

STATE LEVEL BANKERS' COMMITTEE

UNION TERRITORY OF PUDUCHERRY



STATE LEVEL BANKERS' COMMITTEE MEETING

AGENDA QE DECEMBER 2024

Date : 27-02-2025, Thursday Time : 11.00 A.M.

Venue : The Sunway Manor, Puducherry

Convenor



State Level Bankers' Committee, Zonal Office,
East Coast Road, Pakkamudayanpet,
Puducherry - 605 008.

**STATE LEVEL BANKERS' COMMITTEE MEETING - UT OF PUDUCHERRY
FOR QE DECEMBER QUARTER 2024**

Venue :	Hotel The Sunway Manor 100 Feet Road, Puducherry-605004	
	Date: 27.02.2025	Time: 11.00 A M

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AGENDA-1

Confirmation of Minutes of the SLBC Meeting held on 03.12.2024

A copy of the minutes of the SLBC meeting held on 03.12.2024 circulated among the members is annexed. The minutes of the meeting may please be confirmed.

AGENDA-2

Action Taken Report for Points Discussed in the Previous SLBC Meeting

Sl. No.	Action Point	Action Taken
1.	State Bank of India was advised to reconsider the 128 returned applications in the third tranche under the PM SVANidhi Scheme since they have paid two tranches promptly.	SBI has sanctioned 113 out of the 128 returned applications in the 3 rd tranche and reduced the numbers.
2.	INDSETI, Puducherry, has submitted BPL claims for the period FY 2018-19 to 2023-24 totaling approximately ₹2.57 crores to DRDA, Puducherry. The DRDA was requested to reimburse these funds.	DRDA has received the sanction order from MORD for Rs. 1.89 crores dated 18th February 2025 against the claim of Rs. 2.57 crores as partial reimbursement.
3.	INDSETI, Puducherry has been allotted a land by the Govt. of Puducherry and the land allotted belongs to the Health Department, Puducherry, they yet to hand over the land to DRDA. Hence, INDSETI has requested to DRDA, Government of Puducherry to provide the allotted land for the construction of own building.	DRDA has informed that action is being taken at Secretary Level in the Department of Health, Govt. of Puducherry.

AGENDA-3

Review of performance of banks in the U.T. of Puducherry (As on 31.12.2024)

3.A. Branch Net Work:

District-wise & Area-wise Branch Distribution

S.No	District/ Region	Urban	Semi Urban	Rural	Total
1	Puducherry	129	37	52	218
2	Karaikal	0	33	21	54
3	Mahe	0	16	0	16
4	Yanam	0	13	0	13
	Total	129	99	73	301

Sector-wise & Area-wise Branch Distribution

S.No	Type of Bank	Urban	Semi Urban	Rural	Total
1	Public Sector Bank	57	57	28	142
2	Private Sector Bank	41	21	4	66
3	Small Finance Bank	10	6	2	18
4	Regional Rural Bank	9	9	29	47
5	State Co-operative Bank	10	5	10	25
6	Payment Bank	1	1	0	2
7	Govt Bank (SIDBI)	1	0	0	1
	Total	129	99	73	301

3.B. YTD and YoY Growth Comparison on Key Parameters. (as on 31.12.2024)

(Rs.in crores)

S.No	Details/Sector	Dec'23	March'24	Dec'24	Comparison March'24 vs Dec'24	YoY Dec'23 vs Dec'24
1	Total Deposits	26696.59	27936.7	30598.95	2662.25 9.53%	3902.36 14.62%
2	Total Advances	20722.48	21698.08	23603.89	1905.81 8.78%	2881.41 13.90%
3	Total Business	47419.07	49634.78	54202.84	4568.06 9.20%	6783.77 14.31%
4	CD Ratio	77.62%	77.7%	77.1%	-0.53%	-0.48%
5	Total Priority Sector Advances	11048.49	11384.29	12551.79	1167.5 10.26%	1503.3 13.61%
6	% of Priority Sector Advances	53.32%	52.47%	53.18%	0.71%	-0.14%
7	Total Advances to Agriculture	5600.95	5921.61	6669.21	747.6 12.62%	1068.26 19.07%
8	% of Agri. advances to Total Advances	27.03%	27.29%	28.25%	0.96%	1.23%
9	Advances to MSME	4300.12	4306.9	4775.69	468.79 10.88%	475.57 11.06%
10	% of MSME to Total Advances	20.75%	19.85%	20.23%	0.38%	-0.52%
11	Advances to Education(PS+NPS)	328.73	303.5	354.44	50.94 16.78%	25.71 7.82%
12	% of Education to Total Advances	1.59%	1.40%	1.50%	0.10%	-0.08%
13	Advances to Housing(PS+NPS) Section	3734.88	3827.34	3991.48	164.14 4.29%	256.6 6.87%
14	% of Housing to Total Advances	18.02%	17.64%	16.91%	-0.73%	-1.11%
15	Advances to Weaker Section	4759.16	4827.55	5323.46	495.91 10.27%	564.3 11.86%
16	% of WS to Total Advances	22.97%	22.25%	22.55%	0.30%	-0.41%

3.C. CD Ratio:

For Quarter ended Dec'24 of 2024-25, YoY growth (Dec'23 vs Dec'24), Deposits grew by 14.62% advances, 13.90% and the CD ratio stands at 77.1%.

- Out of the 12 Public sector banks, 8 Banks are having CD Ratio of 60% and above, and 4 banks have CD Ratio less than 60%. (Central Bank of India, Indian Overseas Bank, State Bank of India, UCO Bank).
- Among 27 Private Sector Banks (including Small Finance Bank), 20 Banks have CD Ratio of 60% and above, and 7 banks have a CD Ratio less than 60%. (ICICI bank, Karnataka Bank, RBL bank, South Indian Bank, Tamilnad Mercantile Bank, Suryoday Small Fin. Bank, Utkarsh Small Fin. Bank).
- In respect of PSCB, RRB CD Ratio stood at above 60%.

3.D. Performance under other key functional areas:

Area	R B I Norms	Outstanding as on 31.12.2024
Priority Sector	40%	53.18%
Agricultural Advances	18%	28.25%
Weaker Section Advances	11.5%	22.55%

3.E. Advances Outstanding Sector wise:

(Amount in Crores)

S.No	Sector	Priority Sector	Non-Priority Sector	Total Advances	% of Total Advances
1	Agriculture	6669.22	51.8	6721.02	28.47%
2	MSME	4775.69	-	4775.69	20.23%
3	Export Credit	0	-	0.00	0.00%
4	Education	206.89	147.55	354.44	1.50%
5	Housing	630.82	3360.66	3991.48	16.91%
6	Social Infrastructure	4.86	-	4.86	0.02%
7	Renewable Energy	0.87	-	0.87	0.00%
8	Other Priority	263.47	-	263.47	1.12%
9	Personal Loans NPS Amt		2560.37	2560.37	10.85%
10	Others NPS Amt		4931.76	4931.76	20.89%
	Total	12551.82	11052.14	23603.96	100.00%

(Bank wise Outstanding figures are provided in the table)

3. F. Non-Performing Assets(NPA) Figures sector wise:

Sector-wise NPA Outstanding Figures and NPA Percentage (Amt in Crores)

S.No	Sector	Outstanding Amt	NPA Amt	% of NPA
1	Total Advances	23603.89	519.62	2.2%
2	Total Priority Sector	12551.79	321.93	2.6%
3	Total Agriculture	6669.21	107.31	1.6%
4	Total MSME(PS)	4775.69	166.09	3.5%
5	Education (PS)	206.9	28.27	13.7%
6	Housing (PS)	630.78	8.3	1.3%
7	Social Infrastructure	4.86	0.03	0.6%
8	Renewable Energy	0.87	0	0.0%
9	Other Priority Sector	263.48	11.93	4.5%
10	Non-Priority Sector	11052.14	197.69	1.8%

NPA distribution among public sector & Private Sector Banks in Priority Sector

S.No	Sector	PSBs			PVBs			RRBs		
		OS	NPA	%	OS	NPA	%	OS	NPA	%
1	Total Advances	12520.8	290.5	2.3%	8618.4	129.0	1.5%	1582.0	16.0	1.0%
2	Total Priority Sector	6902.8	222.4	3.2%	4027.3	70.7	1.8%	1485.3	15.7	1.1%
3	Total Agriculture	4022.0	68.4	1.7%	1292.6	23.8	1.8%	1347.2	8.5	0.6%
4	Total MSME(PS)	2161.4	120.88	5.6%	2389.6	37.5	1.6%	108.6	7.2	6.6%
5	Education(PS)	201.3	27.5	13.7%	5.6	0.8	13.4%	0.0	0.0	0.0%
6	Housing(PS)	396.4	5.2	1.3%	204.9	3.0	1.5%	29.5	0.1	0.3%

(Bank wise NPA Outstanding figures are given in the table)

Bankwise Total Outstanding as on 31.12.2024 (No. in Actual and Amount in Crore)														
Sr. No.	Name of Bank	Branches	Deposit	Advances	CD Ratio	Total Priority Sector			Total Agriculture (PS)			Total MSMEs (PS)		
		No.	Amt	Amt	%	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV
1	BANK OF BARODA	7	734.35	485.73	66.1%	7080	246.88	51%	5916	120.17	25%	835	106.52	22%
2	BANK OF INDIA	8	737.65	789.32	107%	17125	532.30	67%	14723	316.10	40%	1695	172.16	22%
3	BANK OF MAHARASHTRA	5	115.09	166.47	145%	2996	106.83	64%	2672	76.79	46%	228	24.10	14%
4	CANARA BANK	10	1782.86	1073.95	60%	28748	709.62	66%	24410	489.25	46%	3192	162.38	15%
5	CENTRAL BANK OF INDIA	3	364.45	177.24	48.6%	5666	123.88	70%	5361	102.03	58%	152	12.45	7%
6	INDIAN BANK	35	5673.65	3545.65	62%	99337	2039.39	58%	90171	1236.60	35%	7221	736.86	21%
7	INDIAN OVERSEAS BANK	21	1991.23	1131.37	56.8%	45653	871.22	77%	39532	636.20	56%	4787	184.47	16%
8	PUNJAB AND SIND BANK	1	28.81	37.93	132%	179	21.38	56%	18	0.78	2%	131	18.77	49%
9	PUNJAB NATIONAL BANK	7	330.92	332.66	101%	8306	231.58	70%	6856	139.69	42%	1110	71.91	22%
10	STATE BANK OF INDIA	26	6212.35	3696.34	59.5%	42808	1288.14	35%	36716	659.01	18%	1905	389.77	11%
11	UCO BANK	10	934.80	486.10	52.0%	13751	338.02	70%	2210	26.32	5%	3587	134.58	28%
12	UNION BANK OF INDIA	9	532.82	598.05	112%	14411	393.50	66%	12132	219.02	36.6%	1635	147.42	25%
SUB TOTAL OF PUBLIC SECTOR BANKS		142	19438.98	12520.81	64%	286060	6902.74	55%	240717	4021.96	32%	26478	2161.39	17%
13	AXIS BANK	6	639.47	972.09	152%	6381	480.73	49%	4564	146.35	15%	554	322.32	33%
14	BANDHAN BANK	1	52.74	62.65	119%	4401	29.92	48%	337	1.86	3%	455	14.36	23%
15	CITY UNION BANK	6	419.64	422.20	101%	5434	248.33	59%	5091	54.21	13%	294	190.93	45%
16	CSB BANK LIMITED	3	52.43	162.23	309%	3511	136.22	84%	3485	128.47	79%	19	7.68	5%
17	DBS BANK INDIA (E-LVB)	4	204.44	133.55	65%	5223	119.88	90%	5096	72.31	54%	52	47.40	35%
18	DCB BANK	1	11.56	64.52	558%	210	14.02	22%	1	0.04	0%	31	6.79	11%
19	DHANLAXMI BANK	1	4.30	11.31	263%	83	8.82	78%	78	3.31	29%	5	5.51	49%
20	FEDERAL BANK	5	342.52	371.58	108%	5155	202.01	54%	4532	91.31	25%	153	106.59	29%
21	HDFC BANK	9	2168.04	2370.67	109%	4780	544.22	23%	1643	57.55	2%	779	386.42	16%
22	ICICI BANK	7	1517.43	554.08	37%	1079	210.37	38%	687	45.60	8%	330	158.75	29%
23	IDBI BANK	2	118.42	115.37	97%	2161	73.16	63%	2011	57.84	50%	92	11.59	10%
24	IDFC FIRST BANK	1	283.80	505.78	178%	20516	279.25	55%	18550	155.87	31%	830	117.06	23%
25	INDUSIND BANK	2	165.01	342.03	207%	914	97.57	29%	430	13.44	4%	441	80.90	24%
26	KARNATAKA BANK	1	149.37	27.51	18%	123	10.46	38%	73	1.87	7%	25	7.30	27%
27	KARUR VYSYA BANK	7	719.30	653.53	91%	7409	414.08	63%	7099	178.54	27%	255	232.11	36%
28	KOTAK MAHINDRA BANK	2	182.97	199.48	109%	40	47.10	24%	2	0.23	0%	35	46.47	23%
29	RBL BANK	1	49.72	3.29	7%	1	0.62	19%	0	0.00	0%	1	0.62	19%
30	SOUTH INDIAN BANK	4	564.95	248.46	44%	3547	159.02	64%	3363	83.41	34%	131	71.04	29%
31	TAMILNAD MERCANTILE BANK	2	389.28	192.71	50%	2460	125.16	65%	2130	28.41	15%	286	94.13	49%
32	YES BANK	1	140.58	287.47	204%	905	138.04	48%	0	0.00	0%	905	138.04	48%
SUB TOTAL OF PRIVATE SECTOR BANKS		66	8175.97	7700.51	94%	74333	3338.98	43%	59172	1120.62	15%	5673	2046.01	27%
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1486.13	1582.01	106%	110724	1485.31	94%	100579	1347.21	85%	9542	108.58	7%
SUB TOTAL OF REGIONAL RURAL BANKS		47	1486.13	1582.01	106%	110724	1485.31	94%	100579	1347.21	85%	9542	108.58	7%
34	AU SMALL FIN.BANK	3	30.38	66.85	220%	8573	54.38	81%	7855	45.31	68%	90	5.91	9%
35	EQUITAS SMALL FIN. BANK	4	153.03	348.01	227%	21926	223.29	64%	11368	46.20	13%	2397	152.03	44%
36	ESAF SMALL FIN. BANK	3	22.28	79.23	356%	16952	77.30	98%	9630	48.35	61%	3396	12.22	15%
37	JANA SMALL FIN. BANK	4	70.46	275.83	391%	13754	201.42	73%	3356	15.14	5%	1609	125.55	46%
38	SURYODAY SMALL FIN. BANK	2	174.61	27.02	15%	4019	17.77	66%	3790	15.71	58%	32	0.00	0%
39	UJIVAN SMALL FIN. BANK	1	114.55	120.95	106%	26284	114.19	94%	149	1.26	1%	10990	47.93	40%
40	UTKARSH SMALL FIN. BANK	1	51.75	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-
SUB TOTAL OF SMALL FINANCE BANK		18	617.06	917.89	149%	91508	688.35	75%	36148	171.97	19%	18514	343.64	37%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	25	871.34	766.60	88%	3373	20.34	3%	2992	7.45	1%	0	0.00	0%
SUB TOTAL OF COOPERATIVE SECTOR BANKS		25	871.34	766.60	88%	3373	20.34	3%	2992	7.45	1%	0	0.00	0%
42	INDIA POST PAYMENTS BANK	2	9.47	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-
SUB TOTAL OF PAYMENT BANK		2	9.47	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-
43	SIDBI	1	0.00	116.07	-	154	116.07	100%	0	0.00	0%	154	116.07	100%
SUB TOTAL OF OTHERS		1	0.00	116.07	-	154	116.07	100%	0	0.00	0%	154	116.07	100%
GRAND TOTAL		301	30598.95	23603.89	77.14%	566152	12551.79	53.18%	439608	6669.21	28.25%	60361	4775.69	20.23%

Sr. No.	Name of Bank	Bankwise Total Outstanding as on 31.12.2024 (No. in Actual and Amount in Crore)														
		Export Credit			Education (PS)			Housing (PS)			Social Infrastructure			Renewable Energy		
		No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV
1	BANK OF BARODA	0	0.00	0%	195	6.82	1%	131	12.82	3%	0	0.00	0%	3	0.55	0%
2	BANK OF INDIA	0	0.00	0%	308	8.44	1%	399	35.60	5%	0	0.00	0%	0	0.00	0%
3	BANK OF MAHARASHTRA	0	0.00	0%	70	3.18	2%	26	2.76	2%	0	0.00	0%	0	0.00	0%
4	CANARA BANK	0	0.00	0%	720	26.02	2%	399	31.69	3%	0	0.00	0%	13	0.18	0%
5	CENTRAL BANK OF INDIA	0	0.00	0%	92	2.49	1%	61	6.91	4%	0	0.00	0%	0	0.00	0%
6	INDIAN BANK	0	0.00	0%	1515	37.67	1%	430	28.26	1%	0	0.00	0%	0	0.00	0%
7	INDIAN OVERSEAS BANK	0	0.00	0%	1040	19.28	2%	277	30.97	3%	0	0.00	0%	0	0.00	0%
8	PUNJAB AND SIND BANK	0	0.00	0%	10	0.24	1%	14	1.59	4%	0	0.00	0%	0	0.00	0%
9	PUNJAB NATIONAL BANK	0	0.00	0%	226	10.58	3%	96	9.29	3%	0	0.00	0%	5	0.07	0%
10	STATE BANK OF INDIA	0	0.00	0%	1995	65.71	2%	2192	173.65	5%	0	0.00	0%	0	0.00	0%
11	UCO BANK	11	0.00	0%	460	8.99	2%	566	47.69	10%	0	0.00	0%	0	0.00	0%
12	UNION BANK OF INDIA	0	0.00	0%	395	11.88	2%	205	15.17	3%	1	0.00	0%	0	0.00	0%
SUB TOTAL OF PUBLIC SECTOR BANKS		11	0.00	0%	7026	201.30	2%	4796	396.40	3%	1	0.00	0%	21	0.80	0%
13	AXIS BANK	0	0.00	0%	14	0.58	0%	104	10.64	1%	0	0.00	0%	0	0.00	0%
14	BANDHAN BANK	0	0.00	0%	0	0.00	0%	18	1.97	3%	0	0.00	0%	0	0.00	0%
15	CITY UNION BANK	0	0.00	0%	17	0.56	0%	31	2.63	1%	0	0.00	0%	0	0.00	0%
16	CSB BANK LIMITED	0	0.00	0%	6	0.06	0%	1	0.01	0%	0	0.00	0%	0	0.00	0%
17	DBS BANK INDIA (E-LVB)	0	0.00	0%	0	0.00	0%	0	0.00	0%	66	0.15	0%	0	0.00	0%
18	DCB BANK	0	0.00	0%	0	0.00	0%	176	3.26	5%	2	3.93	6%	0	0.00	0%
19	DHANLAXMI BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
20	FEDERAL BANK	0	0.00	0%	15	0.34	0%	30	2.92	1%	0	0.00	0%	0	0.00	0%
21	HDFC BANK	0	0.00	0%	13	0.26	0%	1082	97.67	4%	0	0.00	0%	0	0.00	0%
22	ICICI BANK	0	0.00	0%	11	1.42	0%	51	4.60	1%	0	0.00	0%	0	0.00	0%
23	IDBI BANK	0	0.00	0%	25	0.83	1%	28	2.62	2%	5	0.28	0%	0	0.00	0%
24	IDFC FIRST BANK	0	0.00	0%	0	0.00	0%	662	5.82	1%	474	0.50	0%	0	0.00	0%
25	INDUSIND BANK	0	0.00	0%	0	0.00	0%	43	3.23	1%	0	0.00	0%	0	0.00	0%
26	KARNATAKA BANK	0	0.00	0%	13	0.45	2%	8	0.83	3%	0	0.00	0%	0	0.00	0%
27	KARUR VYSYA BANK	0	0.00	0%	20	0.71	0%	32	2.66	0%	0	0.00	0%	1	0.05	0%
28	KOTAK MAHINDRA BANK	0	0.00	0%	0	0.00	0%	3	0.40	0%	0	0.00	0%	0	0.00	0%
29	RBL BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
30	SOUTH INDIAN BANK	0	0.00	0%	3	0.19	0%	48	4.25	2%	0	0.00	0%	0	0.00	0%
31	TAMILNAD MERCANTILE BANK	0	0.00	0%	8	0.20	0%	35	2.42	1%	0	0.00	0%	0	0.00	0%
32	YES BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
SUB TOTAL OF PRIVATE SECTOR BANKS		0	0.00	0%	145	5.60	0%	2352	145.93	2%	547	4.86	0%	1	0.05	0%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0	0.00	0%	0	0.00	0%	602	29.50	2%	0	0.00	0%	1	0.02	0%
SUB TOTAL OF REGIONAL RURAL BANKS		0	0.00	0%	0	0.00	0%	602	29.50	2%	0	0.00	0%	1	0.02	0%
34	AU SMALL FIN.BANK	0	0.00	0%	0	0.00	0%	47	2.84	4%	0	0.00	0%	0	0.00	0%
35	EQUITAS SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	49	2.62	1%	0	0.00	0%	0	0.00	0%
36	ESAF SMALL FIN. BANK	0	0.00	0%	5	0.00	0%	12	2.34	3%	0	0.00	0%	0	0.00	0%
37	JANA SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	338	22.74	8%	0	0.00	0%	0	0.00	0%
38	SURYODAY SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	9	1.73	6%	0	0.00	0%	0	0.00	0%
39	UIJIVAN SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	2441	26.68	22%	0	0.00	0%	0	0.00	0%
40	UTKARSH SMALL FIN. BANK	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-
SUB TOTAL OF SMALL FINANCE BANK		0	0.00	0%	5	0.00	0%	2896	58.95	6%	0	0.00	0%	0	0.00	0%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
SUB TOTAL OF COOPERATIVE SECTOR BANKS		0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
42	INDIA POST PAYMENTS BANK	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-
SUB TOTAL OF PAYMENT BANK		0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-
43	SIDBI	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
SUB TOTAL OF OTHERS		0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
GRAND TOTAL		11	0.00	0.00%	7176	206.90	0.88%	10646	630.78	2.67%	548	4.86	0.02%	23	0.87	0.00%

