIAN BANK	0	0
YES BANK	0	0
IDFC FIRST BANK	0	0
Total Pvt Banks	47	1301.38
COOPERATIVE BANK		
SIKKIM STATE COOP. BANK LTD. (SISCO)	12	450.9
Total of Cooperative Bank	12	450.9
SMALL FINANCE BANK		
JANA SMALL FIN. BANK	0	0
NORTH EAST SMALL FINANCE BANK	0	0
UTKARSH SMALL FIN. BANK	0	0
Total of Small Finance Bank	0	0
URBAN COOPERATIVE BANK		
CITIZENS COOPERATIVE BANK	2	80
Total of Urban Cooperative Bank	2	80
GRAND TOTAL	1436	23085.12

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

The overall achievement under this sector recorded at 20.69% at the end of the 2nd QTR of 2025-2026.

(Amt in Rs. Lakhs)

Name of Bank	TARGET		ACHEIVEMENT		ACHEIVEMENT %	
	No	Amt	No	Amt	No	Amt
COMMERCIAL BANK						
BANK OF BARODA	11	59.00	22	21.77	200.00%	36.90%
BANK OF INDIA	7	24.00	4	4.83	57.14%	20.13%
BANK OF MAHRASHTRA	2	11.00	1	2.9	50.00%	26.36%
CANARA BANK	21	85.00	27	38.84	128.57%	45.69%
CENTRAL BANK OF INDIA	26	95.00	21	31.47	80.77%	33.13%
INDIAN BANK	3	14.00	0	0	0.00%	0.00%
INDIAN OVERSEAS BANK	6	20.00	0	0	0.00%	0.00%
PUNJAB NATIONAL BANK	13	67.00	4	5.07	30.77%	7.57%
PUNJAB AND SIND BANK	3	12.00	0	0	0.00%	0.00%
UNION BANK OF INDIA	21	79.00	12	17.91	57.14%	22.67%
STATE BANK OF INDIA	52	258.00	71	109.2	136.54%	42.33%
UCO BANK	12	58.00	7	11.37	58.33%	19.60%
Total for Comm. Banks	177	782.00	169	243.36	95.48%	31.12%
PRIVATE BANK						
AXIS BANK	25	97.00	0	0	0.00%	0.00%
BANDHAN BANK	1	5.00	0	0	0.00%	0.00%
HDFC BANK	21	98.00	0	0	0.00%	0.00%
ICICI BANK	14	56.00	0	0	0.00%	0.00%
IDBI BANK	12	48.00	0	0	0.00%	0.00%
INDUSIND BANK	9	37.00	0	0	0.00%	0.00%
KARNATAKA BANK	2	8.00	0	0	0.00%	0.00%
KOTAK MAHINDRA BANK	4	16.00	0	0	0.00%	0.00%
SOUTH INDIAN BANK	2	8.00	0	0	0.00%	0.00%
YES BANK	2	8.00	0	0	0.00%	0.00%
IDFC FIRST BANK	3	13.00	0	0	0.00%	0.00%
Total Pvt Banks	95	394.00	0	0	0.00%	0.00%
COOPERATIVE BANK						
SISCO BANK	0	0.00	0	0	0.00%	0.00%
Total of Cooperative Bank	0	0.00	0	0	0.00%	0.00%
Total Commercial banks						
Jana Small Finance Bank	0	0.00	0	0	0.00%	0.00%
North East Small FB	0	0.00	0	0	0.00%	0.00%
UTKARSH SMALL FIN. BANK	0	0.00	0	0	0.00%	0.00%
Total of SFBs	0	0.00	0	0	0.00%	0.00%
URBAN CO-OPERATIVE BANK						
Citizen's urban Co-operative Bank	0	0.00	0	0	0.00%	0.00%
Total of UCB	0	0	0	0	0.00%	0.00%
GRAND TOTAL	272	1176.00	169	243.36	62.13%	20.69%

