

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

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

(Rs. in Crores)

S. No	Details/Sector	March 2012	March 2013	March 2014	March 2015	Sept 2015
1	Total No of Branches	187	205	214	241	247
	Of which - Rural	76	78	79	81	82
	- Semi-urban	35	45	47	66	68
	- Urban	76	82	88	94	97
2	Total Deposits	8169.49	8712.46	9676.51	10685.59	11228.19
	Of which NRI Deposits	696.48 (8.53%)	784.89 (9.01%)	921.82 (9.53%)	1084.42 (10.15%)	1169.00 (10.41%)
3	Total Advances	6044.36	6749.15	7452.84	8329.08	8775.75
4	CD Ratio	74%	77%	77%	78%	78%
5	Investments	178.06	215.40	351.12	331.77	350.14
6	Cr. + Inv./Deposit Ratio	76%	80%	81%	81%	81%
7	Total Priority Sector Advances	3603.59	4083.32	4595.13	5321.98	5704.81
8	% of PSA to Total Advances	60%	61%	62%	64%	65%
9	Total Advances to Agriculture	1094.34	1335.58	1603.12	1875.78	2046.87
10	% of Agri. To Total Advances	18.10%	19.79%	21.51%	22.52%	23.32%
11	Advances to Weaker Section	753.38	856.72	1006.32	1165.72	1332.62
12	% of W.S. to Total Advances	12.46%	12.69%	13.50%	14.00%	15.19%
13	Advances to SC/ST	259.50	324.54	376.62	450.12	505.88
14	Advances to DRI	3.66	4.01	5.04	5.50	5.63
15	Advances to Minorities	378.19	469.16	581.99	700.16	769.03

**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 Sep 2015)	Target	398.12	146.34	357.21	901.68
	Achievement	412.77	154.14	340.20	907.11
	<b>Achievement</b>	<b>103.68%</b>	<b>105.33%</b>	<b>95.24%</b>	<b>100.60%</b>

**AGENDA: 1**

**Confirmation of minutes of the SLBC Meeting held on 21.09.2015**

The minutes of the SLBC meeting held on 21.09.2015 was communicated to all the members vide Lead Bank letter reference SLBC-UTP/L 04/ 2014-15/1210 dated 12.10.2015. 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**

<b>S.No</b>	<b>Issue</b>	<b>Action initiated</b>
1	<b>Department of Rural Development</b> Allotment of Land for Indian Bank Self Employment Training Institute (INDSETI).	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>	All the banks are conducting campaign regularly to inform the general public of the benefits of the scheme. Government Departments are also involved for enrollment of eligible staff members in the schemes and also to facilitate enrollments of general public also.
3.	<b>Seeding of Aadhaar for DBT beneficiaries of Department of Civil supplies</b>	Banks in UT of Puducherry have been proactive in implementation of Direct Benefit Transfer. During August 2015 the list of beneficiaries was sent to all the banks. The list contained more than 70000 Aadhaar to be seeded. With the fullest co-operation of all the banks the seeding and mapping was completed. In the last SLBC meeting it was informed that the department is in the process of collection of details from left out beneficiaries. In the core committee meeting held on 07.10.2015 all the banks agreed to extend their fullest co-operation to ensure maximum seeding of Aadhaar numbers. During the first week of November a list containing around 17000 Aadhaar numbers were sent by Department of Civil Supplies to Lead Bank

		<p>for seeding. The data was sorted bank-wise and sent to the respective banks for immediate seeding and mapping. The same was reiterated and discussed in the core committee meeting held on 12.11.2015. All the banks have assured that they would be completing the verification and seeding process before 20.11.2015 and send the feedback to the department for further follow-up.</p>
4	<p><b>Loans under DEDs Scheme to eligible Milch Animal farmers of SC category.</b></p>	<p>Department of Animal Husbandry has identified 491 milch animal farmers belonging to SC category and has sent the list. The same was sorted bank-wise as per the account details of the beneficiaries. A special meeting on 27.10.2015 with the participation of officials from concerned banks, PONLAIT and milk societies were held. The department was requested to inform the beneficiaries that subsidy would be provided subject to availability by NABARD and beneficiaries who are willing to avail the loan irrespective of availability of subsidy. All the banks were requested to consider the common application designed for this purpose on merits as per the scheme guidelines and claim the subsidy as per prescribed procedure. In the Core committee meeting held on 12.11.2015, it was informed that around 100 applicants only have shown their willingness to avail the loan irrespective of availability of subsidy.</p>

