

**State Level Bankers' Committee, Puducherry**  
**Convenor: Indian Bank**

***Banking Development in U.T. of Puducherry***  
**(As of December 2015)**

(Rs. in Crores)

<b>S. No</b>	<b>Details/Sector</b>	<b>March 2012</b>	<b>March 2013</b>	<b>March 2014</b>	<b>March 2015</b>	<b>Dec 2015</b>
<b>1</b>	Total No of Branches	187	205	214	241	250
	Of which - Rural	76	78	79	81	82
	- Semi-urban	35	45	47	66	70
	- Urban	76	82	88	94	98
<b>2</b>	Total Deposits	8169.49	8712.46	9676.51	10685.59	11674.36
	Of which NRI Deposits	696.48 (8.53%)	784.89 (9.01%)	921.82 (9.53%)	1084.42 (10.15%)	1181.97 (10.12%)
<b>3</b>	Total Advances	6044.36	6749.15	7452.84	8329.08	9055.18
<b>4</b>	CD Ratio	74%	77%	77%	78%	78%
<b>5</b>	Investments	178.06	215.40	351.12	331.77	283.78
<b>6</b>	Cr. + Inv./Deposit Ratio	76%	80%	81%	81%	80%
<b>7</b>	Total Priority Sector Advances	3603.59	4083.32	4595.13	5321.98	5885.91
<b>8</b>	% of PSA to Total Advances	60%	61%	62%	64%	65%
<b>9</b>	Total Advances to Agriculture	1094.34	1335.58	1603.12	1875.78	2107.84
<b>10</b>	% of Agri. To Total Advances	18.10%	19.79%	21.51%	22.52%	23.28%
<b>11</b>	Advances to Weaker Section	753.38	856.72	1006.32	1165.72	1354.09
<b>12</b>	% of W.S. to Total Advances	12.46%	12.69%	13.50%	14.00%	14.95%
<b>13</b>	Advances to SC/ST	259.50	324.54	376.62	450.12	547.05
<b>14</b>	Advances to DRI	3.66	4.01	5.04	5.50	5.69
<b>15</b>	Advances to Minorities	378.19	469.16	581.99	700.16	814.12

**II Disbursement made under Annual Credit Plan  
in UT of Puducherry (At a glance)**

(Rs. In Crores)

Year	Particulars	Agriculture	Non farm Sector	Services	Total
2011-12	Target	612.01	220.86	380.00	1212.86
	Achievement	579.74	232.12	404.92	1216.78
	<b>Achievement</b>	<b>94.73%</b>	<b>105.10%</b>	<b>106.56%</b>	<b>100.32%</b>
2012-13	Target	646.00	251.41	525.00	1422.41
	Achievement	655.87	252.53	525.65	1434.05
	<b>Achievement</b>	<b>101.53%</b>	<b>100.45%</b>	<b>100.12%</b>	<b>100.82%</b>
2013-14	Target	770.04	298.69	649.00	1717.73
	Achievement	779.27	299.28	649.61	1728.16
	<b>Achievement</b>	<b>101.20%</b>	<b>100.20%</b>	<b>100.09%</b>	<b>100.61%</b>
2014-15	Target	767.10	331.04	737.50	1835.64
	Achievement	814.55	335.33	744.39	1894.27
	<b>Achievement</b>	<b>106.19%</b>	<b>101.29%</b>	<b>100.93%</b>	<b>103.19%</b>
2015-16 (Upto Dec 2015)	Target	595.03	235.10	544.14	1374.26
	Achievement	617.81	239.18	545.10	1402.09
	<b>Achievement</b>	<b>103.83%</b>	<b>101.73%</b>	<b>100.18%</b>	<b>102.03%</b>

**AGENDA: 1**

**Confirmation of minutes of the SLBC Meeting held on 27.11.2015**

The minutes of the SLBC meeting held on 27.11.2015 was communicated to all the members vide Lead Bank letter reference SLBC-UTP/L 04/ 2014-15/1210 dated 11.12.2015. The same was made available in our website. A copy of the minutes is annexed.

The minutes of the meeting may please be confirmed.

## AGENDA: 2.

### Review of follow up action taken on the decisions of the earlier meeting

Sl	Issue	Action initiated
1	<b>Department of Rural Development- Allotment of Land for Indian Bank Self Employment Training Institute (INDSETI).</b>	These issues are regularly pursued by Lead Bank. The concerned authorities/departments i.e. Revenue and DRDA, Government of Puducherry are in the final stage of allotting the land.
2	<b>Increase in enrollment under Social Security Schemes</b>	SLBC as well as banks on their own are organising campaigns regularly to educate the general public on the benefits of the scheme. Sensitisation programmes along with Government Departments are also being conducted for increasing the enrollment of all connected with them.
3.	<b>Loans under DEDs Scheme to eligible Milch Animal farmers of SC category.</b>	It has been informed that 289 applications of milch animal farmers belonging to SC category were sent to banks and 134 applications have been disbursed by the banks. The department is requested to inform the latest position.
4	<b>A Special SLBC meeting to discuss relief measures to flood affected areas of UT of Puducherry was held on 15.12.2015.</b>	Various relief measures were discussed and finalised as per RBI guidelines. Implementation was subject to declaration of natural calamity by the UTP Government. The issue was taken up with the Government along with SLBC minute (SLBC convener letter dated 28.12.2015 to Chief Secretary) but notification of "Natural Calamity" was not made by the government and hence the flood relief measures could not be implemented by banks in UTP.
5	<b>Disbursement of Rs.4000 per family as rain relief amount.</b>	An amount of Rs.4000/- was credited and paid to all family card holders of Puducherry and Karaikal through Bank accounts.