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 30.09.2025			
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	1020	5376
14	2025-2026	606	5982
B) Total Number of Trainees settled year wise till 30.09.2025.			
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	718	70.29%
14	2025-2026	220	68.99%
C) Total Number Settlement uploaded in MIS (year wise) : 30.09.2025			
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	718	3907
14	2025-2026	220	4127

9.2 Expanding and Deepening of Digital Payments Ecosystem (As on 30.09.2025)

District Name	Total No. of Operative SB Accounts	Total No. of Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD	% of such Accounts out of total Operative Savings Accounts	Total No. of Operative Current Accounts	Total No. of Operative Current Accounts covered with at least one of facilities - Net Banking/ POS/ QR etc.	% of such Accounts out of total Operative Current Accounts
Gyalshing Nodal Bank :CBI	80913	77251	95.47%	1605	1505	93.77%
Mangan Nodal Bank : SBI	50897	47404	93.14%	1089	1012	92.93%
Soreng Nodal Bank : SBI	104293	94227	90.35%	815	694	85.15%
Namchi Nodal Bank: PNB	163870	152696	93.18%	10158	9531	93.83%
Pakyong Nodal Bank: CBI	128463	115446	89.87%	2387	2049	85.84%
Gangtok Nodal Bank: SBI	350620	340166	97.02%	13031	11826	90.75%
State Total	879056	827190	94.10%	29085	26617	91.51%

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

SLBC SUB-Committee meeting on Digitization and Connectivity for September 2025 Qtr was held on 11.12.2025 under the Chairmanship of Director, Information & Technology, Government of Sikkim with active Participation from all stake holders.

**9.3 (a) Central KYC Records Registry (CKYCR)-
Review of progress from 01.04.2025-30.09.2025**

Sl N o.	Name of the Bank	Total No. of branc hes	Search & downloa d facilities available	C-KYC ID printed on passboo k/ Stateme nt of Account	C-KYC banner & C-KYC Missed call No. 77990221 29 displayed in Branch notice board	Use of CERSI Registry by the Banks during April to Sept 2025 Qtr. (Data as provided by IT Department, CERSAI, New Delhi)			
						Duri ng uploa din g of new reco rds	During downloa ding of existing CKYC record	During updatati on of existing CKYC record	Total use of CERSAI Registry during the 1st April- 30.09.2025
Public Sector Banks:									
1	Indian Overseas Bank	3	Yes	Yes	Yes	15	74	14	103
2	Canara Bank	11	Yes	Yes	Yes	764	1128	92	1984
3	Bank of India	2	Yes	Yes	Yes	216	584	449	1249
4	Indian Bank	2	Yes	Yes	Yes	136	320	25	481
5	Bank of Baroda	5	Yes	No	Yes	216	584	449	1249
6	Punjab National Bank	9	Yes	Yes	Yes	906	957	112	1975
7	UCO Bank	7	Yes	Yes	Yes	233	429	0	662
8	Bank of Maharastra	1	Yes	No	Yes	64	90	60	214
9	State Bank of India	40	Yes	Yes	Yes	2943	2953	3261	9157
10	Union Bank of India	9	Yes	Yes	Yes	981	1312	105	2398
11	Central Bank of India	16	Yes	Yes	Yes	592	219	48	859
12	Punjab & Sind Bank	2	Yes	Yes	Yes	100	199	6	305