Sr. No.	Name of Bank	Bankwise Total Outstanding as on 31.12.2024 (No. in Actual and Amount in Crore)															
		Other Priority			Loans to weaker sections under Priority Sector			SC/ST			Minorities			Women			
		No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	
1	BANK OF BARODA	0	0.00	0%	4045	76.27	16%	306	8.89	2%	381	15.21	3%	4342	133.06	27%	
2	BANK OF INDIA	0	0.00	0%	10994	215.70	27%	135	4.50	1%	751	23.26	3%	9583	267.91	34%	
3	BANK OF MAHARASHTRA	0	0.00	0%	1224	31.70	19%	52	1.66	1%	167	7.76	5%	1511	52.00	31%	
4	CANARA BANK	14	0.10	0%	25812	496.41	46%	1309	33.18	3%	6852	162.08	15%	18891	432.04	40%	
5	CENTRAL BANK OF INDIA	0	0.00	0%	3547	71.96	41%	148	4.03	2%	198	5.43	3%	3193	81.16	46%	
6	INDIAN BANK	0	0.00	0%	83448	981.77	28%	3059	49.33	1%	5242	144.66	4%	61648	1079.87	30%	
7	INDIAN OVERSEAS BANK	17	0.30	0%	31447	460.83	41%	268	4.09	0%	2276	35.57	3%	26770	457.83	40%	
8	PUNJAB AND SIND BANK	6	0.00	0%	128	17.88	47%	0	0.00	0%	0	0.00	0%	0	0.00	0%	
9	PUNJAB NATIONAL BANK	13	0.04	0%	6930	125.13	38%	194	6.36	2%	426	10.93	3%	4485	125.80	38%	
10	STATE BANK OF INDIA	0	0.00	0%	25816	419.52	11%	1260	43.07	1%	4838	186.89	5%	36962	1522.41	41%	
11	UCO BANK	6917	120.44	25%	7563	85.14	18%	822	13.27	3%	1408	30.60	6%	7453	172.26	7%	
12	UNION BANK OF INDIA	43	0.01	0%	12195	218.93	37%	573	14.68	2%	2470	53.18	9%	8814	204.01	34%	
	SUB TOTAL OF PUBLIC SECTOR BANKS	7010	120.89	1%	213149	3201.24	26%	8126	183.06	1%	25009	675.57	5%	183652	4528.35	36%	
13	AXIS BANK	1145	0.84	0%	5428	75.90	8%	90	2.76	0%	894	18.72	2%	7717	123.67	13%	
14	BANDHAN BANK	3591	11.73	19%	3324	9.92	16%	0	0.00	0%	276	3.81	6%	6733	30.79	49%	
15	CITY UNION BANK	1	0.00	0%	4729	49.08	12%	56	0.51	0%	104	8.66	2%	3150	105.14	25%	
16	CSB BANK LIMITED	0	0.00	0%	1124	26.40	16%	23	0.87	1%	1108	23.59	15%	2000	47.53	29%	
17	DBS BANK INDIA (E-LVB)	9	0.02	0%	3623	56.41	42%	0	0.00	0%	0	0.00	0%	2077	35.03	26%	
18	DCB BANK	0	0.00	0%	1	0.04	0%	0	0.00	0%	2	0.24	0%	40	2.33	4%	
19	DHANLAXMI BANK	0	0.00	0%	65	1.82	16%	0	0.00	0%	0	0.00	0%	45	3.13	28%	
20	FEDERAL BANK	425	0.85	0%	4819	79.89	22%	28	1.23	0%	853	42.65	11%	3382	97.03	26%	
21	HDFC BANK	1263	2.32	0%	2947	56.99	2%	8	0.73	0%	274	24.25	1%	10512	537.67	23%	
22	ICICI BANK	0	0.00	0%	359	15.44	3%	19	1.15	0%	281	23.83	4%	2367	198.89	36%	
23	IDBI BANK	0	0.00	0%	1567	33.16	29%	31	1.08	1%	480	11.76	10%	1403	37.63	33%	
24	IDFC FIRST BANK	0	0.00	0%	18164	85.69	17%	5465	26.84	5%	1304	6.76	1%	26603	176.99	35%	
25	INDUSIND BANK	0	0.00	0%	434	13.09	4%	14	0.82	0%	27	1.59	0%	3238	47.43	14%	
26	KARNATAKA BANK	4	0.01	0%	64	1.54	6%	4	0.56	2%	6	0.09	0%	114	5.24	19%	
27	KARUR VYSYA BANK	2	0.01	0%	5521	102.28	16%	273	27.58	4%	713	26.78	4%	3996	134.82	21%	
28	KOTAK MAHINDRA BANK	0	0.00	0%	1	0.09	0%	0	0.00	0%	18	4.85	2%	164	19.63	10%	
29	RBL BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	
30	SOUTH INDIAN BANK	2	0.13	0%	0	0.00	0%	0	0.00	0%	444	13.24	5%	2054	67.84	27%	
31	TAMILNAD MERCANTILE BANK	1	0.00	0%	1921	25.18	13%	51	0.53	0%	439	13.29	7%	1224	52.68	27%	
32	YES BANK	0	0.00	0%	16	2.37	1%	1	0.11	0%	15	2.26	1%	886	40.39	14%	
	SUB TOTAL OF PRIVATE SECTOR BANKS	6443	15.91	0%	54107	635.29	8%	6063	64.77	1%	7238	226.37	3%	77705	1764	23%	
33	PUDUVAI BHARATHIYAR GRAMA BANK	0	0.00	0%	99984	1244.45	79%	8940	100.57	6%	3053	38.81	2%	68785	898.86	57%	
	SUB TOTAL OF REGIONAL RURAL BANKS	0	0.00	0%	99984	1244.45	79%	8940	100.57	6%	3053	38.81	2%	68785	898.86	57%	
34	AU SMALL FIN. BANK	581	0.32	0%	7817	16.55	25%	106	0.34	1%	551	4.17	6%	8187	31.10	47%	
35	EQUITAS SMALL FIN. BANK	8112	22.44	6%	19220	62.42	18%	3463	13.96	4%	2305	11.08	3%	24591	122.12	35%	
36	ESAF SMALL FIN. BANK	3909	14.39	18%	15828	52.14	66%	1807	4.52	6%	574	4.74	6%	15828	52.14	66%	
37	JANA SMALL FIN. BANK	8451	37.99	14%	9986	45.99	17%	999	5.25	2%	954	6.19	2%	10330	76.72	28%	
38	SURYODAY SMALL FIN. BANK	188	0.33	1%	3558	11.66	43%	76	0.33	1%	244	1.02	4%	4007	18.17	67%	
39	UJJIVAN SMALL FIN. BANK	12704	38.32	32%	16064	53.72	44%	794	4.43	4%	2289	8.25	7%	26678	103.75	86%	
40	UTKARSH SMALL FIN. BANK	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	
	SUB TOTAL OF SMALL FINANCE BANK	33945	113.79	12%	72473	242.48	26%	7245	28.83	3%	6917	35.45	4%	89621	404.00	44%	
41	PUDUCHERRY STATE CO-OPERATIVE BANK	381	12.89	2%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	381	12.89	2%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	
42	INDIA POST PAYMENTS BANK	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	
	SUB TOTAL OF PAYMENT BANK	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	
43	SIDBI	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	
	SUB TOTAL OF OTHERS	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	
	GRAND TOTAL	47779	263.48	1.12%	439713	5323.46	22.55%	30374	377.23	1.60%	42217	976.20	4.14%	419763	7595.07	32.18%	

Bankwise Total NPA Outstanding as on 31.12.2024 (No. in Actual and Amount in Crore)

Sr. No.	Name of Bank	Branch	Advances			Total Priority Sector			Total Agriculture (PS)			Total MSMEs (PS)			Export Credit		
			No.	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS
1	BANK OF BARODA	7	485.73	11.06	2.3%	246.88	8.97	3.6%	120.17	2.74	2.3%	106.52	5.11	4.8%	0.00	0.00	-
2	BANK OF INDIA	8	789.32	12.45	1.6%	532.30	8.93	1.7%	316.10	0.51	0.2%	172.16	6.09	3.5%	0.00	0.00	-
3	BANK OF MAHARASHTRA	5	166.47	4.43	2.7%	106.83	3.62	3.4%	76.79	0.20	0.3%	24.10	3.42	14.2%	0.00	0.00	-
4	CANARA BANK	10	1073.95	59.22	5.5%	709.62	52.77	7.4%	489.25	12.72	2.6%	162.38	34.07	21.0%	0.00	0.00	-
5	CENTRAL BANK OF INDIA	3	177.24	2.13	1.2%	123.88	1.88	1.5%	102.03	0.84	0.8%	12.45	0.29	2.3%	0.00	0.00	-
6	INDIAN BANK	35	3545.65	73.04	2.1%	2039.39	60.36	3.0%	1236.60	17.22	1.4%	736.86	37.69	5.1%	0.00	0.00	-
7	INDIAN OVERSEAS BANK	21	1131.37	28.11	2.5%	871.22	5.47	0.6%	636.20	2.06	0.3%	184.47	1.42	0.8%	0.00	0.00	-
8	PUNJAB AND SIND BANK	1	37.93	0.00	0.0%	21.38	0.00	0.0%	0.78	0.00	0.0%	18.77	0.00	0.0%	0.00	0.00	-
9	PUNJAB NATIONAL BANK	7	332.66	36.43	11.0%	231.58	33.35	14.4%	139.69	16.09	11.5%	71.91	14.30	19.9%	0.00	0.00	-
10	STATE BANK OF INDIA	26	3696.34	27.03	0.7%	1288.14	18.76	1.5%	659.01	8.61	1.3%	389.77	6.83	1.8%	0.00	0.00	-
11	UCO BANK	10	486.10	17.62	3.6%	338.02	16.34	4.8%	26.32	3.90	14.8%	134.58	6.42	4.8%	0.00	0.00	-
12	UNION BANK OF INDIA	9	598.05	18.92	3.2%	393.50	11.91	3.0%	219.02	3.51	1.6%	147.42	5.24	3.6%	0.00	0.00	-
	SUB TOTAL OF PUBLIC SECTOR BANKS	142	12520.81	290.44	2.3%	6902.74	222.36	3.2%	4021.96	68.40	1.7%	2161.39	120.88	5.6%	0.00	0.00	-
13	AXIS BANK	6	972.09	9.75	1.0%	480.73	5.43	1.1%	146.35	2.30	1.6%	322.32	3.09	1.0%	0.00	0.00	-
14	BANDHAN BANK	1	62.65	5.62	9.0%	29.92	2.90	9.7%	1.86	0.36	19.4%	14.36	0.74	5.2%	0.00	0.00	-
15	CITY UNION BANK	6	422.20	8.93	2.1%	248.33	4.04	1.6%	54.21	0.27	0.5%	190.93	3.58	1.9%	0.00	0.00	-
16	CSB BANK LIMITED	3	162.23	2.68	1.7%	136.22	1.95	1.4%	128.47	0.01	0.0%	7.68	1.89	24.6%	0.00	0.00	-
17	DBS BANK INDIA (E-LVB)	4	133.55	0.51	0.4%	119.88	0.28	0.2%	72.31	0.05	0.1%	47.40	0.23	0.5%	0.00	0.00	-
18	DCB BANK	1	64.52	0.78	1.2%	14.02	0.31	2.2%	0.04	0.00	0.0%	6.79	0.29	4.3%	0.00	0.00	-
19	DHANLAXMI BANK	1	11.31	0.00	0.0%	8.82	0.00	0.0%	3.31	0.00	0.0%	5.51	0.00	0.0%	0.00	0.00	-
20	FEDERAL BANK	5	371.58	6.86	1.8%	202.01	5.66	2.8%	91.31	0.53	0.6%	106.59	5.02	4.7%	0.00	0.00	-
21	HDFC BANK	9	2370.67	18.82	0.8%	544.22	5.48	1.0%	57.55	2.83	4.9%	386.42	1.14	0.3%	0.00	0.00	-
22	ICICI BANK	7	554.08	4.76	0.9%	210.37	1.84	0.9%	45.60	0.29	0.6%	158.75	1.26	0.8%	0.00	0.00	-
23	IDBI BANK	2	115.37	8.78	7.6%	73.16	7.76	10.6%	57.84	3.45	6.0%	11.59	4.12	35.5%	0.00	0.00	-
24	IDFC FIRST BANK	1	505.78	7.83	1.5%	279.25	3.67	1.3%	155.87	1.72	1.1%	117.06	1.89	1.6%	0.00	0.00	-
25	INDUSIND BANK	2	342.03	4.12	1.2%	97.57	1.25	1.3%	13.44	1.17	8.7%	80.90	0.07	0.1%	0.00	0.00	-
26	KARNATAKA BANK	1	27.51	0.38	1.4%	10.46	0.15	1.4%	1.87	0.00	0.0%	7.30	0.09	1.2%	0.00	0.00	-
27	KARUR VYSYA BANK	7	653.53	1.78	0.3%	414.08	0.95	0.2%	178.54	0.48	0.3%	232.11	0.00	0.0%	0.00	0.00	-
28	KOTAK MAHINDRA BANK	2	199.48	0.39	0.2%	47.10	0.00	0.0%	0.23	0.00	0.0%	46.47	0.00	0.0%	0.00	0.00	-
29	RBL BANK	1	3.29	0.00	0.0%	0.62	0.00	0.0%	0.00	0.00	0.0%	-	0.62	0.0%	0.00	0.00	-
30	SOUTH INDIAN BANK	4	248.46	2.13	0.9%	159.02	1.17	0.7%	83.41	0.54	0.6%	71.04	0.63	0.9%	0.00	0.00	-
31	TAMILNAD MERCANTILE BANK	2	192.71	0.64	0.3%	125.16	0.13	0.1%	28.41	0.00	0.0%	94.13	0.13	0.1%	0.00	0.00	-
32	YES BANK	1	287.47	4.97	1.7%	138.04	2.30	1.7%	0.00	0.00	-	138.04	2.30	1.7%	0.00	0.00	-
	SUB TOTAL OF PRIVATE SECTOR BANKS	66	7700.51	89.73	1.2%	3338.98	45.27	1.4%	1120.62	14.00	1.2%	2046.01	26.47	1.3%	0.00	0.00	-
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1582.01	16.01	1.0%	1485.31	15.73	1.1%	1347.21	8.45	0.6%	108.58	7.20	6.6%	0.00	0.00	-
	SUB TOTAL OF REGIONAL RURAL BANKS	47	1582.01	16.01	1.0%	1485.31	15.73	1.1%	1347.21	8.45	0.6%	108.58	7.20	6.6%	0.00	0.00	-
34	AU SMALL FIN.BANK	3	66.85	1.89	2.8%	54.38	0.97	1.8%	45.31	0.64	1.4%	5.91	0.16	2.7%	0.00	0.00	-
35	EQUITAS SMALL FIN. BANK	4	348.01	22.23	6.4%	223.29	10.88	4.9%	46.20	2.87	6.2%	152.03	7.84	5.2%	0.00	0.00	-
36	ESAF SMALL FIN. BANK	3	79.23	8.60	10.9%	77.30	8.57	11.1%	48.35	5.32	11.0%	12.22	1.68	13.7%	0.00	0.00	-
37	JANA SMALL FIN. BANK	4	275.83	4.44	1.6%	201.42	3.14	1.6%	15.14	0.65	4.3%	125.55	1.20	1.0%	0.00	0.00	-
38	SURYODAY SMALL FIN. BANK	2	27.02	0.41	1.5%	17.77	0.39	2.2%	15.71	0.33	2.1%	0.00	0.00	-	0.00	0.00	-
39	UIJIVAN SMALL FIN. BANK	1	120.95	1.71	1.4%	114.19	1.48	1.3%	1.26	0.01	0.8%	47.93	0.18	0.4%	0.00	0.00	-
40	UTKARSH SMALL FIN. BANK	1	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL OF SMALL FINANCE BANK	18	917.89	39.28	4.3%	688.35	25.43	3.7%	171.97	9.82	5.7%	343.64	11.06	3.2%	0.00	0.00	-
41	PUDUCHERRY STATE CO-OPERATIVE BAN	25	766.60	83.68	10.9%	20.34	12.66	62.2%	7.45	6.64	89.1%	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL OF COOPERATIVE SECTOR BA	25	766.60	83.68	10.9%	20.34	12.66	62.2%	7.45	6.64	89.1%	0.00	0.00	-	0.00	0.00	-
42	INDIA POST PAYMENTS BANK	2	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL OF PAYMENT BANK	2	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
43	SIDBI	1	116.07	0.48	0.4%	116.07	0.48	0.4%	0.00	0.00	-	116.07	0.48	0.4%	0.00	0.00	-
	SUB TOTAL,OF OTHERS	1	116.07	0.48	0.4%	116.07	0.48	0.4%	0.00	0.00	-	116.07	0.48	0.4%	0.00	0.00	-
	GRAND TOTAL	301	23603.89	519.62	2.2%	12551.79	321.93	2.6%	6669.21	107.31	1.6%	4775.69	166.09	3.5%	0.00	0.00	-

Bankwise Total NPA Outstanding as on 31.12.2024 (No. in Actual and Amount in Crore)