## **AGENDA: 3 - New Issues**

### **3.1. Permitting usage of Aadhaar for various schemes by Government of India.**

A copy of the letter of Cabinet Secretariat, Government of India citing the orders of Hon'ble Supreme Court regarding usage of Aadhaar for the following schemes in addition to subsidy schemes of LPG and PDS in food grains & Kerosene is placed for information of the members.

- a. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)
- b. National Social Assistance Programme (Old Age Pensions, Widow Pensions, Disability Pensions)
- c. Prime Minister's Jan Dhan Yojana (PMJDY) and
- d. Employees' Provident Fund Organisation (EPFO)

### **3.2. Modifications in "National Handloom Development Programme.**

NABARD has informed that some amendments were made in the 10<sup>th</sup> SIMRC meeting to facilitate smoother implementation of the concessional credit component of National Handloom Development Programme under Ministry of Textiles Government of India. The same is placed for information of the members.

### **3.3. Action point of the 36<sup>th</sup> Empowered Committee Meeting of RBI**

Reserve Bank of India in the Empowered Committee meeting convened to discuss issues relating to MSME advised all the banks to take effective steps to train their staff on MSME related recent developments as a part of capacity building and requested SLBC for inclusion of the same as agenda in the SLBC meetings. All the banks are requested to take note of the same and inform us of the developments periodically.

### **3.4. National Seminar on Rural Housing Finance- Action Points**

NABARD vide their letter dated 26.11.2015 has informed that the following action points have emerged during the National Seminar on Rural Housing Finance held recently.

- a. Panchayats shall come forward to allot land to group of people in the rural areas to enable them to avail loan for housing purpose.
- b. Government may extend capital subsidy for the purpose of margin money.
- c. Ease of obtaining required documents such as land records, income certificates etc through common service centres or other bodies.

The copy of the letter is placed for information of the members.



### **3.5. Accident Insurance for Rupay Card Holders**

Government of India has informed that the usage condition for **RuPay Classic** cardholders has been enhanced from 45 days to 90 days from 25.11.2015 onwards for eligible under accident insurance scheme. The usage condition remains the same for **RuPay Platinum** Cardholders. The circular and forms are placed for the information of the members.

### 3.6. Opening of branches in villages with population above 5000

Reserve Bank of India vide their letter dated 30.12.2015 has asked all the banks to draw a road map for opening brick and mortar branches in villages with population of more than 5000 without a bank branch of a scheduled commercial bank. In UT of Puducherry 4 such villages have been identified and allotted to 3 banks as follows:

Name of Village	House Holds	Population	Allotted Bank
Seliamedu	1426	5984	Indian Bank
Pandasozhanallur	1404	5643	Indian Bank
Kurumbagaram (Karaikal)	1352	5212	PBGB
Sorapet	1202	5110	Bank of India

The concerned banks are requested to take all steps to ensure opening of bank branch in the identified villages well before March 2017 as prescribed by RBI. The RBI communication is placed for information of the members.

### 3.7 Launch of new schemes for Welfare of Scheduled Caste

Government of India has informed the launch of the following schemes for welfare of Scheduled Castes.

- i. Credit enhancement Guarantee Scheme for SCs:- Rs.200 crore allocated towards credit enhancement facility for young and start up entrepreneurs belonging to SCs who aspire to be part of neo middle class category with an objective to encourage entrepreneurship in the lower strata of the society resulting in job creation besides creating confidence in SCs.
- ii. Venture Capital Fund for SC entrepreneurs.- In order to promote entrepreneurship among the scheduled castes and to provide concessional finance to them, IFCI will set up a venture capital fund for SCs. It was proposed to provide initial capital of Rs.200 crore, which will be supplemented every year.

The details of the same are available in the website of Ministry of Social Justice and Empowerment [www.socialjustice.nic.in](http://www.socialjustice.nic.in). The scheme details are placed for the information of the members.

### **3.8 Solar powered V-SAT connectivity to Kiosk/Fixed CSPs in SSA.**

NABARD, Chennai vide their letter dated 20<sup>th</sup> January 2016 has informed that they would be extending support under Financial Inclusion Fund (FIF) for installation of solar powered V-SAT connectivity to Kiosk/Fixed CSPs in the sub-service areas (SSA). SSAs of UT are not forming part of the list sent by NABARD. Banks in UTP have not informed any major connectivity related issues in SSAs being serviced by BCAs with POS machines. The letter is placed for information of the members. Member banks are requested to inform of any connectivity related issues in respect of Kiosk/Fixed CSPs so as to take-up with NABARD for inclusion in the project.

#### **AGENDA: 4. Pradhan Mantri MUDRA Yojana (PMMY)**

Banks in Union territory of Puducherry have been providing loans for starting self employment enterprises in non-farm sector and are classifying the same under appropriate scheme of MUDRA. The performance of banks as on 31.01.2016 is placed for information of the members. The scheme-wise annual target and achievement under Mudra are

Mudra	Annual Target (Rs in crore)	Achievement (Rs. in crore)
Shishu	36.49	43.37
Kishore	94.94	93.16
Tarun	41.13	33.25
<b>Total</b>	<b>172.56</b>	<b>169.78</b>

Government of India, Department of Financial Services has advised all the banks to provide loans to persons trained for self employment activities through ITIs, Vocational Training Centre's, occupational training centres, INDSETI and similar type of institutions under the PMMY. All the banks are requested to provide timely and adequate assistance to such candidates depending on their needs and eligibility. The details of achievements are to be informed to Lead Bank periodically.

