



State Level Banker's Committee UT of Puducherry

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Minutes of the State Level Bankers Committee meeting for the Quarter ended March'2025 held on 22.05.2205

The meeting of the State Level Bankers' Committee (SLBC) was held on 22.05.2025 at Puducherry to review the performance of banks for the quarter ended March'2025 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. V. Vaithilingam, Hon'ble Minister of Parliament (LS), Puducherry
- Shri. S. Selvaganabathy, Hon'ble Member of Parliament (RS), Puducherry
- Shri. Ashish Madhaorao More, I.A.S. The Secretary (Finance)- Govt. of Puducherry
- Shri. R Anand, Chief General Manager, NABARD
- Shri. Rajkumar, General Manager, RBI, Chennai
- Shri V Chandrasekaran, GM (FI & Rural Banking/SLBC/RRB), CO, Indian Bank
- Smt. Padmavathy Srikant, 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

- The continued support of the Government of India and the Government of the Union Territory of Puducherry has been instrumental in the successful implementation and growth of numerous developmental schemes and program in the region.
- Achieved disbursement of ₹11,773.49 Crores against the target of ₹9,817.20 Crores. Achievement stands at 119%.

- The current CD Ratio stands at 76.8%; there is still scope for improvement as deposit growth is higher than credit growth, and hence, lending must be increased to improve the CD Ratio.
- SLBC Puducherry has surpassed targets under schemes such as PMMY, PMFME, PM SVANidhi, PMEGP, and SHG.
- The overall NPA percentage for SLBC stands at 1.90%. All sectors are under control except for the Educational Loan category.

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

- SLBC (Puducherry) surpassed the FY 2024-25 ACP disbursement target by 119% (₹11,773.49 Cr vs. ₹9,817.20 Cr)—a testament to the focus and hard work of all member banks; heartfelt thanks to banks and development agencies for effective campaigns and outreach.
- IMF projects global growth at 2.8% in 2025 and 3.0% in 2026 (below the 2000–19 average of 3.7%), with headline inflation easing to 4.3% (2025) and 3.6% (2026); trade growth is expected at 1.7% (2025) and 2.5% (2026), amid geopolitical and supply-chain risks.
- Q3 FY25 growth at 6.15% YoY (vs. 9.51% last year); RBI lowered FY26 GDP forecast to 6.5%; annual inflation eased to 4.63% (lowest since FY20); mixed high-frequency indicators and a widened goods trade deficit, offset by a larger services surplus.
- Apr '25 MPC cut repo rate by 25 bps to 6% (accommodative stance); introduced frameworks for stressed-asset securitization, broad co-lending, unified gold-loan guidelines, streamlined non-fund facilities, enhanced UPI merchant limits, and an "on-tap" regulatory sandbox.
- As of Mar'25, deposits grew 7.1% YoY (vs. 11% in Mar '24), credit grew 10.2% (vs. 13%); SCB non-food credit +12% YoY; agriculture +10.4%, industry +8%, services +13.4%, personal loans +14%; system liquidity in surplus since late March.
- CD ratio at 76.8% (vs. 77.7% last year); priority-sector advances 53.18% (min. 40%); agriculture advances 28.53% (min. 18%); weaker sections 23.16% (min. 12%); deposits +13.06%, advances +11.85% over Mar 2024.
- Agriculture achieved 134% of target; MSME 99%; Other Priority Sector 89%.
- During FY 2024–25, Puducherry achieved 104.5% under PMMY (₹644.33 Cr), 112% in SUIP (570 apps), 116% physical / 154% financial in PMEGP, and over

100% in PMFME, PM SVANidhi, KCC (Animal: 163%, Fisheries: 110%). SHG/JLG credit linkage covered 3,245 groups with ₹221.59 Cr disbursed. Under financial inclusion, enrolments reached 111% (PMJJBY), 108% (PMSBY), and 70% (APY).