Sr. No.	Name of Bank	Education (PS)			Housing (PS)			Social Infrastructure			Renewable Energy			Other Priority			Loans to weaker sections under Priority Sector		
		OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA
1	BANK OF BARODA	6.82	0.88	12.9%	12.82	0.24	1.9%	0.00	0.00	-	0.55	0.00	0.0%	0.00	0.00	-	76.27	1.05	1.4%
2	BANK OF INDIA	8.44	1.16	13.7%	35.60	1.17	3.3%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	215.70	1.00	0.5%
3	BANK OF MAHARASHTRA	3.18	0.00	0.0%	2.76	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	31.70	0.06	0.2%
4	CANARA BANK	26.02	4.74	18.2%	31.69	1.24	3.9%	0.00	0.00	-	0.18	0.00	0.0%	0.10	0.00	0.0%	496.41	16.62	3.3%
5	CENTRAL BANK OF INDIA	2.49	0.55	22.1%	6.91	0.20	2.9%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	71.96	0.97	1.3%
6	INDIAN BANK	37.67	5.08	13.5%	28.26	0.37	1.3%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	981.77	22.31	2.3%
7	INDIAN OVERSEAS BANK	19.28	1.89	9.8%	30.97	0.10	0.3%	0.00	0.00	-	0.00	0.00	-	0.30	0.00	0.0%	460.83	1.64	0.4%
8	PUNJAB AND SIND BANK	0.24	0.00	0.0%	1.59	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	17.88	0.00	0.0%
9	PUNJAB NATIONAL BANK	10.58	2.51	23.7%	9.29	0.41	4.4%	0.00	0.00	-	0.07	0.00	0.0%	0.04	0.04	100.0%	125.13	4.35	3.5%
10	STATE BANK OF INDIA	65.71	2.80	4.3%	173.65	0.52	0.3%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	419.52	4.36	1.0%
11	UCO BANK	8.99	5.24	58.3%	47.69	0.44	0.9%	0.00	0.00	-	0.00	0.00	-	120.44	0.34	0.3%	85.14	6.11	7.2%
12	UNION BANK OF INDIA	11.88	2.67	22.5%	15.17	0.49	3.2%	0.00	0.00	-	0.00	0.00	-	0.01	0.00	0.0%	218.93	4.09	1.9%
	SUB TOTAL OF PUBLIC SECTOR BANKS	201.30	27.52	13.7%	396.40	5.18	1.3%	0.00	0.00	-	0.80	0.00	0.0%	120.89	0.38	0.3%	3201.24	62.56	2.0%
13	AXIS BANK	0.58	0.00	0.0%	10.64	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.84	0.04	4.8%	75.90	1.84	2.4%
14	BANDHAN BANK	0.00	0.00	-	1.97	0.46	23.4%	0.00	0.00	-	0.00	0.00	-	11.73	1.34	11.4%	9.92	1.46	14.7%
15	CITY UNION BANK	0.56	0.12	21.4%	2.63	0.07	2.7%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	49.08	0.26	0.5%
16	CSB BANK LIMITED	0.06	0.05	83.3%	0.01	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	26.40	0.02	0.1%
17	DBS BANK INDIA (E-LVB)	0.00	0.00	-	0.00	0.00	-	0.15	0.00	0.0%	0.00	0.00	-	0.02	0.00	0.0%	56.41	0.00	0.0%
18	DCB BANK	0.00	0.00	-	3.26	0.02	0.6%	3.93	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.04	0.00	0.0%
19	DHANLAXMI BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	1.82	0.00	0.0%
20	FEDERAL BANK	0.34	0.09	26.5%	2.92	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.85	0.02	2.4%	79.89	0.30	0.4%
21	HDFC BANK	0.26	0.00	0.0%	97.67	1.19	1.2%	0.00	0.00	-	0.00	0.00	-	2.32	0.32	13.8%	56.99	0.00	0.0%
22	ICICI BANK	1.42	0.00	0.0%	4.60	0.29	6.3%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	15.44	0.05	0.3%
23	IDBI BANK	0.83	0.06	7.2%	2.62	0.13	5.0%	0.28	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	33.16	0.27	0.8%
24	IDFC FIRST BANK	0.00	0.00	-	5.82	0.03	0.5%	0.50	0.03	6.0%	0.00	0.00	-	0.00	0.00	-	85.69	1.74	2.0%
25	INDUSIND BANK	0.00	0.00	-	3.23	0.01	0.3%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	13.09	0.18	1.4%
26	KARNATAKA BANK	0.45	0.06	13.3%	0.83	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.01	0.00	0.0%	1.54	0.00	0.0%
27	KARUR VYSYA BANK	0.71	0.37	52.1%	2.66	0.09	3.4%	0.00	0.00	-	0.05	0.00	0.0%	0.01	0.01	100.0%	102.28	0.16	0.2%
28	KOTAK MAHINDRA BANK	0.00	0.00	-	0.40	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.09	0.00	0.0%
29	RBL BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
30	SOUTH INDIAN BANK	0.19	0.00	0.0%	4.25	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.13	0.00	0.0%	0.00	0.00	-
31	TAMILNAD MERCANTILE BANK	0.20	0.00	0.0%	2.42	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	25.18	0.00	0.0%
32	YES BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	2.37	0.00	0.0%
	SUB TOTAL OF PRIVATE SECTOR BANKS	5.60	0.75	13.4%	145.93	2.29	1.6%	4.86	0.03	0.6%	0.05	0.00	0.0%	15.91	1.73	10.9%	635.29	6.28	1.0%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0.00	-	29.50	0.08	0.3%	0.00	0.00	-	0.02	0.00	0.0%	0.00	0.00	-	1244.45	12.09	1.0%
	SUB TOTAL OF REGIONAL RURAL BANKS	0.00	0.00	-	29.50	0.08	0.3%	0.00	0.00	-	0.02	0.00	0.0%	0.00	0.00	-	1244.45	12.09	1.0%
34	AU SMALL FIN.BANK	0.00	0.00	-	2.84	0.13	4.6%	0.00	0.00	-	0.00	0.00	-	0.32	0.04	12.5%	16.55	0.45	2.7%
35	EQUITAS SMALL FIN. BANK	0.00	0.00	-	2.62	0.15	5.7%	0.00	0.00	-	0.00	0.00	-	22.44	0.02	0.1%	62.42	2.76	4.4%
36	ESAF SMALL FIN. BANK	0.00	0.00	-	2.34	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	14.39	1.57	10.9%	52.14	8.12	15.6%
37	JANA SMALL FIN. BANK	0.00	0.00	-	22.74	0.32	1.4%	0.00	0.00	-	0.00	0.00	-	37.99	0.97	2.6%	45.99	0.99	2.2%
38	SURYODAY SMALL FIN. BANK	0.00	0.00	-	1.73	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.33	0.06	18.2%	11.66	0.30	2.6%
39	UIJIVAN SMALL FIN. BANK	0.00	0.00	-	26.68	0.15	0.6%	0.00	0.00	-	0.00	0.00	-	38.32	1.14	3.0%	53.72	1.53	2.8%
40	UTKARSH SMALL FIN. BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL OF SMALL FINANCE BANK	0.00	0.00	-	58.95	0.75	1.3%	0.00	0.00	-	0.00	0.00	0.0%	113.79	3.80	3.3%	242.48	14.15	5.8%
41	PUDUCHERRY STATE CO-OPERATIVE BAN	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	12.89	6.02	46.7%	0.00	0.00	-
	SUB TOTAL OF COOPERATIVE SECTOR BA	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	0.0%	12.89	6.02	46.7%	0.00	0.00	-
42	INDIA POST PAYMENTS BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL OF PAYMENT BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	0.0%	0.00	0.00	-	0.00	0.00	-
43	SIDBI	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL,OF OTHERS	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	0.0%	0.00	0.00	-	0.00	0.00	-
	GRAND TOTAL	206.90	28.27	13.7%	630.78	8.30	1.3%	4.86	0.03	0.6%	0.87	0.00	0.0%	263.48	11.93	4.5%	5323.46	95.08	1.8%

AGENDA-4

Review of implementation of Annual Credit Plan for Dec'24(FY 2024-25)

4.A. Sector wise Target vs Achievement of Quarter ending Dec'24(FY 2024-25):

Sector	Target		Achievement	% of Achievement against	
	Annual FY 24-25	Dec'24	Dec'24	Annual Target	Dec'24 Target
Agriculture	5960.7	4470.5	6213.4	104%	139%
MSME	3394.9	2546.2	2871.8	85%	113%
Other Sector	461.5	346.1	324.3	70%	94%
TOTAL	9817.2	7362.9	9409.5	96%	128%

The Credit disbursement for the Dec'24 quarter of the year 2024-25 amounted to **Rs. 9409.5** Crores against the Dec'24 target of **Rs. 7362.9** Crores, registering **128%** achievement.

4.B. Credit Flow to Agriculture:

Progress made in UTP with respect to the Flow of Credit to Agriculture is given below

Particulars	No. of A/c	Amount (Rs. in crores)
Loans disbursed	Dec'24 (FY 2024-25)	
Farm Credit – Crop Loan	287104	4859.22
Farm Credit – Term Loan	57077	1133.73
Agri Infrastructure	476	10.96
Ancillary Activities	2164	209.49
TOTAL	346821	6213.4

4.C. Credit Flow to MSME:

Progress made in UTP with respect to the Flow of Credit to MSME is given below

Particulars	No. of A/c	Amount (Rs. in crores)
Loans disbursed	Dec'24 (FY 2024-25)	
Micro Enterprises	22868	1302.17
Small Enterprises	850	961.83
Medium Enterprises	149	581.51
Others under MSMEs	62	26.31
TOTAL	23929	2871.82

4.D. Credit Flow to Other Priority Sector (Other than Agri and MSME):

Particulars	No. of A/c	Amount (Rs. in crores)
Loans disbursed	Dec'24 (FY 2024-25)	
Export Credit	0	0
Education (PS)	1440	22.95
Housing (PS)	1954	73.82
Social Infrastructure	28	0.62
Renewable Energy	24	0.42
Other Priority	18543	226.49
Other Sector Total	21989	324.3

Sr. No.	Name of Bank	Branch	Bankwise Performance ACP Target Vs Disbursement as on 31.12.2024 (No. in Actual and Amount in Crore)															
			Total Priority Sector				Total Agriculture (PS)				Total MSMEs (PS)				Export Credit (PS)			
		No.	Target Amt	No. of A/c Disb	Disb Amt	% of Ach	Target Amt	No. of A/c Disb	Disb Amt	% of Ach	Target Amt	No. of A/c Disb	Disb Amt	% of Ach	Target Amt	No. of A/c Disb	Disb Amt	% of Ach
1	BANK OF BARODA	7	182.73	6108	200.21	109.6%	101.31	5600	108.82	107.4%	75.29	440	89.80	119.3%	0.73	0	0.00	0.0%
2	BANK OF INDIA	8	377.44	12190	395.29	104.7%	265.66	11640	248.94	93.7%	103.77	451	142.44	137.3%	0.80	0	0.00	0.0%
3	BANK OF MAHARASHTRA	5	109.42	3459	112.96	103.2%	51.38	2214	65.88	128.2%	24.71	98	13.97	56.5%	0.45	0	0.00	0.0%
4	CANARA BANK	10	730.39	19763	483.87	66.2%	617.22	19040	394.23	63.9%	100.04	538	84.36	84.3%	1.04	0	0.00	0.0%
5	CENTRAL BANK OF INDIA	3	111.07	4925	102.76	92.5%	99.67	4820	93.15	93.5%	9.59	73	8.68	90.5%	0.39	0	0.00	0.0%
6	INDIAN BANK	35	1574.60	75133	1505.60	95.6%	993.67	71839	1037.44	104.4%	567.33	3097	463.76	81.7%	2.56	0	0.00	0.0%
7	INDIAN OVERSEAS BANK	21	659.37	39552	995.44	151.0%	538.92	37430	924.73	171.6%	110.43	1897	61.73	55.9%	1.52	0	0.00	0.0%
8	PUNJAB AND SIND BANK	1	3.85	20	4.26	110.7%	0.00	10	0.35	-	3.55	10	3.91	110.1%	0.00	0	0.00	-
9	PUNJAB NATIONAL BANK	7	145.59	6414	142.36	97.8%	98.18	6260	121.77	124.0%	43.50	113	18.43	42.4%	1.05	0	0.00	0.0%
10	STATE BANK OF INDIA	26	703.52	25276	834.01	118.5%	366.79	23241	538.82	146.9%	313.34	1194	276.33	88.2%	1.94	0	0.00	0.0%
11	UCO BANK	10	306.57	10182	237.83	77.6%	26.15	969	14.51	55.5%	185.59	1571	91.06	49.1%	1.34	0	0.00	0.0%
12	UNION BANK OF INDIA	9	433.20	15873	401.93	92.8%	284.51	15007	267.54	94.0%	140.76	728	131.61	93.5%	0.91	0	0.00	0.0%
	SUB TOTAL OF PUBLIC SECTOR BANKS	142	5337.73	218895	5416.52	101.5%	3443.45	198070	3816.18	110.8%	1677.90	10210	1386.08	82.6%	12.72	0	0.00	0.0%
13	AXIS BANK	6	482.06	1571	315.27	65.4%	116.26	1294	101.02	86.9%	361.61	237	213.26	59.0%	0.67	0	0.00	0.0%
14	BANDHAN BANK	1	36.34	1725	17.74	48.8%	1.06	109	1.13	106.9%	9.33	79	8.06	86.4%	0.00	0	0.00	-
15	CITY UNION BANK	6	70.92	4728	66.84	94.2%	52.95	4689	48.67	91.9%	16.11	35	17.98	111.6%	0.67	0	0.00	0.0%
16	CSB BANK LIMITED	3	93.44	3453	123.61	132.3%	90.03	3453	123.61	137.3%	2.99	0	0.00	0.0%	0.37	0	0.00	0.0%
17	DBS BANK INDIA (E-LVB)	4	128.82	5298	150.05	116.5%	91.65	5248	95.32	104.0%	36.80	48	54.72	148.7%	0.25	0	0.00	0.0%
18	DCB BANK	1	9.57	170	2.68	28.0%	0.40	17	0.00	0.0%	1.83	3	1.56	85.3%	0.00	0	0.00	-
19	DHANLAXMI BANK	1	0.75	151	11.55	1549.3%	0.75	146	6.39	857.1%	0.00	5	5.16	-	0.00	0	0.00	-
20	FEDERAL BANK	5	194.48	5490	211.75	108.9%	113.05	5344	139.66	123.5%	77.78	105	71.11	91.4%	0.60	0	0.00	0.0%
21	HDFC BANK	9	383.12	1097	341.88	89.2%	41.48	719	49.54	119.4%	320.74	205	286.09	89.2%	1.31	0	0.00	0.0%
22	ICICI BANK	7	177.74	895	190.58	107.2%	35.17	714	41.20	117.1%	139.24	176	148.59	106.7%	1.06	0	0.00	0.0%
23	IDBI BANK	2	99.67	1606	59.62	59.8%	73.43	1546	51.50	70.1%	25.69	50	7.75	30.2%	0.22	0	0.00	0.0%
24	IDFC FIRST BANK	1	206.03	6284	151.42	73.5%	141.91	5976	77.92	54.9%	58.29	240	72.62	124.6%	0.11	0	0.00	0.0%
25	INDUSIND BANK	2	87.00	151	59.68	68.6%	11.68	44	2.10	18.0%	74.72	102	57.40	76.8%	0.26	0	0.00	0.0%
26	KARNATAKA BANK	1	3.42	84	2.86	83.6%	0.19	69	1.26	667.0%	2.99	7	1.53	51.2%	0.00	0	0.00	-
27	KARUR VYSYA BANK	7	179.31	6041	210.40	117.3%	143.91	6009	150.41	104.5%	34.03	31	59.87	175.9%	0.75	0	0.00	0.0%
28	KOTAK MAHINDRA BANK	2	53.21	27	38.73	72.8%	4.33	0	0.00	0.0%	48.19	27	38.73	80.4%	0.33	0	0.00	0.0%
29	RBL BANK	1	2.40	1	0.05	2.1%	0.00	0	0.00	-	2.40	1	0.05	2.1%	0.00	0	0.00	-
30	SOUTH INDIAN BANK	4	92.65	4423	187.25	202.1%	86.14	4321	94.14	109.3%	2.91	96	92.39	3173.6%	0.43	0	0.00	0.0%
31	TAMILNAD MERCANTILE BANK	2	133.57	2383	113.26	84.8%	30.22	2160	27.39	90.6%	102.14	217	85.63	83.8%	0.26	0	0.00	0.0%
32	YES BANK	1	107.09	199	50.38	47.0%	6.37	0	0.00	0.0%	100.72	199	50.38	50.0%	0.00	0	0.00	-
	SUB TOTAL OF PRIVATE SECTOR BANKS	66	2541.59	45777	2305.60	90.7%	1041.00	41858	1011.26	97.1%	1418.50	1863	1272.88	89.7%	7.28	0	0.00	0.0%
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1428.13	101711	1325.99	92.8%	1314.08	94776	1242.85	94.6%	104.73	6829	76.87	73.4%	0.00	0	0.00	-
	SUB TOTAL OF REGIONAL RURAL BANKS	47	1428.13	101711	1325.99	92.8%	1314.08	94776	1242.85	94.6%	104.73	6829	76.87	73.4%	0.00	0	0.00	-
34	AU SMALL FIN.BANK	3	39.34	3141	59.80	152.0%	36.42	3058	57.82	158.7%	1.55	14	1.25	80.4%	0.00	0	0.00	-
35	EQUITAS SMALL FIN. BANK	4	142.88	5891	85.62	59.9%	44.95	3699	23.98	53.3%	66.95	583	51.08	76.3%	0.00	0	0.00	-
36	ESAF SMALL FIN. BANK	3	81.01	4898	58.48	72.2%	56.54	2686	43.90	77.6%	15.28	623	3.95	25.8%	0.00	0	0.00	-
37	JANA SMALL FIN. BANK	4	100.38	5185	74.26	74.0%	9.55	788	7.22	75.6%	42.25	1140	37.60	89.0%	0.00	0	0.00	-
38	SURYODAY SMALL FIN. BANK	2	18.48	1790	11.20	60.6%	13.82	1764	9.13	66.1%	0.00	0	0.00	-	0.00	0	0.00	-
39	UJJIVAN SMALL FIN. BANK	1	93.42	5279	40.57	43.4%	0.68	56	0.75	110.6%	36.84	2606	15.80	42.9%	0.00	0	0.00	-
40	UTKARSH SMALL FIN. BANK	1	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF SMALL FINANCE BANK	18	475.52	26184	329.93	69.4%	161.96	12051	142.80	88.2%	162.88	4966	109.68	67.3%	0.00	0	0.00	-
41	PUDUCHERRY STATE CO-OPERATIVE BANK	25	3.26	111	5.17	158.4%	0.24	66	0.31	130.9%	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	25	3.26	111	5.17	158.4%	0.24	66	0.31	130.9%	0.00	0	0.00	-	0.00	0	0.00	-
42	INDIA POST PAYMENTS BANK	2	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF PAYMENT BANK	2	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
43	SIDBI	1	30.92	61	26.31	85.1%	0.00	0	0.00	-	30.92	61	26.31	85.1%	0.00	0	0.00	-
	SUB TOTAL OF OTHERS	1	30.92	61	26.31	85.1%	0.00	0	0.00	-	30.92	61	26.31	85.1%	0.00	0	0.00	-
	GRAND TOTAL	301	9817.16	392739	9409.52	95.8%	5960.73	346821	6213.40	104.2%	3394.94	23929	2871.82	84.6%	20.00	0	0.00	0.0%