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

### **3.1. Skill Loan Scheme of Government of India**

Hon'ble Prime Minister of India has launched a skill loan scheme under the Ministry of Skill Development and Entrepreneurship on 15.07.2015 with a view to supporting youth who wish to go through skill training programmes in the country. The information regarding the introduction of the scheme was placed in the SLBC meeting held on 11.07.2015. This scheme is a simplified loan scheme to reduce paper work and ensure sanction and prompt disbursement of skill loans. It has been informed by Indian Banks' Association (IBA) that the Skill loan scheme replaces the IBA Model Loan Scheme for Vocational Education and Training circulated by them. The salient features and application form is placed for information of the members. All the banks are requested to furnish the details of the loans financed under the above scheme in UT of Puducherry on monthly basis for reviewing the same in the SLBC meetings.

### **3.2. Implementation of National Agricultural Insurance Scheme (NAIS) in UT of Puducherry.**

Agriculture Insurance Company of India Ltd vide their letter dated 26.10.2015 has informed the implementation of NAIS for UT of Puducherry for Paddy-Kharif 2015 for Yanam Region, Paddy II (Samba/Thalady/Pishanam) 2015-16 for Karaikal and Puducherry and Rabi 2015-16 for Paddy, Black gram, Green gram and Sugarcane. The notified areas, seasonality discipline and premium rate subsidy details are placed as annexure for information of the members. Members banks are requested to invariably cover all loans given to notified crops grown in notified area under the scheme. It has been informed that there is a premium subsidy of 100% to all farmers.

### **3.3. Advertisement for inviting Applications for National Awards-2014**

NABARD, Chennai has informed that Ministry of Micro, Small and Medium enterprises with a view to recognizing the efforts and contribution of MSMEs, it is decided to give national award annually to select entrepreneurs and enterprises and the details are available at website of the ministry [www.dcmsme.gov.in](http://www.dcmsme.gov.in) All the banks are requested to motivate eligible MSME units to ensure their participation. The letter is placed for information of the members.



### **3.4. Subsidy related petitions - Consumer forum**

NABARD vide their letter dated 5.11.2015 has informed that complaints relating to subsidy under government sponsored schemes is not service as defined in consumer protection Act 1986 and matter relating to subsidy does not fall under the jurisdiction of Consumer forum. The letter received is placed for information of the members.

### **3.5. DRDA - SGSY- Unutilised subsidy amount of erstwhile IRDP**

We have been informed by DRDA that as per the audit report of SGSY Scheme for the year 2014-15 an amount of Rs.37,47,599.50 has been specified as unutilized subsidy amount lying with various branches of banks of which Rs.17,67,640.50 pertains to IRDP and the department is in the process of reconciling the same. The list was circulated to the concerned banks and also informed in the core committee meeting. The list is placed for information of the members. All the concerned banks are requested to extend their fullest co-operation in this regard and furnish necessary Form II (UC)/refund the amount pertaining to IRDP to the agency i.e DRDA.

### **3.6. Procedure for payment of commission to authorized agent by the banks on sale of Kisan Vikas Patra through agent**

The copies of the letters received from *Government of India, Ministry of Finance* regarding the above subject is placed for information of the members. It has been mentioned that all commissions irrespective of amount shall be paid through SB account of the agent. So banks are requested to open SB accounts to agents on being approached for the same.

### **3.7 CERSAI - Provision for State-wise Data**

Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) has informed that they have now enabled the provision for generating the State-wise data of registration in CERSAI. The letter received is placed for information of the members.

### **3.8 Refinance policy for Schematic lending 2015-16 - Simplification.**

NABARD Chennai vide their letter dated 13<sup>th</sup> October 2015 has informed that they have partially modified the refinance policy for schematic lending. It has been decided that agriculture and other priority sector eligible loans which are outstanding in the books of the financing banks and having a residual maturity of mote than 18 months as on the date of drawal application will be eligible for refinance. The copy of the letter is placed for information of the members.

### **3.9 Submission of PMEGP applications only through online**

Khadi and Village Industries Commission, vide their letter dated 04.11.2015 has informed that Government of India, Ministry of MSME has directed that it is mandatory to submit PMEGP applications only through online mode and the applications already submitted are also to be routed through online method. The copy of the letter is placed for information of the members.