Special Address given by respected Shri. V. Vaithilingam, Hon'ble Member of Parliament (LS), Puducherry

- Finance is fundamental to growth—banks have transformed from being unapproachable to customer-friendly and have performed well under the MUDRA scheme, with loan limits now enhanced from ₹10 lakh to ₹20 lakh.
- Priority lending should focus on emerging sectors; bankers must proactively identify and support high-potential areas, especially where Mudra beneficiaries face gaps in marketing knowledge.
- Fisheries investment remains low, particularly in the eastern region lacking food processing infrastructure; Karaikal has been identified as a fish processing cluster requiring targeted skill development.
- Skill enhancement through inter-state exposure (e.g., Tamil Nadu, Kerala) and training on machinery and quality can boost Vishwakarma activities and improve local product competitiveness.
- Policy concerns need review—such as full repayment requirements for jewel loan renewals and the imposition of minimum balance charges on old-age pension accounts, which deserve differentiated treatment.

Special Address given by respected Shri. S Selvaganabathy, Hon'ble Member of Parliament (RS), Puducherry

- Bankers are meeting targets, but beyond recovery, they should offer guidance to borrowers facing temporary repayment issues to help them stay on track.
- Recognize successful entrepreneurs in Puducherry—identify top performers and honour them in meetings to showcase how customers contribute to financial stability.
- Encourage collateral-free lending under Vishwakarma and Mudra schemes, based on the project's viability, to promote inclusive entrepreneurship.
- Under PMEGP, once the government subsidy is received, it should be promptly adjusted against the principal loan amount.
- Line departments should recommend promising candidates for entrepreneurship to banks, and ensure a responsible official attends meeting to discuss departmental development initiatives.

Special Address given by respected Shri. Ashish Madhaorao More, I.A.S Secretary to Government (Finance)

- In light of emerging geopolitical challenges, it is our collective duty to prioritise national interests and economic resilience.
- The Cabinet Secretary has constituted a Commission to reduce compliance burdens, particularly benefiting MSMEs and industries, with Puducherry's Industries Department as the nodal agency.
- Puducherry has been newly included under the SASCI scheme, with ₹200 crore allocated for capital investments, to be utilized within this financial year.
- Departments must identify eligible projects promptly, ensuring convergence of funds (including NABARD) for infrastructure development.
- Greater focus is needed on effective implementation of central schemes like PM Vishwakarma, Mudra, PM SVANidhi, and promoting green lending in agriculture.
- All bankers are urged to provide handholding support to departments and beneficiaries, ensuring financial inclusion and sustainable economic growth in Puducherry.

Special Address given by respected Shri. M. Raj Kumar, General Manager, Reserve Bank of India

- RBI reduced the repo rate by 25 basis points to 6.00% and adopted an accommodative stance; GDP growth for FY 2024–25 projected at 6.5%.
- PSL norms effective April 1, 2025—UCBs' PSL target reduced from 75% to 60%, with enhanced loan limits and broader coverage of 'Weaker Sections'.
- RBI has proposed amendments based on stakeholder feedback; Puducherry Government is encouraged to provide its suggestions.
- Minors above 10 years can now independently open and operate savings and term deposit accounts under new RBI guidelines.
- RBI launched the secure domain 'bank.in' for banks, with plans for 'fin.in' for non-banking financial entities to mitigate fraud risks.
- FLW 2025 focused on "Women's Prosperity"; DPAW 2025 promoted digital payments with the theme "India Pays Digitally".
- Puducherry surpassed the ACP target by 119% with ₹11,773 crore disbursed—₹8,000 crore to Agriculture and ₹3,360 crore to MSMEs; banks praised for rural outreach and urged to ensure proper fund utilization.

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

- NABARD lauded banks for 117% ACP achievement with 80% agri credit but flagged that 96% went to crop loans. It urged boosting term lending and infrastructure, targeting 40% of agri credit for capital formation.
- Banks in Puducherry are urged to boost agri term lending by leveraging underused schemes like Agri Clinics, Agri Infrastructure, and Market Infrastructure. Utilization of these schemes has been negligible in recent years.
- NABARD urged banks to diversify into agri term lending beyond crop loans, highlighting underfunded sectors like fisheries.
- NABARD urged banks to tap the fisheries sector for portfolio diversification and growth, offering support.
- NABARD encouraged banks to exceed targets through agri term lending with a social focus, promoting diversification for Puducherry's growth in 2025–26. It extended best wishes for a successful year ahead.

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 27.02.2025 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 : The CD Ratio of State Bank of India was marginally below the minimum stipulated level of 60% and it was advised to improve the same and achieve a CD Ratio of at least 60%.