**9.3 (b) Central KYC Records Registry (CKYCR)-
Review of progress from 01.04.2025-30.09.2025**

Sl No.	Name of the Bank	Total No. of branches	Search & download facilities available	C-KYC ID printed on passbook/ Statement of Account	C-KYC banner & C-KYC Missed call No. 77990221 29 displayed in Branch notice board	Use of CERSI Registry by the Banks during April to September 2025 Qtr. (Data as provided by IT Department, CERSAI, New Delhi)			
						During uploading of new records	During downloading of existing CKYC record	During updation of existing CKYC record	Total use of CERSAI Registry during the 1st April to-30.09.2025
Private Sector, Coop & Small Finance Banks:									
13	Karnataka Bank	1	Yes	Yes	Yes	14	55	0	69
14	IDBI Bank	6	Yes	Yes	Yes	230	588	548	1366
15	South Indian Bank	1	Yes	Yes	Yes	31	321	324	676
16	Bandhan Bank	8	Yes	No	Yes	202	827	423	1452
17	HDFC Bank	13	Yes	No	Yes	273	1362	1463	3098
18	Axis Bank	15	Yes	Yes	Yes	373	1653	3047	5073
19	Yes Bank	1	Yes	Yes	Yes	15	61	51	127
20	ICICI Bank	7	Yes	Yes	Yes	47	279	12	338
21	IndusInd Bank	6	Yes	Yes	Yes	107	703	0	810
22	Kotak Mahindra Bank	2	Yes	No	No	15	157	127	299
23	IDFC Fast Bank	1	Yes	No	No	18	291	391	700
24	Citizen urban Coop Bank	6	No	No	Yes	0	0	0	0
25	SISCO Bank	14	No	No	No	11867	0	4219	16086
26	SLICE	8	Yes	No	No	7	870	144	1021
27	Jana Small Finance Bank	1	Yes	No	No	107	703	0	810
28	Uttkarsh Small Finance	1	Yes	No	No	7	78	94	179

BANK WISE TOTAL LOANS DISBURSEMENT TO MINORITY COMMUNITIES FY 2025-26 AS ON 30.09.2025

(No. in Actual) (Amount in Rs.Lakhs)

NAME OF BANK	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIANS		JAINS		TOTAL	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PSU BANKS														
BANK OF BARODA	39	119.97	9	57.81	126	1462.89	1	73	0	0	2	0.22	177	1713.89
BANK OF INDIA	8	92.88	2	22.1	76	175.35	0	0	0	0	0	0	86	290.33
BANK OF MAHARASHTRA	0	0	0	0	10	121.02	0	0	0	0	0	0	10	121.02
CANARA BANK	38	103.03	11	33.22	87	377.3	4	3.5	1	0.5	0	0	141	517.56
CENTRAL BANK OF INDIA	2	9	33	114.73	224	2808.39	0	0	1	0.03	0	0	260	2932.12