### **3.10 Sick Industries in UT of Puducherry**

Reserve Bank of India is conducting State Level Inter-institutional Committee meetings for Tamil Nadu and UT of Puducherry every quarter to discuss the sickness in Micro and Small units. In the meeting held on 12.11.2015 the data of UT of Puducherry was placed for discussion. In the meeting it was suggested that details regarding UT of Puducherry can also be discussed in the SLBC meetings. The bank-wise details are placed for information and discussion of the members.

### **3.11 Start-up Indian Programme**

Reserve Bank of India vide their letter dated 17.11.2015 has informed that Hon'ble Prime Minister in his Independence Day address launched the "Start-up India" Programme for extending credit to tribal/dalit/women entrepreneurs through each branches. The letter is placed for information of the members. Member banks are requested to extend credit to targeted entrepreneurs through all their branches and inform us of the progress made so as to send consolidated details to Reserve Bank of India.



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

In the previous meetings the detailed information and direction of Government of India for organizing credit camp under PMMY especially for Shishu Category from 25<sup>th</sup> September to 02 October 2015 was placed for information of members. The mega credit camp was organized at Puducherry on 28.09.2015 and Shri N Rangasamy Hon'ble Chief Minister of Puducherry distributed loans to beneficiaries in the presence of Shri M. K Jain MD & CEO, Indian Bank and Shri Chandraker Bharti I A S, Development Commissioner, Government of Puducherry. The target for the campaign was fixed at 5425 beneficiaries amounting to Rs.19.99 Crores. The target was surpassed by the achievement of disbursement of Rs. 20.58 Crores to 8896 accounts. Banks in UT of Puducherry continue to provide loans under PMMY under "**Shishu**", "**Kishore**" and "**Tarun**" loans. The annual target and position as on 31.10.2015 is placed for information of the members.

Government of India, Department of Financial Services vide letter dated 23.10.2015 has advised all the banks to observe 6<sup>th</sup> November 2015 as ITI day. They have also asked the banks to maintain separate list of ITI trained/other skilled people and provide loans to them based on their needs and eligibility. A Special meeting was organized on 31.10.2015 and bank-wise allotment of ITIs were made for the purpose of co-ordination and speedy disbursal. There are 8 ITIs in UT of Puducherry. Accordingly the list of trained candidates from ITIs in Puducherry were obtained and circulated among all the banks to map them to their existing accounts and service area and provide necessary financial assistance. Similarly skilled persons trained by other institutions especially INDSETI are also to be provided with suitable financial assistance.

Government of India, Department of Financial Services vide their letter dated 27<sup>th</sup> October 2015 has informed that the targets given to PSBs & RRBs under PMMY has been modified taking into account the branch numbers and operational network & strength of respective banks and accordingly modified the method of working of targets. The targets prescribed by Government of India are placed for information of the members. All the members are requested to note the targets and take all possible steps to achieve the same.

## **AGENDA: 5**

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

All the banks opened accounts to households that were not having accounts. 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.

To carry forward the mission mode objectives of PMJDY, Government of India in May 2015 launched 3 new schemes which are implemented through banks. The schemes are Atal Pension Yojana (APY), Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). All these schemes were operationalized from 1st June 2015. The minimum age of entry is 18 years of age and maximum age is 40, 50 and 70 respectively. Those enrolling in these schemes have to have a bank account with sufficient balance to ensure payment of premium/contribution through "auto debit" facility.

As on 31.10.2015, the enrollment under PMJJBY was 58188, PMSBY was 163809 and APY was 2696 respectively. Various awareness programmes are being conducted to field level functionaries so as to create awareness among general public and increase the enrollments as these social security schemes have been formulated for the benefit of the people. As the enrollments in being done on ongoing basis all the member banks are requested to contribute their maximum to ensure coverage of all eligible people of UTP under these schemes. Government Departments were sensitized for enrolling of eligible staff members and also inform general public visiting the departments.

Government of India vide letter dated 30.09.2015 has informed the extension of last date of enrolment under Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) to 30.11.2015. The copy of the letter is placed for information of the members. 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

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

(Position as at the end of September 2015)

#### Branch Net Work:

As at the end of September 2015, there are 42 banking institutions with a total network of 247 branches operating in the Union Territory of Puducherry. The commercial banks with 184 branches, Puducherry State Co-operative Bank with 27 branches and Puducherry Co-operative Central Land Development Bank with one Branch and a Regional Rural Bank named Pudhuvai Bharathiar Grama Bank with 35 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	184	48	38
	Of which			
	a. Nationalized Banks	146	45	30
	b. Private Sector Banks	38	3	8
02	Puducherry State Co-op. Bank	27	13	3
03	P.C.C.L.D. Bank	1	-	-
04	Regional Rural Bank	35	21	8
	<b>T O T A L</b>	<b>247</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 247 branches, 165 branches constituting 67% are in urban/semi-urban areas. As per the census 2011 the population of Union Territory of Puducherry is 1247953. The population covered per branch is placed at 5052. In Karaikal region the population per branch is placed 4086.