Sr. No.	Name of Bank	Bankwise Performance ACP Target Vs Disbursement as on 31.12.2024 (No. in Actual and Amount in Crore)															
		Education (PS)				Housing (PS)				Social Infrastructure				Renewable Energy			
		Target Amt	No. of A/c Disb	Disb Amt	% of Ach	Target Amt	No. of A/c Disb	Disb Amt	% of Ach	Target Amt	No. of A/c Disb	Disb Amt	% of Ach	Target Amt	No. of A/c Disb	Disb Amt	% of Ach
1	BANK OF BARODA	2.70	58	0.91	33.7%	2.30	5	0.60	26.0%	0.00	0	0.00	-	0.39	5	0.08	20.5%
2	BANK OF INDIA	1.94	67	1.18	60.7%	4.86	32	2.73	56.2%	0.00	0	0.00	-	0.41	0	0.00	0.0%
3	BANK OF MAHARASHTRA	2.78	38	0.63	22.7%	1.32	8	0.69	52.5%	0.00	0	0.00	-	0.25	0	0.00	0.0%
4	CANARA BANK	5.57	129	1.59	28.5%	5.96	43	3.46	58.0%	0.00	0	0.00	-	0.54	13	0.23	42.6%
5	CENTRAL BANK OF INDIA	0.55	26	0.49	89.9%	0.67	6	0.44	65.5%	0.00	0	0.00	-	0.21	0	0.00	0.0%
6	INDIAN BANK	7.76	180	3.20	41.2%	1.91	17	1.20	62.9%	0.00	0	0.00	-	1.37	0	0.00	0.0%
7	INDIAN OVERSEAS BANK	2.23	141	2.24	100.6%	5.38	51	6.32	117.6%	0.00	0	0.00	-	0.81	0	0.00	0.0%
8	PUNJAB AND SIND BANK	0.05	0	0.00	0.0%	0.25	0	0.00	0.0%	0.00	0	0.00	-	0.00	0	0.00	-
9	PUNJAB NATIONAL BANK	1.36	24	0.71	52.2%	0.94	11	1.35	144.0%	0.00	0	0.00	-	0.56	5	0.09	16.1%
10	STATE BANK OF INDIA	10.79	591	8.70	80.7%	9.62	250	10.16	105.6%	0.00	0	0.00	-	1.04	0	0.00	0.0%
11	UCO BANK	1.01	45	0.46	45.4%	8.09	54	4.27	52.8%	0.00	0	0.00	-	0.71	0	0.00	0.0%
12	UNION BANK OF INDIA	4.73	119	1.88	39.7%	1.82	18	0.70	38.5%	0.00	1	0.20	-	0.47	0	0.00	0.0%
	SUB TOTAL OF PUBLIC SECTOR BANKS	41.48	1418	21.99	53.0%	43.12	495	31.92	74.0%	0.00	1	0.20	-	6.76	23	0.40	5.9%
13	AXIS BANK	0.64	2	0.19	29.6%	1.02	8	0.69	67.4%	0.00	0	0.00	-	0.34	0	0.00	0.0%
14	BANDHAN BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
15	CITY UNION BANK	0.00	1	0.01	-	0.84	3	0.18	21.6%	0.00	0	0.00	-	0.36	0	0.00	0.0%
16	CSB BANK LIMITED	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.05	0	0.00	0.0%
17	DBS BANK INDIA (E-LVB)	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.13	0	0.00	0.0%
18	DCB BANK	0.00	0	0.00	-	3.00	150	1.12	37.3%	4.21	0	0.00	0.0%	0.00	0	0.00	-
19	DHANLAXMI BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
20	FEDERAL BANK	0.14	5	0.08	55.6%	0.89	6	0.78	87.9%	0.00	0	0.00	-	0.32	0	0.00	0.0%
21	HDFC BANK	0.02	1	0.01	56.2%	10.12	165	6.20	61.2%	0.00	0	0.00	-	0.67	0	0.00	0.0%
22	ICICI BANK	1.12	2	0.51	45.7%	0.59	3	0.28	47.6%	0.00	0	0.00	-	0.57	0	0.00	0.0%
23	IDBI BANK	0.18	4	0.04	22.2%	0.05	0	0.00	0.0%	0.00	6	0.33	-	0.11	0	0.00	0.0%
24	IDFC FIRST BANK	0.00	0	0.00	-	4.66	47	0.79	17.0%	0.99	21	0.09	9.1%	0.06	0	0.00	0.0%
25	INDUSIND BANK	0.00	0	0.00	-	0.34	5	0.18	53.3%	0.00	0	0.00	-	0.00	0	0.00	-
26	KARNATAKA BANK	0.11	3	0.05	44.6%	0.11	1	0.01	8.8%	0.00	0	0.00	-	0.00	0	0.00	-
27	KARUR VYSYA BANK	0.02	0	0.00	0.0%	0.21	1	0.12	57.6%	0.00	0	0.00	-	0.39	0	0.00	0.0%
28	KOTAK MAHINDRA BANK	0.00	0	0.00	-	0.17	0	0.00	0.0%	0.00	0	0.00	-	0.18	0	0.00	0.0%
29	RBL BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
30	SOUTH INDIAN BANK	0.09	0	0.00	0.0%	1.45	3	0.31	21.4%	0.00	0	0.00	-	0.02	0	0.00	0.0%
31	TAMILNAD MERCANTILE BANK	0.19	4	0.07	37.8%	0.71	2	0.17	24.0%	0.00	0	0.00	-	0.05	0	0.00	0.0%
32	YES BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF PRIVATE SECTOR BANKS	2.50	22	0.96	38.3%	24.15	394	10.83	44.8%	5.20	27	0.42	8.1%	3.24	0	0.00	0.0%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0	0.00	-	9.31	105	6.25	67.1%	0.00	0	0.00	-	0.00	1	0.02	-
	SUB TOTAL OF REGIONAL RURAL BANKS	0.00	0	0.00	-	9.31	105	6.25	67.1%	0.00	0	0.00	-	0.00	1	0.02	-
34	AU SMALL FIN.BANK	0.00	0	0.00	-	1.06	14	0.50	47.2%	0.00	0	0.00	-	0.00	0	0.00	-
35	EQUITAS SMALL FIN. BANK	0.00	0	0.00	-	0.51	4	0.30	58.8%	0.00	0	0.00	-	0.00	0	0.00	-
36	ESAF SMALL FIN. BANK	0.02	0	0.00	0.0%	0.21	9	1.67	802.9%	0.00	0	0.00	-	0.00	0	0.00	-
37	JANA SMALL FIN. BANK	0.00	0	0.00	-	9.33	106	8.55	91.6%	0.00	0	0.00	-	0.00	0	0.00	-
38	SURYODAY SMALL FIN. BANK	0.00	0	0.00	-	0.00	8	1.84	-	0.00	0	0.00	-	0.00	0	0.00	-
39	UJJIVAN SMALL FIN. BANK	0.00	0	0.00	-	18.03	819	11.96	66.3%	0.00	0	0.00	-	0.00	0	0.00	-
40	UTKARSH SMALL FIN. BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF SMALL FINANCE BANK	0.02	0	0.00	0.0%	29.15	960	24.82	85.2%	0.00	0	0.00	-	0.00	0	0.00	-
41	PUDUCHERRY STATE CO-OPERATIVE BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
42	INDIA POST PAYMENTS BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF PAYMENT BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
43	SIDBI	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF OTHERS	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	GRAND TOTAL	44.00	1440	22.95	52.2%	105.72	1954	73.82	69.8%	5.20	28	0.62	11.9%	10.00	24	0.42	4.2%

Sr. No.	Name of Bank	Other Priority				Loans to weaker sections under Priority Sector				SC/ST		Minorities		Women	
		Target Amt	No. of A/c Disb	Disb Amt	% of Ach	Target Amt	No. of A/c Disb	Disb Amt	No. of A/c Disb	Disb Amt	No. of A/c Disb	Disb Amt	No. of A/c Disb	Disb Amt	No. of A/c Disb
1	BANK OF BARODA	0.00	0	0.00	-	74.05	3578	65.46	181	5.29	618	18.81	3065	71.59	
2	BANK OF INDIA	0.00	0	0.00	-	221.88	8834	173.67	18	0.60	450	9.78	2341	54.44	
3	BANK OF MAHARASHTRA	28.53	1101	31.79	111.4%	29.93	1350	34.46	56	1.17	406	8.57	3453	50.80	
4	CANARA BANK	0.02	0	0.00	0.0%	340.05	12475	268.02	790	15.28	5427	105.74	16687	334.50	
5	CENTRAL BANK OF INDIA	0.00	0	0.00	-	72.68	3036	61.12	107	2.40	184	4.11	2702	55.46	
6	INDIAN BANK	0.00	0	0.00	-	838.13	65195	788.94	2122	29.56	8805	182.31	45931	688.31	
7	INDIAN OVERSEAS BANK	0.09	33	0.42	453.1%	416.01	28203	657.71	55	0.96	1765	28.65	19818	326.10	
8	PUNJAB AND SIND BANK	0.00	0	0.00	-	0.34	14	0.19	0	0.00	1	0.03	0	0.00	
9	PUNJAB NATIONAL BANK	0.00	1	0.01	-	97.15	6058	118.66	35	1.25	332	7.90	3241	72.56	
10	STATE BANK OF INDIA	0.00	0	0.00	-	252.44	16163	329.12	685	21.18	2686	94.96	19732	680.57	
11	UCO BANK	83.67	7543	127.53	152.4%	102.26	4940	60.63	171	2.39	962	17.77	4975	89.71	
12	UNION BANK OF INDIA	0.00	0	0.00	-	304.31	14877	264.07	118	1.78	2603	46.76	9334	175.80	
SUB TOTAL OF PUBLIC SECTOR BANKS		112.31	8678	159.75	142.2%	2749.23	164723	2822.05	4338	81.86	24239	525.39	131279	2599.84	
13	AXIS BANK	1.51	30	0.11	7.3%	71.15	1067	52.67	1	0.03	93	6.08	904	45.13	
14	BANDHAN BANK	25.96	1537	8.55	32.9%	27.07	1409	7.80	0	0.00	121	2.72	2326	18.09	
15	CITY UNION BANK	0.01	0	0.00	0.0%	49.37	3968	40.73	22	0.24	29	0.44	1975	40.99	
16	CSB BANK LIMITED	0.00	0	0.00	-	23.45	1099	24.09	29	1.11	1086	22.42	3732	84.55	
17	DBS BANK INDIA (E-LVB)	0.00	2	0.01	-	82.97	4697	85.86	0	0.00	242	5.23	1839	31.09	
18	DCB BANK	0.13	0	0.00	0.0%	0.42	17	0.00	0	0.00	0	0.00	37	1.21	
19	DHANLAXMI BANK	0.00	0	0.00	-	0.54	122	3.61	0	0.00	0	0.00	43	3.13	
20	FEDERAL BANK	1.70	30	0.12	7.0%	69.83	2952	64.64	10	0.40	727	29.21	2844	82.08	
21	HDFC BANK	8.78	7	0.04	0.5%	23.64	703	30.39	1	0.15	85	5.01	2964	107.18	
22	ICICI BANK	0.00	0	0.00	-	17.99	308	11.50	3	0.58	105	5.30	1571	69.30	
23	IDBI BANK	0.00	0	0.00	-	66.96	1167	31.37	3	0.03	517	10.63	1092	30.33	
24	IDFC FIRST BANK	0.00	0	0.00	-	134.47	5361	40.09	174	1.60	399	3.23	10273	92.35	
25	INDUSIND BANK	0.00	0	0.00	-	10.90	33	1.66	0	0.00	0	0.00	1104	24.22	
26	KARNATAKA BANK	0.02	4	0.01	53.5%	0.08	61	0.95	0	0.00	3	0.03	87	3.71	
27	KARUR VYSYA BANK	0.00	0	0.00	0.0%	109.28	4566	84.54	48	3.47	555	14.71	3268	89.28	
28	KOTAK MAHINDRA BANK	0.00	0	0.00	-	0.00	0	0.00	0	0.00	7	8.32	100	13.31	
29	RBL BANK	0.00	0	0.00	-	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
30	SOUTH INDIAN BANK	1.61	3	0.41	25.5%	0.00	0	0.00	0	0.00	1302	13.81	4057	87.65	
31	TAMILNAD MERCANTILE BANK	0.00	0	0.00	-	32.48	1953	24.33	0	0.00	0	0.00	0	0.00	
32	YES BANK	0.00	0	0.00	-	2.80	7	2.16	0	0.00	6	2.04	87	8.69	
SUB TOTAL OF PRIVATE SECTOR BANKS		39.72	1613	9.25	23.3%	723	29490	506.39	291	7.61	5277	129.18	38303	832.29	
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0	0.00	-	1009.63	78035	1016.83	6553	73.52	2110	28.09	53707	704.05	
SUB TOTAL OF REGIONAL RURAL BANKS		0.00	0	0.00	-	1010	78035	1016.83	6553	73.52	2110	28.09	53707	704.05	
34	AU SMALL FIN.BANK	0.31	55	0.23	75.2%	0.34	2059	10.95	12	0.09	266	4.08	2478	27.91	
35	EQUITAS SMALL FIN. BANK	30.48	1605	10.26	33.7%	80.58	5298	34.03	1063	7.80	658	4.77	7148	58.24	
36	ESAF SMALL FIN. BANK	8.96	1580	8.96	100.0%	63.93	2915	17.44	264	1.60	327	4.45	2915	17.44	
37	JANA SMALL FIN. BANK	39.23	3151	20.89	53.2%	39.13	3873	26.80	118	1.08	385	3.42	4247	40.65	
38	SURYODAY SMALL FIN. BANK	4.67	18	0.23	4.9%	15.59	1647	7.81	2	0.01	123	0.63	1784	11.17	
39	UJJIVAN SMALL FIN. BANK	37.86	1798	12.06	31.9%	44.11	2725	19.04	84	1.00	618	4.57	7001	56.10	
40	UTKARSH SMALL FIN. BANK	0.00	0	0.00	-	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
SUB TOTAL OF SMALL FINANCE BANK		121.51	8207	52.63	43.3%	244	18517	116.07	1543	11.58	2377	21.92	25573	211.51	
41	PUDUCHERRY STATE CO-OPERATIVE BANK	3.03	45	4.86	160.5%	0.00	10	0.49	0	0.00	0	0.00	0	0.00	
SUB TOTAL OF COOPERATIVE SECTOR BANKS		3.03	45	4.86	160.5%	0	10	0.49	0	0.00	0	0.00	0	0.00	
42	INDIA POST PAYMENTS BANK	0.00	0	0.00	-	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
SUB TOTAL OF PAYMENT BANK		0.00	0	0.00	-	0	0	0.00	0	0.00	0	0.00	0	0.00	
43	SIDBI	0.00	0	0.00	-	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
SUB TOTAL,OF OTHERS		0.00	0	0.00	-	0	0	0.00	0	0.00	0	0.00	0	0.00	
GRAND TOTAL		276.57	18543	226.49	81.9%	4726	290775	4461.83	12725	174.57	34003	704.58	248862	14347.69	

AGENDA-5

Pradhan Mantri Mudra Yojana (PMMY) & Stand- Up India Scheme

5.A. Pradhan Mantri Mudra Yojana (PMMY)

The Bank-wise performance details under PMMY for the UT of Pondicherry for the period from 01.04.2024 to 14.02.2025 are given in the annexure.

Mudra loans under PMMY are classified under **SHISHU, KISHORE and TARUN loans**, based on the quantum of loans.

For FY 2024-25 as on 14.02.2025, Banks/FIs in UT of Pondicherry have sanctioned 42315 number of loans under three categories of Prime Minister Mudra Yojana scheme for an amount of Rs. 520.1 crores and have disbursed loans to the tune of Rs. 514.16 crores. Category-wise details are furnished below:

Target Vs Achievement as on 14.02.2025 (FY 2024-25)

(Amt in Crores)

Annual Target	Achievement	% of Achievement
616.9	520.1	84%

MUDRA PERFORMANCE FOR FY 2024-25 (as on 14.02.2025)

Amt In Crores

MUDRA	Number of accounts	Amount Sanctioned	Amount Disbursed
Shishu	15462	59.75	59.61
Kishore	25149	323.81	320.41
Tarun	1703	136.34	133.94
Tarun Plus	1	0.2	0.2
Total	42315	520.1	514.16

PERFORMANCE UNDER MUDRA FOR FY 2024-25
Loans Sanctioned from 01.04.2024 to 14.02.2025

Sr No	Bank Name	Shishu		Kishore		Tarun		Tarun Plus		Total Sanctioned		Target	% Of Ach	
		(upto Rs. 50,000)		(Rs. 50,001 to Rs. 5.00 Lakhs)		(>Rs. 5.00 Lakhs to Rs. 10.00 Lakhs)		(>Rs. 10.00 Lakhs to Rs. 20.00 Lakhs)						
		A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	Amt		
1	Bank of Baroda	1642	5.11	352	3.74	36	3.87	0	0	2030	12.72	15.00	85%	
2	Bank of India	94	0.21	202	5.5	61	5.2	0	0	357	10.91	11.10	98%	
3	Bank of Maharashtra	1469	4.82	312	1.96	2	0.13	0	0	1783	6.91	5.00	138%	
4	Canara Bank	362	1.68	207	5.8	72	6.35	0	0	641	13.83	20.00	69%	
5	Central Bank of India	15	0.04	17	0.43	4	0.33	0	0	36	0.8	1.50	53%	
6	Indian Bank	992	3.21	1302	19.4	295	24.71	0	0	2589	47.32	35.00	135%	
7	Indian Overseas Bank	429	1.61	3172	70.7	232	15.87	0	0	3833	88.18	57.00	155%	
8	Punjab & Sind Bank	1	0.01	9	0.23	8	0.71	0	0	18	0.95	2.00	48%	
9	Punjab National Bank	35	0.08	56	1.51	64	5.98	0	0	155	7.57	10.00	76%	
10	State Bank of India	221	0.56	314	7.69	148	12.28	0	0	683	20.53	35.00	59%	
11	UCO Bank	601	1.5	633	14.33	231	17.82	0	0	1465	33.65	35.40	95%	
12	Union Bank of India	126	0.32	1253	24.29	106	9.2	0	0	1485	33.81	50.60	67%	
13	Axis Bank	155	0.63	339	9.64	149	11.69	0	0	643	21.96	20.00	110%	
14	Bandhan Bank	865	3.39	1221	10.64	8	0.63	0	0	2094	14.66	20.00	73%	
15	Federal Bank	122	0.48	4	0.17	2	0.2	0	0	128	0.85	1.00	85%	
16	HDFC Bank	5	0.02	48	1.73	81	5.79	1	0.2	135	7.74	15.00	52%	
17	ICICI Bank	7	0.03	155	3.74	81	6.54	0	0	243	10.31	12.00	86%	
18	IDBI Bank	0	0	2	0.05	13	1.08	0	0	15	1.13	1.20	94%	
19	IDFC First Bank	1907	8.09	4068	47.22	43	3.03	0	0	6018	58.34	90.00	65%	
20	Indusind Bank	0	0	125	3.55	24	1.65	0	0	149	5.2	2.90	179%	
21	Karnataka Bank	0	0	1	0.05	1	0.08	0	0	2	0.13	0.35	37%	
22	Karur Vysya Bank	0	0	1	0.03	2	0.14	0	0	3	0.17	0.16	106%	
23	South Indian Bank	0	0	3	0.07	1	0.07	0	0	4	0.14	0.60	23%	
24	Yes Bank	0	0	7	0.17	37	2.84	0	0	44	3.01	3.00	100%	
25	Equitas Small Finance Bank	835	3.4	6300	42.68	0	0	0	0	7135	46.08	57.00	81%	
26	ESAF Small Finance Bank	336	1.4	655	5.26	0	0	0	0	991	6.66	23.00	29%	
27	AU Small Finance Bank	453	1.92	367	2.35	0	0	0	0	820	4.27	12.00	36%	
28	Jana Small Finance Bank	195	0.96	0	0	0	0	0	0	195	0.96	1.05	91%	
29	Suryoday Small Finance Bank	1378	5.52	527	4.88	0	0	0	0	1905	10.4	10.00	104%	
30	Ujjivan Small Finance Bank	2726	12.82	2761	22.74	0	0	0	0	5487	35.56	60.00	59%	
31	Pudhuvai Bharathiyar Gramin Bank	491	1.94	736	13.26	2	0.15	0	0	1229	15.35	10.00	154%	
Grand Total		15462	59.75	25149	323.8	1703	136.3	1	0.2	42315	520.1	616.9	84.3%	

5.B. Stand up India Programme (SUIP)

As per the scheme, All Banks are required sanction Loans between Rs. 10.00 lakh and 100 lakh to at least one Scheduled Caste (SC) / Scheduled Tribe (ST) borrower and at least one women borrower per branch for setting up a green field enterprise.

Stand Up India Scheme was launched by the Prime Minister on 05th April, 2016 and extended up to the year 31st March 2025. As 14.02.2025, 530 borrowers have been benefitted under Stand-up India Scheme. Banks are requested to upload data in the Portal on Sanction to enable update information at all levels.

Target Vs Achievement as on 14.02.2025 (FY 2024-25)

Target (in numbers)	Achievement (in numbers)	% of Achievement
510	530	104%

STAND UP INDIA SCHEME BANK WISE PERFORMANCE IN UT PUDUCHERRY AS ON 14.02.2025 Stand Up India Loans Sanctioned since Inception

(Amt in Crores)

S.No	District Name	SC		ST		Women (General)		Total	
		No. A/Cs	Amt	No. A/Cs	Amt	No. A/Cs	Amt	No. A/Cs	Amt
1	Puducherry	65	13.42	5	0.54	362	90.14	432	104.1
2	Karaikal	14	2.86	1	0.3	75	16.95	90	20.11
3	Mahe	1	0.12	0	0	2	0.44	3	0.56
4	Yanam	0	0	0	0	5	1.19	5	1.19
Total		80	16.4	6	0.84	444	108.72	530	125.96

All banks are advised to upload the details of the loan sanctioned under stand up India scheme to Stand Up India Portal (Link: <https://portal.standupmitra.in/>).