ATR 1: State Bank of India has improved its CD ratio and reached 60% as on 31.03.2025.

Action Point 2: INDSETI, Puducherry, has submitted BPL claims for the period FY 2018-19 to 2023-24 totaling approximately Rs.2.57 crores to DRDA, Puducherry. The DRDA was requested to reimburse these funds.

ATR 2: DRDA has settled the Claim amount on 21.03.2025.

Action Point 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.

ATR 3: The Health Department is yet to hand over the identified land to DRDA, which in turn is to be transferred to INDSETI for the construction of its building. Both DRDA and the Health Department are yet to respond.

Agenda 3:

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

3.A Bank Branches in Puducherry:

The total number of branches in the Union Territory of Puducherry stands at 301 as on 31.03.2025.

3.B CD ratio, Advances Outstanding & NPA in UT Puducherry as on 31.03.2025:

- The total business amounts to ₹55855.59 crores with a YoY growth of 12.53%, deposits at ₹31585.89 crores with a YoY growth of 13.06%, and advances outstanding at ₹24269.7 crores with a YoY growth of 11.85%. The Credit-Deposit (CD) ratio for UT Puducherry stands at 76.8%.
- Out of Total advances, the Priority sector comprising 53.18%, the agriculture sector accounted for 28.53%, while weaker section advances reached 23.16%. MSME outstanding stand at Rs. 4903.49 Crores and has shown growth of around Rs.596.59 Crores YOY which denotes positive trend.
- Non-Performing Assets (NPA) against total advances, the overall NPA stands at 1.9% and the Public Sector Banks at 2.0%, Private Sector Banks at 1.3%. The education loans have the highest level of NPA of 12.3%. Agriculture and Education loans recovery has shown good improvements.

Agenda 4: Performance under Annual Credit Plan as on 31.03.2025

A comprehensive update on credit disbursements 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.11773.49 crores surpassing the Annual Target of Rs.9817.2 Crores and stood at 119%.

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

- **Agriculture:** Achieved Rs. 8000.58 crores against the target of Rs. 5960.7 crores, which is 134%.
- **MSME:** Achieved Rs. 3359.87 crores against the target of Rs. 3394.9 crores, which is 99%.
- **Other Sectors (Priority):** Achieved Rs. 413.04 crores against the target of Rs. 461.5 crores, which is 89%.

Agenda 5:

5.A Pradhan Mantri MUDRA Yojana (PMMY):

The performance of banks and other financial institutions, in the UT of Puducherry as on 31.03.2025 (FY 2024-25) were informed to the members. Under this scheme, the achievement is Rs.644.33 crores against the Annual Target of Rs.616.9 Crores.

The Decennial Celebration of the MUDRA Yojana was held in New Delhi on 07.04.2025, where the Hon'ble Prime Minister of India interacted with MUDRA beneficiaries from all States/UTs and a beneficiary from the Union Territory of Puducherry also participated in the programme. A similar event was also conducted at Raj Nivas, Puducherry, 02.05.2025 where the Hon'ble Lieutenant Governor of Puducherry has discussions and success stories with around 60 MUDRA beneficiaries.

5.B Stand up India (SUI)

As on 31.03.2025, banks have sanctioned SUI loans to 570 beneficiaries, totaling Rs.134.3 crores, achieving 112% of the target. Banks were appreciated for their performance under this scheme.

Agenda 6:

Performance under Government Sponsored Schemes in UT of Puducherry

6.A PMEGP (Prime Minister's Employment Generation Programme)

As on 31.03.2025 (FY 2024-25), banks have disbursed 68 loans against annual target of 44 loans representing 154% achievement. The margin money claimed amounts to ₹149.11 lakhs, which is 116% of the target of ₹127.80 lakhs. Banks are performing well in the scheme and making good progress.

6.B PM SVANidhi Scheme

As on 09.05.2025, for the first tranche, the target set was 3445, and the achievement was at 3545 (102.64%). For the second tranche, the target was 900, and the

achievement was 1417(153.56%). For the third tranche, the target was 170, and the achievement was 437(212.94%). Banks were appreciated for achieving the target in all three tranches under this scheme.