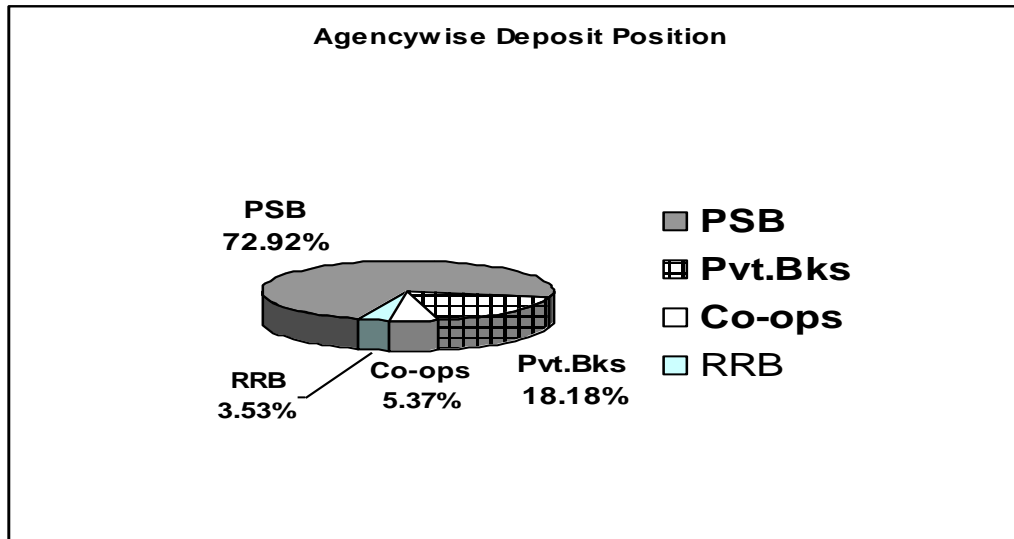
The comparative details of the agency-wise performance under various important parameters are furnished in the annexure.

**Business Position and Year on Year Variation**

(Rs. in Crores)

Sl. No	Details/Sector	March 2014	September 2014	Variation & % over March 2014	March 2015	September 2015	Variation over March 2015
1	Total Deposits	9676.51	10193.28	516.77 5.34%	10685.59	11228.19	542.60 5.08%
	Of which NRI Deposits	921.82	1002.64	80.82 8.77%	1084.42	1169.00	84.58 7.80%
2	Total Advances	7452.84	8043.75	590.91 7.93%	8329.08	8775.75	446.67 5.36%
3	CD Ratio	77%	79%	2	78%	78%	No variation
4	Investments	351.12	355.72	4.60	331.77	350.14	18.37
5	Credit + Inv / Deposit Ratio	81%	82%	1	81%	81%	No variation
6	Total Priority Sector Advances	4595.13	5093.41	498.28 10.84%	5321.98	5704.81	382.83 7.19%
7	% of Priority Sector Adv. to Total Advances	62%	63%	1	64%	65%	1%
8	Total Advances to Agriculture	1603.12	1806.49	203.37 12.69%	1875.78	2046.87	171.09 9.12%
9	% of Agri. advances to Total Advances	21.51%	22.46%	0.95%	22.52%	23.32%	0.80%
10	Advances to Weaker Section	1006.32	1094.76	88.44	1165.72	1332.62	166.90
11	% of Weaker Section to Total Advances	13.50%	13.61%	0.11	14.00%	15.19%	1.19%
12	Advances to SC/ST	376.62	408.19	31.57	450.12	505.88	55.76
13	Advances to DRI	5.04	5.38	0.34	5.50	5.63	0.13
14	Advances to Minorities	581.99	646.65	64.66	700.16	769.03	68.87