Performance under Stand-Up India Scheme Since Inception till 13.02.2025- UT of Puducherry

[Amount Rs. in Crore]

S.No	Bank Name	No. of Branches	Target	SC		ST		Women (General)		Total		% of Achievement
				No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	
1	Bank of Baroda	7	14	0	0	0	0	16	4.45	16	4.45	114%
2	Bank of India	8	16	2	0.14	0	0	12	1.58	14	1.72	88%
3	Bank of Maharashtra	5	10	1	0.11	0	0	11	2.15	12	2.26	120%
4	Canara Bank	10	20	8	3.1	0	0	41	11.5	49	14.6	245%
5	Central Bank of India	3	6	0	0	1	0.3	0	0	1	0.3	17%
6	Indian Bank	35	70	30	5.29	3	0.3	102	25.47	135	31.06	193%
7	Indian Overseas Bank	21	42	5	0.65	1	0.14	48	10.8	54	11.59	129%
8	Punjab & Sind Bank	1	2	1	0.1	0	0	6	0.65	7	0.75	350%
9	Punjab National Bank	7	14	0	0	0	0	38	9.5	38	9.5	271%
10	State Bank of India	26	52	17	3.76	0	0	61	17.69	78	21.45	150%
11	UCO Bank	10	20	5	1.5	0	0	22	6.99	27	8.49	135%
12	Union Bank of India	9	18	2	0.58	0	0	22	3.99	24	4.57	133%
13	Axis Bank	6	12	0	0	0	0	0	0	0	0	0%
14	Bandhan Bank	1	2	0	0	0	0	0	0	0	0	0%
15	Catholic Syrian Bank	3	6	0	0	0	0	0	0	0	0	0%
16	City Union Bank	6	12	0	0	0	0	0	0	0	0	0%
17	DBS Bank	4	8	0	0	0	0	0	0	0	0	0%
18	DCB Bank	1	2	0	0	0	0	0	0	0	0	0%
19	Dhanlaxmi Bank	1	2	0	0	0	0	0	0	0	0	0%
20	Federal Bank	5	10	1	0.1	0	0	5	2.18	6	2.28	60%
21	HDFC Bank	9	18	0	0	0	0	16	3.31	16	3.31	89%
22	ICICI Bank	7	14	0	0	0	0	4	0.72	4	0.72	29%
23	IDBI Bank	2	4	0	0	0	0	2	0.48	2	0.48	50%
24	IDFC First Bank	1	2	0	0	0	0	0	0	0	0	0%
25	Indusind Bank	2	4	2	0.44	0	0	8	1.8	10	2.24	250%
26	Karnataka Bank	1	2	0	0	0	0	1	0.12	1	0.12	50%
27	Karur Vysya Bank	7	14	1	0.12	0	0	9	3.22	10	3.34	71%
28	Kotak Mahindra Bank	2	4	0	0	0	0	1	0.19	1	0.19	25%
29	RBL Bank	1	2	0	0	0	0	0	0	0	0	0%
30	South Indian Bank	4	8	0	0	0	0	0	0	0	0	0%
31	Tamilnad Mercantile Bank	2	4	0	0	0	0	0	0	0	0	0%
32	Yes Bank	1	2	1	0.12	0	0	0	0	1	0.12	50%
33	Pudhuvai Bharathiyar Grama Bank	47	94	4	0.4	1	0.1	19	1.93	24	2.43	26%
	Total	255	510	80	16.41	6	0.84	444	108.72	530	125.97	104%

AGENDA -6

Performance under Government Sponsored Schemes

6. A. PMEGP:

PMEGP is a central sector scheme being administered by the Ministry of Micro, Small and Medium Enterprises (Mo MSME). The scheme is being implemented by Khadi and Village Industries Commission (KVIC), a statutory organization under the administrative control of the Ministry of MSME as the single nodal agency at the National level. At the State level, the scheme is implemented through State offices of KVIC, State Khadi and Village Industries Boards (KVBs), District Industries Centres (DICs), Coir Board (for coir related activities) and Banks).

1st Loan:

The maximum cost of the project admissible for the Margin Money Subsidy under the Manufacturing sector is Rs. 50 lakhs, and for the Business/Service sector, it is Rs. 20 lakhs. The margin is 10% for the first loan, with a subsidy of 15-25% for the General Category and a margin of 5% with a subsidy of 25-35% for the Special Category.

2nd Loan:

The maximum cost of the project admissible for the Margin Money Subsidy under the Manufacturing sector is Rs. 100 lakhs, and for the Business/Service sector, it is Rs. 25 lakhs. The margin is 10% for the Second loan, with a subsidy of 15%.

Applications are submitted through online mode by the beneficiaries. Banks are requested to update the portal for sanction and disbursement then to ensure timely submission of Utilization Certificate. All banks are requested to sponsor eligible applications in order for the scheme to be implemented successfully and to meet its target. Bank wise performance given in table.

Target Vs Achievement as on 13.02.2025 (FY 2024-25)

Details	Annual Target	Achievement	% Of Achievement
Physical Target Margin Money Disbursed (In Numbers)	44	51	116%
Financial Target- Margin Money Disbursed (In lakhs)	127.80	115.73	91%

Performance under PMEGP Scheme from 01.04.2024 to 13.02.2025

S.NO	Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		Returned by Bank		Pending at bank	
		No.of Ac	MM Involve (In Lakh)	No.of Ac	MM Involve (In Lakh)	No.of Ac	MM Involve (In Lakh)	No.of Ac	MM Involve (In Lakh)		
1	Bank of Baroda	1	1.69	1	1.69	2	4.19	0	0	0	0
2	Bank of India	9	16.58	5	9.37	0	0	2	5.08	2	2.13
3	Bank of Maharashtra	1	3.5	0	0	0	0	0	0	1	3.5
4	Canara Bank	9	19.56	4	8.37	2	5.53	4	9.94	1	1.25
5	Indian Bank	28	70.17	23	56.64	34	79.29	2	4.08	3	9.45
6	Indian Overseas Bank	17	41.08	8	19.83	7	24.05	5	13.5	4	7.75
7	Punjab National Bank	4	11.4	2	4.36	3	3.07	0	0	2	7.04
8	State Bank of India	26	93.84	13	37.63	1	3.5	10	33.13	3	23.08
9	UCO Bank	3	10.86	2	8.36	4	10.86	1	2.5	0	0
10	Union Bank of India	4	9.75	2	7.04	3	4.69	0	0	2	2.71
11	Federal Bank	1	3.75	0	0	0	0	0	0	1	3.75
12	Karur Vysya Bank	1	2.81	1	2.81	0	0	0	0	0	0
13	Tamilnad Mercantile Bank	1	4.48	0	0	0	0	0	0	1	4.48
14	Pudhuvai Bharathiyan Grar	7	10.6	3	3.00	5	5.56	3	5.15	1	2.45
.	Total	112	300.07	64	159.1	61	140.74	27	73.38	21	67.59

6. B. PM SVANidhi SCHEME

The PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) was launched by the MoHUA for providing affordable Working Capital loan to street Vendor. It is a special micro-credit facility plan to provide affordable loan of up to ₹10,000 to more than 50 lakh street vendors.

Quantum of Loan and Interest Subsidy

There are three tranches in this loan Scheme. The Loan amount of 1st Tranche is of Rs.10,000/-, 2nd Tranche is Rs.20,000/- and the 3rd tranche Up to Rs.50,000. The vendors are eligible to get an interest subsidy @ 7% into the borrower's account quarterly for first and subsequent enhanced loans. Puducherry Urban Development Agency is the scheme's implementing agency (PUDA) in UT Puducherry.

In respect of applications pending for sanction most of the applicants are pending due to mis-match of Aadhaar number and banks are requested to contact the ULB for updation of the same. The returned/rejected applications are to be revisited by the concerned ULBs and necessary scrutiny of all the applications are to be carried out and eligible applications are to be resubmitted with necessary corrections, if any, to the banks. The banks are requested to consider these applications and ensure sanctions / disbursement immediately. Bank wise performance given in table.

OVERALL PERFORMANCE UNDER PM SVANidhi SCHEME FOR UT OF PUDUCHERRY as on 13.02.2025

S.No	Tranche Name	Target	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned	% of Ach(Disb vs Target)
1	First	3445	3953	3545	3536	9	30	2	376	102.64%
2	Second	900	1743	1416	1381	35	114	5	208	153.44%
3	Third	170	507	404	336	68	50	0	53	197.65%
	Total		6203	5365	5253	112	194	7	637	

As the main objective of the Scheme is to provide timely credit assistance to meet the working capital needs of street vendors to cope with the stress caused by COVID-19 pandemic and resume their business, SLBC requests the Member Banks to process the pending applications immediately and achieve the desired results.

PMSVANidhi performance as on 13.02.2025- 1st Tranche

S.No	Bank Name	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	305	291	291	0	1	0	13
2	Bank of India	61	48	48	0	3	0	10
3	Bank of Maharashtra	148	146	144	2	0	0	2
4	Canara Bank	80	61	61	0	0	0	19
5	Central Bank of India	26	22	22	0	0	0	4
6	Indian Bank	1455	1384	1384	0	1	0	70
7	Indian Overseas Bank	320	235	234	1	0	0	85
8	Punjab & Sind Bank	13	11	11	0	0	0	2
9	Punjab National Bank	41	28	28	0	0	0	13
10	State Bank of India	1074	999	998	1	12	0	63
11	UCO Bank	126	110	110	0	0	0	16
12	Union Bank of India	69	56	54	2	1	0	12
13	Axis Bank	1	0	0	0	1	0	0
14	City Union Bank	5	2	2	0	0	0	3
15	DBS Bank	4	0	0	0	4	0	0
16	Federal Bank	3	0	0	0	1	1	1
17	HDFC Bank	5	0	0	0	0	0	5
18	ICICI Bank	3	0	0	0	0	0	3
19	IDBI Bank	1	1	1	0	0	0	0
20	Karnataka Bank	4	1	0	1	0	0	3
21	Karur Vysya Bank	23	12	10	2	2	0	9
22	South Indian Bank	6	1	1	0	0	0	5
23	Tamilnad Mercantile Bank	6	0	0	0	2	0	4
24	Fincare Small Finance Bank	1	0	0	0	1	0	0
25	Ujjivan Small Finance Bank	1	0	0	0	0	1	0
26	Pudhuvai Bharathiya Grama Bank	171	137	137	0	0	0	34
27	Total	3952	3545	3536	9	29	2	376

PMSVANidhi performance as on 13.02.2025- 2nd Tranche

S.No	Bank Name	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	195	106	106	0	70	1	18
2	Bank of India	20	15	15	0	2	0	3
3	Bank of Maharashtra	60	50	42	8	1	0	9
4	Canara Bank	31	22	19	3	0	0	9
5	Central Bank of India	13	12	12	0	0	0	1
6	Indian Bank	385	365	365	0	0	0	20
7	Indian Overseas Bank	118	91	91	0	17	0	10
8	Punjab & Sind Bank	7	7	7	0	0	0	0
9	Punjab National Bank	9	7	6	1	0	0	2
10	State Bank of India	776	646	634	12	22	2	106
11	UCO Bank	46	32	31	1	0	2	12
12	Union Bank of India	26	21	12	9	2	0	3
13	Pudhuvai Bharathiya Grama Bank	57	42	41	1	0	0	15
14	Total	1743	1416	1381	35	114	5	208

PMSVANidhi performance as on 13.02.2025- 3rd Tranche

S.No	Bank Name	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	79	42	42	0	37	0	0
2	Bank of India	6	6	6	0	0	0	0
3	Bank of Maharashtra	14	11	5	6	1	0	2
4	Canara Bank	12	10	10	0	0	0	2
5	Central Bank of India	2	2	2	0	0	0	0
6	Indian Bank	78	77	77	0	0	0	1
7	Indian Overseas Bank	28	21	21	0	2	0	5
8	Punjab & Sind Bank	4	4	4	0	0	0	0
9	State Bank of India	267	217	156	61	9	0	41
10	UCO Bank	5	4	4	0	0	0	1
11	Union Bank of India	4	4	3	1	0	0	0
12	Pudhuvai Bharathiya Grama Bank	8	6	6	0	1	0	1
13	Total	507	404	336	68	50	0	53

6.C. PM Formalisation of Micro food processing Enterprises (PMFME) Scheme

As part of *Aatmanirbhar Bharat Abhiyan*, Ministry of Food Processing Industries (MoFPI) has launched an all India centrally sponsored scheme called "PM Formalisation of Micro food processing Enterprises (PMFME) Scheme" for providing financial, technical and business support for upgradation of existing micro food processing enterprises and supporting new ones.

Individual micro food processing units would be provided credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of Rs.10.0 lakh per unit. Beneficiary contribution should be minimum of 10% of the project cost with balance being loan from Bank.

The scheme envisages an outlay of Rs. 10,000 Crore over a period of five years from 2020-21 to 2024-25. The expenditure under the scheme would be shared in 60:40 ratio between Central and State Governments, in 90:10 ratio with North Eastern and Himalayan States, 60:40 ratio with UTs with legislature and 100% by the Centre for other UTs.

Target Vs Achievement as on 18.02.2025 (FY 2024-25)

Annual Target (in numbers)	Achievement (in numbers)	% of Achievement
125	98	78.4%

Performance Under PMFME Scheme in UT of Puducherry

From 01.04.2024 to 18.02.2025

(in numbers)

S.No	Name of the Bank	Target	Total No. of App	Sanctioned	Rejected	Pending	Ach %
1	Bank of Baroda	5	3	3	0	0	60%
2	Bank of India	6	4	3	1	0	50%
3	Bank of Maharashtra	4	2	2	0	0	50%
4	Canara Bank	8	3	3	0	0	38%
5	Central Bank of India	4	0	0	0	0	0%
6	Indian Bank	16	28	27	0	1	169%
7	Indian Overseas Bank	13	11	9	1	1	69%
8	Punjab & Sind Bank	1	0	0	0	0	0%
9	Punjab National Bank	7	0	0	0	0	0%
10	State Bank of India	14	12	11	1	0	79%
11	UCO Bank	5	6	6	0	0	120%
12	Union Bank of India	8	6	5	0	1	63%
13	Axis Bank	3	1	0	0	1	0%
14	City Union Bank	2	3	3	0	0	150%
15	Federal Bank	2	0	0	0	0	0%
16	HDFC Bank	3	4	4	0	0	133%
17	ICICI Bank	3	0	0	0	0	0%
18	IDBI Bank	1	0	0	0	0	0%
19	Indusind Bank	1	0	0	0	0	0%
20	Karnataka Bank	1	1	1	0	0	100%
21	Karur Vysya Bank	2	0	0	0	0	0%
22	South Indian Bank	0	0	0	0	0	0%
23	Pudhuvai Bharathiya Grama	16	22	21	0	1	131%
Total		125	106	98	3	5	78.4%

6.D PM Viswakarma Scheme

The Pradhan Mantri Vishwakarma Scheme (PM Vishwakarma) is a central government initiative launched on September 17, 2023, to support traditional artisans and craftspeople in India. The scheme recognizes individuals engaged in 18 specific trades, such as carpenters, blacksmiths, potters, goldsmiths, masons, cobblers, and tailors, among others. The objective is to provide them with formal recognition, skill development, financial aid, and marketing support, ultimately enhancing their livelihoods and preserving India's rich artisanal heritage.

Under this scheme, eligible artisans and craftspeople receive a PM Vishwakarma certificate and ID card for official recognition. They are provided with basic and advanced skill training, along with a daily stipend of ₹500 during the training period. Additionally, a toolkit incentive of ₹15,000 is given to help them procure modern tools, improving their productivity and product quality.

To promote entrepreneurship, the scheme facilitates collateral-free enterprise development loans of up to ₹3 lakh, disbursed in two phases—₹1 lakh in the first phase and ₹2 lakh in the second—at a highly concessional interest rate of 5%.

To encourage digital transactions, artisans receive ₹1 per digital transaction, with a cap of 100 transactions per month. The government has ensured that the registration process is simple, requiring only Aadhaar-based biometric authentication, and is accessible through the PM Vishwakarma portal or Common Service Centres (CSCs).

Performance of PM Viswakarma Scheme as on 19.02.2025

S.No	Bank Name	Total No. of applications	Sanctioned	Rejected	Pending
1	Bank of Baroda	3	1	2	0
2	Bank of India	1	1	0	0
3	Canara Bank	3	3	0	0
4	Central Bank of India	1	0	0	1
5	Indian Bank	15	14	0	1
6	Indian Overseas Bank	6	3	3	0
7	Karur Vysya Bank	4	2	1	1
8	South Indian Bank	1	0	1	0
9	State Bank of India	10	8	1	1
10	Union Bank of India	1	1	0	0
	Total	45	33	8	4

6. E. MUPSES

This Scheme is to encourage un-employed persons in the U.T. of Puducherry to start self-employment in manufacturing or service sector enterprises. The Quantum of the loan is Rs.2.00 Lakhs. The Subsidy for this scheme is 50% up to Rs.50,000/- and 35% to a maximum of Rs.35,000 will be granted as subsidy for project cost exceeding Rs.50,000 but less than Rs.2.00 lakhs. The Implementing agency for this scheme in UT Puducherry is District Industries Centre (DIC).

All the banks are requested to sanction the applications as per guidelines. Applications are submitted through DIC by the beneficiaries. Performance is being tracked on by Govt of Puducherry and is being reviewed at top level. Banks insisted to give loan on priority basis to eligible application as per norms.

Target Vs Achievement as on 15.02.2025 (FY 2024-25)

Annual Target (in numbers)	Achievement (in numbers)	% of Achievement
300	244	81.33%

MUPSES SCHEME PERFORMANCE FOR FY 2024-25
From 01.04.2024 to 15.02.2025

(in numbers)

S.No	Bank Name	Target	Total Applications	Sanctioned	Rejected	Pending	% of Ach
1	Bank of Baroda	6	6	3	1	2	50%
2	Bank of India	10	6	4	0	2	40%
3	Bank of Maharashtra	11	12	7	1	4	64%
4	Canara Bank	12	6	6	0	0	50%
5	Central Bank of India	4	5	2	1	2	50%
6	Indian Bank	67	118	113	2	3	169%
7	Indian Overseas Bank	30	36	32	3	1	107%
8	Punjab & Sind Bank	1	2	2	0	0	200%
9	Punjab National Bank	9	7	6	0	1	67%
10	State Bank of India	40	30	21	5	4	53%
11	UCO Bank	10	12	8	2	2	80%
12	Union Bank of India	10	6	4	2	0	40%
13	Axis Bank	5	0	0	0	0	0%
14	City Union Bank	8	5	3	1	1	38%
15	DBS Bank	0	1	0	1	0	0%
16	Federal Bank	0	1	0	1	0	0%
17	HDFC Bank	10	1	0	0	1	0%
18	ICICI Bank	8	1	0	1	0	0%
19	Karnataka Bank	0	1	0	1	0	0%
20	Karur Vysya Bank	8	5	2	0	3	25%
21	South Indian Bank	0	1	0	1	0	0%
22	Tamilnad Mercantile Bank	0	1	0	1	0	0%
23	Pudhuvai Bharathiya Grama Bank	51	39	31	3	5	61%
24	Puducherry State Co-operative Bank	0	1	0	1	0	0%
25	Total	300	303	244	28	31	81.3%

6.F. KCC Facility to Animal Husbandry

The KCC to be issued to the Animal Husbandry (AHD) Sector can take three forms- (i) as an add-on credit Facility to existing crop KCC holders; (ii) as a standalone AHD card with Collateral Free credit limit of upto 1.6 lakh, for which neither land ownership nor any processor tie up needs to be furnished, or (iii) as a standalone AHD card with credit limit above Rs. 1.6 lakh up to 3.00 lakh, on the basis of collateral or collateral free with proof direct tie-up with the processor. DFS has issued guidelines covering all existing provisions regarding to Animal Husbandry KCC.

As per direction of Government of India Weekly Camps were conducted on Friday by the concerned Government Departments in co-ordination with banks. Applications received in the camps have been sent to the bank after scrutiny. The KCC AHD schemes have a target of 4000. All the banks are requested to sanction the eligible KCC AH application within time norms.

Target (in numbers)	Achievement (in numbers)	% Of Achievement
4000	7241	181%

Performance Under KCC Animal Husbandry Scheme as on 31.12.2024

S.No	Bank Name	Target (in Nos)	Achievement (in Nos)	% Of Ach
1	Bank of Baroda	60	1	2%
2	Bank of India	151	130	86%
3	Bank of Maharashtra	100	4	4%
4	Canara Bank	250	47	19%
5	Central Bank of India	50	1	2%
6	Indian Bank	461	2245	487%
7	Indian Overseas Bank	331	1436	434%
8	Punjab & Sind Bank	10	0	0%
9	Punjab National Bank	120	0	0%
10	State Bank of India	470	99	21%
11	UCO Bank	240	99	41%
12	Union Bank Of India	321	1106	345%
13	Axis Bank	150	1	1%
14	Bandhan Bank	10	0	0%
15	Catholic Syrian Bank	10	0	0%
16	City Union Bank	50	0	0%
17	DBS Bank	150	0	0%
18	Federal Bank	99	1	1%
19	HDFC Bank	151	0	0%
20	ICICI Bank	100	0	0%
21	IDBI Bank	20	0	0%
22	IDFC First Bank	20	0	0%
23	Indusind Bank	20	0	0%
24	Karnataka Bank	10	0	0%
25	Karur Vysya Bank	129	0	0%
26	Kotak Mahindra Bank	20	0	0%
27	RBL Bank	10	0	0%
28	South Indian Bank	51	0	0%
29	Tamilnad Mercantile Bank	50	1	2%
30	Yes Bank	10	0	0%
31	Pudhuvai Bharathiyan Grama Bank	277	2030	733%
32	Puducherry State Co-Operative Bank	99	40	40%
	TOTAL	4000	7241	181%

6.G. KCC Facility to Fisheries

The KCC to be issued to the Fisheries Sector can take three forms- (i) as an add-on credit Facility to existing crop KCC holders; (ii) as a standalone fishery card with Collateral Free credit limit of upto 1.6 lakh, for which neither land ownership nor any processor tie up needs to be furnished, or (iii) as a standalone fishery card with credit limit above Rs. 1.6 lakh up to 3.00 lakh, on the basis of either adequate collateral or a proof of direct tie-up with the processor. DFS has issued guidelines covering all existing provisions regarding to Fisheries KCC.

As per direction of Government of India Weekly Camps were conducted on Friday by the concerned Government Departments in co-ordination with banks. Applications received in the camps have been sent to the bank after scrutiny. The KCC Fisheries schemes have a target of 4000. Banks are advised to report the sanctioned made in weekly basis for monitoring the scheme.

