

STATE LEVEL BANKERS' COMMITTEE

UNION TERRITORY OF PUDUCHERRY



STATE LEVEL BANKERS' COMMITTEE MEETING

AGENDA QE MARCH 2025

Date : 22-05-2025, Thursday Time : 11.00 A.M.

Venue : The Sunway Manor, Puducherry

Convenor



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

**STATE LEVEL BANKERS' COMMITTEE MEETING - UT OF PUDUCHERRY
FOR QE MARCH QUARTER 2025**

Venue :	Hotel The Sunway Manor 100 Feet Road, Puducherry-605004	
	Date: 22.05.2025	Time: 11.00 A M

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AGENDA-1

Confirmation of Minutes of the SLBC Meeting held on 27.02.2025

A copy of the minutes of the SLBC meeting held on 27.02.2025 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.	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%.	State Bank of India has improved its CD ratio and reached 60% as on 31.03.2025. Hence ATR complied.
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.	DRDA has settled the Claim amount on 21.03.2025. Hence ATR complied.
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.	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 the U.T. of Puducherry (As on 31.03.2025)

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. Growth Comparison on Key Parameters. (FY 2024-25)

(Rs.in crores)

S.No	Details/Sector	March'24	March'25	Y-O-Y Growth March'24 vs March'25
1	Total Deposits	27936.7	31585.89	3649.19 13.06%
2	Total Advances	21698.08	24269.7	2571.62 11.85%
3	Total Business	49634.78	55855.59	6220.81 12.53%
4	CD Ratio	77.7%	76.8%	-0.83%
5	Total Priority Sector Advances	11384.29	12905.58	1521.29 13.36%
6	% of Priority Sector Advances	52.47%	53.18%	0.71%
7	Total Advances to Agriculture	5921.61	6924.63	1003.02 16.94%
8	% of Agri. advances to Total Advances	27.29%	28.53%	1.24%
9	Advances to MSME	4306.9	4903.49	596.59 13.85%
10	% of MSME to Total Advances	19.85%	20.20%	0.35%
11	Advances to Education(PS+NPS)	303.5	360.41	56.91 18.75%
12	% of Education to Total Advances	1.40%	1.49%	0.09%
13	Advances to Housing(PS+NPS) Section	3827.34	4047.03	219.69 5.74%
14	% of Housing to Total Advances	17.64%	16.68%	-0.96%
15	Advances to Weaker Section	4827.55	5621.44	793.89 16.44%
16	% of WS to Total Advances	22.25%	23.16%	0.91%

3.C. CD Ratio:

For Financial year of 2024-25 ended, YoY growth (March'24 vs March'25), Deposits grew by 13.06% and advances grew by 11.85% and the CD ratio stands at 76.8%.

- Out of the 12 Public sector banks, 9 Banks are having CD Ratio of 60% and above, and 3 banks have CD Ratio less than 60%. (Central Bank of India, Indian Overseas Bank, UCO Bank).
- Among 27 Private Sector Banks (including Small Finance Bank), 19 Banks having CD Ratio of 60% and above, and 8 banks have a CD Ratio less than 60%. (DBS Bank, 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 31.03.2025
Priority Sector	40%	53.18%
Agricultural Advances	18%	28.53%
Weaker Section Advances	12%	23.16%

3.E. Advances Outstanding Sector wise:

(Amount in Crores)

S.No	Sector	Priority Sector	Non-Priority Sector	Total Advances	% of Total Advances
1	Agriculture	6924.63	65.55	6990.18	28.80%
2	MSME	4903.49	-	4903.49	20.20%
3	Export Credit	0.00	-	0.00	0.00%
4	Education (PS)	202.04	158.34	360.38	1.48%
5	Housing (PS)	621.53	3425.48	4047.01	16.68%
6	Social Infrastructure	4.29	-	4.29	0.02%
7	Renewable Energy	4.23	-	4.23	0.02%
8	Other Priority	245.37	-	245.37	1.01%
9	Personal Loans under NPS Amt	-	2738.76	2738.76	11.28%
10	Others NPS Amt	-	4975.99	4975.99	20.50%
11	Total	12905.58	11364.12	24269.70	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	24269.70	464.75	1.9%
2	Total Priority Sector	12905.58	308.19	2.4%
3	Total Agriculture (PS)	6924.63	99.01	1.4%
4	Total MSME(PS)	4903.49	163.68	3.3%
5	Education(PS)	202.04	24.84	12.3%
6	Housing(PS)	621.53	8.55	1.4%
7	Social Infrastructure	4.29	0.05	1.2%
8	Renewable Energy	4.23	0	0.0%
9	Other Priority Sector	245.37	12.06	4.9%
10	Non Priority Sector	11364.12	156.56	1.4%

NPA distribution among Public sector & Private Sector Banks in Priority Sector (Amt in Crores)

S. No	Sector	PSBs			PVBs			RRBs		
		OS	NPA	%	OS	NPA	%	OS	NPA	%
1	Total Advances	12871.13	260.4	2.0%	7924.8	106.4	1.3%	1642.5	14.7	0.9%
2	Total Priority Sector	7209.89	208.9	2.9%	3318.6	49.6	1.5%	1536.5	14.5	0.9%
3	Total Agriculture	4269.68	60.1	1.4%	1082.2	17.7	1.6%	1384.6	7.8	0.6%
4	Total MSME(PS)	2219.90	118.87	5.4%	2074.2	25.9	1.3%	122.1	6.7	5.5%
5	Education(PS)	196.91	24.2	12.3%	5.1	0.6	12.1%	0.0	0.0	0.0%
6	Housing(PS)	390.61	5.2	1.3%	141.1	2.6	1.9%	29.7	0.03	0.1%

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

Bankwise Total Outstanding as on 31.03.2025 (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	765.12	531.99	69.5%	7609	274.51	52%	6461	143.84	27%	826	110.92	21%
2	BANK OF INDIA	8	744.52	827.63	111%	16548	565.98	68%	14274	328.66	40%	1567	193.77	23%
3	BANK OF MAHARASHTRA	5	130.90	166.82	127%	2424	86.10	52%	2103	60.65	36%	215	18.47	11%
4	CANARA BANK	10	1824.35	1126.39	62%	28289	744.96	66%	24425	528.19	47%	2703	158.14	14%
5	CENTRAL BANK OF INDIA	3	381.58	189.75	49.7%	5698	135.83	72%	5409	115.89	61%	137	10.67	6%
6	INDIAN BANK	35	5799.38	3481.37	60%	100604	2211.95	64%	92295	1367.58	39%	6504	781.10	22%
7	INDIAN OVERSEAS BANK	21	2088.07	1229.10	58.9%	46982	943.27	77%	41262	696.67	57%	4467	195.86	16%
8	PUNJAB AND SIND BANK	1	25.69	41.08	160%	187	21.31	52%	34	1.09	3%	126	18.56	45%
9	PUNJAB NATIONAL BANK	7	340.94	365.31	107%	8961	257.89	71%	7542	159.71	44%	1077	78.04	21%
10	STATE BANK OF INDIA	26	6369.49	3821.51	60.0%	42667	1274.56	33%	36555	675.12	18%	1854	363.26	10%
11	UCO BANK	10	974.29	506.66	52.0%	13117	343.13	68%	1886	21.35	4%	3140	138.21	27%
12	UNION BANK OF INDIA	9	549.34	583.52	106%	11173	350.40	60%	8770	170.93	29.3%	1769	152.90	26%
	SUB TOTAL OF PUBLIC SECTOR BANKS	142	19993.67	12871.13	64%	284259	7209.89	56%	241016	4269.68	33%	24385	2219.90	17%
13	AXIS BANK	6	687.35	988.40	144%	5704	482.09	49%	3966	131.01	13%	542	339.34	34%
14	BANDHAN BANK	1	104.86	175.16	167%	3757	27.12	15%	231	1.45	1%	461	14.37	8%
15	CITY UNION BANK	6	431.65	448.06	104%	5277	260.78	58%	4941	54.88	12%	286	202.66	45%
16	CSB BANK LIMITED	3	58.64	174.97	298%	3017	147.50	84%	2995	140.57	80%	16	6.88	4%
17	DBS BANK INDIA (E-LVB)	4	215.09	111.32	52%	1619	81.09	73%	1493	33.27	30%	54	47.70	43%
18	DCB BANK	1	11.36	69.63	613%	205	13.84	20%	1	0.04	0%	31	6.66	10%
19	DHANLAXMI BANK	1	5.77	15.10	262%	89	10.41	69%	84	4.36	29%	5	6.05	40%
20	FEDERAL BANK	5	426.09	358.40	84%	3908	183.68	51%	3345	67.40	19%	432	113.01	32%
21	HDFC BANK	9	2167.28	2372.29	109%	4256	527.85	22%	1433	66.23	3%	825	365.76	15%
22	ICICI BANK	7	1553.50	570.19	37%	964	222.03	39%	560	44.06	8%	343	172.18	30%
23	IDBI BANK	2	122.13	121.44	99%	2038	76.80	63%	1896	61.24	50%	92	12.43	10%
24	IDFC FIRST BANK	1	294.18	516.13	175%	18629	289.48	56%	16917	147.16	29%	937	136.56	26%
25	INDUSIND BANK	2	163.18	354.69	217%	876	94.23	27%	425	14.83	4%	411	76.44	22%
26	KARNATAKA BANK	1	158.57	29.37	19%	141	11.27	38%	95	2.45	8%	24	7.53	26%
27	KARUR VYSYA BANK	7	725.02	661.39	91%	7158	421.06	64%	6847	189.21	29%	258	228.54	35%
28	KOTAK MAHINDRA BANK	2	196.27	197.81	101%	41	39.75	20%	3	0.58	0%	35	38.77	20%
29	RBL BANK	1	49.98	12.44	25%	4011	8.52	68%	4001	7.93	64%	2	0.59	5%
30	SOUTH INDIAN BANK	4	589.40	263.92	45%	3370	151.29	57%	3182	82.59	31%	135	64.37	24%
31	TAMILNAD MERCANTILE BANK	2	397.02	202.74	51%	2349	122.24	60%	2028	27.86	14%	280	91.86	45%
32	YES BANK	1	181.36	281.34	155%	945	147.52	52%	1	5.04	2%	944	142.48	51%
	SUB TOTAL OF PRIVATE SECTOR BANKS	66	8538.70	7924.79	93%	68354	3318.55	42%	54444	1082.16	14%	6113	2074.18	26%
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1517.74	1642.51	108%	110149	1536.48	94%	99551	1384.62	84%	10007	122.09	7%
	SUB TOTAL OF REGIONAL RURAL BANKS	47	1517.74	1642.51	108%	110149	1536.48	94%	99551	1384.62	84%	10007	122.09	7%
34	AU SMALL FIN.BANK	3	55.58	66.76	120%	6989	54.45	82%	6560	44.75	67%	90	6.42	10%
35	EQUITAS SMALL FIN. BANK	4	155.02	342.63	221%	22184	229.75	67%	12988	55.33	16%	2421	154.81	45%
36	ESAF SMALL FIN. BANK	3	23.45	79.37	338%	15211	76.88	97%	8230	49.49	62%	2966	10.36	13%
37	JANA SMALL FIN. BANK	4	100.05	299.41	299%	13310	211.60	71%	2648	16.37	5%	3043	138.13	46%
38	SURYODAY SMALL FIN. BANK	2	174.51	31.75	18%	4180	18.75	59%	3963	15.96	50%	31	0.70	2%
39	UJJIVAN SMALL FIN. BANK	1	93.32	115.39	124%	26284	98.72	86%	149	1.26	1%	10990	47.93	42%
40	UTKARSH SMALL FIN. BANK	1	25.32	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-
	SUB TOTAL OF SMALL FINANCE BANK	18	627.25	935.31	149%	88158	690.15	74%	34538	183.16	20%	19541	358.35	38%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	25	897.13	766.99	85%	2405	21.54	3%	1858	5.01	1%	0	0.00	0%
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	25	897.13	766.99	85%	2405	21.54	3%	1858	5.01	1%	0	0.00	0%
42	INDIA POST PAYMENTS BANK	2	11.40	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-
	SUB TOTAL OF PAYMENT BANK	2	11.40	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-
43	SIDBI	1	0.00	128.97	-	162	128.97	100%	0	0.00	0%	162	128.97	100%
	SUB TOTAL OF OTHERS	1	0.00	128.97	-	162	128.97	100%	0	0.00	0%	162	128.97	100%
	GRAND TOTAL	301	31585.89	24269.70	76.84%	553487	12905.58	53.18%	431407	6924.63	28.53%	60208	4903.49	20.20%

Bankwise Total Outstanding as on 31.03.2025 (No. in Actual and Amount in Crore)