INDIAN BANK	11	48.23	1	1.05	15	139.09	0	0	0	0	0	0	27	188.38
INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PUNJAB NATIONAL BANK	22	154.64	4	31.99	72	833.08	3	0.75	0	0	0	0	101	1020.47
PUNJAB AND SIND BANK	9	198	0	0	47	397	0	0	0	0	0	0	56	595
UNION BANK OF INDIA	88	256.05	20	63.32	9	203.3	0	0	0	0	0	0	117	522.67
STATE BANK OF INDIA	213	1467.91	120	1068.71	2313	17134.71	30	307.54	0	0	0	0	2676	19978.88
UCO BANK	22	74.93	9	29.41	53	306.13	0	0	0	0	0	0	84	410.47
Total for PSU Banks	452	2524.64	209	1422.34	3032	23958.26	38	384.79	2	0.53	2	0.22	3735	28290.79
PRIVATE BANK														
AXIS BANK	44	54.76	6	8.61	125	105.76	0	0	0	0	0	0	175	169.13
BANDHAN BANK	167	170.1	100	199.3	258	315.6	0	0	0	0	1	0.5	526	685.5
HDFC BANK	2	25.3	2	56.66	8	64.67	0	0	0	0	0	0	12	146.63
ICICI BANK	4	23.48	11	63.5	17	102.67	1	0	0	0	0	0	33	189.65
IDBI BANK	9	35.54	9	28.96	36	218.56	0	0	0	0	1	0	55	283.06
INDUSIND BANK	0	0	0	0	5	66.9	0	0	0	0	0	0	5	66.9
KARNATAKA BANK	3	42.7	0	0	1	1.7	0	0	0	0	0	0	4	44.4
KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SOUTH INDIAN BANK	10	0	5	1	8	0	0	0	0	0	2	0	25	1
YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IDFC FIRST BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Pvt Banks	239	351.88	133	358.03	458	875.86	1	0	0	0	4	0.5	835	1586.28
COOPERATIVE BANK														
SIKKIM STATE COOP. BANK LTD. (SISCO)	47	76.85	0	0	174	347.12	0	0	0	0	0	0	221	423.96
Total of Cooperative Bank	47	76.85	0	0	174	347.12	0	0	0	0	0	0	221	423.96
SMALL FINANCE BANK														
JANA SMALL FIN. BANK	12	8.26	1	0.99	52	41.78	0	0	0	0	1	1.01	66	52.04
NORTH EAST SMALL FINANCE BANK	1	11.64	0	0	0	0	0	0	0	0	0	0	1	11.64
Total of Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
URBAN COOPERATIVE BANK	13	19.9	1	0.99	52	41.78	0	0	0	0	1	1.01	67	63.68
CITIZENS COOPERATIVE BANK														
Total of Urban Cooperative Bank	8	39.75	20	38.83	95	166.6	0	0	0	0	0	0	123	245.18
	8	39.75	20	38.83	95	166.6	0	0	0	0	0	0	123	245.18
GRAND TOTAL	759	3013.02	363	1820.19	3811	25389.62	39	384.79	2	0.53	7	1.73	4981	30609.88