Target (in numbers)	Achievement (in numbers)	% Of Achievement
4000	4410	110%

Performance Under KCC Fisheries Scheme as on 31.12.2024

S.No	Bank Name	Target (in Nos)	Achievement (in Nos)	% Of Ach
1	Bank of Baroda	60	2	3%
2	Bank of India	151	130	86%
3	Bank of Maharashtra	100	65	65%
4	Canara Bank	250	27	11%
5	Central Bank of India	50	1	2%
6	Indian Bank	461	1441	313%
7	Indian Overseas Bank	331	547	165%
8	Punjab & Sind Bank	10	0	0%
9	Punjab National Bank	120	47	39%
10	State Bank of India	470	46	10%
11	UCO Bank	240	12	5%
12	Union Bank of India	321	791	246%
13	Axis Bank	150	28	19%
14	Bandhan Bank	10	0	0%
15	Catholic Syrian Bank	10	0	0%
16	City Union Bank	50	2	4%
17	DBS Bank	150	0	0%
18	Federal Bank	99	765	773%
19	HDFC Bank	151	2	1%
20	ICICI Bank	100	0	0%
21	IDBI Bank	20	0	0%
22	IDFC First Bank	20	0	0%
23	Indusind Bank	20	0	0%
24	Karnataka Bank	10	0	0%
25	Karur Vysya Bank	129	0	0%
26	Kotak Mahindra Bank	20	0	0%
27	RBL Bank	10	0	0%
28	South Indian Bank	51	0	0%
29	Tamilnad Mercantile Bank	50	0	0%
30	Yes Bank	10	0	0%
31	Pudhuvai Bharathiya Grama Bank	277	504	182%
32	Puducherry State Co-operative Bank	99	0	0%
	Total	4000	4410	110%

AGENDA -7

Credit Linkage to SHGs during FY 2024-25 (as on 31.12.2024)

S.No	Name of Bank	Credit Linked	
		No.	Disb. Amt. (in crores)
1	Bank of Baroda	18	1.88
2	Bank of India	7	1.03
3	Canara Bank	97	7.92
4	Indian Bank	473	43.15
5	Indian Overseas Bank	99	5.5
6	Punjab National Bank	3	0.21
7	Union Bank of India	13	1.01
8	UCO Bank	3	0.25
9	State Bank of India	43	3.01
10	HDFC Bank	274	20.06
11	ICICI Bank	17	1.74
12	IDBI Bank	4	0.07
13	Pudhuvai Bharathiyan Grama Bank	481	38.19
14	Puducherry State Co-operative Bank	30	2.59
	GRAND TOTAL	1562	126.61

AGENDA-8

Financial Literacy Training & INDSETI

Financial Literacy Centre (FLC)

Three Financial Literacy and Credit Counseling Centre (FLCC) is functioning in UT of Puducherry and providing services to general public. Branch Level Financial Literacy Activities were also conducted. In addition to such programmes literacy information is also being disseminated through E mail, Mobile phone, whatsapp, sms etc.

Financial Literacy Centre Performance (01.04.2024 to 31.01.2025)										
S.No	District Name	Sponsor Bank	Name of the FLC	No. of Camps conducted	No. of Beneficiaries attended	No. of Saving accounts opened	No. of PMJDY accounts Opened	No. of PMSBY accounts Opened	No. of PMJJBY accounts Opened	No. of APY accounts Opened
1	Puducherry	Indian Bank	Puducherry	121	2758	962	658	1028	694	577
3	Puducherry	PBGB	Bahour	90	4056	921	395	943	864	437
2	Karaikal	PBGB	T.R. Pattinam	37	1325	156	385	364	316	260
			Total	248	8139	2039	1438	2335	1874	1274

Centre for Financial Literacy(CFL):

Based on RBI Guidelines, Lead Banks are required to set up Scaled-up centre for Financial Literacy (CFL) in association with **Dhan Foundation**, one such CFL has been set up at Ariyankuppam, for FY 2024-25 as on 31.12.2024, a total of 520 Programs have been conducted by CFL benefitting 18897 individuals. Now Reserve Bank of India has extended the Phase I for further more 3 years starting from 1st January 2025 in Puducherry District.

Self-Employment Training Institute

Indian Bank is operating one Indian Bank Self Employment Training Institute (INDSETI) in Puducherry. Members are urged to utilize the facility and assist in guiding INDSETI-trained individuals in credit linking. INDSETI is directed to support all trainees in accessing government-sponsored schemes for livelihood and business. Additionally, INDSETI must ensure at least 75% of trainees are linked with credit for business setup

Sl.No	Name of Institution	No. Of Training Completed	No. Of Candidates Trained	No. Of Candidates Settled	Settlement Percentage	No. Of Candidates Credit Linked	Credit Linkage Percentage
1	INDSETI Puducherry	26	882	621	70%	423	68%

AGENDA-9

Financial Inclusion & Jansuraksha Schemes

Pradhan Mantri Jan Dhan Yojana (PMJDY), Mobile seeding, Aadhaar seeding & Authentication

All the member banks continue to open new accounts to new members of the households for additional accounts under PMJDY. Under National Strategy for Financial Inclusion (**NSFI**), the training requirements, if any, of the newly opened PMJDY account holders are to be ascertained and details are to be shared with the training institutions. INDSETI & FLC established by Indian Bank may be better utilized for this purpose. Aadhaar and Mobile seeding in SB accounts especially for beneficiaries of various schemes and also to the willing account holders after obtaining the consent form as per guidelines are to be continued to facilitate transfer of DBT benefits and to enable digital transactions.

Saturation drive for Jan Suraksha Schemes

The electoral list of all such adults who have attained majority in the last three years have been shared with all the banks for ascertaining the availability of accounts and enrollments under social security schemes. Banks are in the process of contacting them by door-to-door survey.

Simultaneously, the PMJDY account holders and PMMY account holders who are so far not enrolled under social security schemes are also being contacted and enrolled in the schemes as per their eligibility. SVANidhi Se Samriddhi Camps are conducted monthly to cover the social security schemes for PM SVANidhi Street vendors and their families.

AGENDA-10

PRAGATI meeting and NSFI - Enrolment under Social Security Schemes

As per action point of PRAGATI (Pro-Active Governance and Timely Implementation) meeting and objectives of National Strategy for Financial Inclusion (NSFI) were enrollment under Social Security Schemes are periodically reviewed by Reserve Bank of India & Government of India.

The enrolment under PMJJBY(05.02.2025), PMSBY(05.02.2025) and APY(15.02.2025) was 204308, 481906 and 102161 respectively. The bank-wise performance is placed for the information of the members. As these social security schemes are part of the flagship programmes of Government of India, they are giving special importance for the performance in UT of Puducherry and regularly the progress is reviewed in through Video Conference. Hence, banks are requested to ensure maximum enrollment of all eligible account holders to attain saturation in these schemes in view of the Jansuraksha Campaign so that social security benefits will be made available to them.

PMJDY Account Status as on 05.02.2025

(in Numbers)

S.No	Bank Name	Cumulative Achievement PMJDY
1	Axis Bank	1847
2	Bank of Baroda	6390
3	Bank of India	5304
4	Bank of Maharashtra	6159
5	Canara Bank	13441
6	Central Bank of India	1622
7	City Union Bank	688
8	Federal Bank	1023
9	HDFC Bank	8057
10	ICICI Bank	810
11	IDBI Bank	1634
12	Indian Bank	58045
13	Indian Overseas Bank	29647
14	Indusind Bank	1207
15	Karur Vysya Bank	680
16	Kotak Mahindra Bank	534
17	Pudhuvai Bharathiyan Grama Bank	56970
18	Puducherry State Co-operative Bank	1659
19	Punjab & Sind Bank	1885
20	Punjab National Bank	5434
21	South Indian Bank	926
22	State Bank of India	23866
23	UCO Bank	10112
24	Union Bank of India	5105
25	Yes Bank	18
	Total	243063

PMJJBY enrollment Status as on 05.02.2025

		(in Numbers)
S.No	Bank Name	Cumulative Achievement PMJJBY
1	Axis Bank	314
2	Bank of Baroda	3370
3	Bank of India	6959
4	Bank of Maharashtra	690
5	Canara Bank	15945
6	Central Bank of India	2904
7	City Union Bank	650
8	Federal Bank	236
9	HDFC Bank	2900
10	ICICI Bank	1236
11	IDBI Bank	854
12	IDFC First Bank	6
13	Indian Bank	56409
14	Indian Overseas Bank	26418
15	Indusind Bank	269
16	Karur Vysya Bank	1003
17	Kotak Mahindra Bank	180
18	Pudhuvai Bharathiyan Grama Bank	34316
19	Punjab & Sind Bank	355
20	Punjab National Bank	2412
21	South Indian Bank	354
22	State Bank of India	30527
23	Tamilnad Mercantile Bank	688
24	UCO Bank	7739
25	Union Bank of India	7572
26	Yes Bank	2
	Total	204308

PMSBY enrollment Status as on 05.02.2025

		(In Numbers)
S.No	Bank Name	Cumulative Achievement PMSBY
1	Axis Bank	902
2	Bank of Baroda	9244
3	Bank of India	24724
4	Bank of Maharashtra	2317
5	Canara Bank	37217
6	Central Bank of India	5827
7	City Union Bank	996
8	Federal Bank	589
9	HDFC Bank	7408
10	ICICI Bank	4221
11	IDBI Bank	2614
12	IDFC First Bank	24
13	Indian Bank	110480
14	Indian Overseas Bank	48288
15	Indusind Bank	683
16	Karur Vysya Bank	2229
17	Kotak Mahindra Bank	545
18	Pudhuvai Bharathiya Grama Bank	66445
19	Punjab & Sind Bank	1376
20	Punjab National Bank	9355
21	South Indian Bank	1819
22	State Bank of India	103000
23	Tamilnad Mercantile Bank	1987
24	UCO Bank	16421
25	Union Bank of India	23191
26	Yes Bank	4
27	Total	481906

APY enrollment Status as on 15.02.2025

		(in numbers)
S.No	Bank Name	Cumulative APY accounts enrolled
1	Axis Bank	1279
2	Bandhan Bank	215
3	Bank of Baroda	1787
4	Bank of India	2559
5	Bank of Maharashtra	728
6	Canara Bank	5378
7	Catholic Syrian Bank	95
8	Central Bank of India	899
9	City Union Bank	369
10	DBS Bank	17
11	DCB Bank	15
12	Dhanlaxmi Bank	6
13	Equitas Small Finance Bank	4
14	ESAF Small Finance Bank	463
15	Federal Bank	87
16	HDFC Bank	2818
17	ICICI Bank	148
18	IDBI Bank	852
19	Indian Bank	40331
20	Indian Overseas Bank	7863
21	Indusind Bank	4
22	Karnataka Bank	100
23	Karur Vysya Bank	261
24	Kotak Mahindra Bank	276
25	Pudhuvai Bharathiya Grama Bank	22495
26	Puducherry State Co-operative Bank	1
27	Punjab & Sind Bank	243
28	Punjab National Bank	890
29	South Indian Bank	438
30	State Bank of India	5551
31	Suryoday Small Finance Bank	140
32	Tamilnad Mercantile Bank	1305
33	UCO Bank	2879
34	Ujjivan Small Finance Bank	0
35	Union Bank of India	1664
36	Yes Bank	1
	Total	102161

AGENDA- 11

Saturation Campaign for Jansuraksha Schemes (PMJJBY & PMSBY) at Gram Panchayat (GP) level in UT of Puducherry from 15.10.2024 to 15.01.2025

Department of Financial Services, Government of India (Ministry of Finance) vide it's letter dated 07.10.2024 launched a fresh Saturation campaign for Jansuraksha Schemes PMJJBY and PMSBY at the Gram Panchayat level covering all the districts of the country for a period of 3 months commencing from 15.10.2024 to 15.01.2025.

The detailed guidelines and standard operating procedure for 3- month saturation campaign under PMSBY and PMJJBY schemes at Gram Panchayat level in UT of Puducherry was discussed in the Sub-Committee Meeting held on 15.10.2024 and the same has been communicated through SLBC letter dated 15.10.2024 for necessary action.

There are 108 Gram Panchayats in the Union Territory of Puducherry, falling under the Ariyankuppam, Villianur, and Karaikal blocks. A total of 108 camps were conducted across the UT of Puducherry, with 81 in Puducherry District and 27 in Karaikal District. In Puducherry District, 41 camps were conducted in the Ariyankuppam block and 40 camps in the Villianur block. The enrollments under the PMJJBY and PMSBY schemes during the campaign period are provided herewith.

**Progress Under PMJJBY and PMSBY Scheme during Jansuraksha Campaign from
15.10.2024 to 15.01.2025**

(in numbers)

S.No	Bank Name	PMJJBY			PMSBY		
		Target	Enrolled	% of Ach	Target	Enrolled	% of Ach
1	Axis Bank	600	1	0%	900	0	0%
2	Bank of Baroda	700	103	15%	1050	212	20%
3	Bank of India	800	356	45%	1200	3460	288%
4	Bank of Maharashtra	500	79	16%	750	187	25%
5	Canara Bank	1000	464	46%	1500	1732	115%
6	Central Bank of India	300	85	28%	450	147	33%
7	City Union Bank	600	10	2%	900	13	1%
8	Federal Bank	500	0	0%	750	0	0%
9	HDFC Bank	900	79	9%	1350	1313	97%
10	ICICI Bank	700	24	3%	1050	777	74%
11	IDBI Bank	200	111	56%	300	103	34%
12	IDFC First Bank	100	0	0%	150	20	13%
13	Indian Bank	3500	10821	309%	5250	13744	262%
14	Indian Overseas Bank	2100	3993	190%	3150	5561	177%
15	Indusind Bank	200	1	1%	300	2	1%
16	Karur Vysya Bank	700	89	13%	1050	835	80%
17	Kotak Mahindra Bank	200	21	11%	300	84	28%
18	Pudhuvai Bharathiyar Grama Ba	4700	5479	117%	7050	8328	118%
19	Punjab & Sind Bank	100	28	28%	150	156	104%
20	Punjab National Bank	700	19	3%	1050	72	7%
21	RBL Bank	100	0	0%	150	0	0%
22	South Indian Bank	400	5	1%	600	86	14%
23	State Bank of India	2600	3544	136%	3900	4356	112%
24	Tamilnad Mercantile Bank	200	16	8%	300	31	10%
25	UCO Bank	1000	568	57%	1500	941	63%
26	Union Bank of India	900	99	11%	1350	687	51%
27	Yes Bank	100	0	0%	150	0	0%
	Grand Total	24400	25995	107%	36600	42847	117%

AGENDA- 12

Performance of Digital Banking Unit (DBU)

- The Prime Minister of India has dedicated 75 Digital Banking Units (DBU) across 75 districts to the nation.
- Two DBUs are operational within the Union Territory of Pondicherry. One is Operated by ICICI Bank in Pondicherry district, while the other is operated by Indian Bank in Karaikal district.
- A Digital Banking Unit (DBU) is a dedicated business hub established by scheduled commercial banks. These units are equipped with essential digital infrastructure to provide digital banking products and services, along with facilitating self-service access to existing financial products.
- The DBUs are being set up with the objective to ensure the benefits of digital banking reach every nook and corner of the country and will cover all the States and Union territories.
- Services being offered through DBU include banking facilities like opening of savings account, balance-check, print passbook, transfer of funds, investment in fixed deposits, loan applications, stop-payment instructions for cheques issued, application for credit / debit cards, view statement of account, pay taxes, pay bills, make nominations, etc.
- The DBUs will also facilitate onboarding to Government credit link schemes through the Jan Samarth portal and end-to-end digital processing of small ticket MSME/retail loans.
- The Performance of DBU provided for review.

Parameters	Digital Banking Unit Performance and Outstanding for FY 2024-25 (as on 31.01.2025)											
	No. of Accounts Opened from 01.04.2024 to 31.01.2025						No. of Accounts and Amount Outstanding as on 31.01.2025					
	DBU Pondicherry ICICI		DBU Karaikal (Indian Bank)		Total A/c Opened		DBU Pondicherry ICICI		DBU Karaikal (Indian Bank)		Total Outstanding	
	No.	Rs.lakhs	No.	Rs.lakhs	No.	Rs.lakhs	No.	Rs.lakhs	No.	Rs.lakhs	No.	Rs.lakhs
Deposit												
Savings Account	195	189	1026	18.35	1221	207.35	520	1427	3409	159.31	3929	1586.31
Current Account	14	52	21	2.62	35	54.62	60	108	50	29.88	110	137.88
CASA (Total)	209	241	1047	20.97	1256	261.97	580	1535	3459	189.19	4039	1724.19
TERM DEPOSIT	76	200	77	143.35	153	343.35	386	1126	135	312.25	521	1438.25
Total Deposit	285	441	1124	164.32	1409	605.32	966	2661	3594	501.44	4560	3162.44
Advances												
Pre-approved Personal Loan	61	362	1	1.75	62	363.75	132	559	3	2.14	135	561.14
OD against Deposit	15	200	12	15.03	27	215.03	23	350	11	14.1	34	364.1
Vehicle Loan	14	121	12	94.32	26	215.32	20	218	22	147.24	42	365.24
Mortgage Loan	6	260	0	0	6	260	12	508	1	11.39	13	519.39
Educational Loan	12	60	0	0	12	60	20	180	1	19.38	21	199.38
Home Loan	6	220	1	22.78	7	242.78	15	620	4	79.81	19	699.81
Other Loans	-	-	2	20	2	20	-	-	6	55.13	6	55.13
Total Advances	114	1223	28	153.88	142	1376.88	222	2435	48	329.19	270	2764.19
Total Business												
Total Business	399	1664	1152	318.2	1551	1982.2	1188	5096	3642	830.63	4830	5926.63

Digital Performance for FY 2024-25 (in numbers)

S.No	Parameters(Issued/ enrolled)	During FY 2024-25			Cummulative as on 31.01.2025 (since opening)		
		DBU Puducherry (ICICI)	DBU Kariakal (IB)	Total	DBU Puducherry (ICICI)	DBU Kariakal (IB)	Total
1	Mobile Banking	-	367	367	-	1964	1964
2	Net Banking	232	158	390	528	1721	2249
3	ATM Card	240	685	925	520	3011	3531
4	Credit card	375	3	378	570	5	575
5	Jan Suraksha Schemes enrolled	0	561	561	0	1330	1330
6	Mercahant Qr Code	20	42	62	55	864	919
7	Jeevan Praman	0	40	40	0	54	54
8	Fast Tag	2	4	6	6	11	17
9	PPF	6	1	7	12	1	13
10	NPS	4	0	4	8	0	8
11	Suganya Samiridhi Yojana	-	-	0	-	-	0
	Total	879	1861	2740	1699	8961	10660

AGENDA- 13

Discussion on Market Intelligence Issues

Banks / Branches are requested to inform SLBC about any instances of (a) Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public, (b) Banking Related Cyber Frauds, phishing, etc., (c) Usurious activities by lending entities in the area, cases of over indebtedness, (d) Credit related frauds by borrower groups, etc. so as to inform member Banks and Public as a matter of preventive vigilance. The 1930 helpline is an initiative of MHA where a Cyber fraud related complaints can be informed and banks are instructed to act on the complaints in real time.

AGENDA- 14

PLP Release from NABARD 2025-26

The Potential Linked Credit Plan (PLP) for 2025-26 has been prepared by NABARD by mapping the potential in priority sectors which could be exploited with institutional credit during the ensuing financial year. The total projected credit flow for the financial year 2025-26 in the Union Territory of Puducherry (UTP) is projected at ₹9922.33 crore covering 6 blocks with Agriculture and Allied Sectors accounting for 66.2%, MSMEs 17.6%, and other sectors contributing the remaining 16.2%. This projection is 72% more than the PLP projection of 2024-25.

Sl. No.	Particulars	PLP projections 2025-26 (₹ Crore)
A	Farm Credit	6390.21
B	Agriculture Infrastructure	30.65
C	Ancillary activities	150.74
I	Credit Potential for Agriculture (A+B+C)	6571.59
II	Micro, Small and Medium Enterprise	1750.61
III	Potential for Export Credit, Education and Housing	454.71
IV	Credit Potential for Infrastructure & Renewable Energy	189.39
V	Others	956.02
	Total Priority Sector (I to V)	9922.33

AGENDA- 15

INDSETI Land Allotment and Claim Settlement

Land Allotment:

As per the MORD Guidelines, every RSETI should have its own building in coordination with DRDA (District Rural Development Agency) and the State Government. As per the guidelines, INDSETI, Pondicherry has been allotted a land by the Govt. of Puducherry as per G.O.Ms.No.9 dated 03.04.2018. A Resolution NO.2021/M.55/382 was passed in the meeting held on 15.01.2021 for licensing of land belonging to DRD (Directorate of Rural Development). Since the land allotted belongs to the Health Department, Puducherry, they refused to hand over the land to DRDA. Hence it is requested to Government of Puducherry to provide the allotted land or a new land for the construction of own building to INDSETI, Pondicherry.