The Chairman of SLBC advised banks not to reject loan applications under the second and third tranches, except in cases where the applicant has already availed a loan from another institution during the same period.

The State Bank of India was requested to upload sanctioned cases on the portal and take necessary action to reduce pendency in the 2nd and 3rd tranches. (Action : State Bank of India)

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

As on 31.03.2025(FY 2024-25), banks have sanctioned 172 loans against the Annual Target 169, resulting in an achievement rate of 102%.

The Chairman of SLBC has suggested that Clusters should be identified and formed in coordination with NABARD and the Government of Puducherry by introducing improvements in traditional methods and providing common infrastructural support primarily for the existing business. Clusters should be formed—for Vishwakarma Activities and Food Processing Sector. (Action: SLBC, NABARD& Govt. Department)

6.D PM Vishwakarma Scheme:

As on 31.03.2025(FY 2024–25), out of 126 applications received, banks have sanctioned 115 loans and rejected 7 applications. The sanction percentage stood at 91%.

6.4 MUPSES:

AS on 31.03.2025 (FY 2024-25), against the annual target of 300, banks have sanctioned 328 loans out of 384 applications received, achieving 109.3% of target.

6.5 KCC to Animal Husbandry and Fisheries:

Animal Husbandry: As on 31.03.2025, against the target of 4000, banks have sanctioned 6501 (163%) applications and surpassed saturation target.

Fisheries: As on 31.03.2025, against the target of 4,000, banks have sanctioned 4025 applications which is 101% of target.

Agenda 7:

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

SHG Credit Linkage: As on 31.03.2025(FY 2024-25), 3245 groups have been credit linked and disbursed to the tune of Rs 221.59 crores during the year.

The Chairman of SLBC has suggested that Groups that have maintained their accounts without any slippage for the past three years should be selected. At least two members from each group should be covered under the Lakhpati Didi Scheme. While they can remain part of the Self-Help Group (SHG), they should branch out to start new income-generating activities using the financial support provided. (Action: DRDA, NRLM and all member Banks)

Agenda 8:

Financial Literacy Training:

As on 31.03.2025 (FY 2024-25), a total of 294 FLC camps have been conducted, benefiting 9,334 participants.

Center for Financial Literacy: (CFL)

As on 31.03.2025, CFL DHAN Foundation Ariyankuppam has conducted 700 programs benefitting 23676 individuals.

Self-Employment Training Institute:

Indian Bank Self Employment Training Institute (INDSETI) – conducted 37 training programs benefiting 1251 candidates. Out of these, 897 candidates settled in businesses, and 568 received credit linkages, which is 63%. 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:

Financial Inclusion & Jansuraksha Schemes

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

All member banks should continue opening additional PMJDY accounts for new household members. Under NSFI, assess training needs of new PMJDY account holders and share details with training institutions. INDSETI and the FLC of Indian Bank may be effectively utilized for this. Aadhaar and mobile seeding in SB accounts must

continue, especially for scheme beneficiaries. Consent-based seeding should also be done for willing account holders to enable DBT and digital transactions.

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 Samridhhi 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 31.03.2025 (FY 2024-25):

- PMJDY : 2,50,058 enrolments.
- PMJJBY: 2,13,340 enrolments.
- PMSBY: 4,96,532 enrolments.
- APY : 1,04,397 enrolments.

Shri Chandrasekaran V, General Manager of Indian Bank, has advised to surpass the target by improving the enrollment under the Atal Pension Yojana (APY) in the upcoming financial year, as the enrollment rate stood at 70% as of 31.03.2025 (FY 2024-25). (Action: SLBC)

Agenda 11:

Performance of Digital Banking Unit

The total outstanding of DBUs as on 31.03.2025 (FY 2024-25) is Rs. 3277.2 crores in deposits and Rs. 2847.62 crores in advances

The Chairman of SLBC has advised that branches with high monthly transaction volumes be identified, and it has to be channelized to Digital Banking Unit. It was advised that customer footfall at branches be effectively analyzed, and that routine transactions be channeled to Digital Banking Units (DBUs) in order to enhance operational efficiency at these branches.