Sr. No.	Name of Bank	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%	192	6.85	1%	129	12.40	2%	0	0.00	0%	1	0.50	0%
2	BANK OF INDIA	0	0.00	0%	310	8.42	1%	397	35.13	4%	0	0.00	0%	0	0.00	0%
3	BANK OF MAHARASHTRA	0	0.00	0%	77	3.41	2%	28	3.55	2%	0	0.00	0%	1	0.02	0%
4	CANARA BANK	0	0.00	0%	719	25.88	2%	400	32.17	3%	0	0.00	0%	31	0.50	0%
5	CENTRAL BANK OF INDIA	0	0.00	0%	95	2.57	1%	57	6.70	4%	0	0.00	0%	0	0.00	0%
6	INDIAN BANK	0	0.00	0%	1403	36.01	1%	402	27.26	1%	0	0.00	0%	0	0.00	0%
7	INDIAN OVERSEAS BANK	0	0.00	0%	826	15.90	1%	307	34.54	3%	0	0.00	0%	0	0.00	0%
8	PUNJAB AND SIND BANK	0	0.00	0%	9	0.22	1%	12	1.44	4%	0	0.00	0%	0	0.00	0%
9	PUNJAB NATIONAL BANK	0	0.00	0%	222	10.71	3%	93	9.23	3%	0	0.00	0%	13	0.14	0%
10	STATE BANK OF INDIA	0	0.00	0%	2027	66.26	2%	2047	166.89	4%	0	0.00	0%	184	3.03	0%
11	UCO BANK	0	0.00	0%	445	8.70	2%	559	46.72	9%	0	0.00	0%	0	0.00	0%
12	UNION BANK OF INDIA	0	0.00	0%	387	11.98	2%	199	14.58	2%	1	0.00	0%	0	0.00	0%
SUB TOTAL OF PUBLIC SECTOR BANKS		0	0.00	0%	6712	196.91	2%	4630	390.61	3%	1	0.00	0%	230	4.19	0%
13	AXIS BANK	0	0.00	0%	13	0.55	0%	100	10.57	1%	0	0.00	0%	0	0.00	0%
14	BANDHAN BANK	0	0.00	0%	0	0.00	0%	18	1.81	1%	0	0.00	0%	0	0.00	0%
15	CITY UNION BANK	0	0.00	0%	17	0.55	0%	32	2.69	1%	0	0.00	0%	0	0.00	0%
16	CSB BANK LIMITED	0	0.00	0%	5	0.05	0%	1	0.00	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%	63	0.11	0%	0	0.00	0%
18	DCB BANK	0	0.00	0%	0	0.00	0%	171	3.28	5%	2	3.86	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	0.30	0%	28	2.89	1%	0	0.00	0%	0	0.00	0%
21	HDFC BANK	0	0.00	0%	13	0.25	0%	1046	94.26	4%	0	0.00	0%	0	0.00	0%
22	ICICI BANK	0	0.00	0%	11	1.44	0%	50	4.35	1%	0	0.00	0%	0	0.00	0%
23	IDBI BANK	0	0.00	0%	25	0.76	1%	25	2.37	2%	0	0.00	0%	0	0.00	0%
24	IDFC FIRST BANK	0	0.00	0%	0	0.00	0%	482	5.44	1%	293	0.32	0%	0	0.00	0%
25	INDUSIND BANK	0	0.00	0%	0	0.00	0%	40	2.96	1%	0	0.00	0%	0	0.00	0%
26	KARNATAKA BANK	0	0.00	0%	12	0.29	1%	9	1.00	3%	0	0.00	0%	0	0.00	0%
27	KARUR VYSYA BANK	0	0.00	0%	21	0.67	0%	30	2.63	0%	0	0.00	0%	0	0.00	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%	2	0.08	0%	48	4.13	2%	0	0.00	0%	0	0.00	0%
31	TAMILNAD MERCANTILE BANK	0	0.00	0%	8	0.19	0%	33	2.33	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%	142	5.13	0%	2116	141.11	2%	358	4.29	0%	0	0.00	0%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0	0.00	0%	0	0.00	0%	588	29.73	2%	0	0.00	0%	3	0.04	0%
SUB TOTAL OF REGIONAL RURAL BANKS		0	0.00	0%	0	0.00	0%	588	29.73	2%	0	0.00	0%	3	0.04	0%
34	AU SMALL FIN.BANK	0	0.00	0%	0	0.00	0%	49	2.97	4%	0	0.00	0%	0	0.00	0%
35	EQUITAS SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	11	1.00	0%	0	0.00	0%	0	0.00	0%
36	ESAF SMALL FIN. BANK	0	0.00	0%	1	0.00	0%	13	2.61	3%	0	0.00	0%	0	0.00	0%
37	JANA SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	349	25.01	8%	0	0.00	0%	0	0.00	0%
38	SURYODAY SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	9	1.81	6%	0	0.00	0%	0	0.00	0%
39	UJJIVAN SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	2441	26.68	23%	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%	1	0.00	0%	2872	60.08	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		0	0.00	0.00%	6855	202.04	0.83%	10206	621.53	2.56%	359	4.29	0.02%	233	4.23	0.02%

Bankwise Total Outstanding as on 31.03.2025 (No. in Actual and Amount in Crore)

Sr. No.	Name of Bank	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%	4116	82.66	16%	331	9.53	2%	371	14.97	3%	4604	153.18	29%
2	BANK OF INDIA	0	0.00	0%	12296	266.97	32%	192	6.04	1%	775	30.94	4%	9351	277.13	33%
3	BANK OF MAHARASHTRA	0	0.00	0%	1189	32.14	19%	49	1.61	1%	147	7.10	4%	1514	56.58	34%
4	CANARA BANK	11	0.08	0%	25661	531.00	47%	1201	30.23	3%	6778	167.90	15%	18946	461.79	41%
5	CENTRAL BANK OF INDIA	0	0.00	0%	3426	76.60	40%	150	4.34	2%	201	5.75	3%	3286	88.71	47%
6	INDIAN BANK	0	0.00	0%	87613	1151.66	33%	3232	54.71	2%	5432	149.31	4%	62782	1201.72	35%
7	INDIAN OVERSEAS BANK	120	0.30	0%	34173	528.40	43%	248	3.93	0%	2176	35.55	3%	27795	505.55	41%
8	PUNJAB AND SIND BANK	6	0.00	0%	93	3.18	8%	20	0.21	1%	22	2.08	5%	85	8.24	20%
9	PUNJAB NATIONAL BANK	14	0.06	0%	7695	145.15	40%	195	6.58	2%	454	11.89	3%	4877	141.63	39%
10	STATE BANK OF INDIA	0	0.00	0%	26331	438.47	11%	1357	49.10	1%	4889	194.04	5%	37941	1600.61	42%
11	UCO BANK	7087	128.15	25%	7399	85.36	17%	813	13.27	3%	1422	31.59	6%	7521	180.43	7%
12	UNION BANK OF INDIA	47	0.01	0%	8327	151.58	26%	538	14.08	2%	2283	50.62	9%	8157	196.15	34%
	SUB TOTAL OF PUBLIC SECTOR BANKS	7285	128.60	1%	218319	3493.17	27%	8326	193.63	2%	24950	701.74	5%	186859	4871.72	38%
13	AXIS BANK	1083	0.62	0%	4790	66.10	7%	89	2.60	0%	813	17.04	2%	7167	123.52	12%
14	BANDHAN BANK	3047	9.49	5%	2797	8.36	5%	0	0.00	0%	247	3.59	2%	5831	28.89	16%
15	CITY UNION BANK	1	0.00	0%	4661	51.63	12%	56	0.53	0%	86	7.66	2%	3273	114.73	26%
16	CSB BANK LIMITED	0	0.00	0%	907	28.11	16%	31	1.58	1%	1052	26.37	15%	2038	56.25	32%
17	DBS BANK INDIA (E-LVB)	9	0.01	0%	1049	25.26	23%	0	0.00	0%	30	0.79	1%	1481	25.69	23%
18	DCB BANK	0	0.00	0%	1	0.04	0%	0	0.00	0%	2	0.24	0%	40	2.12	3%
19	DHANLAXMI BANK	0	0.00	0%	65	1.98	13%	0	0.00	0%	0	0.00	0%	49	3.36	22%
20	FEDERAL BANK	88	0.08	0%	3579	56.99	16%	26	0.97	0%	764	41.87	12%	3148	93.01	26%
21	HDFC BANK	939	1.35	0%	2413	59.47	3%	7	0.69	0%	245	25.50	1%	9904	563.40	24%
22	ICICI BANK	0	0.00	0%	346	17.61	3%	20	1.15	0%	271	25.12	4%	2328	199.20	35%
23	IDBI BANK	0	0.00	0%	1549	40.45	33%	32	1.24	1%	456	11.66	10%	1375	40.15	33%
24	IDFC FIRST BANK	0	0.00	0%	16061	74.28	14%	4839	23.29	5%	1180	5.90	1%	24496	170.96	33%
25	INDUSIND BANK	0	0.00	0%	421	12.03	3%	17	0.86	0%	25	1.38	0%	3347	49.21	14%
26	KARNATAKA BANK	1	0.00	0%	86	2.04	7%	5	0.58	2%	12	0.32	1%	130	6.77	23%
27	KARUR VYSYA BANK	2	0.01	0%	5307	109.92	17%	265	27.72	4%	719	28.21	4%	4192	144.00	22%
28	KOTAK MAHINDRA BANK	0	0.00	0%	1	0.09	0%	0	0.00	0%	19	5.37	3%	166	23.91	12%
29	RBL BANK	8	0.00	0%	4009	7.93	64%	234	0.26	2%	77	0.14	1%	4009	7.93	64%
30	SOUTH INDIAN BANK	3	0.12	0%	0	0.00	0%	0	0.00	0%	430	14.51	5%	1941	67.95	26%
31	TAMILNAD MERCANTILE BANK	0	0.00	0%	1611	19.94	10%	53	0.49	0%	437	13.24	7%	1272	60.86	30%
32	YES BANK	0	0.00	0%	21	3.36	1%	1	0.10	0%	20	3.25	1%	847	38.15	14%
	SUB TOTAL OF PRIVATE SECTOR BANKS	5181	11.68	0%	49674	585.59	7%	5675	62.06	1%	6885	232.16	3%	77034	1820	23%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0	0.00	0%	101803	1308.57	80%	8419	98.65	6%	3065	56.29	3%	68962	937.00	57%
	SUB TOTAL OF REGIONAL RURAL BANKS	0	0.00	0%	101803	1308.57	80%	8419	98.65	6%	3065	56.29	3%	68962	937.00	57%
34	AU SMALL FIN.BANK	290	0.31	0%	6052	18.86	28%	69	0.22	0%	466	3.70	6%	6581	29.39	44%
35	EQUITAS SMALL FIN. BANK	6764	18.61	5%	19574	62.26	18%	3098	12.13	4%	2124	9.55	3%	22126	110.35	32%
36	ESAF SMALL FIN. BANK	4001	14.42	18%	14381	44.60	56%	1768	4.01	5%	556	6.72	8%	14381	44.60	56%
37	JANA SMALL FIN. BANK	7270	32.09	11%	9660	44.10	15%	914	5.19	2%	840	6.10	2%	10278	78.29	26%
38	SURYODAY SMALL FIN. BANK	177	0.28	1%	3574	10.57	33%	74	0.32	1%	251	0.97	3%	4176	21.92	69%
39	UJJIVAN SMALL FIN. BANK	12704	22.85	20%	16064	53.72	47%	724	4.25	4%	2094	7.73	7%	24451	97.89	85%
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	31206	88.56	9%	69305	234.11	25%	6647	26.12	3%	6331	34.77	4%	81993	382.44	41%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	547	16.53	2%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	547	16.53	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	44219	245.37	1.01%	439101	5621.44	23.16%	29067	380.46	1.57%	41231	1024.96	4.22%	414848	8011.22	33.01%