The Secretary to Government (RD) vide Letter No. 1494/Estd/DRD/2023-24/266 dated 05.08.2024, has requested the Secretary to Government (Health) to take necessary arrangements in register and transfer of land pertaining to the Health Department to DRDA for the establishment of RSETI.

Claim Settlement:

As per the MoRD guidelines, INDSETI, Puducherry, has submitted Below Poverty Line (BPL) claims to DRDA, Puducherry, for the period from 2018-19 to 2023-24, amounting to ₹2.57 crores. The MoRD has partially sanctioned ₹1.89 crores on 18.02.2025, and the same is currently under process with DRDA for disbursement to INDSETI.

AGENDA- 16

Allotment of Land for Puduvali Bharathiar Grama Bank for Construction of Head office at GLR Cost

Puduvali Bharathiar Grama bank has been serving the people of Puducherry since 2008, with 47 branches and a growing network of Business Correspondents. PBGB is the only RRB Operating in UT of Puducherry with 47 branches, which is owned by Central Govt, State Govt and Indian Bank. They play a key role in implementing government schemes, Direct Benefit Transfers (DBT), and financial inclusion initiatives, supporting SHGs and JLGs in coordination with government departments and NABARD in the UT of Puducherry.

Currently, their Head Office operates from a rented building. As recommended by NABARD and their sponsor bank, Indian Bank, they plan to construct their own premises for operating the Head Office, a training center, a conference hall, an IT hub, and a new branch. They have requested the Puducherry Government to allocate 10,000–11,000 sq. ft. of land at GLR cost for this purpose. Hence, they requested SLBC to place this matter for discussions. The letter from the PBGB Chairman has been enclosed for reference.

AGENDA- 17

Policy Support for development of Agri-Commodity Ecosystem - Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF)

The Government of India has launched the Credit Guarantee Scheme for e-NWR Based Pledge Financing (CGS-NPF) with a corpus of ₹1,000 crore to encourage banks to extend pledge finance against electronic Negotiable Warehouse Receipts (e-NWRs). This scheme aims to enhance post-harvest financing for farmers and traders by leveraging agricultural and horticultural produce stored in WDRA-registered warehouses.

The initiative is expected to provide increased access to credit, reduce distress sales by farmers, and promote efficient warehousing and market linkages. In view of this, DFS has directed all SLBCs/UTLBCs to include this scheme as an agenda item for review and sensitization at the branch level to ensure wider outreach and implementation. The letter from the DFS has been enclosed for reference.



**PUDUVAI BHARATHIAR
GRAMA BANK**
(Sponsored by Indian Bank)

Email: headoffice@nbgbank.co.in

Website: www.puduvaibharathiagramabank.in

Head Office,
415, Kamaraj Salai,
Saram,
Puducherry. 605 013
Ph: 0413 2227851
Fax: 0413 2227850

SLBC Convenor

15.02.2025

UT of Puducherry

Dear Sir,

Sub: Request to place an agenda for allotment of land at GLR cost to our Bank for construction of premises for our Head Office – reg

Our bank, opened in 2008, has been growing leaps and bounds over the last 17 years, serving the people of Puducherry. We are very proud that Puducherry Government is one of our stake holders with 15% capital contribution along with Central Government (50%) and Indian Bank (35%).

Our total business has crossed Rs.3042 crores as on 14th Feb, 2025 with 47 branches spread in all the 4 territories of Puducherry. Apart from branch network, we have 21 Business Correspondents to render Door Step banking services to the public, which we plan to increase to 50 by this month end so that entire Puducherry is being covered. We are still expanding our branch network with the moto that each and every citizen of Puducherry is reached by our Bank.

We play a major role in the implementation of all Government sponsored schemes, distribution of Govt subsidies and grants to the public, DBT payments and disbursement of MGNREGA wages, etc.

We are also playing major role in assisting both SHGs and JLGs in Puducherry to uplift their lives in coordination with the Government departments and with the support of NABARD.

At present our Head Office is functioning in a rental building. It's our great endeavour to have our own building for our Head Office. Our supervisor Bank NABARD and Sponsor Bank Indian Bank also have suggested to go for own building for our Head Office.

Hence, we are looking for suitable land with 10000 to 11000 sq ft area to construct our own building to accommodate our Head Office, training center, conference hall, IT hub, stationery and records godown along with a new Branch.

In the above background, we request SLBC to place an agenda in the upcoming SLBC meeting to take up with the state government authorities for allotting suitable vacant land at GLR cost to our Bank for constructing our Head Office premises.

Yours faithfully,


Chairman



F. No. 7/2/2024 – AC
Government of India
Ministry of Finance
Department of Financial Services

Jeevan Deep Building,
Parliament Street, New Delhi
Dated: 03.01.2025

To

SLBC/ UTLBC convenors of all states/ UTs

Subject: Policy Support for development of Agri-Commodity Ecosystem – Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF) – reg.

Sir/Madam,

I am directed to inform that the Government of India has launched a Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF) with a corpus of Rs. 1000 crore to encourage banks to extend pledge finance against e-NWRs to farmers and traders on the agricultural/horticultural produce stored in the WDRA registered warehouses. This scheme is expected to increase the post-harvest finance to farmers.

2. All SLBCs/UTLBCs are requested to include this as one of the agenda item for review and sensitization at branch level.

RJ
(Ratnakar Jha)
Under Secretary to the Govt. of India
Tel. No. 23748762
E-mail: acsec-bkg@nic.in

Copy To:

The Secretary
Department of Food and Public Distribution
Krishi Bhawan, New Delhi-110001

AGENDA- 18

Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

GoI vide GO dated 26 February 2024 has extended the Fisheries and Aquaculture Infrastructure Development Fund (FIDF) for a period of three years from 01 April 2024 to 31 March 2026 within the already approved fund size of ₹7722.48 Cr and budgetary support of ₹939.48 Cr for interest subvention from the GoI (Guidelines enclosed). In terms of the GO:

- a. Continue to take up new projects for development of fisheries and aquaculture infrastructure.
- b. The Nodal Lending Entities (NLEs) viz., National Bank for Agriculture and Rural Development (NABARD), National Co-operatives Development Corporation (NCDC) and all Scheduled Banks (SBs) continue to sanction loan to the new projects to be approved during the extended period as well as to the projects that have been approved by the Department of Fisheries (DoF) before 31 March 2023 and loan for such projects has not been sanctioned by NLEs before 31 March 2023.
- c. NLEs will continue to disburse loans for the projects approved by DoF before 31 March 2023 and sanctioned before 31 March 2023, and also new projects approved by the Central to be taken up till the extended period of 31 March 2026.
- d. To meet interest subvention in respect of all the fisheries & aquaculture infrastructure projects approved under FIDF by the GoI till the end of their respective repayment period of 12 years including of moratorium of two years on repayment of principal. Hence, payment of interest subvention (IS) will continue till the end of repayment period of the last projects sanctioned, i.e., till 31 March 2038. The IS and administrative expenses continued to be met from the already approved budgetary support of ₹ 939.48 Cr.
- e. To provide credit guarantee facility to the projects of entrepreneurs, individual farmers and cooperatives to be approved under FIDF during the extended period of three years from FY 2023-24 to FY 2025-26 i.e., 31 March 2026 from the existing Credit Guarantee Fund under the Infrastructure Development Fund (IDF) of the Department of Animal Husbandry and Dairying (DAHD), Ministry of Fisheries, Animal Husbandry and Dairying, detailed guidelines of which has been issued separately.
- f. For the new projects approved under FIDF during the extended period of 3 years, loans to state Governments/State agencies will be restricted to be not more than 10% of total loans to be disbursed for new projects under FIDF. The interest subvention is up to 3%, such that the final interest shall not fall below 5% p.a.

AGENDA- 19

Other Agendas from NABARD

❖ **Fisheries - Quarterly Review of GLC achievement vis-à-vis target**

- Secretary, Department of Fisheries, Government of India held a meeting with NABARD regarding the credit related issues in Fisheries Sector and has advised that the flow of GLC to the sector be reviewed on a quarterly basis.

❖ **Support under Financial inclusion fund for FY 2024-25**

- For the FY 2024-25, grant assistance for conduct of Financial and Digital Literacy Camps shall be extended for UT of Puducherry.
- Banks shall focus on spreading awareness on themes like NPS- Vatsalya and Atal Pension Yojana during conduct of Financial and Digital Literacy Camps.



NB.TN./133362 / SLBC/2024-25

28 January 2025

The Convenor,
State Level Bankers Committee,
Indian Bank,
66/4, East Coast Road,
Pakkamudayanpet,
Puducherry 605 008

Dear Sir,

Fisheries Sector - Quarterly Review of GLC achievement vis-à-vis target

The Secretary, Department of Fisheries, Government of India held a meeting with NABARD regarding the credit related issues in Fisheries Sector and has advised that the flow of GLC to the sector be included as an agenda item for SLBC and DCC meetings and reviewed, on a quarterly basis.

2. In view of the above, we request you to include **Fisheries sector GLC achievement vis-à-vis target** as an Agenda item for review by the SLBC from the ensuing meeting.

Yours faithfully,


(C Sumithra)
Deputy General Manager

 इंडियन बैंक Indian Bank	State Level Banker's Committee UT of Puducherry	Lead Bank Department, Indian Bank, Zonal Office, RS.NO.66/4A,ECR Road, Pakkamudayanpet, Puducherry – 605008  0413 225 7149 idmpandy@indianbank.co.in
Ref: SLBC-UTP/2024-25/Q2		Date: 17.12.2024

**Minutes of the State Level Bankers Committee meeting for the Quarter ended
Sep'2024 held on 03.12.2024**

The meeting of the State Level Bankers' Committee (SLBC) was held on 03.12.2024 at Puducherry to review the performance of banks for the quarter ended Sep'2024 for the FY 2024-25.

Shri. Shiv Bajrang Singh, Chairman of SLBC and Executive Director, Indian Bank, Presided over the meeting, along with other following noted dignitaries.

- Shri. K Lakshmi Narayanan, Hon'ble Minister of Public Works
- Shri. P. Jawahar, I.A.S, Secretary to Government (Finance)
- Smt. Uma Shankar, Regional Director, Reserve Bank of India, Chennai
- Shri. R Anand, Chief General Manager, NABARD
- Shri V Chandrasekaran, GM (FI & Rural Banking/SLBC/RRB), CO, Indian Bank
- Shri. Venkatesan M, FGM, Indian Bank, FGMO Chennai,
- Shri. Vengata Subramanian M, Zonal Manager, Puducherry (SLBC Convenor)

Senior Executives/Officials of various banks, Senior Officials of various Government Departments and Coordinator of member banks participated in the meeting.

Welcome Address given by respected Shri. Chandrasekaran V, General Manager (FI & Rural Banking/SLBC/RRB), Indian Bank

- Deposits and Advances are growing steadily. CD Ratio is at **77.4%** and there is still scope for improvement.
- The outstanding under Priority Sector advances as on Sep'24 is at 52.68 % against the minimum stipulated level of 40%.
- The Outstanding under Agriculture is at 28.19% which is more than the minimum stipulated level of 18%
- The weaker sections advance also improved to **22.07 %** as on Sep'24.

- UT of Puducherry witnessed YOY deposits growth of **14.29%** and advances growth of **14.70%** over Sep' 23.
- **Under ACP Performance:** Banks have disbursed **Rs.6836.8 Crores** against the ACP Sep' 24 disbursement target of **Rs.4908.6 Crores** and the achievement is **139%**
- Focus should be given to the PMFME, Atma Nirbhar Bharat schemes, Jan Suraksha Saturation Campaigns, Pradhan Mantri Mudra Yojana (PMMY), facilitating the conversion of inoperative accounts to operative ones, and completion of CKYC.

Presidential Address given by respected Shri. Shiv Bajrang Singh, Executive Director & Chairman SLBC, Indian Bank, Puducherry

- Global growth is projected at 3.2% for 2024, with a slight reduction in 2025 due to weaker growth in emerging markets. Inflation is expected to decline from 6.7% in 2023 to 5.8% in 2024 and 4.3% in 2025.
- India's economy remains resilient despite global uncertainties. Q3 and Q4 are expected to be credit-intensive, with positive growth in sectors like agriculture, retail, and manufacturing.
- The RBI kept the benchmark rate unchanged at 6.50% in October 2024. It introduced various measures such as responsible lending guidelines and an enhancement of UPI transaction limits to promote financial inclusion.
- Bank deposits grew by 11.83% YoY in Nov 2024. Credit growth in sectors like agriculture, personal loans, and services remained strong, although challenges include declining CASA deposits and rising cyber risks.
- Credit-Deposit ratio in Puducherry remained strong at 77.4%, with impressive growth in priority sector lending, agriculture, and advances to weaker sections.
- Banks in Puducherry achieved 139% of their credit disbursement against Sep'24 target for FY 2024-25, particularly excelling in agriculture and MSME sectors.
- Banks in Puducherry achieved notable success in government schemes like Pradhan Mantri Mudra Yojana, Stand Up India, PM SVANidhi, and PMEGP, surpassing many targets.
- Banks contributed significantly to financial inclusion, with high enrolment in PMJJBY, PMSBY, and PMJDY schemes, and a successful credit linkage of SHGs, demonstrating commitment to reaching underserved populations.

Special Address given by respected Shri. K Lakshmi Narayanan, Hon'ble Minister of Public Works, Puducherry

- Banks in Puducherry were praised for driving economic growth. However, some banks have a low credit-deposit (CD) ratio, and he suggested that increasing their lending could boost growth.

- Focus should be placed on sectors like MSME, with continued efforts to improve lending in these areas.
- Banks should encourage borrowers to take insurance for their products, such as crop, boats, Vehicles, Machinery and stock, as it will help them recover quickly by claiming insurance benefits in the event of a natural calamity.
- Insurance should be taken for the full value of assets to ensure maximum benefits, and banks can provide insights to the government on potential schemes that could be developed.

Special Address given by respected Smt. Uma Shankar, Regional Director, Reserve Bank of India,

- RBI's MPC has kept the policy repo rate at 6.5% and changed the stance to neutral, focusing on aligning inflation with the 4% target while supporting growth.
- Global economy expected to maintain stable momentum despite geopolitical risks; domestic economy supported by agriculture, investment, and private consumption, with agriculture benefiting from above-normal rainfall.
- Banks in Puducherry have achieved nearly 70% of the State's ACP target, but only 1.5% of the target in the renewable energy sector. Banks are encouraged to explore renewable energy lending opportunities.
- ULI has transformative potential for improving credit access, and CBDCs can help ensure productive end-use for government schemes. A nationwide launch of ULI is planned.
- UTLBC meetings should be held quarterly within 45 days of the quarter's end to review developments and allow banks time to adjust strategies.
- All rural branches are required to conduct one Financial Literacy Programme each month, on the third Friday after branch hours.
- 11,083 teams from 1,022 colleges participated in RBI's quiz competition, with a team from Indian Institute of Information Technology, Design and Manufacturing Kanchipuram winning first prize at the state level and placing fourth in the zonal round.

Special address given by respected Shri. R Anand, Chief General Manager, NABARD

- Puducherry relies on external supplies (60-70% of milk and essentials). Banks can focus on agriculture, dairy, goat farming, and fish processing in rural areas to diversify portfolios and support local economies.
- NABARD has sanctioned ₹80 crores for rural infrastructure, disbursed ₹220 crores as refinance, and is strengthening the cooperative sector through PACS computerization and Farmer Producer Organizations (FPOs).
- NABARD offers ₹4,000 per JLG formed, and with regulatory changes affecting NBFCs and MFIs, banks can capitalize on Joint Liability Groups (JLGs) to meet credit demand in rural areas.
- The Kisan Rin Portal for interest subvention claims for FY 2022-23 and 2023-24 closes on December 31st. Banks should submit claims before the deadline.
- The saturation drive for enrolling loan farmers into PM Fasal Bima Yojana runs from December 1st to 31st. Banks are requested to cooperate.
- KCC for animal husbandry and fisheries is a priority. Banks are urged to ensure these farmers receive KCCs, with guidelines already available.
- NABARD focuses on creating credit access platforms for artisans, craftsmen, and weavers. Two entrepreneurship development programs are running in Puducherry, focusing on terracotta and jute craftsmen, with plans to form off-farm producer organizations.

Thereafter **Shri. Vengata Subramanian M, Zonal Manager, Indian Bank and SLBC Convenor** presented the agenda items for discussion and the detailed deliberations were made by the Committee on the progress made.

Agenda 1:

The minutes of the previous SLBC meeting held on 27.09.2024 was confirmed by the forum.

Agenda 2:

The Action Taken Report of Previous SLBC meeting was presented in the forum which was taken for the record.

Action Point 1: INDSETI, Puducherry has been allotted with land which belongs to the Health Department, and yet to hand over the land to INDSETI for the construction of own building.

ATR 1: The Secretary (RD) vide Letter No. 1494/Estt/DRD/2023-24/266 dated 05.08.2024, has requested the Secretary (Health) to take necessary arrangements in register and transfer of land pertaining to the Health Department to DRDA for the establishment of RSETI. As informed by DRDA, currently the issue is pending with the Department of Health, Govt. of Puducherry for further decision.

Respected Shri. P. Jawahar, I.A.S., Secretary to Government (Finance) has advised the Health Department to hand over the allotted land to DRDA for construction of a building for INDSETI Puducherry

Action Point 2: INDSETI, Puducherry, has submitted BPL claims totaling approximately ₹2.57 crores to DRDA, Puducherry. The DRDA was requested to reimburse these funds.

ATR 2: DRDA has informed that the proposal is under process at MoRD and fund will be released by 1st week of December 2024.

Action Point 3: Formation of Sub Committee for the developmental growth under MSME and PMFME Scheme with the Stake holders and Line Departments.

ATR 3: SLBC vide its letter dated 10.10.2024 invited the Stake holders & Line departments (RBI, NABARD, PIPDIC, DIC, Dept of, Agriculture, Animal Husbandry, Fisheries) and the Sub-committee on MSME and PMFME Scheme formed in the meeting held on 24.10.2024.

Action Point 4: DFS Nodal Officer has advised the Convenor to conduct the VC meeting with those who have not attended the last SLBC meeting to ensure their attendance in the subsequent meetings.

ATR 4: The SLBC Convenor has conducted a VC meeting on 03.10.2024 with the non-participating banks namely IPPB, Equitas SFB, Yes Bank, and Bandhan Bank, ascertained the reasons for their non-participation and advised them to ensure their participation in subsequent meetings.

Action Point 5: Data on the conversion of PMJDY accounts to regular savings bank accounts should be collected from the member banks and presented in the next meeting.

ATR 5: Data on the conversion of PMJDY accounts to regular SB accounts and the closure of PMJDY accounts was collected and presented in the agenda item under PMJDY.

Agenda 3:

Review of performance of banks in U.T. of Puducherry

3.1 Bank Branches in Puducherry:

The total number of branches in the Union Territory of Puducherry stands at 301 during the as on 30.09.2024. Four New branches were opened during Sep'2024 Quarter.

3.2 CD ratio, Advances Outstanding & NPA in UT Puducherry as on 30.09.2024:

- The total business amounts to ₹52,671.48 crores with a YoY growth of 14.47%, deposits at ₹29,690.95 crores with a YoY growth of 14.29%, and advances outstanding at ₹22,980.53 crores with a YoY growth of 14.70%. The Credit-Deposit (CD) ratio for UT Puducherry stands at 77.4%.
- Out of Total advances, the Priority sector comprising 52.68%, the agriculture sector accounted for 28.19%, while weaker section advances reached 22.07%. MSME outstanding stand at Rs. 4502.44 Crores and has shown growth of around Rs.200 Crores during this quarter which denotes positive trend.
- Non-Performing Assets (NPA) against total advances, the overall NPA stands at 1.9% and the Public Sector Banks at 2.4%, Private Sector Banks at 1.6%. The education loans have the highest level of NPA of 14.4%. Agriculture and Education loans recovery has shown good improvements.

Agenda 4: Performance under Annual Credit Plan as on 30.09.2024

A comprehensive update on credit disbursements during Q2 of the fiscal year 2024-25, covering sectors such as Agriculture, MSME, Housing, and Education, as well as reaching out to Minorities, SC/ST, and women beneficiaries was given. The overall ACP Achievement was at Rs.6836.8 crores surpassing the September Target of Rs.4908.6 Crores and stood at 153%.