## **AGENDA: 5**

### **Pradhan Mantri Jan Dhan Yojana (PMJDY) & 3 Social Security Schemes**

All the banks opened accounts to households that were not having accounts and continue to open new accounts to other members of the households approaching the banks for additional accounts under PMJDY. The account holders were provided with Rupay debit cards and OD facility based on the satisfactory operation of the accounts as per the prescribed criteria. The bank-wise performance is placed for the information of the members.

Banks also continue to enroll the account holders under 3 social security schemes of Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY). As on 31.01.2016, the enrollment under PMJJBY was 60224, PMSBY was 172028 and APY was 4025 respectively. As per the directives of Government of India, meetings and awareness programmes are being conducted by banks in their branches and in the service area villages to provide financial literacy regarding operation in the bank accounts, various facilities including credit schemes like PMMY available for them, RuPay card distribution, importance of using the Rupay Cards periodically i.e. which will help in keeping alive the insurance coverage specially provided for Rupay cards holders.

As the enrollments in being done on ongoing basis all the members are requested to contribute their maximum to ensure coverage of all eligible people of UTP under these schemes.

Government of India has extended the last date of enrolment under Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) to 31.03.2016. The copy of the letter is placed for information of the members. The availability of Government co-contribution of upto Rs.1000/- under APY has also been extended upto enrollment upto 31.03.2016. All concerned are requested to continue their efforts to bring larger sections of the population within the ambit of the Jan Suraksha schemes.

## **AGENDA: 6**

### **FINANCIAL LITERACY AND TRAINING**

#### **6.1 Financial Literacy**

Financial literacy is a part of the mission mode objective of PMJDY and all the banks are providing the same by conducting various meeting and programmes in their branches and allotted service area especially service area villages of rural branches.

**6.2. Financial Literacy and Credit Counseling Centre (FLCC)** is functioning in UT of Puducherry and providing services to general public. The counselor participating in various programmes being organized by banks and other institutions in UTP. From 28.03.2009 to December 2015, 8234 clients have availed counseling services provided through FLCCs. Financial literacy van is also in operation in UT of Puducherry and providing services to the doorsteps of villages.

**6.3. Financial Literacy through skilling Centres** - Government of India has advised banks to conduct Financial Literacy Programmes (FLP) in Industrial Training Institutes (ITI), Vocational Training Partners (VTPs), Operational Centres (OCs). Accordingly 19 such centres in UTP have been mapped to banks and FLCC. As on 31.01.2016 FLP has been conducted in 3 centres benefiting 220 students. The programme will be conducted in other centre before 31.03.2016. The materials are available in the PMJDY website <http://pmjdy.gov.in/lioteracy>. Banks are also requested to utilize the same for imparting training and report the developments to Lead Bank.

**6.4. Indian Bank Self Employment Training Institute (INDSETI)** is providing various training to unemployed persons at free of cost since its establishment in the year 2009. A total of 144 programmes have been conducted by the institute up to December 2015 in which 3795 candidates were trained in various skills to start self employment ventures and build their financial capabilities. Off-campus training programmes are also being conducted by INDSETI. It has been recognized for imparting EDP training under PMEGP and NRLM.

**All the member banks and line departments are requested to fully utilize the services of INDSETI and provide credit to INDSETI trained candidates.**

## Agenda 7

### Review of performance of Banks in U.T. of Puducherry:

(Position as at the end of December 2015)

#### Branch Net Work:

As at the end of December 2015, there are 42 banking institutions with a total network of 250 branches operating in the Union Territory of Puducherry. The commercial banks with 186 branches, Puducherry State Co-operative Bank (PSCB) with 27 branches and Puducherry Co-operative Central Land Development Bank with one Branch and a Regional Rural Bank named Pudhuvai Bharathiar Grama Bank (PBGB) with 36 branches are taking care of the banking services of the people in the UT of Puducherry.

The Agency wise break up is as under:

No	Particulars	No. of branches in UTP	Of which Rural branches in UTP	Branches in Karaikal Region
01	Commercial Banks	186	48	38
	Of which			
	a. Nationalized Banks	147	45	30
	b. Private Sector Banks	39	3	8
02	Puducherry State Co-op. Bank	27	13	3
03	P.C.C.L.D. Bank	1	-	-
04	Regional Rural Bank	36	21	8
	<b>T O T A L</b>	<b>250</b>	<b>82</b>	<b>49</b>

Besides this, PIPDIC (A Government of Puducherry Undertaking) & SIDBI are also extending loan assistance to the needy in the Union Territory. Of these 250 branches, 168 branches constituting 67% are in urban/semi-urban areas. As per the census 2011, the population of Union Territory of Puducherry is 12, 47,953. The population covered per branch is placed at 4992. In Karaikal region the population per branch is placed 4086.