Sr. No.	Name of Bank	Branch	Bankwise Total NPA Outstanding as on 31.03.2025 (No. in Actual and Amount in Crore)														
			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	%of NPA
1	BANK OF BARODA	7	531.99	10.32	1.9%	274.51	8.73	3.2%	143.84	2.56	1.8%	110.92	5.07	4.6%	0.00	0.00	-
2	BANK OF INDIA	8	827.63	10.61	1.3%	565.98	8.58	1.5%	328.66	0.54	0.2%	193.77	5.74	3.0%	0.00	0.00	-
3	BANK OF MAHARASHTRA	5	166.82	1.28	0.8%	86.10	1.24	1.4%	60.65	0.21	0.3%	18.47	0.88	4.8%	0.00	0.00	-
4	CANARA BANK	10	1126.39	56.90	5.1%	744.96	43.11	5.8%	528.19	12.53	2.4%	158.14	25.08	15.9%	0.00	0.00	-
5	CENTRAL BANK OF INDIA	3	189.75	1.99	1.0%	135.83	1.77	1.3%	115.89	0.84	0.7%	10.67	0.25	2.3%	0.00	0.00	-
6	INDIAN BANK	35	3481.37	57.72	1.7%	2211.95	47.18	2.1%	1367.58	11.02	0.8%	781.10	31.81	4.1%	0.00	0.00	-
7	INDIAN OVERSEAS BANK	21	1229.10	25.82	2.1%	943.27	20.34	2.2%	696.67	1.99	0.3%	195.86	17.01	8.7%	0.00	0.00	-
8	PUNJAB AND SIND BANK	1	41.08	0.12	0.3%	21.31	0.12	0.6%	1.09	0.00	0.0%	18.56	0.12	0.6%	0.00	0.00	-
9	PUNJAB NATIONAL BANK	7	365.31	37.13	10.2%	257.89	33.86	13.1%	159.71	16.04	10.0%	78.04	14.86	19.0%	0.00	0.00	-
10	STATE BANK OF INDIA	26	3821.51	23.61	0.6%	1274.56	15.79	1.2%	675.12	7.79	1.2%	363.26	4.92	1.4%	0.00	0.00	-
11	UCO BANK	10	506.66	16.26	3.2%	343.13	15.33	4.5%	21.35	3.47	16.3%	138.21	6.18	4.5%	0.00	0.00	-
12	UNION BANK OF INDIA	9	583.52	18.68	3.2%	350.40	12.81	3.7%	170.93	3.11	1.8%	152.90	6.95	4.5%	0.00	0.00	-
	SUB TOTAL OF PUBLIC SECTOR BANKS	142	12871.13	260.44	2.0%	7209.89	208.86	2.9%	4269.68	60.10	1.4%	2219.90	118.87	5.4%	0.00	0.00	-
13	AXIS BANK	6	988.40	11.55	1.2%	482.09	6.88	1.4%	131.01	2.64	2.0%	339.34	4.00	1.2%	0.00	0.00	-
14	BANDHAN BANK	1	175.16	6.58	3.8%	27.12	3.57	13.2%	1.45	0.25	17.2%	14.37	0.76	5.3%	0.00	0.00	-
15	CITY UNION BANK	6	448.06	16.21	3.6%	260.78	4.76	1.8%	54.88	0.27	0.5%	202.66	4.31	2.1%	0.00	0.00	-
16	CSB BANK LIMITED	3	174.97	2.03	1.2%	147.50	1.41	1.0%	140.57	0.01	0.0%	6.88	1.35	19.6%	0.00	0.00	-
17	DBS BANK INDIA (E-LVB)	4	111.32	0.92	0.8%	81.09	0.05	0.1%	33.27	0.04	0.1%	47.70	0.01	0.0%	0.00	0.00	-
18	DCB BANK	1	69.63	0.74	1.1%	13.84	0.27	2.0%	0.04	0.00	0.0%	6.66	0.21	3.2%	0.00	0.00	-
19	DHANLAXMI BANK	1	15.10	0.00	0.0%	10.41	0.00	0.0%	4.36	0.00	0.0%	6.05	0.00	0.0%	0.00	0.00	-
20	FEDERAL BANK	5	358.40	2.15	0.6%	183.68	1.49	0.8%	67.40	0.40	0.6%	113.01	1.00	0.9%	0.00	0.00	-
21	HDFC BANK	9	2372.29	18.04	0.8%	527.85	5.75	1.1%	66.23	2.27	3.4%	365.76	2.05	0.6%	0.00	0.00	-
22	ICICI BANK	7	570.19	4.06	0.7%	222.03	1.51	0.7%	44.06	0.24	0.5%	172.18	1.02	0.6%	0.00	0.00	-
23	IDBI BANK	2	121.44	8.66	7.1%	76.80	7.72	10.1%	61.24	3.72	6.1%	12.43	3.94	31.7%	0.00	0.00	-
24	IDFC FIRST BANK	1	516.13	9.87	1.9%	289.48	5.67	2.0%	147.16	3.95	2.7%	136.56	1.61	1.2%	0.00	0.00	-
25	INDUSIND BANK	2	354.69	11.37	3.2%	94.23	4.95	5.3%	14.83	1.35	9.1%	76.44	2.96	3.9%	0.00	0.00	-
26	KARNATAKA BANK	1	29.37	0.17	0.6%	11.27	0.00	0.0%	2.45	0.00	0.0%	7.53	0.00	0.0%	0.00	0.00	-
27	KARUR VYSYA BANK	7	661.39	1.85	0.3%	421.06	0.65	0.2%	189.21	0.33	0.2%	228.54	0.00	0.0%	0.00	0.00	-
28	KOTAK MAHINDRA BANK	2	197.81	0.39	0.2%	39.75	0.00	0.0%	0.58	0.00	0.0%	38.77	0.00	0.0%	0.00	0.00	-
29	RBL BANK	1	12.44	1.65	13.3%	8.52	1.64	19.2%	7.93	1.64	20.7%	0.59	0.00	0.0%	0.00	0.00	-
30	SOUTH INDIAN BANK	4	263.92	5.84	2.2%	151.29	1.19	0.8%	82.59	0.54	0.7%	64.37	0.65	1.0%	0.00	0.00	-
31	TAMILNAD MERCANTILE BANK	2	202.74	0.13	0.1%	122.24	0.10	0.1%	27.86	0.00	0.0%	91.86	0.10	0.1%	0.00	0.00	-
32	YES BANK	1	281.34	4.73	1.7%	147.52	1.96	1.3%	5.04	0.00	0.0%	142.48	1.96	1.4%	0.00	0.00	-
	SUB TOTAL OF PRIVATE SECTOR BANKS	66	7924.79	106.94	1.3%	3318.55	49.57	1.5%	1082.16	17.65	1.6%	2074.18	25.93	1.3%	0.00	0.00	-
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1642.51	14.71	0.9%	1536.48	14.51	0.9%	1384.62	7.79	0.6%	122.09	6.69	5.5%	0.00	0.00	-
	SUB TOTAL OF REGIONAL RURAL BANKS	47	1642.51	14.71	0.9%	1536.48	14.51	0.9%	1384.62	7.79	0.6%	122.09	6.69	5.5%	0.00	0.00	-
34	AU SMALL FIN.BANK	3	66.76	1.72	2.6%	54.45	0.96	1.8%	44.75	0.74	1.7%	6.42	0.14	2.2%	0.00	0.00	-
35	EQUITAS SMALL FIN. BANK	4	342.63	24.91	7.3%	229.75	13.17	5.7%	55.33	3.55	6.4%	154.81	9.22	6.0%	0.00	0.00	-
36	ESAF SMALL FIN. BANK	3	79.37	8.76	11.0%	76.88	8.75	11.4%	49.49	5.14	10.4%	10.36	1.72	16.6%	0.00	0.00	-
37	JANA SMALL FIN. BANK	4	299.41	2.83	0.9%	211.60	1.44	0.7%	16.37	0.12	0.7%	138.13	0.93	0.7%	0.00	0.00	-
38	SURYODAY SMALL FIN. BANK	2	31.75	0.59	1.9%	18.75	0.57	3.0%	15.96	0.50	3.1%	0.70	0.00	0.0%	0.00	0.00	-
39	UJJIVAN SMALL FIN. BANK	1	115.39	1.71	1.5%	98.72	1.48	1.5%	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	935.31	40.52	4.3%	690.15	26.37	3.8%	183.16	10.06	5.5%	358.35	12.19	3.4%	0.00	0.00	-
41	PUDUCHERRY STATE CO-OPERATIVE BAN	25	766.99	42.14	5.5%	21.54	8.88	41.2%	5.01	3.41	68.1%	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL OF COOPERATIVE SECTOR BA	25	766.99	42.14	5.5%	21.54	8.88	41.2%	5.01	3.41	68.1%	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	128.97	0.00	0.0%	128.97	0.00	0.0%	0.00	0.00	0.0%	128.97	0.00	0.0%	0.00	0.00	-
	SUB TOTAL,OF OTHERS	1	128.97	0.00	0.0%	128.97	0.00	0.0%	0.00	0.00	0.0%	128.97	0.00	0.0%	0.00	0.00	-
	GRAND TOTAL	301	24269.70	464.75	1.9%	12905.58	308.19	2.4%	6924.63	99.01	1.4%	4903.49	163.68	3.3%	0.00	0.00	-

		Bankwise Total NPA Outstanding as on 31.03.2025 (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	6.85	0.86	12.6%	12.40	0.24	1.9%	0.00	0.00	-	0.50	0.00	0.0%	0.00	0.00	-	82.66	0.84	1.0%
2	BANK OF INDIA	8.42	1.24	14.7%	35.13	1.06	3.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	266.97	1.14	0.4%
3	BANK OF MAHARASHTRA	3.41	0.15	4.4%	3.55	0.00	0.0%	0.00	0.00	-	0.02	0.00	0.0%	0.00	0.00	-	32.14	0.57	1.8%
4	CANARA BANK	25.88	4.20	16.2%	32.17	1.30	4.0%	0.00	0.00	-	0.50	0.00	0.0%	0.08	0.00	0.0%	531.00	15.49	2.9%
5	CENTRAL BANK OF INDIA	2.57	0.48	18.7%	6.70	0.20	3.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	76.60	0.95	1.2%
6	INDIAN BANK	36.01	4.25	11.8%	27.26	0.10	0.4%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	1151.66	17.69	1.5%
7	INDIAN OVERSEAS BANK	15.90	0.89	5.6%	34.54	0.33	1.0%	0.00	0.00	-	0.00	0.00	-	0.30	0.12	40.0%	528.40	2.52	0.5%
8	PUNJAB AND SIND BANK	0.22	0.00	0.0%	1.44	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	3.18	0.02	0.6%
9	PUNJAB NATIONAL BANK	10.71	2.55	23.8%	9.23	0.37	4.0%	0.00	0.00	-	0.14	0.00	0.0%	0.06	0.04	66.7%	145.15	4.24	2.9%
10	STATE BANK OF INDIA	66.26	2.38	3.6%	166.89	0.70	0.4%	0.00	0.00	-	3.03	0.00	0.0%	0.00	0.00	-	438.47	4.33	1.0%
11	UCO BANK	8.70	4.92	56.6%	46.72	0.43	0.9%	0.00	0.00	-	0.00	0.00	-	128.15	0.33	0.3%	85.36	5.68	6.7%
12	UNION BANK OF INDIA	11.98	2.30	19.2%	14.58	0.45	3.1%	0.00	0.00	-	0.00	0.00	-	0.01	0.00	0.0%	151.58	3.37	2.2%
SUB TOTAL OF PUBLIC SECTOR BANKS		196.91	24.22	12.3%	390.61	5.18	1.3%	0.00	0.00	-	4.19	0.00	0.0%	128.60	0.49	0.4%	3493.17	56.84	1.6%
13	AXIS BANK	0.55	0.00	0.0%	10.57	0.14	1.3%	0.00	0.00	-	0.00	0.00	-	0.62	0.10	16.1%	66.10	2.40	3.6%
14	BANDHAN BANK	0.00	0.00	-	1.81	0.24	13.3%	0.00	0.00	-	0.00	0.00	-	9.49	2.32	24.4%	8.36	1.94	23.2%
15	CITY UNION BANK	0.55	0.11	20.0%	2.69	0.07	2.6%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	51.63	0.25	0.5%
16	CSB BANK LIMITED	0.05	0.05	100.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	28.11	0.02	0.1%
17	DBS BANK INDIA (E-LVB)	0.00	0.00	-	0.00	0.00	-	0.11	0.00	0.0%	0.00	0.00	-	0.01	0.00	0.0%	25.26	0.00	0.0%
18	DCB BANK	0.00	0.00	-	3.28	0.06	1.8%	3.86	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	-	1.98	0.00	0.0%
20	FEDERAL BANK	0.30	0.09	30.0%	2.89	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.08	0.00	0.0%	56.99	0.34	0.6%
21	HDFC BANK	0.25	0.00	0.0%	94.26	1.17	1.2%	0.00	0.00	-	0.00	0.00	-	1.35	0.26	19.3%	59.47	2.55	4.3%
22	ICICI BANK	1.44	0.00	0.0%	4.35	0.25	5.7%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	17.61	0.04	0.2%
23	IDBI BANK	0.76	0.06	7.9%	2.37	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	40.45	0.53	1.3%
24	IDFC FIRST BANK	0.00	0.00	-	5.44	0.06	1.1%	0.32	0.05	15.6%	0.00	0.00	-	0.00	0.00	-	74.28	3.84	5.2%
25	INDUSIND BANK	0.00	0.00	-	2.96	0.64	21.6%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	12.03	0.32	2.7%
26	KARNATAKA BANK	0.29	0.00	0.0%	1.00	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	2.04	0.00	0.0%
27	KARUR VYSYA BANK	0.67	0.31	46.3%	2.63	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.01	0.01	100.0%	109.92	0.10	0.1%
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	-	7.93	1.65	20.8%
30	SOUTH INDIAN BANK	0.08	0.00	0.0%	4.13	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.12	0.00	0.0%	0.00	0.00	-
31	TAMILNAD MERCANTILE BANK	0.19	0.00	0.0%	2.33	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	19.94	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	-	3.36	0.00	0.0%
SUB TOTAL OF PRIVATE SECTOR BANKS		5.13	0.62	12.1%	141.11	2.63	1.9%	4.29	0.05	1.2%	0.00	0.00	-	11.68	2.69	23.0%	585.59	13.98	2.4%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0.00	-	29.73	0.03	0.1%	0.00	0.00	-	0.04	0.00	0.0%	0.00	0.00	-	1308.57	5.40	0.4%
SUB TOTAL OF REGIONAL RURAL BANKS		0.00	0.00	-	29.73	0.03	0.1%	0.00	0.00	-	0.04	0.00	0.0%	0.00	0.00	-	1308.57	5.40	0.4%
34	AU SMALL FIN. BANK	0.00	0.00	-	2.97	0.03	1.0%	0.00	0.00	-	0.00	0.00	-	0.31	0.05	16.1%	18.86	0.54	2.9%
35	EQUITAS SMALL FIN. BANK	0.00	0.00	-	1.00	0.25	25.0%	0.00	0.00	-	0.00	0.00	-	18.61	0.15	0.8%	62.26	3.78	6.1%
36	ESAF SMALL FIN. BANK	0.00	0.00	-	2.61	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	14.42	1.89	13.1%	44.60	8.65	19.4%
37	JANA SMALL FIN. BANK	0.00	0.00	-	25.01	0.28	1.1%	0.00	0.00	-	0.00	0.00	-	32.09	0.11	0.3%	44.10	0.22	0.5%
38	SURYODAY SMALL FIN. BANK	0.00	0.00	-	1.81	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.28	0.07	25.0%	10.57	0.41	3.9%
39	UJJIVAN SMALL FIN. BANK	0.00	0.00	-	26.68	0.15	0.6%	0.00	0.00	-	0.00	0.00	-	22.85	1.14	5.0%	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	-	60.08	0.71	1.2%	0.00	0.00	-	0.00	0.00	0.0%	88.56	3.41	3.9%	234.11	15.13	6.5%
41	PUDUCHERRY STATE CO-OPERATIVE BAN	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	16.53	5.47	33.1%	0.00	0.00	-
SUB TOTAL OF COOPERATIVE SECTOR BA		0.00	0.00	-	0.00	0.00	0.0%	0.00	0.00	-	0.00	0.00	0.0%	16.53	5.47	33.1%	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	0.0%	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	0.0%	0.00	0.00	-	0.00	0.00	0.0%	0.00	0.00	-	0.00	0.00	-
GRAND TOTAL		202.04	24.84	12.3%	621.53	8.55	1.4%	4.29	0.05	1.2%	4.23	0.00	0.0%	245.37	12.06	4.9%	5621.44	91.35	1.6%

AGENDA-4

Review of implementation of Annual Credit Plan for FY 2024-25

4.A. Sector wise Target vs Achievement of Quarter ending FY 2024-25:

Sector	Annual Target FY 24-25	Achievement FY 24-25	% of Achievement
Agriculture	5960.7	8000.58	134%
MSME	3394.9	3359.87	99%
Other Sector	461.5	413.04	89%
TOTAL	9817.2	11773.49	119%

The Credit disbursement for the financial year 2024-25 amounted to **Rs. 11773.49** Crores against the financial year target of **Rs. 9817.2** Crores, registering 119% 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/cs	Amount (Rs. in crores)
Loans disbursed		(FY 2024-25)
Farm Credit – Crop Loan	354346	6075.96
Farm Credit – Term Loan	74955	1652.09
Agri Infrastructure	771	21.48
Ancillary Activities	3375	251.05
TOTAL	433447	8000.58

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/cs	Amount (Rs. in crores)
Loans disbursed	(FY 2024-25)	
Micro Enterprises	29554	1604.09
Small Enterprises	1004	1099.98
Medium Enterprises	184	606.66
Others under MSMEs	94	49.14
TOTAL	30836	3359.87

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

Particulars	No. of A/cs	Amount (Rs. in crores)
Loans disbursed	FY 2024-25	
Export Credit	-	-
Education (PS)	1823	30.87
Housing (PS)	2107	89.59
Social Infrastructure	36	0.65
Renewable Energy	257	4.67
Other Priority	21789	287.26
Other Sector Total	26014	413.04