Agenda 12:**Release of Annual Credit Plan for FY 2025-26**

The ACP FY 2025-26 target for agriculture is Rs. 7255 Crores, MSME is Rs.4325 Crores, Other priority sector is Rs.520 Crores, which total to Rs.12100 Crores. All banks are requested to perform well and achieve the provided ACP target for financial year 2025-26.

Sl. No.	Particulars	ACP FY 25-26 (₹ Crore)
A	Farm Credit	6955.24
B	Agriculture Infrastructure	23.63
C	Ancillary activities	276.13
I	Credit Potential for Agriculture (A+B+C)	7255.00
II	Micro, Small and Medium Enterprise	4325.00
III	Potential for Export Credit, Education and Housing	165.69
IV	Credit Potential for Infrastructure & Renewable Energy	6.45
V	Others	347.86
	Total Priority Sector (I to V)	12100.00

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 (State 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.

Agenda 14:**INDSETI Land Allotment**

As per MoRD guidelines, every RSETI must have its own building in coordination with DRDA and the State Government. INDSETI, Puducherry was allotted land via G.O.Ms.No.9 dated 03.04.2018 by the Govt. of Puducherry. A resolution (No.2021/M.55/382) was passed on 15.01.2021 for licensing DRD land. However, the

Health Department, which owns the land, refused to transfer it to DRDA. Therefore, it is requested that the Government of Puducherry provide the allotted land or an alternative for constructing INDSETI's building.

Shri. Ashish Madhaorao More, I.A.S Secretary to Government (Finance) directed the Health Department to identify an alternative land for the establishment of the RSETI building. Accordingly, the existing G.O. issued for the earlier land allotment is to be rescinded, and a new G.O. is to be issued for handing over the newly identified land to DRDA. (Action: The Director, Health Department)

Agenda 15:

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 Rs.1000 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.

Any warehouse that is accredited by the Warehousing Development and Regulatory Authority (WDRA) is eligible to issue electronic Negotiable Warehouse Receipts (e-NWRs). In Puducherry, some Primary Agricultural Credit Societies (PACS) have godowns financed by NABARD.

Shri Anand R, Chief General Manager, NABARD, has expressed his willingness to support and guide the Agriculture Department in the process of obtaining WDRA accreditation for these PACS godowns.

The Agriculture Department has been requested to identify existing warehouses in Puducherry and initiate the process of linking them with WDRA, in order to promote and implement this scheme. (Action: Agriculture Department)

Agenda 16:

Master Direction on Priority Sector Lending

RBI's revised PSL norms effective April 1, 2025, Major Updates are loan caps in Education upto 25 lakhs and housing loan with maximum 50 lakhs in Metro cities. Now Weaker Section includes JLG and SHGs and Transgenders and loan limit to individual women beneficiaries doubled to ₹2 lakh.

Agenda 17:

Comprehensive Review of Lead Bank Scheme

RBI has undertaken a comprehensive review of the Lead Bank Scheme, with revised guidelines to be issued soon after receiving feedback from State Governments by May 23, 2025.

Agenda 18:

Increase in CGTMSE Guarantee Coverage

In line with Budget 2025, CGTMSE has enhanced credit support by increasing guarantee coverage from 5 crore to ₹10 crore. Annual Guarantee Fee has been reduced above ₹1 crore to ₹5 crore, effective from April 1, 2025.

Agenda 19:

Resolution of issues related to KYC / re-KYC and reactivating inoperative / frozen accounts to avail DBT benefits

RBI has directed SLBC and banks to implement a focused action plan for resolving KYC issues in DBT accounts, including special camps, senior-level monitoring, and expanding Aadhaar and eKYC facilities. We request all banks to submit the monthly report to SLBC. Few Banks are yet to submit the report and we request them to submit at the earliest.

Agenda 20 : PRAGATI meeting conducted by Government of India

Banks are advised to prioritize resolution of grievances related to Government Sponsored Schemes, as emphasized in PRAGATI meetings, to ensure timely support for vulnerable beneficiaries.

Agenda 21 : Agendas from NABARD

- **KCC-Modified Interest Subvention Scheme (MISS):** The Ministry of Agriculture is implementing the modified Interest Subvention Scheme via the Kisan Rin Portal to ensure timely benefit disbursement to KCC holders, with loan and claim entries for FY 2024-25 to be completed soon. RCBs and RRBs are advised to submit category-wise beneficiary data on the portal and also extend post-harvest interest subvention for up to six months for produce stored in WDRA-accredited warehouses.
- **Saturation of Loanees farmers under PMFBY** The Government has extended PMFBY and RWBCIS till 2025-26 to enhance risk coverage and promote technology-driven transparency in crop insurance.