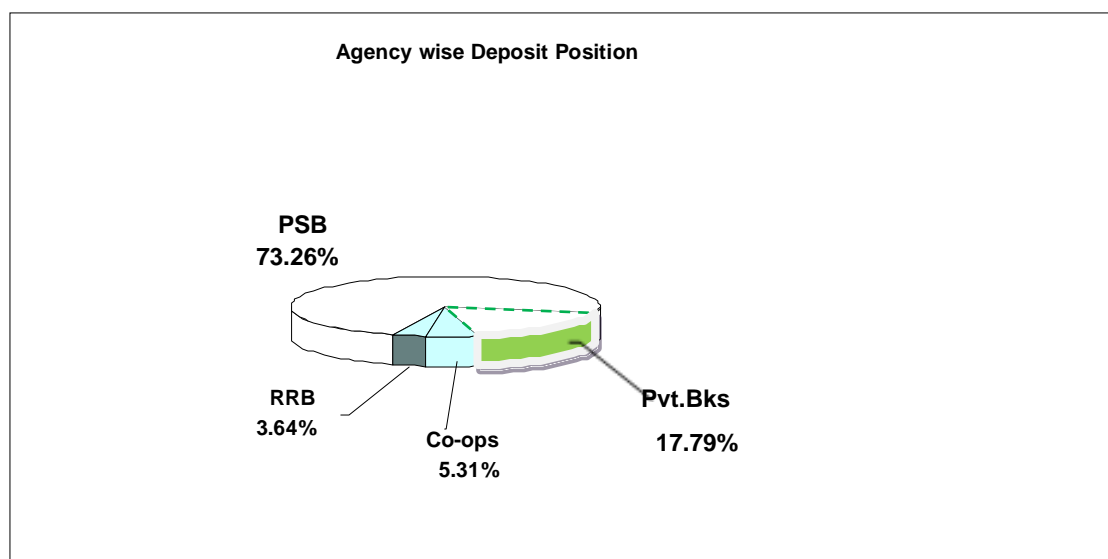


The comparative details of the agency-wise performance under various important parameters are furnished below:

Rs.in crores

Sl. No	Details/Sector	March 2014	Dec 2014	Variation over March 2014	March 2015	December 2015	Variation over March 2015
1	Total Deposits	9676.51	10275.78	599.27 (6.19%)	10685.59	11674.36	988.77 (9.25%)
	Of which NRI Deposits	921.82	1040.23	118.41 (12.85%)	1084.42	1181.97 (10.21%)	97.55 (9.00%)
2	Total Advances	7452.84	8128.60	675.76 (9.07%)	8329.08	9055.18	726.10 (8.72%)
3	CD Ratio	77%	79%	2	78%	78%	No variation
4	Investments	351.12	298.24	-52.88	331.77	283.78	-47.99
5	Credit + Inv / Deposit Ratio	81%	82%	1	81%	80%	-1
6	Total Priority Sector Advances	4595.13	5192.53	597.40 (13.00%)	5321.98	5885.91	563.93 (10.60%)
7	% of Priority Sector Adv. to Total Advances	62%	64%	2	64%	65%	1%
8	Total Advances to Agriculture	1603.12	1854.07	250.95 (15.65%)	1875.78	2107.84	232.06 (12.37%)
9	% of Agri. advances to Total Advances	21.51%	24.88%	1.13%	22.52%	23.28%	0.76%
10	Advances to Weaker Section	1006.32	1125.58	119.26	1165.72	1354.09	188.37
11	% of Weaker Section to Total Advances	13.50%	13.85%	0.35%	14.00%	14.95%	0.95%
12	Advances to SC/ST	376.62	421.20	44.58	450.12	547.05	96.93
13	Advances to DRI	5.04	5.44	0.40	5.50	5.69	0.09
14	Advances to Minorities	581.99	665.99	84.00	700.16	814.12	113.96

## Agency-wise Deposit Position:



## Deposits

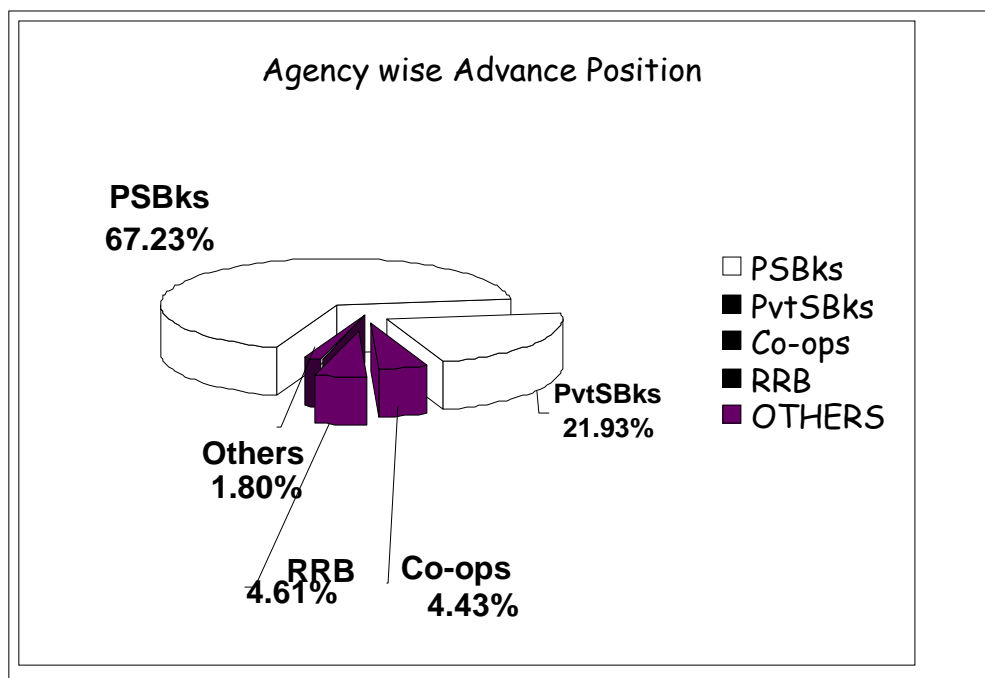
(Rs. in Crores)