		Bankwise Performance ACP Target Vs Disbursement as on 31.03.2025 (No. in Actual and Amount in Crore)																
Sr. No.	Name of Bank	Branch	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	8628	272.25	149.0%	101.31	8068	168.37	166.2%	75.29	480	102.00	135.5%	0.73	0	0.00	0.0%
2	BANK OF INDIA	8	377.44	14310	489.79	129.8%	265.66	13697	315.93	118.9%	103.77	493	168.46	162.3%	0.80	0	0.00	0.0%
3	BANK OF MAHARASHTRA	5	109.42	4201	137.20	125.4%	51.38	2227	66.52	129.5%	24.71	121	16.79	67.9%	0.45	0	0.00	0.0%
4	CANARA BANK	10	730.39	28179	694.48	95.1%	617.22	27186	579.09	93.8%	100.04	748	107.65	107.6%	1.04	0	0.00	0.0%
5	CENTRAL BANK OF INDIA	3	111.07	6945	149.80	134.9%	99.67	6827	139.98	140.4%	9.59	75	8.65	90.2%	0.39	0	0.00	0.0%
6	INDIAN BANK	35	1574.60	89631	1791.30	113.8%	993.67	86100	1303.12	131.1%	567.33	3294	482.88	85.1%	2.56	0	0.00	0.0%
7	INDIAN OVERSEAS BANK	21	659.37	49713	1297.09	196.7%	538.92	46488	1173.83	217.8%	110.43	2895	112.33	101.7%	1.52	0	0.00	0.0%
8	PUNJAB AND SIND BANK	1	3.85	55	5.33	138.5%	0.00	39	1.35	-	3.55	16	3.98	112.0%	0.00	0	0.00	-
9	PUNJAB NATIONAL BANK	7	145.59	9061	208.10	142.9%	98.18	8839	172.75	175.9%	43.50	170	32.68	75.1%	1.05	0	0.00	0.0%
10	STATE BANK OF INDIA	26	703.52	31473	983.39	139.8%	366.79	29005	685.76	187.0%	313.34	1311	270.48	86.3%	1.94	0	0.00	0.0%
11	UCO BANK	10	306.57	12757	301.65	98.4%	26.15	1192	17.07	65.3%	185.59	1898	112.44	60.6%	1.34	0	0.00	0.0%
12	UNION BANK OF INDIA	9	433.20	16797	439.60	101.5%	284.51	15772	290.15	102.0%	140.76	851	145.59	103.4%	0.91	0	0.00	0.0%
SUB TOTAL OF PUBLIC SECTOR BANKS		142	5337.73	271750	6769.98	126.8%	3443.45	245440	4913.92	142.7%	1677.90	12352	1563.93	93.2%	12.72	0	0.00	0.0%
13	AXIS BANK	6	482.06	1626	352.72	73.2%	116.26	1320	104.83	90.2%	361.61	262	246.41	68.1%	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	6210	93.48	131.8%	52.95	6160	66.02	124.7%	16.11	45	27.12	168.4%	0.67	0	0.00	0.0%
16	CSB BANK LIMITED	3	93.44	3680	133.70	143.1%	90.03	3680	133.70	148.5%	2.99	0	0.00	0.0%	0.37	0	0.00	0.0%
17	DBS BANK INDIA (E-LVB)	4	128.82	5443	174.87	135.7%	91.65	5380	99.87	109.0%	36.80	61	74.99	203.8%	0.25	0	0.00	0.0%
18	DCB BANK	1	9.57	172	2.96	30.9%	0.40	17	0.00	0.0%	1.83	5	1.84	100.6%	0.00	0	0.00	-
19	DHANLAXMI BANK	1	0.75	225	15.88	2130.1%	0.75	220	10.72	1438.0%	0.00	5	5.16	-	0.00	0	0.00	-
20	FEDERAL BANK	5	194.48	5847	243.23	125.1%	113.05	5699	151.99	134.4%	77.78	134	90.15	115.9%	0.60	0	0.00	0.0%
21	HDFC BANK	9	383.12	1359	384.82	100.4%	41.48	860	64.31	155.0%	320.74	260	312.59	97.5%	1.31	0	0.00	0.0%
22	ICICI BANK	7	177.74	1034	229.32	129.0%	35.17	818	48.74	138.6%	139.24	211	179.76	129.1%	1.06	0	0.00	0.0%
23	IDBI BANK	2	99.67	2149	80.17	80.4%	73.43	2084	71.29	97.1%	25.69	55	8.51	33.1%	0.22	0	0.00	0.0%
24	IDFC FIRST BANK	1	206.03	6755	188.12	91.3%	141.91	6299	85.97	60.6%	58.29	379	101.24	173.7%	0.11	0	0.00	0.0%
25	INDUSIND BANK	2	87.00	219	85.85	98.7%	11.68	73	5.38	46.1%	74.72	141	80.29	107.5%	0.26	0	0.00	0.0%
26	KARNATAKA BANK	1	3.42	136	8.51	248.8%	0.19	109	2.03	1074.6%	2.99	17	6.38	213.6%	0.00	0	0.00	-
27	KARUR VYSYA BANK	7	179.31	6734	247.31	137.9%	143.91	6683	181.19	125.9%	34.03	47	65.86	193.5%	0.75	0	0.00	0.0%
28	KOTAK MAHINDRA BANK	2	53.21	28	39.13	73.5%	4.33	1	0.40	9.2%	48.19	27	38.73	80.4%	0.33	0	0.00	0.0%
29	RBL BANK	1	2.40	11	0.70	29.2%	0.00	8	0.05	-	2.40	3	0.65	27.1%	0.00	0	0.00	-
30	SOUTH INDIAN BANK	4	92.65	5409	215.90	233.0%	86.14	5303	121.49	141.0%	2.91	99	92.99	3194.2%	0.43	0	0.00	0.0%
31	TAMILNAD MERCANTILE BANK	2	133.57	3004	126.46	94.7%	30.22	2770	35.95	118.9%	102.14	227	90.22	88.3%	0.26	0	0.00	0.0%
32	YES BANK	1	107.09	294	76.22	71.2%	6.37	1	5.04	79.2%	100.72	293	71.18	70.7%	0.00	0	0.00	-
SUB TOTAL OF PRIVATE SECTOR BANKS		66	2541.59	52060	2717.09	106.9%	1041.00	47594	1190.10	114.3%	1418.50	2350	1502.13	105.9%	7.28	0	0.00	0.0%
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1428.13	136432	1824.63	127.8%	1314.08	126660	1702.10	129.5%	104.73	9642	114.86	109.7%	0.00	0	0.00	-
SUB TOTAL OF REGIONAL RURAL BANKS		47	1428.13	136432	1824.63	127.8%	1314.08	126660	1702.10	129.5%	104.73	9642	114.86	109.7%	0.00	0	0.00	-
34	AU SMALL FIN.BANK	3	39.34	3760	78.46	199.4%	36.42	3646	75.71	207.9%	1.55	22	1.78	114.6%	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	5865	86.31	106.5%	56.54	3153	68.41	121.0%	15.28	741	4.66	30.5%	0.00	0	0.00	-
37	JANA SMALL FIN. BANK	4	100.38	6676	102.67	102.3%	9.55	854	12.20	127.7%	42.25	2444	55.79	132.0%	0.00	0	0.00	-
38	SURYODAY SMALL FIN. BANK	2	18.48	2114	14.74	79.7%	13.82	2086	11.97	86.6%	0.00	2	0.70	-	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	29585	408.37	85.9%	161.96	13494	193.02	119.2%	162.88	6398	129.81	79.7%	0.00	0	0.00	-
41	PUDUCHERRY STATE CO-OPERATIVE BANK	25	3.26	376	4.28	131.1%	0.24	259	1.44	607.9%	0.00	0	0.00	-	0.00	0	0.00	-
SUB TOTAL OF COOPERATIVE SECTOR BANKS		25	3.26	376	4.28	131.1%	0.24	259	1.44	607.9%	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	94	49.14	158.9%	0.00	0	0.00	-	30.92	94	49.14	158.9%	0.00	0	0.00	-
SUB TOTAL OF OTHERS		1	30.92	94	49.14	158.9%	0.00	0	0.00	-	30.92	94	49.14	158.9%	0.00	0	0.00	-
GRAND TOTAL		301	9817.16	490297	11773.49	119.9%	5960.73	433447	8000.58	134.2%	3394.94	30836	3359.87	99.0%	20.00	0	0.00	0.0%

Sr. No.	Name of Bank	Bankwise Performance ACP Target Vs Disbursement as on 31.03.2025 (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	70	1.19	44.0%	2.30	5	0.61	26.5%	0.00	0	0.00	-	0.39	5	0.08	20.5%		
2	BANK OF INDIA	1.94	80	1.60	82.3%	4.86	40	3.80	78.2%	0.00	0	0.00	-	0.41	0	0.00	0.0%		
3	BANK OF MAHARASHTRA	2.78	49	0.84	30.2%	1.32	15	1.63	123.9%	0.00	0	0.00	-	0.25	0	0.00	0.0%		
4	CANARA BANK	5.57	158	2.28	40.9%	5.96	55	4.89	82.0%	0.00	0	0.00	-	0.54	32	0.57	105.5%		
5	CENTRAL BANK OF INDIA	0.55	33	0.69	126.5%	0.67	10	0.48	71.4%	0.00	0	0.00	-	0.21	0	0.00	0.0%		
6	INDIAN BANK	7.76	217	3.82	49.2%	1.91	20	1.48	77.6%	0.00	0	0.00	-	1.37	0	0.00	0.0%		
7	INDIAN OVERSEAS BANK	2.23	193	2.80	125.7%	5.38	65	7.23	134.5%	0.00	0	0.00	-	0.81	24	0.44	54.4%		
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	27	0.94	69.1%	0.94	12	1.54	164.3%	0.00	0	0.00	-	0.56	9	0.17	30.5%		
10	STATE BANK OF INDIA	10.79	763	12.47	115.6%	9.62	210	11.33	117.8%	0.00	0	0.00	-	1.04	184	3.35	320.6%		
11	UCO BANK	1.01	58	0.64	63.1%	8.09	64	5.35	66.1%	0.00	0	0.00	-	0.71	0	0.00	0.0%		
12	UNION BANK OF INDIA	4.73	148	2.53	53.4%	1.82	25	1.13	62.1%	0.00	1	0.20	-	0.47	0	0.00	0.0%		
	SUB TOTAL OF PUBLIC SECTOR BANKS	41.48	1796	29.80	71.8%	43.12	521	39.47	91.5%	0.00	1	0.20	-	6.76	254	4.61	68.2%		
13	AXIS BANK	0.64	2	0.19	29.6%	1.02	11	1.18	115.2%	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	4	0.33	39.5%	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	8	1.01	113.9%	0.00	0	0.00	-	0.32	0	0.00	0.0%		
21	HDFC BANK	0.02	2	0.02	112.4%	10.12	229	7.85	77.5%	0.00	0	0.00	-	0.67	0	0.00	0.0%		
22	ICICI BANK	1.12	2	0.54	48.4%	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	48	0.79	17.0%	0.99	29	0.12	12.1%	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	4	0.08	71.3%	0.11	2	0.01	8.8%	0.00	0	0.00	-	0.00	0	0.00	-		
27	KARUR VYSYA BANK	0.02	2	0.02	113.0%	0.21	2	0.24	115.1%	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	RBI 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	4	1.01	69.8%	0.00	0	0.00	-	0.02	0	0.00	0.0%		
31	TAMILNAD MERCANTILE BANK	0.19	5	0.09	48.6%	0.71	2	0.20	28.2%	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	27	1.07	42.7%	24.15	468	14.20	58.8%	5.20	35	0.45	8.7%	3.24	0	0.00	0.0%		
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0	0.00	-	9.31	127	7.61	81.7%	0.00	0	0.00	-	0.00	3	0.06	-		
	SUB TOTAL OF REGIONAL RURAL BANKS	0.00	0	0.00	-	9.31	127	7.61	81.7%	0.00	0	0.00	-	0.00	3	0.06	-		
34	AU SMALL FIN.BANK	0.00	0	0.00	-	1.06	18	0.64	60.4%	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	10	1.97	947.1%	0.00	0	0.00	-	0.00	0	0.00	-		
37	JANA SMALL FIN. BANK	0.00	0	0.00	-	9.33	132	11.60	124.3%	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	991	28.31	97.1%	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	1823	30.87	70.2%	105.72	2107	89.59	84.7%	5.20	36	0.65	12.5%	10.00	257	4.67	46.7%		

Performance ACP Target Vs Disbursement as on 31.03.2025 (No. in Actual, Amt in Crore)