- **Agri Clinics & Agri Business centre scheme(ACABC):** The ACABC Scheme under Krishonnati Yojana is continued for FY 2025-26, with NABARD to ensure banks are informed and involved in training sessions by designated institutes.
- **Setting Targets for Sanction and Disbursement of Credit for Shrimp Farming to Banks and RFIs:** The Union Budget 2024-25 allocates funding for shrimp farming in Puducherry, with a credit potential of Rs.6.09 crore identified by NABARD for the sector. SLBC will set separate credit targets for shrimp farming across banks, to be reviewed in upcoming meetings, highlighting the sector's financing needs.
- **Support under Financial Inclusion Fund (FIF) for FY 2025-26:** Banks may focus on spreading awareness on themes like NPS- Vatsalya and Atal Pension Yojana during conduct of Financial and Digital Literacy Camps.

AGENDA 22

Survey of Villages and Mapping with Improvised Technology in Village Areas (SVAMITVA) Scheme

SVAMITVA Scheme aims to empower rural India by providing legal "Record of Rights" to property holders, enabling property monetization, loans, and better village planning. Recognized by the Ministry of Finance and RBI, SVAMITVA property cards serve as valid collateral for financial institutions. States are encouraged to amend laws to allow mortgage creation, set guidance values, and facilitate loan sanctioning based on these property cards.

The Department of Survey, Settlement, and Land Records has completed drone surveys in 92 villages across 10 Commune Panchayats in the Union Territory of Puducherry. A total of 2,633 SVAMITVA cards have been issued to rural household owners, of which 1,981 were issued in Puducherry District and 649 in Karaikal District. Shri. Shiv Bajrang Singh, Executive Director and Chairman of SLBC, Indian Bank, has advised SLBC Puducherry to engage with the Department to explore credit linkage for SVAMITVA cardholders. Such linkage may include facilities similar to MSME loans without collateral, except where collateral is specifically required.

Smt Padmavathy Srikant, Field General Manager, Indian Bank has summed up of the agenda and given vote of thanks with following points.

All Member Banks were congratulated for achieving the ACP targets for the financial year 2024–25. The Chairman of SLBC, appreciated this achievement and shared insights on the global and Indian economic landscape, including moderating inflation and challenges due to global uncertainties. He also emphasized the significance of Jan Suraksha schemes, the need to improve the CD ratio despite better credit growth, and the role of digital banking in enhancing cybersecurity. The

General Manager, SLBC, further stressed the importance of expanding credit outreach, opening minor accounts, and adopting secure digital banking domains like bank.in and fin.in.

Chief General Manager, NABARD, outlined their financial support of Rs.282 crores in Puducherry, with major allocations to RRBs, and detailed ongoing projects such as coastal development, desalination, PACS computerization, and the use of smart technologies in agriculture and fisheries. He urged banks to enhance term lending in agriculture and focus on agri-infrastructure. The Secretary to Government (Finance) discussed regional geopolitical concerns, the MSME compliance commission, and fund allocation of ₹200 crores for Puducherry. With active participation from dignitaries, departments, and bankers, all agenda items were thoroughly discussed. All member banks and stakeholders are encouraged to put forth their best efforts in the financial year 2025-26 to exceed the set ACP targets.