Agency	March 2015	December 2015	Variation over March 2015	% of growth over March 2015
Public Sector Banks	7796.7	8551.84	755.14	9.69%
Private Sector Banks	1912.02	2076.96	164.94	8.63%
Co-operative Banks	613.85	620.38	6.53	1.06%
Regional Rural Bank	363.02	425.18	62.16	17.12%
<b>TOTAL</b>	<b>10685.59</b>	<b>11674.36</b>	<b>988.77</b>	<b>9.25%</b>

## Analysis:

- The deposits mobilized by the banking system in the UT of Puducherry rose by Rs.988.77 Crores above March 2015 level registering an increase of 9.25%.
- The Public Sector Banks continued to have a predominant share with their deposits constituting as high as 73.26% of the total deposits followed by Private Sector Banks at 17.79%, Co-operative Banks at 5.31% and RRB at 3.64%
- In absolute terms, Public Sector Banks have shown an increase in the growth of Deposits by Rs.755.14 Crores (9.69%). The increase in deposits of RRB is at Rs.62.16 Crores. (17.12%)

## Agency-wise Advance Position



## Advance

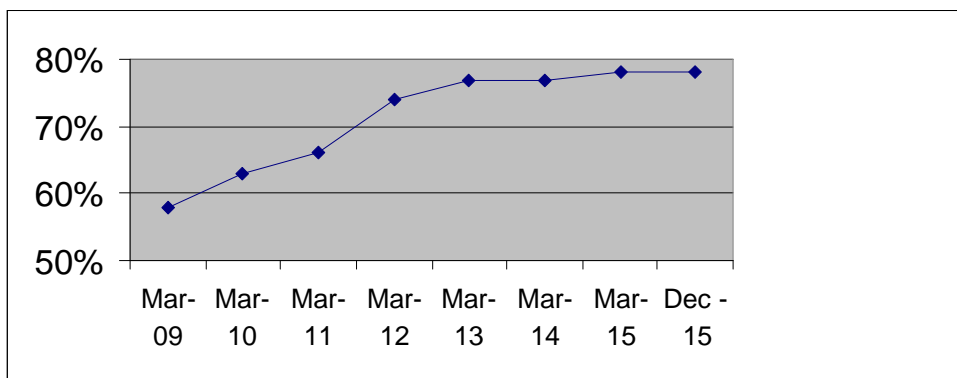
(Rs. in crores)

Agency	March 2015	December 2015	Variation over March 2015	% of growth over March 2015
Public Sector Banks	5704.22	6087.85	383.63	6.73%
Private Sector Banks	1680.13	1986.21	306.08	18.22%
Co-operative Banks	405.79	400.94	-4.85	-1.20%
Regional Rural Bank	375.86	417.61	41.75	11.11%
Others	163.08	162.57	-0.51	-0.31%
<b>TOTAL</b>	<b>8329.08</b>	<b>9055.18</b>	<b>726.10</b>	<b>8.72%</b>

## Analysis:

- Gross credit increased by Rs.726.10 Crores over March 2015 level showing a growth rate of 8.72%.
- Public Sector Banks have shown increase of Rs.383.63 crores, recording a growth rate of 6.73% over the March 2015 position. Private sector banks have increased their lending by Rs.306.08 Crores recording growth of 18.22%.
- Regional Rural Bank has shown an increase of Rs.41.75 crores.

## CD Ratio:



Compared to the growth rate of 9.25% shown by deposits, the advances have registered a growth of 8.72 % during the period under review. Hence the CD ratio reached a level of 78% as of December 2015.

- NRI deposits amounting to Rs.1181.97 Crores accounts for 10.12% of the total deposits are with bank branches in UT. Excluding the NRI deposits, the CD ratio works out to 86%.
- The CD ratio for Karaikal Region works out to 107 %
- Out of the 24 Public sector banks present in the UT, 18 Banks are having CD Ratio of 60% or more and the remaining 6 Public Sector Banks Viz. Bank of Baroda, Canara Bank, Central Bank of India, State Bank of Mysore, UCO Bank and Punjab & Sind Bank have a CD Ratio of less than 60%.
- Of the 13 Private Sector Banks in the UT, 10 Banks are having CD Ratio of 60% and above while the remaining 3 viz. Karnataka Bank, South Indian Bank, Tamilnad Mercantile Bank have a CD Ratio of less than 60%.
- RRB, PSCB and PCCLDB CD Ratio stood above 60%.

## ***Credit to Deposit and Investment Ratio***

It is reported that RRB, PSCB & PCCLDB have made an investment to the tune of Rs. 283.78 Crores in Government Securities and as a result the Credit plus Investment to Deposit ratio is at 80% as on December 2015.