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	4955	93.93	245	6.62	749	26.52	3907	105.71	
2	BANK OF INDIA	0.00	0	0.00	-	221.88	11617	255.13	29	1.26	169	5.25	7920	196.92	
3	BANK OF MAHARASHTRA	28.53	1789	51.42	180.2%	29.93	1528	38.79	70	1.53	443	9.46	3964	68.57	
4	CANARA BANK	0.02	0	0.00	0.0%	340.05	15967	351.49	1052	20.94	7168	144.16	22274	463.33	
5	CENTRAL BANK OF INDIA	0.00	0	0.00	-	72.68	4178	86.96	144	3.31	243	5.35	3749	81.43	
6	INDIAN BANK	0.00	0	0.00	-	838.13	80069	1056.44	2605	38.17	14205	279.69	54623	905.75	
7	INDIAN OVERSEAS BANK	0.09	46	0.46	496.2%	416.01	39314	846.55	67	1.10	2654	43.07	24979	430.40	
8	PUNJAB AND SIND BANK	0.00	0	0.00	-	0.34	52	1.99	3	0.07	3	0.53	26	2.26	
9	PUNJAB NATIONAL BANK	0.00	4	0.02	-	97.15	8702	169.91	45	1.27	455	10.67	4614	106.68	
10	STATE BANK OF INDIA	0.00	0	0.00	-	252.44	20731	431.06	916	30.10	3325	123.98	24789	894.06	
11	UCO BANK	83.67	9545	166.15	198.6%	102.26	5749	72.13	148	2.18	1133	21.61	5978	115.78	
12	UNION BANK OF INDIA	0.00	0	0.00	-	304.31	15117	267.07	121	2.01	3102	56.91	11138	212.30	
	SUB TOTAL OF PUBLIC SECTOR BANKS	112.31	11384	218.05	194.1%	2749.23	207979	3671.45	5445	108.56	33649	727.20	167961	3583.19	
13	AXIS BANK	1.51	31	0.11	7.3%	71.15	1093	55.33	1	0.03	112	7.34	1099	56.46	
14	BANDHAN BANK	25.96	1537	8.55	32.9%	27.07	1409	7.80	0	0.00	146	3.03	2872	24.71	
15	CITY UNION BANK	0.01	0	0.00	0.0%	49.37	5372	57.39	44	0.56	48	0.72	4121	85.60	
16	CSB BANK LIMITED	0.00	0	0.00	-	23.45	1177	25.78	52	2.33	1113	25.40	4991	119.68	
17	DBS BANK INDIA (E-LVB)	0.00	2	0.01	-	82.97	4763	88.31	0	0.00	319	6.59	1417	22.60	
18	DCB BANK	0.13	0	0.00	0.0%	0.42	17	0.00	0	0.00	0	0.00	5	0.96	
19	DHANLAXMI BANK	0.00	0	0.00	-	0.54	176	5.34	0	0.00	0	0.00	47	3.29	
20	FEDERAL BANK	1.70	1	0.00	0.0%	69.83	2025	48.52	9	0.20	881	36.80	3542	96.99	
21	HDFC BANK	8.78	8	0.05	0.6%	23.64	846	40.20	0	0.00	99	7.05	3878	150.37	
22	ICICI BANK	0.00	0	0.00	-	17.99	418	17.94	6	0.78	137	8.91	1787	86.88	
23	IDBI BANK	0.00	0	0.00	-	66.96	1585	45.57	10	0.37	631	12.71	1443	41.97	
24	IDFC FIRST BANK	0.00	0	0.00	-	134.47	5501	41.85	92	0.77	414	3.34	12093	112.01	
25	INDUSIND BANK	0.00	0	0.00	-	10.90	54	2.54	4	0.13	0	0.00	1473	31.62	
26	KARNATAKA BANK	0.02	4	0.01	53.5%	0.08	88	1.45	1	0.02	12	0.32	129	5.80	
27	KARUR VYSYA BANK	0.00	0	0.00	0.0%	109.28	5166	107.52	52	4.80	648	18.56	0	110.98	
28	KOTAK MAHINDRA BANK	0.00	0	0.00	-	0.00	0	0.00	0	0.00	9	9.44	108	18.22	
29	RBL BANK	0.00	0	0.00	-	0.00	8	0.05	0	0.00	0	0.00	8	0.05	
30	SOUTH INDIAN BANK	1.61	3	0.41	25.5%	0.00	0	0.00	0	0.00	1732	22.08	5662	131.68	
31	TAMILNAD MERCANTILE BANK	0.00	0	0.00	-	32.48	2308	27.53	0	0.00	0	0.00	0	0.00	
32	YES BANK	0.00	0	0.00	-	2.80	12	2.86	0	0.00	11	2.74	118	11.79	
	SUB TOTAL OF PRIVATE SECTOR BANKS	39.72	1586	9.14	23.0%	723	32018	575.98	271	9.99	6312	165.03	44793	1111.66	
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0	0.00	-	1009.63	96039	1247.40	2363	29.89	2407	32.97	64737	864.34	
	SUB TOTAL OF REGIONAL RURAL BANKS	0.00	0	0.00	-	1010	96039	1247.40	2363	29.89	2407	32.97	64737	864.34	
34	AU SMALL FIN.BANK	0.31	74	0.33	107.8%	0.34	2436	17.16	2	0.02	305	5.06	2927	36.01	
35	EQUITAS SMALL FIN. BANK	30.48	1605	10.26	33.7%	80.58	5298	34.03	1129	8.30	689	5.07	7596	64.73	
36	ESAF SMALL FIN. BANK	8.96	1961	11.27	125.7%	63.93	3431	20.56	71	0.60	437	9.17	3431	20.56	
37	JANA SMALL FIN. BANK	39.23	3246	23.08	58.8%	39.13	4949	34.04	106	1.06	467	4.25	5450	52.51	
38	SURYODAY SMALL FIN. BANK	4.67	18	0.23	4.9%	15.59	1818	8.90	2	0.02	135	0.72	2100	15.35	
39	UJJIVAN SMALL FIN. BANK	37.86	1798	12.06	31.9%	44.11	2725	19.04	64	0.71	798	5.97	9141	74.13	
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	8702	57.23	47.1%	244	20657	133.73	1374	10.71	2831	30.24	30645	263.29	
41	PUDUCHERRY STATE CO-OPERATIVE BANK	3.03	117	2.84	93.8%	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	3.03	117	2.84	93.8%	0	0	0.00	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	21789	287.26	103.9%	4726	356693	5628.56	9453	159.15	45199	955.44	308136	5822.48	

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 31.03.2025 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, Banks/FIs in UT of Pondicherry have sanctioned 51367 number of loans under three categories of Prime Minister Mudra Yojana scheme for an amount of Rs. 644.33 crores and have disbursed loans to the tune of Rs. 637.31 crores. Category-wise details are furnished below:

Target Vs Achievement for FY 2024-25

(Amt in Crores)

Target (in Crores)	Achievement (in Crores)	% of Achievement
616.9	644.33	104.5%

MUDRA PERFORMANCE FOR FY 2024-25

Amt In Crores

Mudra	Number of accounts	Amount Sanctioned	Amount Disbursed
Shishu	18485	72.19	72.01
Kishore	30724	399.86	395.27
Tarun	2158	172.28	170.03
Total	51367	644.33	637.31

PERFORMANCE UNDER MUDRA FOR FY 2024-25

Loans Sanctioned from 01.04.2024 to 31.03.2025

Amount in Crores

Sr No	Bank Name	Shishu		Kishore		Tarun		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)							
		A/Cs	Amt	A/Cs	Amt	A/Cs	Amt						
1	Bank of Baroda	1567	4.35	370	4.3	92	7.39	2029	16.04	15.00	107%		
2	Bank of India	101	0.25	236	6.4	70	5.96	407	12.61	11.10	114%		
3	Bank of Maharashtra	1858	6.02	373	2.35	2	0.13	2233	8.5	5.00	170%		
4	Canara Bank	447	2.08	260	7.27	92	8.11	799	17.46	15.00	116%		
5	Central Bank of India	15	0.04	25	0.66	8	0.69	48	1.39	1.50	93%		
6	Indian Bank	1050	3.51	1634	24.38	378	31.77	3062	59.66	28.00	213%		
7	Indian Overseas Bank	499	1.86	3424	75.35	266	18.7	4189	95.91	57.00	168%		
8	Punjab & Sind Bank	6	0.02	17	0.54	11	0.95	34	1.51	2.00	76%		
9	Punjab National Bank	43	0.1	81	2.04	78	7.29	202	9.43	8.00	118%		
10	State Bank of India	236	0.61	413	9.78	175	14.4	824	24.79	30.40	82%		
11	UCO Bank	699	1.71	827	19	305	23.27	1831	43.98	35.40	124%		
12	Union Bank of India	131	0.33	1258	24.81	133	11.5	1522	36.64	50.60	72%		
13	Axis Bank	160	0.65	436	12.39	187	14.71	783	27.75	20.00	139%		
14	Bandhan Bank	970	3.81	1639	14.34	9	0.71	2618	18.86	20.00	94%		
15	Federal Bank	123	0.48	4	0.17	2	0.2	129	0.85	1.00	85%		
16	HDFC Bank	7	0.03	71	2.42	108	7.84	186	10.29	15.00	69%		
17	ICICI Bank	7	0.03	162	3.89	101	8.22	270	12.14	12.00	101%		
18	IDBI Bank	0	0	6	0.19	19	1.69	25	1.88	1.20	157%		
19	IDFC First Bank	1965	8.35	4346	51.5	56	3.94	6367	63.79	90.00	71%		
20	Indusind Bank	0	0	167	4.67	26	1.73	193	6.4	2.90	221%		
21	Karnataka Bank	0	0	2	0.07	2	0.18	4	0.25	0.35	71%		
22	Karur Vysya Bank	0	0	1	0.03	3	0.24	4	0.27	0.16	169%		
23	South Indian Bank	0	0	4	0.12	2	0.15	6	0.27	0.60	45%		
24	Yes Bank	0	0	73	4.23	31	2.36	104	6.59	5.00	132%		
25	Equitas Small Finance Bank	923	3.83	6441	43.52	0	0	7364	47.35	46.00	103%		
26	ESAF Small Finance Bank	392	1.63	734	5.83	0	0	1126	7.46	23.00	32%		
27	AU Small Finance Bank	561	2.37	496	3.17	0	0	1057	5.54	12.00	46%		
28	Jana Small Finance Bank	1270	6.12	2062	18.52	0	0	3332	24.64	20.65	119%		
29	Suryoday Small Finance Bank	1427	5.75	675	6.41	0	0	2102	12.16	10.00	122%		
30	Ujjivan Small Finance Bank	3353	15.71	3393	27.99	0	0	6746	43.7	60.00	73%		
31	Pudhuvai Bharathiyar Grama B	675	2.55	1094	23.52	2	0.15	1771	26.22	18.00	146%		
Grand Total		18485	72.19	30724	399.9	2158	172.3	51367	644.3	616.9	104.5%		

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 31st March 2025. As 31.03.2025, 570 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 30.04.2025

Target (in numbers)	Achievement (in numbers)	% of Achievement
510	570	112%

STAND UP INDIA SCHEME BANK WISE PERFORMANCE IN UT PUDUCHERRY AS ON 31.03.2025 Stand Up India Loans Sanctioned since Inception

(Amt in Crores)

S.No	District Name	SC/WOMEN		ST		Total	
		No. A/Cs	Amt	No. A/Cs	Amt	No. A/Cs	Amt
1	Puducherry	459	110.74	6	0.67	465	111.41
2	Karaikal	96	20.84	1	0.3	97	21.14
3	Mahe	3	0.56	0	0	3	0.56
4	Yanam	5	1.19	0	0	5	1.19
	Total	563	133.33	7	0.97	570	134.3

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 31.03.2025- UT of Puducherry

[Amount Rs. in Crore]

S.No	Bank Name	No. of Branches	Target	SC/WOMEN		ST		Total		% of Achievement
				No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	
1	Bank of Baroda	7	14	16	4.45	0	0	16	4.45	114%
2	Bank of India	8	16	15	2	0	0	15	2	94%
3	Bank of Maharashtra	5	10	12	2.25	0	0	12	2.25	120%
4	Canara Bank	10	20	49	14.6	1	0.13	50	14.73	250%
5	Central Bank of India	3	6	0	0	1	0.3	1	0.3	17%
6	Indian Bank	35	70	132	30.76	3	0.3	135	31.06	193%
7	Indian Overseas Bank	21	42	54	11.55	1	0.14	55	11.69	131%
8	Punjab & Sind Bank	1	2	7	0.75	0	0	7	0.75	350%
9	Punjab National Bank	7	14	41	9.5	0	0	41	9.5	293%
10	State Bank of India	26	52	81	22.03	0	0	81	22.03	156%
11	UCO Bank	10	20	28	8.76	0	0	28	8.76	140%
12	Union Bank of India	9	18	24	4.57	0	0	24	4.57	133%
13	Axis Bank	6	12	0	0	0	0	0	0	0%
14	Bandhan Bank	1	2	0	0	0	0	0	0	0%
15	Catholic Syrian Bank	3	6	0	0	0	0	0	0	0%
16	City Union Bank	6	12	0	0	0	0	0	0	0%
17	DBS Bank	4	8	0	0	0	0	0	0	0%
18	DCB Bank	1	2	0	0	0	0	0	0	0%
19	Dhanlaxmi Bank	1	2	0	0	0	0	0	0	0%
20	Federal Bank	5	10	6	2.28	0	0	6	2.28	60%
21	HDFC Bank	9	18	20	4.01	0	0	20	4.01	111%
22	ICICI Bank	7	14	11	3.52	0	0	11	3.52	79%
23	IDBI Bank	2	4	3	0.63	0	0	3	0.63	75%
24	IDFC First Bank	1	2	0	0	0	0	0	0	0%
25	Indusind Bank	2	4	10	2.24	0	0	10	2.24	250%
26	Karnataka Bank	1	2	1	0.12	0	0	1	0.12	50%
27	Karur Vysya Bank	7	14	11	3.74	0	0	11	3.74	79%
28	Kotak Mahindra Bank	2	4	1	0.19	0	0	1	0.19	25%
29	RBL Bank	1	2	0	0	0	0	0	0	0%
30	South Indian Bank	4	8	0	0	0	0	0	0	0%
31	Tamilnad Mercantile Bank	2	4	0	0	0	0	0	0	0%
32	Yes Bank	1	2	18	3.07	0	0	18	3.07	900%
33	Pudhuvai Bharathiya Grama Bank	47	94	23	2.33	1	0.1	24	2.43	26%
	Total	255	510	563	133.35	7	0.97	570	134.32	112%

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 31.03.2025 (FY 2024-25)

Details	Annual Target	Achievement	% Of Achievement
Physical Target Margin Money Disbursed (In Numbers)	44	68	154%
Financial Target- Margin Money Disbursed (In lakhs)	127.80	149.11	116%

Performance Under PMEGP Scheme (01.04.2024 to 31.03.2025)

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	0.00
2	Bank of India	8	15.94	5	9.37	0	0	2	5.07	1	1.50
3	Bank of Maharashtra	1	3.5	0	0	0	0	0	0	1	3.50
4	Canara Bank	8	17.05	4	8.37	2	5.53	4	8.68	0	0.00
5	Indian Bank	33	93.66	29	73.4	35	76.35	3	7.76	1	12.50
6	Indian Overseas Bank	19	46.65	9	20.2	10	26.43	9	22.91	1	3.54
7	Punjab National Bank	4	11.4	3	7.86	3	3.07	1	3.54	0	0.00
8	State Bank of India	26	77.15	15	48.16	2	4.95	8	21.94	3	7.05
9	UCO Bank	3	10.86	2	8.36	4	10.86	1	2.5	0	0.00
10	Union Bank of India	4	9.37	3	8.04	4	10.33	0	0	1	1.33
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	0.00
13	Tamilnad Mercantile Bank	1	4.48	0	0	0	0	0	0	1	4.48
14	Pudhuvai Bharathiya Gramin Bank	8	15.59	4	4.84	6	7.4	2	3.15	2	7.60
.	Total	118	313.9	76	193.1	68	149.11	30	75.55	12	45.25

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 09.05.2025

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	3952	3545	3536	9	30	1	376	102.64%
2	Second	900	1741	1417	1382	35	113	3	208	153.56%
3	Third	170	514	437	362	75	49	0	28	212.94%
	Total		6207	5399	5280	119	192	4	612	

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 09.05.2025- 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	1456	1384	1384	0	2	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	2	0	0	0	1	0	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	AU 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	30	1	376

PMSVANidhi performance as on 09.05.2025- 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	647	635	12	21	2	106
11	UCO Bank	44	32	31	1	0	0	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	1741	1417	1382	35	113	3	208

PMSVANidhi performance as on 09.05.2025- 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	18	11	5	6	4	0	3
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	29	21	21	0	3	0	5
8	Punjab & Sind Bank	4	4	4	0	0	0	0
9	State Bank of India	269	250	182	68	4	0	15
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	514	437	362	75	49	0	28

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.