Chiranjeev



List of Other participants of the SLBC convened on 22.05.2025

BANKS/FINANCIAL INSTITUTIONS			
S.No.	Name of the Institution	Name of the Official	Designation
1.	Reserve Bank of India	Mr. Vijayviknesh SV	Manager
2.	Indian Bank	Mr. Sathish Kumar	Lead District Manager
3.	NABARD	Mr. R.V. Sidharthan	DDM
4.	NABARD	Mr. T. Sudheer	DGM
5.	State Bank of India	Mr. R. Purushothaman	Chief Manager
6.	State Bank of India	Mr. V Dinesh Kumar	Manager
7.	Indian Overseas Bank	Mrs. Suman Kishore	Chief Manager
8.	Indian Overseas Bank	Mrs. S. Mangaleswari	Senior Manager
9.	Bank of India	Mr. Srinivasa Sastry	Chief Manager
10.	Punjab National Bank	Mr. C. Siddharthan	Senior Manager
11.	Bank of Maharashtra	Mr. Harikrishnan M	Senior Manager
12.	Punjab and Sindh Bank	Mr. P. Praveen	Senior Manager
13.	ICICI	Mr. G. SivaPriyan	SLBC Regional Coordinator
14.	Axis Bank Ltd	Mr. Elumalai R	AVP
15.	Axis Bank Ltd	Mr. Balaganpathy	AVP
16.	HDFC Bank	Mr. Prakash T	Asst. Manager
17.	Union Bank of India	Mr. Sunil Kumar	Senior Manager
18.	Union Bank of India	Mr. Susmit kamal Malakar	Chief Manager
19.	Central Bank of India	Mr. Tanengsang	Branch Manager
20.	UCO Bank	Mr. Kuldeep Mishra	AGM
21.	Bank of Baroda	Mr. K. Anbazhagan	Chief Manager
22.	Canara Bank	Mr. N. Sakthivel	Senior Manager
23.	Puduvai Bharathiar Grama Bank	Mr. D. Rathinavel	Chairman
24.	Puduvai Bharathiar Grama Bank	Mr. Balaji	Manager
25.	SIDBI	Mr. Amit Ravi	Manager
26.	Pondicherry State Cooperative Bank	Mr. V. Kaviarasan	Assistant Manager
27.	Dhanalaxmi Bank	Mr. Senathipaty M	Branch Manager
28.	City Union Bank	Mr. R. Kabir Dass	Branch Head
29.	South Indian Bank	Mr. Shivaguru	Chief Manager
30.	South Indian Bank	Mr. Pankaj Gupta	Divisional Manager
31.	Federal Bank	Mr. Nithish V	Quality Support Officer
32.	DBS Bank	Mr. R. Agilan	Senior officer
33.	IDBI Bank	k. Satyan	AGM
34.	Kotak Mahindra Bank	Mr. Sivamurugan	Deputy Manager
35.	Indusind Bank	Mr. Mukesh D	Deputy Manager
36.	Karnataka Bank	Mr. Febin Baby	Assistant Branch Manager
37.	RBL Bank	Mr. Srinivasan M	PCARM
38.	Jana Small Finance Bank	Mr. K. Vignesh	Regional Head

39.	Ujjivan Small Finance Bank	Mr. Vadivelan	Area Manager
40.	Utkarsh Small Finance Bank	Mr. K. RajKumar	Branch Head
41.	Bandhan Bank	Mr. N. Thiyagarajan	Branch Head
42.	India Post Payment Bank	Mr. S.Suda Kannan	Branch Head
43.	Equitas Small Finance Bank	S. Barani Tharan	Branch Head

GOVERNMENT DEPARTMENTS/BOARD/CORPORATION

S.No.	Department	Name	Designation
1.	Planning & Research	Ms. R. Sheela	Director
2.	Agriculture	Mr.Cherian Babu	Deputy Director
3.	Animal Husbandry	Dr. G. Latha Mangeshwar	Director
4.	Fisheries	Mr. G. Rajendiran	Deputy Director
5.	DIC	Mr. Govindarajan	General Manager/CEO
6.	DIC	Mr. Jayaraman	Functional Manager
7.	DIC	Mr. Sadhasivam K	Assistant Director
8.	DRDA	Mrs.Shobana D	State Mission Director
9.	PUDA	Mr. Sabareesan M	State Mission Manager
10.	PIPDIC	Mr. S. Aravindan	Technical Consultant
11.	PKVIB	Mr. C. Jayaraj	Nodal Officer
12.	Health	T. Sankar	Senior Account Officer
13.	Health	R.V. Venkataraman	Superintendent
14.	Survey	P. Sivabalan	Revenue Inspector
15.	INDSETI	Mrs. Josephine Sahaya rani	Director
16.	NAMASTE, NSKFDC,(LAD)	Ms. Suriya A	State Namaste Coordinator
17.	Financial Literacy Centre	Mr. Raja	Financial Literacy Counsellor