BANK WISE TOTAL LOANS DISBURSEMENT TO SC/ST

No. in Actual and Amount in Rs.Lakhs

Sl	NAME OF BANK	MARCH'24								MARCH'25									
		SC				ST				SC				ST					
		Disbursement During Quarter		Outstanding at the end of Quarter		Disbursement During Quarter		Outstanding at the end of Quarter		Disbursement During Quarter		Outstanding at the end of Quarter		Disbursement During Quarter		Outstanding at the end of Quarter		Disbursement During Quarter	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
	PSU BANKS																		
1	BANK OF BARODA	29	149.31	83	402.3	166	1297.9	599	5959.1	51	337.71	110	599.94	244	2140.72	665	6699.37	23	
2	BANK OF INDIA	18	45.87	50	273	113	282.92	282	1022.2	11	10.02	48	243.11	18	17.8	265	990.84	11	
3	BANK OF MAHARASHTRA	0	0	0	0	16	335.6	180	2585.7	0	0	0	0	16	288.24	198	3271.46	0	
4	CANARA BANK	87	230.69	307	2309.2	341	2137.1	1490	7475.2	71	554.74	273	1158.07	287	2577.17	1489	10269.98	48	
5	CENTRAL BANK OF INDIA	92	401.67	176	1096.4	465	4279	924	8819.1	71	273.04	172	1171.7	396	3971.61	902	9052.38	57	
6	INDIAN BANK	3	16.3	56	261.44	14	73.95	127	668.16	5	24.7	45	236.39	15	162.1	119	737.11	3	
7	INDIAN OVERSEAS BANK	0	0	4	13.87	1	1.54	21	107.33	0	0	2	11.34	2	4	18	93.53	0	
8	PUNJAB NATIONAL BANK	33	198.79	195	2098	123	945.63	962	9620.6	21	113.67	213	2335.22	67	715.03	1059	11106.14	15	
9	PUNJAB AND SIND BANK	1	24	15	65.52	2	15	88	714.85	0	0	0	0	2	32	2	32	0	
10	UNION BANK OF INDIA	15	45.5	240	945.13	131	657	1452	8385.8	24	53.36	208	824.26	131	487.58	1330	8176.21	28	
11	STATE BANK OF INDIA	482	2531.3	1983	8776.2	3093	22247	14317	84004	753	4471.84	1738	10728.88	4867	36368.4	12420	97016.16	432	2
12	UCO BANK	11	20.08	144	574.64	58	504.38	590	4377.9	13	76.85	151	642.23	52	343.58	631	4659.81	14	
	Total for PSU Banks	771	3663.5	3253	16816	4523	32777	21032	133740	1020	5915.92	2960	17951.13	6097	47108.23	19098	152105.01	631	3
	PRIVATE BANK																		
13	AXIS BANK	13	16.5	142	152.88	48	35.77	509	509.43	5	8.59	108	137.76	34	25.5	377	386.92	0	
14	BANDHAN BANK	649	806	1296	908.56	672	773.65	1385	888.06	422	530.05	1042	711.16	438	574.6	1104	746.98	140	
15	HDFC BANK	0	0	3	4.92	2	33.2	20	128.69	0	0	2	6.26	1	2.7	22	115.41	0	
16	ICICI BANK	5	35.07	37	194.95	28	306.16	170	804.39	5	16.91	43	278.77	20	224.93	175	1019.7	1	
17	IDBI BANK	16	62.03	152	610.11	75	295.16	846	3483.7	11	108.53	122	634.1	69	365.32	819	3865.12	11	
18	INDUSIND BANK	2	9.78	24	88.95	20	131.92	108	578.65	0	0	7	69.92	2	66.3	30	379.85	0	
19	KARNATAKA BANK	1	0	2	52.57	4	83.25	8	392.04	1	0	2	7.94	2	61.76	8	381.1	0	
20	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
21	SOUTH INDIAN BANK	0	0	1	0.71	13	35.2	25	49.05	0	0	1	0.47	14	24.97	29	50.38	1	
22	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23	IDFC FIRST BANK	0	0	0	0	0	0	0	0	2	2.46	13	11.17	17	23.01	100	105.39	2	
	Total Pvt Banks	686	929.37	1657	2013.6	862	1694.3	3071	6834	446	666.53	1340	1857.57	597	1369.09	2664	7050.84	155	
	COOPERATIVE BANK																		
24	SIKKIM STATE COOP. BANK LTD. (SISCO)	21	62.58	184	622.65	180	502.2	1504	5122	28	85.22	213	619.47	339	856.17	1836	5948.92	11	
	Total of Cooperative Bank	21	62.58	184	622.65	180	502.2	1504	5122	28	85.22	213	619.47	339	856.17	1836	5948.92	11	