Target Vs Achievement as on 31.03.2025

Cummulative Target (in numbers)	Cumulative Achievement (in numbers)	% of Achievement
169	172	102%

S.No	Bank Name	(in numbers)		
		Target	Sanctioned	% of Ach
1	Bank of Baroda	3	1	33%
2	Bank of India	7	6	86%
3	Canara Bank	12	11	92%
4	Federal Bank	2	1	-
5	HDFC Bank	6	5	83%
6	Indian Bank	40	63	158%
7	Indian Overseas Bank	20	12	60%
8	South Indian Bank	2	1	-
9	State Bank of India	25	12	48%
10	UCO Bank	12	11	92%
11	Union Bank of India	5	1	20%
12	Pudhuvai Bharathiyan Grama Bank	35	48	137%
	Total	169	172	102%

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 09.05.2025

S.No	Bank Name	Total No. of Application	Sanctioned	Rejected	Pending
1	Bank of Baroda	5	5	0	0
2	Bank of India	6	5	0	1
3	Canara Bank	3	3	0	0
4	Central Bank of India	1	1	0	0
5	Indian Bank	33	33	0	0
6	Indian Overseas Bank	13	9	2	2
7	Karur Vysya Bank	5	3	1	1
8	Pudhuvai Bharathiyan Grama Bank	4	4	0	0
9	Punjab National Bank	4	4	0	0
10	South Indian Bank	0	0	0	0
11	State Bank of India	43	41	1	1
12	UCO Bank	3	3	0	0
13	Union Bank of India	6	4	0	2
Total		126	115	4	7

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 31.03.2025 (FY 2024-25)

Annual Target (in numbers)	Achievement (in numbers)	% of Achievement
300	328	109.3%

MUPSES SCHEME PERFORMANCE FOR FY 2024-25

From 01.04.2024 to 31.03.2025

(in numbers)

S.No	Bank Name	Target	Total Applications	Sanctioned	Rejected	Pending	% of Ach
1	Bank of Baroda	6	8	4	1	3	67%
2	Bank of India	10	7	5	0	2	50%
3	Bank of Maharashtra	11	17	12	1	4	109%
4	Canara Bank	12	8	8	0	0	67%
5	Central Bank of India	4	6	3	1	2	75%
6	Indian Bank	67	146	141	2	3	210%
7	Indian Overseas Bank	30	44	39	3	2	130%
8	Punjab & Sind Bank	1	2	2	0	0	200%
9	Punjab National Bank	9	8	7	0	1	78%
10	State Bank of India	40	39	32	5	2	80%
11	UCO Bank	10	15	12	2	1	120%
12	Union Bank of India	10	7	5	2	0	50%
13	Axis Bank	5	0	0	0	0	0%
14	City Union Bank	8	6	4	1	1	50%
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	6	3	1	2	38%
21	South Indian Bank	0	1	0	1	0	0%
22	Tamilnad Mercantile Bank	0	1	0	1	0	0%
23	Pudhuvai Bharathiyan Grama Bank	51	57	51	4	2	100%
24	Puducherry State Co-operative Bank	0	1	0	1	0	0%
25	Total	300	384	328	30	26	109.3%

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 2.0 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. 2.0 lakh up to 5.00 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	6501	163%

Performance Under KCC Animal Husbandry Scheme as on 31.03.2025

S.No	Bank Name	Target (in Nos)	Achievement (in Nos)	% Of Ach
1	Bank of Baroda	60	1	2%
2	Bank of India	151	8	5%
3	Bank of Maharashtra	100	4	4%
4	Canara Bank	70	50	71%
5	Central Bank of India	50	1	2%
6	Indian Bank	461	1946	422%
7	Indian Overseas Bank	331	1374	415%
8	Punjab & Sind Bank	10	0	0%
9	Punjab National Bank	120	0	0%
10	State Bank of India	470	86	18%
11	UCO Bank	240	93	39%
12	Union Bank Of India	321	1041	324%
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	457	1819	398%
32	Puducherry State Co-Operative Bank	99	75	76%
TOTAL		4000	6501	163%

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 2.0 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. 2.0 lakh up to 5.00 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	4025	101%

Performance Under KCC Fisheries Scheme as on 31.03.2025

(In Numbers)				
S.No	Bank Name	Target (in Nos)	Achievement (in Nos)	% Of Ach
1	Bank of Baroda	60	2	3%
2	Bank of India	151	111	74%
3	Bank of Maharashtra	100	44	44%
4	Canara Bank	150	31	21%
5	Central Bank of India	50	0	0%
6	Indian Bank	461	1274	276%
7	Indian Overseas Bank	331	408	123%
8	Punjab & Sind Bank	10	0	0%
9	Punjab National Bank	120	42	35%
10	State Bank of India	470	41	9%
11	UCO Bank	240	13	5%
12	Union Bank of India	421	970	230%
13	Axis Bank	50	31	62%
14	Bandhan Bank	10	0	0%
15	Catholic Syrian Bank	10	0	0%
16	City Union Bank	50	2	4%
17	DBS Bank	50	0	0%
18	Federal Bank	300	594	198%
19	HDFC Bank	150	3	2%
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	Pudhuvi Bharathiya Grama Bank	277	459	166%
32	Puducherry State Co-operative Bank	99	0	0%
	Total	4000	4025	101%

AGENDA -7

Credit Linkage to SHGs during FY 2024-25 (as on 31.03.2025)

S.No	Name of Bank	Credit Linked	
		No.	Disb. Amt. (in crores)
1	BANK OF BARODA	20	1.91
2	BANK OF INDIA	6	0.8
3	CANARA BANK	242	10.14
4	INDIAN BANK	912	68.17
5	INDIAN OVERSEAS BANK	138	6.61
6	PUNJAB NATIONAL BANK	4	0.29
7	UNION BANK OF INDIA	18	1.56
8	UCO BANK	3	0.25
9	STATE BANK OF INDIA	440	29.96
10	HDFC BANK	417	28.73
11	ICICI BANK	21	2.04
12	IDBI BANK	4	0.06
13	PUDUVAI BHARATHIYAR GRAMA BANK	925	63.54
14	PUDUCHERRY STATE CO-OPERATIVE BANK	95	7.53
	GRAND TOTAL	3245	221.59

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 31.03.2025)

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	133	3033	948	1718	1431	1062	924
3	Puducherry	PBGB	Bahour	124	4976	410	568	1150	1041	517
2	Karaikal	PBGB	T.R. Pattinam	37	1325	156	385	364	316	260
			Total	294	9334	1514	2671	2945	2419	1701

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, a total of 700 Programs have been conducted by CFL benefitting 23676 individuals.

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	37	1251	897	72%	568	63%

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

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 as on 31.03.2025 under PMJJBY, PMSBY and APY was 213340, 496532 and 104397 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 31.03.2025

(in Numbers)

S.No	Bank Name	Cumulative Achievement PMJDY
1	Axis Bank	1908
2	Bank of Baroda	6437
3	Bank of India	5298
4	Bank of Maharashtra	6178
5	Canara Bank	14051
6	Central Bank of India	1621
7	City Union Bank	911
8	Federal Bank	1081
9	HDFC Bank	8589
10	ICICI Bank	1319
11	IDBI Bank	1784
12	Indian Bank	59789
13	Indian Overseas Bank	30032
14	Indusind Bank	1208
15	Karur Vysya Bank	756
16	Kotak Mahindra Bank	534
17	Pudhuvai Bharathiyar Grama Bank	58320
18	Puducherry State Co-operative Bank	1659
19	Punjab & Sind Bank	1913
20	Punjab National Bank	5401
21	South Indian Bank	1074
22	State Bank of India	24940
23	UCO Bank	10124
24	Union Bank of India	5113
25	Yes Bank	18
	Total	250058

PMJJBY enrollment Status as on 31.03.2025

S.No	Bank Name	(in Numbers)
		Cumulative Achievement PMJJBY
1	Axis Bank	314
2	Bank of Baroda	3507
3	Bank of India	9042
4	Bank of Maharashtra	759
5	Canara Bank	16268
6	Central Bank of India	2963
7	City Union Bank	710
8	Federal Bank	236
9	HDFC Bank	2922
10	ICICI Bank	1264
11	IDBI Bank	961
12	IDFC First Bank	6
13	Indian Bank	58486
14	Indian Overseas Bank	27349
15	Indusind Bank	269
16	Karur Vysya Bank	1057
17	Kotak Mahindra Bank	182
18	Pudhuvai Bharathiya Grama Bank	36310
19	Punjab & Sind Bank	368
20	Punjab National Bank	2416
21	South Indian Bank	360
22	State Bank of India	30858
23	Tamilnad Mercantile Bank	690
24	UCO Bank	8457
25	Union Bank of India	7584
26	Yes Bank	2
	Total	213340

PMSBY enrollment Status as on 31.03.2025

		(In Numbers)
S.No	Bank Name	Cumulative Achievement PMSBY
1	Axis Bank	902
2	Bank of Baroda	9490
3	Bank of India	27858
4	Bank of Maharashtra	2493
5	Canara Bank	38061
6	Central Bank of India	5869
7	City Union Bank	1206
8	Federal Bank	589
9	HDFC Bank	7917
10	ICICI Bank	4299
11	IDBI Bank	2738
12	IDFC First Bank	91
13	Indian Bank	113208
14	Indian Overseas Bank	49797
15	Indusind Bank	683
16	Karur Vysya Bank	3054
17	Kotak Mahindra Bank	553
18	Pudhuvai Bharathiyan Grama Bank	67592
19	Punjab & Sind Bank	1416
20	Punjab National Bank	9383
21	South Indian Bank	2000
22	State Bank of India	103165
23	Tamilnad Mercantile Bank	1992
24	UCO Bank	17806
25	Union Bank of India	23597
26	Yes Bank	773
27	Total	496532

APY enrollment Status as on 31.03.2025

		(in numbers)
S.No	Bank Name	Cumulative APY accounts enrolled
1	Axis Bank	1280
2	Bandhan Bank	217
3	Bank of Baroda	1834
4	Bank of India	2563
5	Bank of Maharashtra	790
6	Canara Bank	5419
7	Catholic Syrian Bank	95
8	Central Bank of India	902
9	City Union Bank	394
10	DBS Bank	17
11	DCB Bank	15
12	Dhanlaxmi Bank	7
13	Equitas Small Finance Bank	4
14	ESAF Small Finance Bank	471
15	Federal Bank	92
16	HDFC Bank	3067
17	ICICI Bank	152
18	IDBI Bank	912
19	Indian Bank	40850
20	Indian Overseas Bank	8451
21	Indusind Bank	4
22	Karnataka Bank	103
23	Karur Vysya Bank	278
24	Kotak Mahindra Bank	276
25	Pudhuvai Bharathiya Grama Bank	22745
26	Puducherry State Co-operative Bank	1
27	Punjab & Sind Bank	270
28	Punjab National Bank	891
29	South Indian Bank	444
30	State Bank of India	5595
31	Suryoday Small Finance Bank	140
32	Tamilnad Mercantile Bank	1315
33	UCO Bank	3127
34	Ujjivan Small Finance Bank	0
35	Union Bank of India	1675
36	Yes Bank	1
	Total	104397

AGENDA- 11

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 31.03.2025)											
	No. of Accounts Opened from 01.04.2024 to 31.03.2025						No. of Accounts and Amount Outstanding as on 31.03.2025					
	DBU Puducherry		DBU Karaikal (Indian Bank)		Total A/c Opened		DBU Puducherry		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	205	192	1250	21.97	1455	213.97	525	1408	3633	182.76	4158	1590.76
Current Account	15	67	27	2.86	42	69.86	70	134	56	31.17	126	165.17
CASA (Total)	220	259	1277	24.83	1497	283.83	595	1542	3689	213.93	4284	1755.93
TERM DEPOSIT	78	210	102	204.07	180	414.07	386	1172	160	349.27	546	1521.27
Total Deposit	298	469	1379	228.9	1677	697.9	981	2714	3849	563.2	4830	3277.2
Advances												
Pre-approved Personal Loan	76	475	2	3.49	78	478.49	210	620	3	2.99	213	622.99
OD against Deposit	15	200	12	15.03	27	215.03	23	350	9	12.6	32	362.6
Vehicle Loan	16	137	13	104.22	29	241.22	20	218	23	152.99	43	370.99
Mortgage Loan	7	340	0	0	7	340	15	508	1	11.26	16	519.26
Educational Loan	12	60	0	0	12	60	20	180	1	19.66	21	199.66
Home Loan	6	220	3	67.78	9	287.78	15	620	5	94.33	20	714.33
Other Loans	-	-	2	20	2	20	-	-	6	57.79	6	57.79
Total Advances	132	1432	32	210.52	164	1642.52	303	2496	48	351.62	351	2847.62
Total Business												
Total Business	430	1901	1411	439.42	1841	2340.42	1284	5210	3897	914.82	5181	6124.82

Digital Performance for FY 2024-25 (in numbers)

S.No	Parameters(Issued/ enrolled)	During FY 2024-25			Cummulative as on 31.03.2025 (since opening)		
		DBU Puducherry (ICICI)	DBU Kariakal (IB)	Total	DBU Puducherry (ICICI)	DBU Kariakal (IB)	Total
1	Mobile Banking	-	523	523	-	2120	2120
2	Net Banking	282	245	527	683	1808	2491
3	ATM Card	263	905	1168	532	3231	3763
4	Credit card	375	3	378	570	5	575
5	Jan Suraksha Schemes enrolled	0	620	620	0	1389	1389
6	Mercahant Qr Code	20	48	68	55	870	925
7	Jeevan Praman	0	40	40	0	54	54
8	Fast Tag	2	8	10	6	15	21
9	PPF	6	1	7	12	1	13
10	NPS	4	0	4	8	0	8
11	Suganya Samiridhi Yojana	-	-	0	-	-	0
	Total	952	2393	3345	1866	9493	11359

AGENDA- 12

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- 13

Release of Annual Credit Plan for FY 2025-26

SLBC Puducherry has prepared the Annual Credit Plan for financial year 2025-26 based on the Potential linked plan published by NABARD and the Previous Year ACP achievement. The targets are provided by District wise, Block wise and Bank wise for UT of Puducherry. 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.