**Performance under other key functional areas:**

<b>Area</b>	<b>R B I Norms</b>	<b>Actual as on March 2015</b>	<b>Actual as on December 2015</b>
<i>Priority Sector</i>	40%	64%	65%
Agricultural Advances	18%	22.52%	23.28%
Weaker Section Advances	10%	14.00%	14.95%

**Analysis:**

**Priority Sector:**

The share of Priority Sector Credit to Total Advances increased to 65% against the RBI norms of 40% for the period under review. In absolute terms, there is an increase of Rs.563.93 Crores over March 2015. The rate of growth during the period stood at 10.60%, which is against the growth rate of over all credit at 8.72% for this period.

**Agriculture:**

Under Agriculture loans, there is an increase of Rs.232.06 Crores during the period under review. The ratio of agriculture advances to the total advances is at 23.28% as of December 2015 against 18% minimum prescribed by RBI.

**Weaker Section:**

Advances to Weaker Sections under Priority Sector Advances have increased by Rs.188.37 Crores during the period under review. The ratio of weaker section advances to total advances as of December 2015 is at 14.95% against the norms of 10%.

**DRI Scheme:**

The outstanding advance under DRI has increased from Rs.5.50 crore as of March 2015 to Rs. 5.69 Crores as of December 2015.

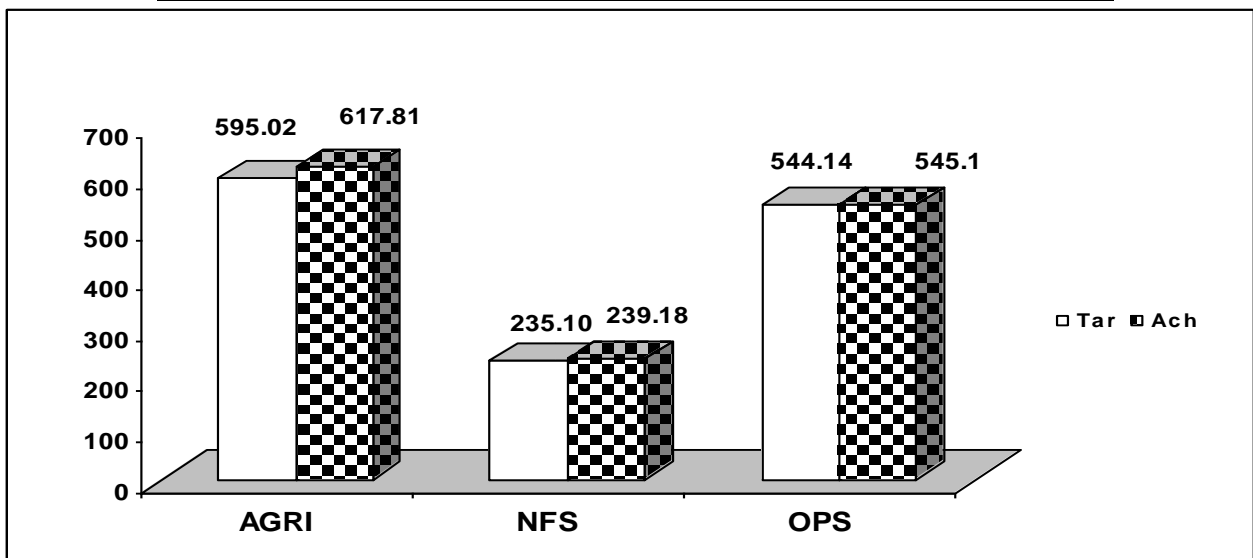
## AGENDA: 8

### Review of Performance under Annual Credit Plan 2015-16

The Sector wise target vis-à-vis achievement (Disbursement) as on 31.12.2015 is given below:

(Rs. in Crores)

Sector	Target	Achievement	% of Achievement
	As on December 2015		
Agriculture	595.02	617.81	103.83%
NFS	235.10	239.18	101.73%
OPS	544.14	545.1	100.18%
<b>TOTAL</b>	<b>1374.26</b>	<b>1402.09</b>	<b>102.03%</b>