	SMALL FINANCE BANK																	
25	JANA SMALL FIN. BANK	16	14.77	151	80.05	63	52.92	489	262.18	21	18.32	140	91.04	74	69.43	465	288.02	18
26	NORTH EAST SMALL FINANCE BANK	0	0	0	0	0	0	0	0	1	1	74	26.5	0	0	74	55.95	0
	Total of Small Finance Bank	16	14.77	151	80.05	63	52.92	489	262.18	22	19.32	214	117.54	74	69.43	539	343.97	0
	URBAN COOPERATIVE BANK																	
27	CITIZENS COOPERATIVE BANK	0	0	0	0	0	0	0	0	40	79.99	106	239.43	125	274.6	511	1332.13	72
	Total of Urban Cooperative Bank	0	0	0	0	0	0	0	0	40	79.99	106	239.43	125	274.6	511	1332.13	72
	GRAND TOTAL	1494	4670.2	5245	19532	5628	35027	26096	145958	1556	6766.98	4833	20785.14	7232	49677.52	24648	166780.87	887

Progress ON RE-KYC AS On 30.11.2025

Sr No.	Name of the Bank	Total Base AS On 31.08.2025	REKYC Done Till 31.08.2025	REKYC AS ON 30.09.2025	REKYC AS ON 30.10.2025	REKYC AS ON 30.11.2025	Pending
1	State bank Of India	85551	10197.00	12495	15045	17717	30097.00
2	SISCO	39893	7235.00	7930	9530	14231	967.00
3	Central Bank Of India	24235	2207.00	3820	4185	2532	11491.00
4	UCO Bank	12635	1250.00	1547	2582	2890	4366.00
5	IDBI	6881	1633.00	1033	2035	433	1747.00
6	Axis Bank	6290	208.00	115	1582	821	3564.00
7	Bank Of Baroda	2831	211.00	635	256	256	1473.00
8	Bank Of India	2545	650.00	618	528	77	672.00
9	Canara Bank	2398	538.00	632	235	172	821.00
10	Union Bank	1775	562.00	423	108	235	447.00
11	HDFC	1679	350.00	425	356	182	366.00
12	Indian Bank	1082	545.00	326	211	0	0.00
13	Karnataka Bank	304	105.00	78	65	56	0.00
15	P& S Bank	57	5.00	37	15	0	0.00
16	Bank Of Maharashtra	31	7.00	18	6	0	0.00
17	IndusInd Bank	579	235.00	108	78	108	50.00
18	PN Bank	3240	246.00	981	1035	978	0.00
19	Indian Over Seas Bank	2579	328.00	614	342	785	510.00
20	Bandhan Bank	1807	129.00	287	567	254	570.00
	Total	196392	26641.00	32122	38761	41727	57141.00

9.4 Financial Literacy Camps to be Conducted by Banks

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

(A) FLCs conducted by the rural branches is as follows:-
(Status as on 30.09.2025)

SL NO	Name of the Bank	No of Rural Branches	Target one per Branch per month	No of FLCs Conducted	Shortfall (if any)
1	Central Bank of India	12	36	36	0
2	Bank of Baroda	3	9	9	0
3	Canara Bank	5	15	15	0
4	Indian Overseas Bank	2	6	6	0
5	Punjab National Bank	3	9	9	0
6	UCO Bank	4	12	12	0
7	Axis Bank Ltd	10	30	30	0
8	Bandhan Bank	1	3	3	0
9	ICICI Bank	4	12	12	0
10	State Bank of India	20	60	60	0
11	IDBI Bank	5	15	15	0
12	IndusInd Bank	4	12	12	0
13	Citizen Urban Coop Bank	4	12	12	0
14	HDFC Bank	6	18	18	0
15	SISCO Bank	12	36	36	0
16	SLICE (North East Small Finance Bank)	6	18	18	0
17	Union Bank of India	6	18	18	0
	TOTAL	107	321	321	0

(B) FLCs conducted by Financial Literacy Centres is as follows:
(01.07.2025-30.09.2025)