SI. 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- 14

INDSETI 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.

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.

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.

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

Jeevan Deep Building,
Parliament Street, New Delhi
Dated: 03.02.2025

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- 16

Master Direction on Priority Sector Lending

Reserve Bank of India has issued the revised guidelines on Priority Sector Lending (PSL) on 24.03.2025 (RBI/FIDD/2024-25/128 Master Directions FIDD.CO.PSD.BC.13/04.09.001/2024-25) after a comprehensive review of existing provisions taking into account feedback from stakeholders. The new guidelines which came into effect from April 01, 2025, include the following major changes:

Educational purposes: not exceeding ₹25 lakh (including vocational courses)

Housing:

- For purchase/construction of a dwelling unit per family:

(Amount in ₹ lakh)		
Centres with population	Loan Limit	Maximum Cost of Dwelling Unit
50 lakh and above	50	63
10 lakh and above but below 50 lakh	45	57
Below 10 lakh	35	44

- For repairs to damaged dwelling units:

(Amount in ₹ lakh)		
Centres with population	Loan Limit	Maximum Cost of Dwelling Unit
50 lakh and above	15	63
10 lakh and above but below 50 lakh	12	57
Below 10 lakh	10	44

Renewable Energy:

- For renewable energy-based power generators and for renewable energy based public utilities - ₹35 crore.
- For individual households, the loan limit will be ₹10 lakh per borrower
- PSL target for UCBs has been reduced from 75 per cent to 60 per cent of Adjusted Net Bank Credit (ANBC) or Credit Equivalent of Off-Balance Sheet Exposures (CEOBS), whichever is higher.
- Expansion of the list of eligible borrowers under the category of 'Weaker Sections' by including categories such as Joint Liability Groups, individual and individual member of SHG/JLG and transgender.
- Limit for individual women beneficiaries has been increased from ₹1 lakh per borrower to ₹2 lakh per borrower.

The enhanced coverage of the revised guidelines is expected to facilitate better targeting of bank credit to the priority sectors of the economy.

AGENDA- 17

Comprehensive Review of Lead Bank Scheme

Lead Bank Scheme (LBS), which was introduced in 1969, provides the framework for coordination among the Government, banks and other stakeholders at state, district, and block levels towards ensuring credit flow to priority sectors and achieving financial inclusion. Since its inception, the Scheme has been reviewed from time to time, the last such review having been conducted in 2018.

A comprehensive review of the LBS has been undertaken by RBI recently, after obtaining feedback from various stakeholders within the LBS framework. Proposed amendments have been forwarded to State Governments with request to provide their considered views by May 23, 2025. The revised guidelines on the Scheme will be issued shortly, taking into the views of the State Governments.

AGENDA- 18

Increase in CGTMSE Guarantee Coverage

Credit Guarantee Funds Trust for Micro and Small Enterprises (CGTMSE) is a trust established in 2000 by the GoI, under the MoMSME and SIDBI to strengthen credit delivery system and facilitate flow of credit to the MSE sector by offering collaterals / third party guarantees to the first-generation entrepreneurs for setting up a unit of Micro and Small Enterprises (MSE).

In line with the announcement made in Budget 2025, the following improvements have been made:

- Ceiling of guarantee coverage under Credit Guarantee Scheme (I) - Increased from ₹5 crore to ₹10 crore
- Annual Guarantee Fee (AGF) for guarantees above ₹1 crore and up to ₹5 crore has been reduced.
- The revised fee structure shall be applicable to all the guarantees approved/ renewed on or after April 01, 2025.

AGENDA- 19

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

In order to address the issues related to KYC / re-KYC proceedings and reactivation of inoperative / dormant / frozen accounts where DBT benefits are being credited, RBI had advised SLBC to review the status by engaging with the member banks and initiating the following action plan:

- i. Designating a senior bank official, generally not below the rank of a General Manager in each bank to personally monitor the progress.
- ii. Conduct of special drive/ camps by banks for seeding Aadhaar numbers/ Aadhaar updation as well as reactivation of such accounts.
- iii. Augment the capacity of bank branches wherever feasible to facilitate KYC through online mode or Video-based Customer Identification Process (V-CIP) to help customer to update KYC / re-KYC with least inconvenience.
- iv. Examine the feasibility of augmenting bank branches that are authorized to function as Aadhaar Seva Kendras to help update Aadhaar details of customers with errors in their data that leads to KYC / re-KYC failure.
- v. Examine the feasibility of having Aadhaar based eKYC authentication module available at every bank branch.

All banks are advised to follow the above action plan and furnish the required data to SLBC Convenor bank within 7 days, for onward submission to RBI.

AGENDA- 20

PRAGATI meeting conducted by Government of India

The PRAGATI meetings are conducted by Government of India reviewing the public grievances related to the Banking and Insurance Sector and emphasizes on quality of disposal of the grievances. During the last meeting, an action point emanated regarding the resolution of grievances related to government-sponsored schemes like Pradhan Mantri Suraksha Bima Yojana, Jeevan Jyoti Yojana, and PM SVANidhi Yojana. In this regard, banks are advised to resolve the grievances pertaining to the Government Sponsored Schemes on priority basis as these schemes directly benefit the down-trodden people.

AGENDA- 21

Agendas from NABARD

❖ KCC-Modified Interest Subvention Scheme (MISS):

- The Department of Agriculture and Farmers' Welfare, Ministry of Agriculture & Farmers' Welfare (MoA&FW), is actively implementing the modified Interest Subvention Scheme (MISS) through the Kisan Rin Portal (KRP) from the Year 2022-23 onwards to streamline the claim submission process for the Kisan Credit Card (KCC) holders. This initiative is critical in ensuring the timely and transparent disbursement of benefits to farmers availing the benefits under KCC Scheme.
- Further, MoA & FW advised all banks to complete the Loan & Claim application entry for the FY 2024-25 and claim verification in the portal shall be opened soon and the cut-off date is yet to be notified.
- In order to discourage distress sale by farmers and to encourage them to store their produce in warehouses, the benefit of Interest Subvention will be available to banks towards their lending to small and marginal farmers having Kisan Credit Card for a further period of upto **six months post-harvest of the crop** on the produce stored in warehouses accredited with WDRA against negotiable warehouse receipts, at the same rate as is available on crop loans/ WC loans. (Applicable to RCBs & RRBs only)
- Banks are advised to mandatorily maintain and furnish, the category-wise data of beneficiaries under the scheme on **Kisan Rin Portal (KRP)** from FY 2022-23 onwards. (Applicable to RCBs & RRBs only)

❖ Saturation of Loanees farmers under PMFBY:

- Government has approved the continuation of Pradhan Mantri Fasal Bima Yojana (PMFBY), and Restructured Weather Based Crop Insurance Scheme (RWBCIS) till 2025-26. The continuation aims to provide enhanced risk coverage and transition to technology-based systems for increased accuracy and transparency. The cut off date is yet to be notified.

❖ **Agri Clinics & Agri Business centre scheme(ACABC):**

- Department of Agriculture & Farmers welfare (Extension division) conveyed the continuation of the component of ACABC Scheme under Krishonati Yojana for the FY 2025-26. NABARD will ensure that the designated Training institutes will notify all banks in the district about training schedules and involve branch managers in sessions.

❖ **Setting Targets for Sanction and Disbursement of Credit for Shrimp Farming to Banks and RFIs**

As per Union Budget 2024-25 announcement, a network of nucleus breeding centres for shrimp broodstocks will be established in Union Territory of Puducherry with funding for shrimp farming and exports facilitated through NABARD.

Given the Government of India's focus on shrimp farming within the fisheries sector, it is crucial to enhance credit disbursement for shrimp farming at the State and District levels. There is credit potential of ₹6.09 crore in Union Territory of Puducherry for shrimp farming as projected by NABARD in PLP. To highlight the critical need for financing shrimp farming among lending institutions. Based on NABARD PLP, SLBC will fix separate credit targets for shrimp farming bank wise and it will be reviewed in the upcoming SLBC meetings.

❖ **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.



State Level Banker's Committee UT of Puducherry

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Ref: SLBC-UTP/2024-25/Q3

Date: 04.03.2025

Minutes of the State Level Bankers Committee meeting for the Quarter ended Dec'2024 held on 27.02.2025

The meeting of the State Level Bankers' Committee (SLBC) was held on 27.02.2025 at Puducherry to review the performance of banks for the quarter ended Dec'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. M. Rajkumar, Deputy General Manager, Reserve Bank of India, Chennai
- Dr. P.S. Hari Krishnaraj, General Manager, NABARD, Chennai
- Shri. Venkatesan M, Field General Manager Chennai, Indian Bank
- Shri. Vengata Subramanian M, Deputy General 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. Venkatesan M, Field General Manager Chennai, Indian Bank

- Deposits and Advances are growing steadily. CD Ratio is at **77.1%** and there is still scope for improvement.
- The outstanding under Priority Sector advances as on Dec'24 is at **53.18 %** against the minimum stipulated level of 40%.
- The Outstanding under Agriculture is at **28.25%** which is more than the minimum stipulated level of 18%
- The weaker sections advance also improved to **22.55 %** as on Dec'24.
- UT of Puducherry witnessed YOY deposits growth of 14.62% and advances growth of **13.90%** over Dec'23.

- **Under ACP Performance:** Banks have disbursed **Rs.9409.5 Crores** against the ACP Dec'24 disbursement target of **Rs.7362.9 Crores** and the achievement is **128%**
- 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.
- Under Financial Inclusion, our performance is appreciable. I appreciate the efforts taken by member banks for successful participation in "Jan Suraksha Saturation Campaign from 15.10.2024 to 15.01.2025 under PMJJBY & PMSBY achieving the Targets by 107% & 117% respectively

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

- **Global Economy:** IMF (Jan 2025) projects global growth at 3.3% in 2025-26, below the historical average. Global inflation to decline to 4.2% in 2025 and 3.5% in 2026, with advanced economies stabilizing earlier. Central banks expected to ease monetary policy, though at different paces. US dollar remains strong, keeping financial conditions tight.
- **Indian Economy:** GDP growth slowed to 5.4% in Q2FY25, projected at 6.4% for FY25 and Inflation declined to 4.31% in Jan'25. RBI cut repo rate by 25 bps in Feb'25 to support growth. Current account deficit improved to 1.2% of GDP; India remains the largest remittance recipient.
- **Union Budget FY26 – Key Highlights :** GDP growth projected at 10.1%, fiscal deficit target at 4.4%. MSME support: Enhanced investment/turnover criteria, credit guarantee doubled to ₹20 Cr for startups. Agriculture: KCC loan limit increased to ₹5 lakh, ₹3500 Cr allocated for PMAY 2.0. Banking & Finance: 100% FDI in insurance, new Bharat Trade Net for trade financing.
- **Financial Markets:** RBI to introduce forward contracts in government securities for better risk management and allow SEBI-registered non-bank brokers on NDS-OM to enhance market participation. A review of trading and settlement timings is also planned.
- **Cybersecurity:** 'bank.in' and 'fin.in' domains will be introduced to prevent fraud and phishing attacks, with IDRBT as the domain registrar to enhance security in digital banking.
- **Payment Systems:** Additional Factor Authentication (AFA) will be extended to cross-border online card transactions, ensuring higher security and reduced fraud risks.
- **Banking Sector & ACP Performance in UT Puducherry:** CD ratio at //1%, priority sector advances at 53.18%, and agriculture lending at 28.25%. Deposit growth at 14.62%, credit growth at 13.90%. Banks were achieved 128% in ACP

disbursement against the target, strong performance in agriculture (139%), MSME (113%), and other priority sectors (94%).

- Under the Pradhan Mantri Mudra Yojana (PMMY), banks sanctioned ₹520.1 crore (84% of the target), while the Stand-Up India Programme (SUIP) surpassed its goal with 530 loans sanctioned (104%). SHGs and JLGs were well-supported, with 1562 groups credit-linked and loans worth ₹126.61 crore disbursed.
- Bankers play a crucial role in the nation's development, and their efforts in implementing government schemes are commendable. It is urged that all banks continue their proactive participation in the various initiatives of the Government of India and the Government of Puducherry.

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

- During the FY 2025-26, the Government of Puducherry is set to announce subsidy schemes in the budget for the benefit of the people. Banks are requested to process applications promptly and extend loans to a greater number of beneficiaries.
- On the occasion of Women's Day celebrations, banks are requested to identify successful women excelling in various sectors, including entrepreneurs and prompt loan repayers, SHGs and recognize them with awards as an encouragement to motivate and support their continued success.
- The Interest Subsidy Scheme should be continued and actively promoted to ensure that a greater number of beneficiaries can avail its benefits.

Special Address given by Shri. M. Rajkumar, Deputy General Manager, Reserve Bank of India, Chennai

- The Reserve Bank has released a circular on the Government Debt Relief Scheme, stating that the name of a person should be removed after the complete amount has been received. A model operating procedure has also been shared with the state government for consideration.
- Regarding the CIC report, all institutions are required to update the data on a fortnightly basis instead of the previous 30-day period. Users should be notified via email and SMS after updation.
- Concerning Re-KYC measures for PMJDY inoperative/dormant accounts, the RBI has provided instructions to banks to follow, and the data should be submitted to SIRC on a monthly basis.

- Regarding the Digital Payment Index of the Reserve Bank, it has increased from 445 (March 2024) to 465 (September 2024), attributed to improvements in payment infrastructure and performance across the country.
- NABARD has released the PLP for FY 2025-26. All stakeholders are requested to extend their support for ACP preparation and ensure timely release to enable banks to achieve their targets effectively.
- Business Correspondents (BCs) without login activity or transactions for three months will be considered inactive. Banks are requested to implement a monitoring mechanism for data updation, replacement of resigned BCs, reactivation of BCs, and training and capacity building for BCs.

Special address given by respected Dr. P.S. Hari Krishnaraj, General Manager, NABARD

- **ACP Target Achievement:** Bankers were congratulated for achieving 96% of the ACP target in Q3. With a CD ratio of 77%, there is still scope for improvement.
- **Focus on Agro-Processing:** More emphasis is needed on agro-processing, including primary processing, secondary processing, and value addition. The Agricultural Marketing and Infrastructure Scheme is underutilized in Puducherry UT.
- **Agriculture Sector involvement:** Training for agri-graduates and veterinary graduates should be facilitated by nodal training institutes to enhance private sector involvement in agricultural Sector.
- **RIDF Fund Allocation:** Under NABARD's Rural Infrastructure Development Fund (RIDF), the initial allocation of ₹100 crores has been increased upon government request to enhance rural infrastructure.
- **Fisheries Sector Growth:** The Fisheries and Aquaculture Infrastructure Development Fund (FIDF) is underutilized in Puducherry. More proposals are expected from Karaikal and government agencies. Banks should extend credit to private entrepreneurs in fisheries. Interest subvention is available, and quarterly reviews of fisheries credit flow will commence.
- **ENWR Implementation:** Efforts should be made to promote Electronic Negotiable Warehouse Receipts (ENWR) by registering go-downs with WDRA and linking them with e-repositories for easier lending. The government should

establish village-level storage facilities through PACs, and FPOs, linking them to WDRA to prevent distress sales and facilitate pledge loans.