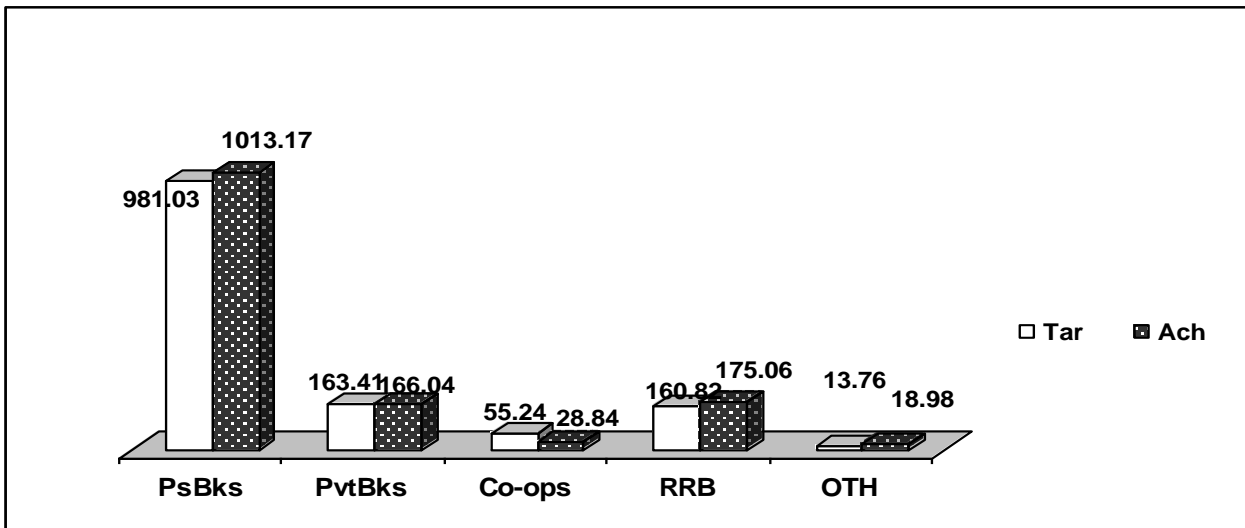
The aggregate Credit disbursement upto the period under review of 2015-16 amounts to Rs.1402.09 Crores against the target of Rs. 1374.26 Crores, registering 102.03% achievement. The Banks in UT of Puducherry continue to give thrust to Agriculture. As against the target of Rs.595.02 Crores, the credit flow to the sector was Rs. 617.81 Crores achieving 103.83% of the target. Major share of credit is absorbed for short term credit requirement. Agriculture sector absorbed 44% of the total credit and is followed by Other Priority Sector (OPS) at 39% under which banks have disbursed loans amounting to Rs.545.10 crores. Tourism related activities, Hotel industry, IT and IT enabled services, and food processing units are the major beneficiaries of this credit flow. While absorbing 17% of the share the disbursement to Non-farm sector was Rs.239.18 Crores.

**Agency-wise target vis-à-vis achievement under ACP 2015-16**

(Position as on December 2015).

(Rs. in Crores)

Agency	Target	Achievement	% of Achievement
	As of December 2015		
Public Sector Banks	981.03	1013.2	103.28
Private Sector Banks	163.41	166.04	101.61
Co-op Sector Banks	55.24	28.84	52.21
RRB	160.82	175.06	108.85
Others (PIDIC/SIDBI)	13.76	18.98	137.94
<b>TOTAL</b>	<b>1374.26</b>	<b>1402.12</b>	<b>100.60%</b>



Under ACP the performance of Public Sector Banks is at 103.28% and Regional Rural Bank is at 108.85% of the target.

**AGENDA: 9- Flow of credit to Agriculture**

The progress made in UT of Puducherry with respect to the Flow of Credit to Agriculture is given below:

**(FOR THE PERIOD 01.04.2015 TO 31.12.2015)**

(Rs. in crores)

Particulars	No	Amount
<b>Total Target for Agriculture 2015-16</b>	<b>98469</b>	<b>871.24</b>
Loans disbursed		
Short Term Loan for crop production purpose	67679	579.85
Medium/Long Term loan	1524	37.96
<b>TOTAL</b>	<b>69203</b>	<b>617.81</b>
No of new farmers financed	6746	63.57
No of Agri. clinics financed	0	0
Tenant farmers and oral lessees financed	3530	24.50
Debt Swap Scheme	533	8.05

During the period under review banks in UT of Puducherry provided short term loans to 67679 farmers to the tune of Rs.579.85 Crores and the total credit deployment by banks in the UT of Puducherry to the agriculture sector is at Rs.617.81 Crores as against the annual target of Rs.871.24 crores.

**Banks are requested to disburse and give thrust for investment credit projects under agriculture and allied sector to achieve the targets for MTL and finance to ACABCs to be explored.**

**All the crop loans given to notified crops in the notified area are to be invariably covered under NAIS.**

Bank wise performance under the Flow of credit to Agriculture is furnished in the annexure.



## **AGENDA: 10**

### **Review of Performance under Government Sponsored Schemes in UT of Puducherry**

Under PMEGP, Puducherry has been allotted a margin money target of Rs.100 Lakhs for programme year 2015-16 and out of the 185 applications sent to the banks 51 applications have been sanctioned. The EDP training is being conducted for the sanctioned candidates.

Under MUPSES as against the target of 1000 beneficiaries, 604 applications have been sent to the banks out of which 146 applications have been sanctioned.

**All the banks were requested to follow the RBI time norms in disposal of applications and achieve the segment wise targets immediately. Line departments were also requested to work in close co-ordination with banks for financing viable projects under government sponsored schemes and achievement of targets. The subsidy is to be claimed as per the time norms and banks are also requested to send utilization certificates to the line departments regarding the same.**

## **AGENDA: 11**

### **11.1 Performance under Housing Finance Scheme:**

The total disbursement made for house construction activity in Union Territory of Puducherry during the review period is Rs.97.31 Crores covering 1935 accounts.

### **11.2 Performance under Educational Loan Scheme:**

Banks are playing greater role to meet the credit requirement of student community to pursue higher education by providing Educational loans.

The outstanding advances in Educational loan as on 31.12.2015 is Rs.373.46 crores which accounts for 4.12% of the total advances. Banks have disbursed loan assistance to 2261 students for a sum of Rs.33.28 Crores during the period under review.

### **11.3 Credit Flow to Non-Farm Sector:**

The outstanding advance to Non-farm sector as of 31.12.2015 is Rs.1695.70 crores. This accounts for 18.73% of the total credit. As per the report received from bank branches and as shown in the annexure, credit flow to the tune of Rs.239.18 Crores was made during the period under review.