## Agency-wise Deposit Position:



## Deposits

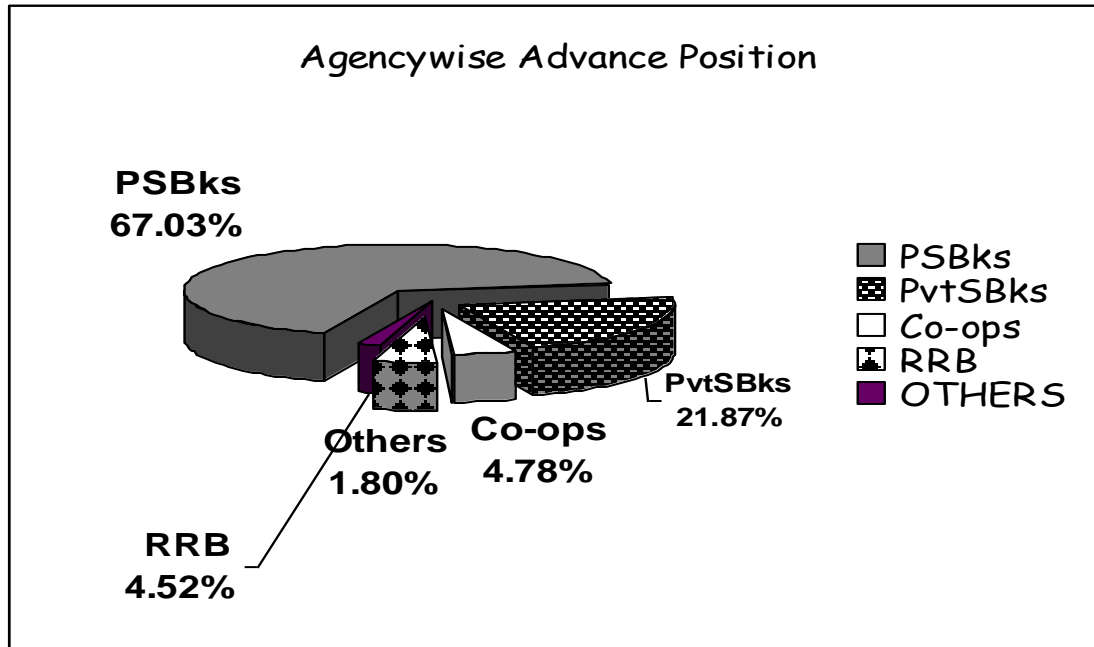
(Rs. in Crores)

Agency	March 2015	September 2015	Variation over March 2015	% of growth over March 2015
Public Sector Banks	7796.7	8187.72	391.02	5.02
Private Sector Banks	1912.02	2041.07	129.05	6.75
Co-operative Banks	613.85	603.21	-10.64	-1.7
Regional Rural Bank	363.02	396.19	33.17	9.14
<b>TOTAL</b>	<b>10685.59</b>	<b>11228.20</b>	<b>542.60</b>	<b>5.08</b>

## Analysis:

- The deposits mobilized by the banking system in the UT of Puducherry rose by Rs.542.60 Crores above March 2015 level registering an increase of 5.08%.
- The Public Sector Banks continued to have a predominant share with their deposits constituting as high as 72.92% of the total deposits followed by Private Sector Banks at 18.18%, Co-operative Banks at 5.37% and RRB at 3.53%
- In absolute terms, Public Sector Banks have shown an increase in the growth of Deposits by Rs.391.02 Crores (5.02%). The increase in deposits of RRB is at Rs.33.17 Crores. (9.14%)

## Agency-wise Advance Position



## Advances

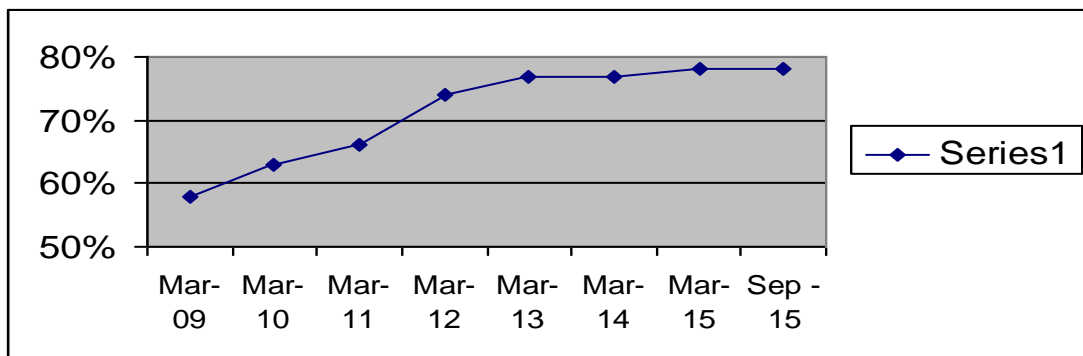
(Rs. in crores)