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 03.12.2024 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: 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.

ATR 1: SBI has sanctioned 113 out of the 128 returned applications in the 3rd tranche and reduced the numbers.

Action Point 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.

ATR 2: 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 reimbursement.

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: 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 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 31.12.2024.

3.2 CD ratio, Advances Outstanding & NPA in UT Puducherry as on 31.12.2024:

- The total business amounts to ₹54202.84 crores with a YoY growth of 14.31%, deposits at ₹30598.95 crores with a YoY growth of 14.62%, and advances outstanding at ₹23603.89 crores with a YoY growth of 13.90%. The Credit-Deposit (CD) ratio for UT Puducherry stands at 77.1%.
- Out of Total advances, the Priority sector comprising 53.18%, the agriculture sector accounted for 28.25%, while weaker section advances reached 22.55%. MSME outstanding stand at Rs. 4775.69 Crores.
- Non-Performing Assets (NPA) against total advances, the overall NPA stands at 2.2% and the Public Sector Banks at 2.3%, Private Sector Banks at 1.5%. The education loans have the highest level of NPA of 13.7%.

Agenda 4: Performance under Annual Credit Plan as on 31.12.2024

A comprehensive update on credit disbursements during Q3 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.9409.5 crores surpassing the December Target of Rs.7362.9 Crores and stood at 128%.

Specifically, against the Dec'24 targets, achievements were as follows:

- **Agriculture:** Achieved Rs. 6213.4 crores against the target of Rs. 4470.5 crores, which is 139%.
- **MSME:** Achieved Rs. 2871.8 crores against the target of Rs. 2546.2 crores, which is 113%.
- **Other Sectors (Priority):** Achieved Rs. 324.3 crores against the target of Rs. 346.1 crores, which is 94%.

Agenda 5:

5.1 Pradhan Mantri MUDRA Yojana (PMMY):

The performance of banks and other financial institutions, in the UT of Puducherry as on 14.02.2025 (FY 2024-25) were informed to the members. Under this scheme, the achievement is Rs.520.1 crores against the Annual Target of Rs.616.9 Crores.

5.2 Stand up India (SUI)

As on 14.02.2025, banks have sanctioned SUI loans to 530 beneficiaries, totaling Rs.125.96 crores, achieving 104% 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.

Agenda 6:

Performance under Government Sponsored Schemes in UT of Puducherry

6.1 PMEGP (Prime Minister's Employment Generation Programme)

As on 13.02.2025 (FY 2024-25), banks have disbursed Margin Money for 51 loans against annual target of 44 loans representing 116% achievement. The margin money claimed amounts to ₹115.73 lakhs, which is 91% 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 13.02.2025, for the first tranche, the target set was 3445, and the achievement was at 3536 (102.64%). For the second tranche, the target was 900, and the achievement was 1381(153.44%). For the third tranche, the target was 170, and the achievement was 336(197.65%). Banks were appreciated for achieving the target in all three tranches under this scheme.

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

As on 18.02.2025(FY 2024-25), banks have sanctioned 98 loans against the Annual Target 125, resulting in an achievement rate of 78.4%.

6.4 PM Viswakarma Scheme:

As of 19.02.2025 (FY 2024-25), banks have sanctioned 33 loans out of 45 applications, while 8 applications were rejected. More applications are expected under this scheme in the coming days, and banks are requested to ensure timely processing.

6.5 MUPSES:

AS on 15.02.2025 (FY 2024-25), against the annual target of 300, banks have sanctioned 244 loans out of 303 applications received, achieving 81.3% of target.

6.5 KCC to Animal Husbandry and Fisheries:

Animal Husbandry: As on 31.12.2024, against the target of 4000, banks have sanctioned 7241 (181%) applications and surpassed saturation target.

Fisheries: As on 31.12.2024, against the target of 4,000, banks have sanctioned 4410 applications which is 110% of target.

Agenda 7:

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

SHG Credit Linkage: As on 31.12.2024(FY 2024-25), 1562 groups have been credit linked and disbursed to the tune of Rs 126.61 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 31.01.2025 (FY 2024-25), a total of 248 FLC camps have been conducted, benefiting 8,139 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.

Center for Financial Literacy: (CFL)

As on 31.12.2024, CFL DHAN Foundation Ariyankuppam has conducted 520 programs benefitting 18897 individuals.

Self-Employment Training Institute:

Indian Bank Self Employment Training Institute (INDSETI) – conducted 26 training programs benefiting 882 candidates. Out of these, 621 candidates settled in businesses, and 423 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 Scheme-wise (FY 2024-25) are given below:

- PMJDY : 2,43,063 enrolments. (as on 05.02.2025)
- PMJJBY: 2,04,308 enrolments. (as on 05.02.2025)
- PMSBY : 4,81,906 enrolments. (as on 05.02.2025)
- APY : 102161 enrolments. (as on 15.02.2025)

As on 15.02.2025 (FY 2024-25), a total of 11,709 enrolments have been achieved under the APY scheme, against the target of 20,050, which is 58%.

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

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 achievements under PMJJBY stand at 25,995 against a target of 24400, which is 107%, and under PMSBY, the achievement is 42,847, against a target of 36,600, which is 117%.

Agenda 12:

Performance of Digital Banking Unit

The total outstanding of DBUs as on 31.01.2025 (FY 2024-25) is Rs. 31.62 crores in deposits and Rs. 27.64 crores in advances. The performance of various digital products issued has also been discussed.



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

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.

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 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 all 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.

Shri. Siddarthan, DDM, NABARD, has expressed his gratitude to the concerned government departments and the Lead Bank for their support in providing data for the preparation of the Potential Linked Plan (PLP) for FY 2025-26.

Key Highlights:

- Agriculture Sector: Animal Husbandry accounts for 4%, and Fisheries contribute 2% to the total Agriculture Sector PLP.
- MSME Sector: Puducherry has approximately 11,600 Udyam-registered units, comprising 8,000 micro, 1,200 medium, and 1,094 small enterprises. The working capital and term loan requirements have been assessed.
- Food Processing Industry: There are 434 registered food processing units, highlighting a significant scope for further development.
- Self-Help Groups (SHGs): There are 15,000 SHGs that are savings-linked, while 2,500 SHGs are credit-linked, highlighting an opportunity for increased funding. DRDA and banks are encouraged to enhance SHG financing.

Additionally, bank-level targets for the Annual Credit Plan (ACP) can be formulated by the Lead Bank. Individual banks may allocate targets branch-wise, which can be

reviewed during the Block Level Bankers' Committee (BLBC) meetings to monitor branch performance effectively.

Agenda 15:

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.

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 sanctioned ₹1.89 crores on 18.02.2025, and the same is currently under process with DRDA for disbursement to INDSETI.

Agenda 16:

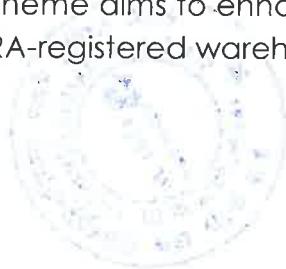
Allotment of Land for Puduvai Bharathiar Grama Bank for Construction of Head office at GLR Cost

Puduvai Bharathiar Grama Bank (PBGB), the only RRB in Puducherry, operates 47 branches and plays a key role in implementing government schemes. Its Head Office currently operates from a rented building. PBGB plans to construct its own premises and has requested 10,000–11,000 sq. ft. of land at GLR cost from the Puducherry Government. The issue has been advised to be taken up with the Government of Puducherry.

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 ₹1,000 crore corpus to encourage banks to extend pledge finance against electronic Negotiable Warehouse Receipts (e-NWRs). This scheme aims to enhance post-harvest financing by leveraging produce stored in WDRA-registered warehouses.



Currently, there are no WDRA-registered warehouses in the UT of Puducherry. It is requested to explore the possibility of registering existing godowns under WDRA to enable farmers to benefit from this scheme

Agenda 18:

Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

The Government of India has extended the Fisheries and Aquaculture Infrastructure Development Fund (FIDF) for three years (01 April 2024 – 31 March 2026) within the existing fund size of ₹7,722.48 Cr and budgetary support of ₹939.48 Cr for interest subvention. NABARD, NCDC, and Scheduled Banks will continue sanctioning and disbursing loans for new and previously approved projects. Interest subvention (up to 3%) will continue for all projects till 31 March 2038. A credit guarantee facility will be available for entrepreneurs, farmers, and cooperatives. Loans to State Governments/Agencies for new projects will be capped at 10% of total disbursements.

Agenda 19:

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. The Fisheries target will be allocated to banks and it will be reviewed in the next SLBC meeting based on banks performance.

Shri. Rathinavel D, Chairman of SLBC, Puduvali Bharathiar Grama Bank, summarized the agenda and delivered the vote of thanks. He highlighted key points shared by the executives, including important aspects of the new budget, the RBI Monitoring Committee meeting, and government-sponsored schemes. He also appreciated NABARD for its efforts in preparing the PLP FY 2025-26 and urged bankers to perform well and achieve the ACP targets by March 2025.


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List of Other participants of the SLBC convened on 27.02.2025

BANKS/FINANCIAL INSTITUTIONS			
S.No.	Name of the Institution	Name of the Official	Designation
1.	Reserve Bank of India	Mr. C. Anbarasu	Manager
2.	Indian Bank	Mr. Sathish Kumar	Lead District Manager
3.	NABARD	Mr. R.V. Sidharthan	DDM
4.	State Bank of India	Mr. R. Purushothaman	Chief Manager
5.	State Bank of India	Mr. V Dinesh Kumar	Manager
6.	Indian Overseas Bank	Mrs. Ebineezer Sophia	AGM
7.	Indian Overseas Bank	Mrs. S. Mangaleswari	Senior Manager
8.	Bank of India	Mr. Periyathambi Ramar	Chief Manager
9.	Punjab National Bank	Mr. C. Siddharthan	Senior Manager
10.	Bank of Maharashtra	Mr. P. Kiran	Deputy Manager
11.	Punjab and Sindh Bank	Mr. P. Praveen	Senior Manager
12.	ICICI	Mr. S. Sivakumar	Chief Manager
13.	ICICI	Mr. G. SivaPriyan	SLBC Regional Coordinator
14.	ICICI	Mr. P. Vasantha Kumar	Manager
15.	Axis Bank Ltd	Mr. C. Ravikumar	Asst. Vice President
16.	HDFC Bank	Mr. A. Duraisamy	Cluster Head
17.	HDFC Bank	Mr. Muthumozhian	Vice President
18.	HDFC Bank	Mr. R. Sudarsanan	Asst. Vice President
19.	Union Bank of India	Mr. Sunil Kumar	Senior Manager
20.	Union Bank of India	Mr. Rajeshwar	Chief Manager
21.	Central Bank of India	Mr. Cyril Marian	Chief Manager
22.	Central Bank of India	Mr. Naveen Kumar	Senior Manager
23.	UCO Bank	Mr. Kuldeep Mishra	AGM
24.	Bank of Baroda	Mr. S. Premnath	Senior Manager
25.	Canara Bank	Mr. N. Sakthivel	Senior Manager
26.	Puduvai Bharathiar Grama Bank	Mr. T. Rajesh	Manager
27.	Puduvai Bharathiar Grama Bank	Mr. D. Rathinavel	Chairman
28.	SIDBI	Mr. G. Baskar	AGM
29.	Pondicherry State Cooperative Bank	Mr. M. Gunasekaran	AGM
30.	Pondicherry State Cooperative Bank	Mr. V. Kaviarasan	Assistant Manager
31.	Dhanalaxmi Bank	Mr. C. Sabeeesh	Assistant Manager
32.	Karur Vysya Bank	Mr. N. Ranjith Kumar	Assistant Manager
33.	City Union Bank	Mr. T. Ramasundaram	Branch Head
34.	South Indian Bank	Mr. P. Ratheesh	Cluster Head
35.	Federal Bank	Mr. T. Javed	Branch Head
36.	Tamilnadu Mercantile Bank	Mr. T. Vickneswaran	Branch Head
37.	DBS Bank	Mr. K. Arun Bhaskar	Manager

38	Kotak Mahindra Bank	Mr. Sivamurugan	Deputy Manager
39	Indusind Bank	Mr. Vignesh	Regional Manager
40	Karnataka Bank	Mr. Sandeep Kumar	Officer
41	YES Bank	Mr. Praveen	Senior Manager
42	RBL Bank	Mr. Giridharan	Branch Manager
43	DCB Bank	Mr. Kanagaraj	Branch Manager
44	DCB Bank	Mr. Logeshwaran	BSOM
45	IDFC First Bank	Mr. K. VivekAnand	Deputy Manager
46	Jana Small Finance Bank	Mr. K. Vignesh	Regional Head
47	Suryoday Small Finance Bank	Mr. S. Manikandan	CSO
48	Ujjivan Small Finance Bank	Mr. A. Prem Kumar	Area Manager
49	Utkarsh Small Finance Bank	Mr. K. RajKumar	Branch Head
50	Bandhan Bank	Mr. N. Thiagarajan	Branch Head
51	India Post Payment Bank	Mr. K. Selvam	Relationship Executive

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. K. Deivasigamani	Joint Director
5.	Fisheries	Mr. G. Rajendiran	Deputy Director
6.	DIC	Mr. Jayaraman	Functional Manager
7.	DIC	Mr. Govindarajan	General Manager/CEO
8.	DRDA	Mrs.Shobana D	State Mission Director
9.	DRDA	Mr. Dayand	Project Officer
10.	PUA	Mr. Jayakumar	State Mission Manager
11.	PIP DIC	Mr. S. Aravindan	Technical Consultant
12.	PIP DIC	Mr. A. Arunkumar	DFO
13.	PKVIB	Mr. C. Jayaraj	Nodal Officer
14.	INDSETI	Mrs. Josephine Sahaya rani	Director