Member banks are requested to increase the lending under SME sector and to MUDRA and make use of the various schemes in operation viz. Credit Guarantee Fund Trust Scheme, Credit Linked Capital Subsidy scheme, Micro Finance Scheme.

## **AGENDA: 12**

### **12.1 Disbursement to Minority Community**

The outstanding advance to minority communities as on December 2015 is Rs.814.12 Crores. This accounts to 13.83% of Priority sector advances. Banks have disbursed an amount of Rs.83.31 Crores covering 7703 beneficiaries of Minority Communities during period under review. As the target of 15% is to be achieved as per the Prime Minister's 15 Point programme on the welfare of minorities, banks are requested to lend more to minorities and also to ensure correct classification of advances using social attributes.

### **12.2 Disbursement to SC/ST Community**

The outstanding advance to SC/ST communities as on 31.12.2015 is Rs.547.05 Crores. This accounts to 6.04% of the total advances. With regard to disbursement to SC/ST communities banks have disbursed an amount of Rs.52.32 Crores benefiting 4919 customers during the period under review.

### **12.3 Disbursement to Women beneficiaries**

The outstanding advance to women beneficiaries as on 31.12.2015 is Rs.807.79 Crores. This accounts for 8.92% of the total advances. Banks have disbursed an amount of Rs.109.13 Crores to 11065 women beneficiaries during the review period upto December 2015.

## **AGENDA: 13**

### **13.1 Performance under Kisan Credit Card Scheme:**

During the review period banks have issued 6664 new cards and extended credit assistance of Rs.46.10 Crores.

Banks are requested to route all the crop loans through Revised KCC.

All the KCC holders should be invariably covered under PAIS with a view to provide continued accident insurance coverage.

### **13.2 SHG Credit Linkage:**

During the period April to December 2015, 225 new SHGs opened SB Accounts. 1085 groups were credit linked to the tune of Rs.2428.90 Lakhs and 846 groups' availed repeat finance amounting to Rs.1669.34 Lakhs. The cumulative number of SHGs having SB accounts as on 30.09.2015 is 23501. All the banks are requested to provide the number of active SHG with their branches. NABARD is also organizing SHG sensitization programme with prime objective to streamline the functioning of SHG and improving the recovery.

### **13.3 Joint Liability Groups (JLG):**

During the period ending December 2015, Banks in UTP have extended credit to 106 JLGs amounting to Rs.152.08 Lakhs. Banks are requested to form more Joint Liability Group and extend credit to these groups. Sensitisation programmes on the concept of joint liability groups were also organized in co-ordination with NABARD to bankers, NGOs, SHGs etc to facilitate the formation of more JLG and to ensure adequate credit to them

## **AGENDA: 14**

### **Review of Recovery Performance under Government Sponsored Schemes:**

#### **14.1. Recovery performance under PMRY:**

The rate of recovery under PMRY during the period under review was 31%. The Bank-wise recovery details are furnished in the annexure.

#### **14.2. Review of recovery performance under SJSRY:**

As of December 2015 the recovery performance under group loans (SJSRY-UWSP) is at 75% and the rate of recovery under SJSRY (USEP) individual loan is at 39%. The Bank-wise recovery details are furnished in annexure.

#### **14.3. Review of recovery performance under SGSY**

The recovery performance under SGSY stands at 83% as on December 2015. The Bank-wise recovery details are furnished in annexure.

**Banks and the Line Departments are requested to organise Joint Recovery camps to improve recovery under these schemes.**

#### **14.4. Review of Recovery performance under Priority Sector Advances**

The recovery under Priority Sector advances is at 75% of the total demand during the period under review. The Bank-wise recovery details are furnished in annexure.

#### **14.5 NPA details under various sectors**

As per the available details furnished by members banks the NPA under Agriculture Sector is placed at Rs.93.25 Crores, NFS sector was at Rs.87.73 Crores and OPS was at Rs.75.84 Crores as on 31.12.2015. **Banks are yet to furnished complete details. It is requested that the full and complete details may be furnished so that same can be presented and reviewed in the next meeting.**

## AGENDA: 15

### Submission of LBR-2 and LBR-3 Returns

The level of submission of LBR 2 and LBR U2 by bank branches in UT of Puducherry for the year 2015-16 as of December 2015 is furnished as below:

Name of the Return	Submission Level	Name of the Return	Submission level
LBR 2	100%	LBR U2	100%
LBR 3-A	100%	LBR U3-A	100%

Due to the concerted efforts of Lead Bank by sending the formats well in advance, telephonic reminders, information through various meetings and member banks co-operation has enabled us to achieve 100% submission of Lead Bank Returns.

The District Co-ordinators are requested to take note of the new guidelines issued by Reserve Bank of India in order to improve the effectiveness and streamlining the functioning of SLBC Meetings and ensure to continue the 100% submission of LBR in time so that the actual performance is presented for review.

Bank wise details on LBR submission is given in the annexure.

## **Agenda No 16**

### **Success Stories**

In compliance with the directives of Reserve Bank of India and Government of India to present success stories of candidates from various walks of life who have benefited out of various services being rendered by banking system the experience of two candidates who have been trained by R-Seti type training institution INDSETI Puducherry, which is provided training on various self-employment related activities for free of cost is presented for information of the members.

## **Agenda No 17**

**Any other matter with the permission of the Chair.**