FLC Code	Camps Conducted (No.)	Date of camp	District	Block	Village	Participants (No.)
19601 (SBI GANGTOK)	33	02/07/2025,04/07/2025,09/07/2025,10/07/2025,17/07/2025,18/07/2025,21/07/2025,24/07/2025,30/07/2025,06/08/2025,07/08/2025,13/08/2025,20/08/2025,21/08/2025,22/08/2025,28/08/2025,04/09/2025,09/09/2025,12/09/2025,18/09/2025,24/09/2025,25/09/2025	Gangtok	Rumtek, Singtam, Martam, Khamdong, Gangtok Rakdong Tintek, Ranka	Rumtek, Singtam, Martam, Khamdong, Gangtok Rakdong Tintek, Ranka	1326
19702 (CBI GYALSHING)	18	04/07/2025,10/07/2025,17/07/2025,24/07/2025,28/07/2025,07/08/2025,13/08/2025,21/08/2025,22/08/2025,28/08/2025,05/09/2025,11/09/2025,18/09/2025,19/09/2025,24/09/2025,26/09/2025,30/09/2025	Gyalshing	He-Martam, Chongrang, Dentam, Gyalshing, Yuksom	He-Martam, Chongrang, Dentam, Gyalshing, Yuksom	526
19803 (SBI MANGAN)	17	01/07/2025,04/07/2025,14/07/2025,18/07/2025,20/07/2025,24/07/2025,03/08/2025,06/08/2025,20/08/2025,21/08/2025,28/08/2025,02/09/2025,10/09/2025,17/09/2025,19/08/2025,17,09,2025,25/09/2025	Mangan	Passingdong, Chungthang ,Kabi, Mangan	Passingdong , Chungthang ,Kabi, Mangan	428
19904 (SBI NAMCHI)	28	03/07/2025,07/07/2025,09/07/2025,10/07/2025,11/07/2025,17/07/2025,24/07/2025,25/07/2025,30/07/2025,04/08/2025,07/08/2025,13/08/2025,14/08/2025,21/08/2025,22/08/2025,27/08/2025,28/09/2025,31/08/2025,02/09/2025,06/09/2025,04/09/2025,10/09/2025,12/09/2025,18/09/2025,19/09/2025,23/09/2025,25/09/2025,29/09/2025	Namchi	Temi Tarku, Wok, Yangang, Jorethang, Melli, Namchi, Namthang, Ravangla	Temi Tarku, Wok, Yangang, Jorethang, Melli, Namchi, Namthang, Ravangla	1090
19906 (SISCO NAMCHI)	23	03/07/2025,07/07/2025,09/07/2025,10/07/2025,11/07/2025,17/07/2025,24/07/2025,25/07/2025,30/07/2025,04/08/2025,07/08/2025,13/08/2025,14/08/2025,21/08/2025,22/08/2025,27/08/2025,28/09/2025,31/08/2025,04/09/2025,10/09/2025,12/09/2025,18/09/2025,19/09/2025,23/09/2025,25/09/2025,29/09/2025	Namchi	Jorethang, Ravangla, Namchi	Jorethang, Ravangla, Namchi	1252
19705 (SISCO GYALSHING)	14	01/07/2025,04/07/2025,14/07/2025,18/07/2025,20/07/2025,24/07/2025,03/08/2025,06/08/2025,21/08/2025,28/08/2025,02/09/2025,10/09/2025,17/09/2025,19/08/2025,17,09,2025,25/09/2025	Gyalshing	Legship, Pelling, Hee gaon, Hee Martam	Legship, Pelling, Hee gaon, Hee Martam	1094

(C) Banking outlets/ Banking Correspondences/Customer Service points operating the State of Sikkim as on 30.09.2025.

SL NO.	Name of the Bank	Total No of BC/CSP	Status of BC/CSP				
			Active BC	% Active	Inactive BC	% Inactive	Reason for Inactive
1	Central Bank of India	45	45	100	0	0	Not Applicable
2	State Bank of India	34	25	74	9	26	Not interested/ Not Profitable
3	Punjab National Bank	1	1	100	0	0	Not Applicable
4	Bank of Baroda	7	5	71	2	29	BC Resigned
5	Union Bank of India	5	1	20	4	80	Not working
6	India Post Payment Bank	212	120	57	92	43	Device Issue/ Network Connectivity issue
7	IDBI Bank	3	3	100	0	0	Not Applicable
8	Bank of India	3	0	0	3	100	Not interested
9	AXIS Bank Ltd	10	10	100	0	0	Not Applicable
10	AIRTEL Payment Bank	106	106	100	0	0	Not Applicable
11	Canara Bank	4	0	0	4	100	Machine not yet received/Not interested
12	HDFC Bank	2	2	100	0	0	Not Applicable
TOTAL		432	318	74	114	26	

9.5 Status of opening of Brick and Motar Branches in Sikkim:

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

9.6 Status of opening of BC/CSP in Sikkim:

SL NO.	PLACE	DISTRICT	ALLOTTED BANK	Present Status
1	Khechuperi	Gyalshing	SISCO Bank	Under Process
2	Daramdin	Soreng	IDBI Bank	Under Process
3	Chandmari	Gangtok	Central Bank of India	Under Process

9.7 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.

9.8 Opening of new RSETI in Sikkim:

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

SI No	District	Allotted Bank	Present Status
1	Soreng	Central Bank Of India	Under Process
2	Mangan	State Bank Of India	Under Process

*Site have identified and offer letter has been sent to Skill Department, GOS by SBI LHO Kolkata for further necessary action.

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