Agency	March 2015	September 2015	Variation over March 2015	% of growth over March 2015
Public Sector Banks	5704.22	5882.35	178.13	3.12
Private Sector Banks	1680.13	1919.25	239.12	14.2
Co-operative Banks	405.79	419.75	13.96	3.44
Regional Rural Bank	375.86	396.62	20.76	5.52
Others	163.08	157.78	-5.3	-3.25
<b>TOTAL</b>	<b>8329.08</b>	<b>8775.75</b>	<b>446.67</b>	<b>5.36</b>

## Analysis:

- Gross credit increased by Rs.446.67 Crores over March 2015 level showing a growth rate of 5.36%.
- Public Sector Banks have shown increase of Rs.178.13 crores, recording a growth rate of 3.12% over the March 2015 position. Private sector banks have increased their lending by Rs.239.12 Crores.
- Regional Rural Bank has shown an increase of Rs.20.76 crores.

## CD Ratio:



Compared to the growth rate of 5.08% shown by deposits, the advances have registered a growth of 5.36 % during the period under review. Hence the CD ratio reached a level of 78% as of September 2015.

- NRI deposits amounting to Rs.1169.00 Crores accounts for 10.41% of the total deposits with bank branches in UT. Excluding the NRI deposits, the CD ratio works out to 87%.
- The CD ratio for Karaikal Region works out to 108 %
- 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 4 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. 350.14 Crores in Government Securities and as a result the Credit plus Investment to Deposit ratio is at 81% as on September 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 September 2015</b>
Priority Sector	40%	64%	65%
Agricultural Advances	18%	22.52%	23.32%
Weaker Section Advances	10%	14.00%	15.19%

**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.382.83 Crores over March 2015. The rate of growth during the period stood at 7.19%, which is against the growth rate of over all credit at 5.08% for this period.

**Agriculture:**

Under Agriculture loans, there is an increase of Rs.171.09 Crores during the period under review. The ratio of agriculture advances to the total advances is at 23.32% as of September 2015 against 18% minimum prescribed by RBI.

**Weaker Section:**

Advances to Weaker Sections under Priority Sector Advances have increased by Rs.166.90 Crores during the period under review. The ratio of weaker section advances to total advances as of September 2015 is at 15.19%

**DRI Scheme:**

The outstanding advance under DRI has increased from Rs.5.50 crore as of March 2015 to Rs. 5.76 Crores as of September 2015.



## **Agenda 7 FINANCIAL LITERACY AND TRAINING**

### **7.1 Financial Literacy**

Financial literacy is a part of the mission mode objective of PMJDY and all the banks have been requested to provide all available financial information to the account holders so that they can be benefited of the various schemes of Government.

Special focus is being given to service area villages/wards allocated under FI. Banks are conducting financial literacy programmes in their allotted service areas. Rural branches are also conducting campaigns in their allotted villages every month as per the guidelines of Reserve Bank of India.

**7.2. Financial Literacy and Credit Counseling Centre (FLCC)** is functioning in Puducherry and providing services to general public. The counselor is also visiting banks and other institutions to provide information on new financial schemes. From 28.03.2009 to September 2015, 8184 clients have availed counseling services provided through FLCC. Financial literacy van is also in operation in UT of Puducherry and providing services to villages. Counseling services are all provided in campaigns conducted at wards/villages. During the first half 42 such camps were conducted utilizing the services of FLCC.

**7.3. Indian Bank Self Employment Training Institute (INDSETI)** is providing training to unemployed persons free of cost since its establishment in the year 2009. Different variety of programmes is being conducted to cater the need of the prevailing requirements. A total of 139 programmes have been conducted by the institute upto September 2015 in which 3633 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. INDSETI has also been recognized for imparting EDP training under PMEGP.