Specifically, against the annual targets, achievements were as follows:

- **Agriculture:** Achieved Rs. 4438.4 crores against the target of Rs. 2980.4 crores, which is 149%.
- **MSME:** Achieved Rs. 2178.7 crores against the target of Rs. 1697.5 crores, which is 128%.
- **Other Sectors (Priority):** Achieved Rs. 219.7 crores against the target of Rs. 230.7 crores, which is 95%.

Agenda 5:

5.1 Pradhan Mantri MUDRA Yojana (PMMY):

The performance of banks and other financial institutions, in the UT of Puducherry as on 20.11.2024 (FY 2024-25) were informed to the members. Under this scheme, the achievement is Rs.384.08 crores against the Annual Target of Rs.616.9 Crores.

5.2 Stand up India (SUI)

As on 18.11.2024, banks have sanctioned SUI loans to 525 beneficiaries, totaling Rs.124.73 crores, achieving 103% of the target. Banks were appreciated for their performance under this scheme. Private banks that have not yet started lending under this scheme are requested to commence lending and provide updates on the portal.

The SLBC has been advised to write a letter to banks with nil sanctions, addressing their State Heads and the Secretary (Finance), regarding the lack of sanctions under the Stand-Up India Scheme. **(Action: SLBC)**

Agenda 6:

Performance under Government Sponsored Schemes in UT of Puducherry

6.1 PMEGP (Prime Minister's Employment Generation Programme)

As on 26.11.2024 (FY 2024-25), banks have disbursed 45 loans against annual target of 44 loans representing 102.3% achievement. The margin money claimed amounts to ₹101.19 lakhs, which is 79.18% of the target of ₹127.80 lakhs. Banks are performing well in the scheme and making good progress.

6.2 PM SVANidhi Scheme

As on 25.11.2024, for the first tranche, the target set was 3445, and the achievement was at 3510 (101.89%). For the second tranche, the target was 900, and the achievement was 1264(140.44%). For the third tranche, the target was 170, and the achievement was 262(154.12%). Banks were appreciated for achieving the target in all three tranches under this scheme.

In the PM SVANidhi Scheme for FY 2023-24, the UT of Puducherry was awarded **2nd rank under 'Best Performing States - Loan Performance'** by the Ministry of Housing and Urban Affairs in the category of Small States & UTs.

In the 3rd tranche, the State Bank of India recorded the highest number of rejections, with 128 applications. The Chairman of SLBC has advised PUDA and the State Bank

of India to analyze the reasons for these rejections and address the issue to reduce the number. **(Action: PUDA and State Bank of India).**

Applications should be routed to the same banks in subsequent tranches where loan applications were sanctioned in the previous tranche. Additionally, borrowers should not avail other MSME loans under different schemes during this period.

6.3 PM Formalisation of Micro food processing Enterprises (PMFME) Scheme

As on 25.11.2024(FY 2024-25), banks have sanctioned 29 loans against the Annual Target 125, resulting in an achievement rate of 23.2%. It is requested PIPDIC to source more applications in upcoming months to have more sanctions.

6.4 MUPSES:

AS on 20.11.2024 (FY 2024-25), against the annual target of 300, banks have sanctioned 103 loans out of 162 applications received, achieving 34.3% of target. Applications were also expected in forth coming months to positively achieve the target and the same has been assured by DIC.

6.5 KCC to Animal Husbandry and Fisheries:

Animal Husbandry: As on 30.09.2024, against the target of 4000, banks have sanctioned 6729 (168%) applications and surpassed saturation target.

Fisheries: As on 30.09.2024, against the target of 4,000, banks have sanctioned 4169 applications which is 104% of target.

Agenda 7:

Banks are advised to cover all the SHG and JLG by providing credit linkage.

SHG Credit Linkage: As on 30.09.2024(FY 2024-25), 984 groups have been credit linked and disbursed to the tune of Rs 67.01 crores during the year.

DRDA was requested to immediately issue the sponsorship letter for early disbursement of SHG accounts.

Agenda 8:

Financial Literacy Training:

As on 31.10.2024 (FY 2024-25), a total of 160 FLC camps have been conducted, benefiting 4,243 participants. Financial Literacy Counselors have been advised to provide information on the eligibility of PMJJBY and PMSBY applicants where PMJDY and savings accounts have been opened.

The Government of Puducherry has taken steps to ensure that all red card holders are covered under the PMSBY scheme. In the next meeting, the Social Welfare Department has also requested to be invited to submit the status of this initiative.

Center for Financial Literacy: (CFL)

As on 31.08.2024, CFL DHAN Foundation Ariyankuppam has conducted 390 programs benefitting 10768 individuals.

Self-Employment Training Institute:

Indian Bank Self Employment Training Institute (INDSETI) – conducted 17 training programs benefiting 643 candidates. Out of these, 410 candidates settled in businesses, and 279 received credit linkages, which is 68%. INDSETI is expected to ensure that a minimum of 75% of trainees are linked with credit for business after completion of training. INDSETI has to ensure that trainees are credit-linked with any of the subsidy schemes provided by the government, which is the primary purpose of these initiatives.

Agenda 9:

Saturation drive for Jan Suraksha Schemes

The objective of the drive is to ensure all eligible persons are covered under insurance and pension schemes for saturation. The PMJDY account holders and PMMY, PM SVANidhi account holders who are not enrolled under social security schemes are also being contacted and enrolled in the schemes as per their eligibility. SVANidhi Se Samriddhi Camps are conducted monthly to cover the social security schemes for PM SVANidhi Street vendors and their families.

Agenda 10:

Performance under Jansuraksha Scheme.

The Cumulative enrolment figures as on 20.11.2024 (FY 2024-25):

- PMJDY : 2,33,095 enrolments.
- PMJJBY: 1,93,624 enrolments.
- PMSBY: 4,62,306 enrolments.
- APY : 99026 enrolments .

As on 23.11.2024 (FY 2024-25), a total of 8,573 enrolments have been achieved under the APY scheme, against the target of 20,050, which is 43%. The progress in

the last two months has been good, and banks have been requested to maintain the momentum.

Agenda 11:

Saturation Campaign for Jansuraksha Schemes (PMJJBY & PMSBY) at Gram Panchayat (GP) level in UT of Puducherry from 15.10.2024 to 15.01.2025

Out of the 108 camps scheduled in gram panchayats, 42 camps have been successfully conducted so far. The remaining 66 camps are scheduled for upcoming dates and are expected to be completed by 15.01.2025. The achievements under PMJJBY stand at 9,132, against a target of 24400, which is 37%, and under PMSBY, the achievement is 12,694, against a target of 36,600, which is 35%.

Financial Literacy camps should be conducted in coordination with all banks in gram panchayats, along with demonstrations featuring individuals who have benefited from these schemes, as this will enhance their reach among the public. A mechanism needs to be identified to avoid duplication of enrollment for individuals and to identify those who are uncovered, in order to ensure they are reached and covered.

Agenda 12:

Performance of Digital Banking Unit

The total outstanding of DBUs as on 31.08.2024 (FY 2024-25) is Rs. 30.04 crores in deposits and Rs. 26.55 crores in advances. The performance of various digital products issued has also been discussed. Additionally, the mechanism of DBUs can be studied in the context of mortgage loans and other types of loans where mortgage documentation is involved at various levels of the process. This helps to know that how the digital journey takes place in sanctioning these loans.

Agenda 13:

Discussion on Market Intelligence Issues

Banks / Branches were requested to inform SLBC about any instances of (a) Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public, (b) Banking Related Cyber Frauds, phishing, etc., The 1930 helpline is an initiative of MHA where Cyber fraud related complaints can be informed. In this connection, all the nodal officers (District coordinator of member banks) were advised to provide the data requested by LEA promptly and to act on the complaint in real time and the escalation matrix also provided for faster resolution.

While conducting financial literacy camps, FLCs should also extensively cover topics related to cybercrime and frauds, educating customers on how to be preventive and vigilant. Many inoperative accounts are used in fraudulent activities, and these accounts should be made operative to verify their genuineness and prevent fraud.

Agenda 14:

INDSETI Land Allotment and Claim Settlement

Land Allotment: DRDA has informed that the Secretary to Government (RD) vide Letter No. 1494/Estt/DRD/2023-24/266 dated 05.08.2024, has requested the Secretary to Government (Health) to take necessary arrangements in register and transfer of land pertaining to the Health Department to DRDA for the establishment of RSETI. DRD informed that currently the issue is pending with the Department of Health, Govt. of Puducherry for further decision.

Respected Shri. P. Jawahar, I.A.S., Secretary to Government (Finance) has advised the Health Department to hand over the allotted land to DRDA for construction of a building for INDSETI Puducherry

Claim Settlement: INDSETI, Puducherry, has submitted BPL claims totaling approximately ₹2.57 crores (FY 2018-19 to 2023-2) to DRDA, Puducherry. DRDA has informed that the proposal is under process at MoRD and fund will be released by 1st week of December 2024.

Agenda 15:

Review of CKYCR Progress in Bank/Financial Institutions in UT of Puducherry

As per the directions of the DFS, it has been decided to review the progress of CKYCR implementation in banks/financial institutions in the Union Territory of Puducherry. Accordingly, data has been collected and reviewed on the following parameters: missed call banners placed, CKYC ID printed in passbooks/statements, search and download functionality available in all branches, and customer onboarding data used by banks.

The CKYC ID is a unique identifier provided by CERSAI based on the KYC documents for individuals and can be used in multiple places without the need to repeatedly submit KYC documents. Banks are requested to search and use the CKYC ID for opening accounts, as it will help prevent fraudsters from opening accounts.

Agenda 16: Study of PMJDY Account Conversions to SB and Account Closures

As advised in the previous SLBC meeting, the committee had suggested a study of the Closure of PMJDY accounts and conversion of PMJDY accounts to Normal Saving Accounts. Therefore, data was collected on the current status of these accounts, including the number of conversions to SB, closure accounts. The study aimed to assess the effectiveness of expanding PMJDY accounts and the financial inclusion it has facilitated.

Banks should ensure that no charges should be levied on PMJDY accounts, and RuPay cards should be provided to the account holders. All banks should conduct PMJDY account opening campaigns on a gram panchayat wise, in conjunction with the ongoing Jansuraksha campaign. The progress report of these campaigns should be discussed in the next SLBC meeting. (Action: **All banks and SLBC**).

The Chairman of SLBC has advised that whenever a customer receives a Direct Benefit Transfer (DBT) amount from the government, banks should send a specific message to the beneficiaries, in addition to the regular transaction message, informing them that the DBT amount has been credited. This initiative should be piloted in one or two banks, in coordination with the finance department, to study the model. The findings will be included as an agenda item for discussion in the next SLBC meeting. (Action: **SLBC**)

Agenda 17:

Displaying awareness videos on the televisions and issuing vernacular language forms in the bank branches

As per the directions of the State Level Coordination Committee (SLCC), all banks are required to display awareness videos on the televisions available in their branches to benefit senior citizens. Additionally, it was advised that vernacular languages should be incorporated into all forms used in bank branches, and the continuity of this activity should be ensured at all times within their branch premises.

Agenda 18:

Revised Standard Operating Procedure (SOP) for Submission of Information by Banks to Law Enforcement Agencies (LEAs) / Intelligence Agencies (IAs)

As directed by the Chairperson of the State Level Coordination Committee (SLCC) meeting, all banks in Puducherry are advised to appoint nodal officers as per the Revised SOP for submitting information to Law Enforcement and Intelligence Agencies. A tiered escalation process was recommended to avoid delays during the critical "golden hour" for freezing accounts:

Level 1: Nodal Officers as the first point of contact.

Level 2: Escalation to Zonal/Regional Heads if unresolved.

Level 3: Escalation to CEO/MD only for unresolved cases, given their focus on high-priority matters.

Fraud incidents should be reported to SLBC for further analysis and discussed with Law Enforcement Agencies (LEAs) to assess the situation at the ground level. A Standard Operating Procedure (SOP) should be developed for reporting such anonymous incidents to SLBC for study and analysis. The Superintendent of Police (SP), Cybercrime, should be invited to SLBC meetings for ground-level insights and discussion.

Agenda 19: Adherence to RBI Guidelines for Timely Submission of Quarterly data to SLBC as per Lead Bank Scheme

SLBC/UTLBC convenor banks must submit an MIS statement to RBI within 15 days of each quarter's end, per Circular FIDD.CO.LBS.No.S96141/02.01.001/2021-22 dated August 25, 2021. Delays by some banks in submitting data to SLBC/UTLBC have disrupted this timeline. To ensure compliance, all banks must submit their data to SLBC/UTLBC within 10 days of quarter-end. UTLBC may hold online review meetings with non-compliant banks to ensure timely submissions.

Agenda 20 : Agenda from NABARD on various Schemes

- A. KCC-Modified Interest Subvention Scheme (MISS) - Cut off dates:** Claim submission and processing for IS and PRI for the fiscal years 2022-23 and 2023-24 must be completed on the KRP portal by **16th December 2024**.
- B. Saturation of Loanee farmers under PMFBY for Rabi 2024-25 season** – This drive is scheduled to be executed from **1st December to 31st December 2024** for the Rabi 2024-25 season.
- C. Nationwide AHDF KCC Campaign for 2024-25 upto 31st March 2025:** The Ministry has set a target of 100 KCCs for the Animal Husbandry, Dairy, and Fisheries sector in the UT of Puducherry by 31st March 2025. Banks are advised to mobilize, sanction, and dispose of KCC applications within 15 days of receipt, as per GOI guidelines.

D. RSETI 2.0 Expansion Plan: MoRD has increased RSETI training targets to 6.3 lakh for FY 2024-25, up from 4.37 lakh in FY 2023-24. Banks are advised to set specific credit linkage targets for RSETI-trained candidates and utilize CSR funds.

E. Support under Financial inclusion fund for FY 2024-25:

- Banks should promote NPS-Vatsalya and Atal Pension Yojana during Financial and Digital Literacy Camps.
- Grant assistance will support deploying micro ATMs at Co-operative Dairy Societies, PACCS, and non-credit societies.
- Other initiatives include PoS/mPoS deployment, CAPEX support for RSETIs, and tech upgrades like BHIM UPI, positive pay, Green PIN, and CKYCR

Other discussion related to Natural Calamity:

Customer Awareness: Banks are requested to create awareness among loan customers by sending SMS notifications informing them that if their insured assets are damaged due to floods, they should notify the bank to assist in the claim process for insurance benefits.

Special SLBC Meeting: A special SLBC meeting can be called to discuss relief measures, such as expediting insurance claims for affected products. Additionally, the loan restructuring process should be discussed, including interest relief and other concessions for the impacted individuals.

Insurance Claim Assistance: Banks should actively assist and expedite the insurance claim process for farmers whose crops have been destroyed by the cyclone or floods, ensuring that the claims are processed swiftly for their benefit.

These matters should be discussed as agenda items in the Special SLBC Meeting.

Shri. Venkatesan M, Field General Manager, Indian Bank has summed up of the agenda and given vote of thanks with following points.

He emphasized the need for a Unified Lending Interface and Central Bank Digital Currency (CBDC) for transferring amounts to target accounts, as encouraged by the Regional Director, Reserve Bank of India. The importance of capital investment in the agricultural portfolio and the use of the Kisan Rin portal for claiming interest subvention was also highlighted as mentioned by Chief General Manager NABARD. Additionally, he stressed the alignment of ACP targets with the economic development of Puducherry.

Banks are requested to perform well in the saturation of the Jansuraksha schemes campaign and ensure the saturation of loanee farmers under the PMFBY scheme. He also appreciated all banks for achieving the ACP targets for Sep'24 quarter and urged members to continue their efforts to meet the Annual Credit Plan (ACP) targets for FY 2024-25.



List of Other participants of the SLBC convened on 03.12.2024

BANKS/FINANCIAL INSTITUTIONS			
S.No.	Name (S/Shree)	Designation	Bank
1.	C Anbarasu	Manager	Reserve Bank of India
2.	S.V. Vijayviknesh	Manager	Reserve Bank of India
3.	M RajKumar	DGM	Reserve Bank of India
4.	R.V. Sidharthan	DGM	NABARD
5.	C Sumithra	DGM	NABARD
6.	B Senthilvel	DDM	NABARD
7.	Sathish Kumar A	LDM	Lead Bank
8.	Ragul	LBO	Lead Bank
9.	Sasi Kumar Reddy	LBC	Lead Bank
10.	R Purushothaman	Chief Manager	State Bank of India
11.	V Dinesh Kumar	Manager	State Bank of India
12.	Ravi Shankar Sahoo	DGM	Indian Overseas Bank
13.	M Sandoche	Manager	Indian Overseas Bank
14.	Periyathambī Ramar	Chief Manager	Bank of India
15.	Kuldeep Mishra	AGM	UCO Bank
16.	Ashwini Kr Pankaj	Chief Manager	Central Bank of India
17.	Naveen Kumar	Branch Head	Central Bank of India
18.	Satyajit Mondal	Senior Manager	Union Bank of India
19.	Sunil Kumar	Senior Manager	Union Bank of India
20.	R Sudarsanan	Branch Manager	HDFC Bank Ltd
21.	Ranjith Kumar	Relationship Manager	Karur Vysya Bank
22.	D Rathinavel	Chairman	Pudhuvali Bharathiyar Grama Bank
23.	C Balaji	Credit Officer	Pudhuvali Bharathiyar Grama Bank
24.	S P Vijaya	Senior Manager	Canara Bank
25.	S Premnath	Senior Manager	Bank of Baroda
26.	A S S Prakash	Chief Manager	Bank of Baroda
27.	C Siddharthan	Senior Manager	Punjab National Bank
28.	Hari Krishnan	Senior Manager	Bank of Maharashtra
29.	P Praveen	Senior Manager	Punjab and Sind Bank
30.	S Sivakumar	Chief Manager	ICICI Bank
31.	G Siva Priyan	Manager	ICICI Bank
32.	C Ravikumar	Assistant Vice President	Axis Bank
33.	M Prabhu	Senior Manager	Axis Bank
34.	S Giridharan	Branch Head	RBL Bank
35.	S Raj Kumar	Branch Head	YES Bank
36.	S Aravindan	Branch Manager	Karnataka Bank
37.	S Pushparaj	Manager Acquisition	IDFC First Bank
38.	A Ram Kumar	Deputy Manager	Kotak Mahindra Bank
39.	V Manjula Devi	Manager	IDBI Bank

40.	M Balaji	Branch Head	DBS Bank India Ltd
41.	T Vickneswaran	Branch Head	Tamilnadu Mercantile Bank
42.	T Javed	Branch Head	Federal Bank
43.	P Arun Kumar	Assistant Manager	South Indian Bank
44.	P Ratheesh	Cluster Head	South Indian Bank
45.	T Ramasundaram	Branch Head	City Union Bank
46.	M Gunasekaran	Assistant General Manager	Pondicherry State Co operative Bank
47.	R Ilango	Manager	Pondicherry State Co operative Bank
48.	G Baskar	Assistant General Manager	SIDBI
49.	K Vignesh	Regional Manager	Jana Small Finance Bank
50.	Kanagasabapathi	Branch Manager	Jana Small Finance Bank
51.	E Praveen	Senior Manager	ESAF Small Finance Bank
52.	G Ganesh Kumar	Cluster Manager	Equitas Small Finance Bank
53.	S Sumathi	Service Operation Manager	Equitas Small Finance Bank
54.	P Logeshwaran	Operation Manager	DCB Bank
55.	M Senathipathy	Branch Manager	Dhanlaxmi Bank Ltd
56.	S Sudhan Kannan	Branch Manager	India Postal Payments Bank
57.	Arokiamagimai Raj	Senior Manager	AU Bank
58.	Thiyagarajan	Branch Head	Bandhan Bank
59.	K Raj Kumar	Branch Head	Utkarsh Small Finance Bank
60.	J Josephine Sahaya Rani	Director	INDSETI
61.	N Dhanalakshmi	Financial Literacy Counsellor	Financial Literacy Centre

GOVERNMENT DEPARTMENTS/BOARD/CORPORATION			
S.No.	Name (S/Shree)	Designation	Department
1	V Aroulmozhi	Joint Director	Planning and Research Department
2	S Sezhian Babu	Deputy Director	Department of Agriculture
3	Dr. G. Lathamangeshkar	Director	Department of Animal Husbandry and Animal Welfare
4	N Shajima	Deputy Director	Department of Fisheries and Fisheries Welfare
5	A Arunkumar	DEO	PIPDIC
6	S Aravindhan	Technical Consultant	PIPDIC
7	Govindarajan	General Manager	District Industries Centre
8	S Senthil Kumar	Technical Officer	District Industries Centre
9	D Jayakumar	SMM	PUA
10	Dr. V. Bavani	SPM – Farm	DRDA
11	Sobana Dominie	State Mission Manager	DRDA

12	C Jayaraj	Nodal Officer	PKVIB
13	T Sankar	Sr. Accounts Officer	Health Department
14	V Vengatesan	Assistant	Health Department

Chiranthakam