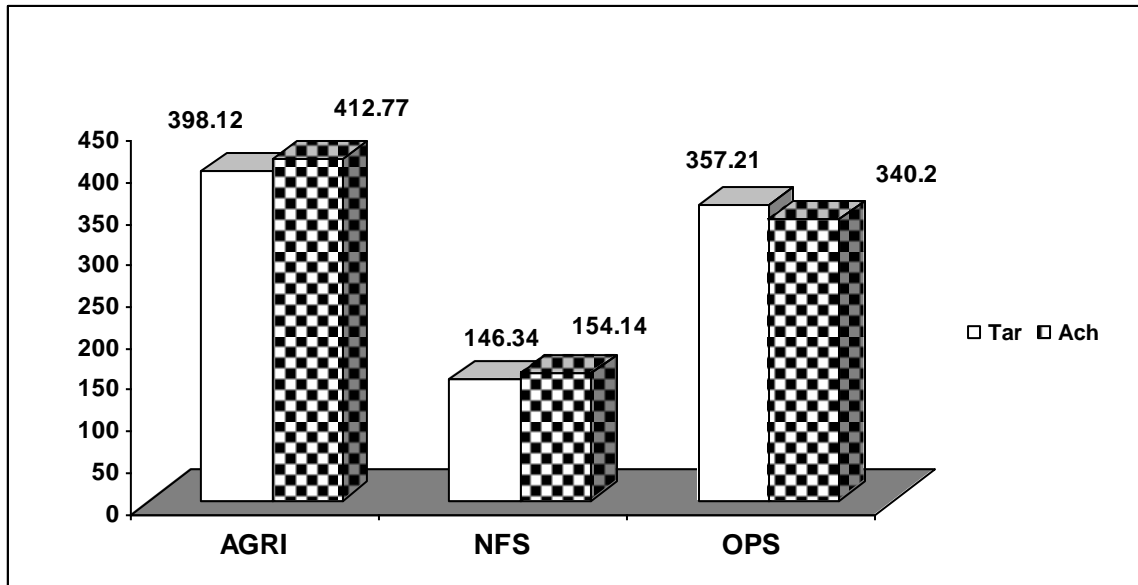
**All the member banks and line departments are requested to fully utilize the services of INDSETI and FLCC and provide credit to INDSETI trained candidates under MUDRA loans also.**

## AGENDA: 8

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

(Position as on 30.09.2015)

(Rupees in Crores)



The Sector wise target vis-à-vis achievement (Disbursement) as on 30.09.2015 is given below:

(Rs. in Crores)

Sector	Target	Achievement	% of Achievement
	As on September 2015		
Agriculture	398.12	412.77	103.68%
NFS	146.34	154.14	105.33%
OPS	357.21	340.20	95.24%
<b>TOTAL</b>	<b>901.67</b>	<b>907.11</b>	<b>100.60%</b>

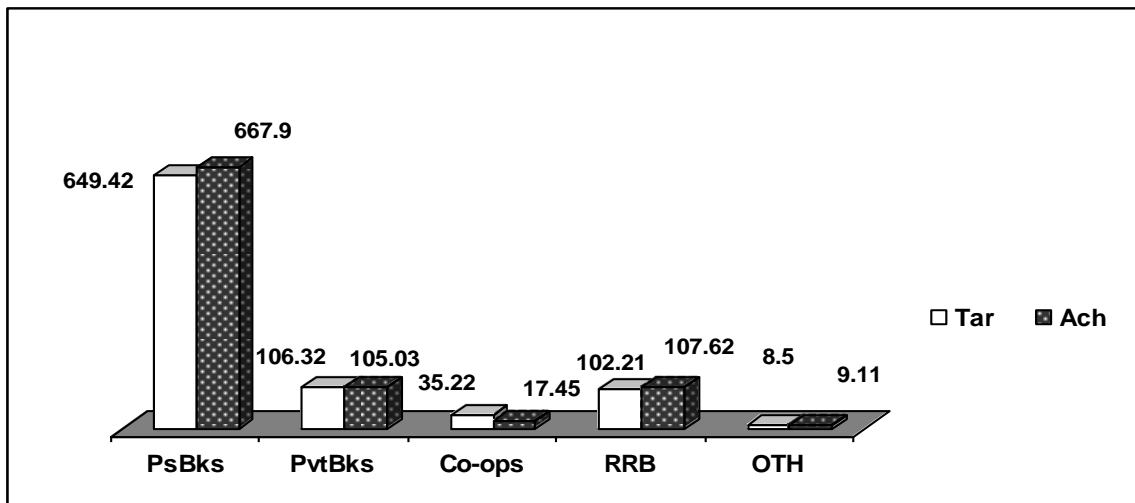
The aggregate Credit disbursement during first half of 2015-16 amounts to Rs.907.11 Crores against the target of Rs. 901.67 Crores, registering 100.60% achievement. The Banks in UT of Puducherry continue to give thrust to Agriculture. As against the target of Rs.398.12 Crores, the credit flow to the sector was Rs. 412.77 Crores achieving 103.68% of the target. Major share of credit is absorbed for short term credit requirement. Agriculture sector absorbed 45% of the total credit and is followed by Other Priority Sector (OPS) at 38%

under which banks have disbursed loans amounting to Rs.340.20 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.154.14 Crores.

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

(Position as on September 2015).

(Rupees in Crores)



Under ACP the performance of Public Sector Banks is at 102.85% and Regional Rural Bank is at 105.29% of the target.

(Rs. in Crores)

Agency	Target	Achievement	% of Achievement
	As of September 2015		
Public Sector Banks	649.42	667.90	102.85%
Private Sector Banks	106.32	105.03	98.78%
Co-op Sector Banks	35.22	17.45	49.55%
RRB	102.21	107.62	105.29%
Others (PIPDIC/SIDBI)	8.50	9.11	107.11%
<b>TOTAL</b>	<b>901.67</b>	<b>907.11</b>	<b>100.60%</b>

## 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 30.09.2015)

(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	43470	392.06
Medium/Long Term loan	850	20.71
<b>TOTAL</b>	<b>44320</b>	<b>412.77</b>
No of new farmers financed	4515	40.30
No of Agri. clinics financed	0	0
Tenant farmers and oral lessees financed	2685	18.31
Debt Swap Scheme	204	3.14

During the period under review banks in UT of Puducherry provided short term loans to 43470 farmers to the tune of Rs.392.06 Crores and the total credit deployment by banks in the UT of Puducherry to the agriculture sector is at Rs.412.77 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 171 applications sent to the banks 49 applications have been sanctioned. The EDP training is being conducted for the sanctioned candidates.

Under MUPSES as against the target of 1000 beneficiaries, 492 applications have been sent to the banks and 122 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 by December 2015. 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 construction activity in Union Territory of Puducherry is taken care of by the banks by way of providing housing loans to the borrowers. The total disbursement made during the review period is Rs.60.12 Crores in 1159 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 advance in Educational loan as on 30.09.2015 is Rs.370.16 crores, which accounts for 4.22% of the total advances. Banks have disbursed loan assistance to 1745 students for a sum of Rs.25.55 Crores during the period under review.

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

The outstanding advance to Non farm sector as of 30.09.2015 is Rs.1641.56 crores. This accounts for 18.71% 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.154.13 Crores was made during the period under review.

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

## **AGENDA: 12**

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

The outstanding advance to minority communities as on September 2015 is Rs.769.03 Crores. This accounts to 13.48% of Priority sector advances. Banks have disbursed an amount of Rs.53.88 Crores covering 5202 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 under social attributes.

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

The outstanding advance to SC/ST communities as on 30.09.2015 is Rs.505.88 Crores. This accounts to 5.76% of the total advances. With regard to disbursement to SC/ST communities banks have disbursed an amount of Rs.38.26 Crores benefiting 3332 customers during the period under review.

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

The outstanding advance to women beneficiaries as on 30.09.2015 is Rs.798.62 Crores. This accounts for 9.10% of the total advances. Banks have disbursed an amount of Rs.86.58 Crores to 8691 women beneficiaries during the review period upto September 2015.

## **AGENDA: 13**

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

During the review period banks have issued 4722 new cards and extended credit assistance of Rs.30.48 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 September 2015, 130 new SHGs opened SB Accounts. 877 groups were credit linked to the tune of Rs.1957.16 Lakhs and 604 groups' availed repeat finance amounting to Rs.1353.25 Lakhs. The cumulative number of SHGs having SB accounts as on 30.09.2015 is 23436. All the banks are requested to provide the number of active SHG with their branches.

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

During the period ending September 2015, Banks in UTP have extended credit to 80 JLGs amounting to Rs.120.86 Lakhs especially by Pudhuvai Bharathiar Grama Bank. 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 27%. The Bank-wise recovery details are furnished in the annexure.

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

As of September 2015 the recovery performance under group loans (SJSRY-UWSP) is at 67% and the rate of recovery under SJSRY (USEP) individual loan is at 38%. The Bank-wise recovery details are furnished in annexure.

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

The recovery performance under SGSY stands at 82% as on September 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.75.89 Crores, NFS sector was at Rs.73.72 Crores and OPS was at Rs.58.49 Crores as on 30.09.2015. **Most of the banks have not 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 September 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 free of cost is presented for information of the members.

## **Agenda No 17**

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