

STATE LEVEL BANKERS' COMMITTEE

UNION TERRITORY OF PUDUCHERRY



STATE LEVEL BANKERS' COMMITTEE MEETING

AGENDA

Date : 15-03-2024, Friday Time : 11.00 A.M.

Venue : The Sunway Manor, Puducherry

Convenor



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

STATE LEVEL BANKERS' COMMITTEE MEETING - UT OF PUDUCHERRY
For DEC QUARTER 2023

Venue :	Hotel The Sunway Manor 100 Feet Road, Puducherry-605004	
Date: 15.03.2024	Time: 11.00 A M	

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State Level Bankers' Committee, Puducherry
Convenor: Indian Bank
Banking Development in U.T. of Puducherry
(As of Dec' 2023)

(Rs. in Crores)

S. No	Details/Sector	March	March	March	March	March	Dec'23
		2019	2020	2021	2022	2023	2023
1	Total No of Branches	276	277	277	277	282	286
	- Urban	124	124	124	124	121	125
	- Semi-urban	90	92	92	92	84	84
	- Rural	62	61	61	61	77	77
2	Total Deposits	17267.47	18680.96	20636.29	22006	23727.34	26696.59
3	Total Advances	12712.59	13738.64	15246.87	16398.96	17848.6	20722.48
4	CD Ratio	74%	74%	74%	75%	75%	77.6%
6	Total Priority Sector Advances	8204.12	8881.24	9875.62	10673.6	11662.04	12880.34
7	% of PSA to Total Advances	64.54%	64.64%	64.77%	65.09%	65.34%	62.16%
8	Priority Sector Agriculture Advances	3086.83	3351.18	3761.82	4127.23	4927.48	5609.75
9	% of Agri.(PS) To Total Advances	24.28%	24.39%	24.67%	25.17%	27.61%	27.07%
10	Advances to Weaker Section	2166.18	2375.53	2676.78	2991.75	3851.81	4774.36
11	% of W.S. adv to Total Adv	17.04%	17.29%	17.56%	18.24%	21.58%	23.04%
12	Advances to SC/ST	926.25	1016.12	1127.96	1257.29	1379.15	1645.81
13	% of SC/ST adv to Total Adv	7.29%	7.40%	7.40%	7.67%	7.73%	7.94%
14	Minorities adv	1290.62	1394.64	1560.98	1696.88	1829.8	1997.48
15	% of Minorities Adv to Total Adv	10.15%	10.15%	10.24%	10.35%	10.25%	9.64%

**Disbursement made under Annual Credit Plan
in UT of Puducherry**

(Rs. In Crores)

Year	Particulars	Agriculture	Non-farm Sector	Services	Total
2017-18	Target	1162.63	562.63	914.01	2637.27
	Achievement	1219.41	586.43	913.15	2718.99
	% of Ach	104.88%	104.23%	99.90%	103.10%
2018-19	Target	1431.97	694.90	676.91	2803.79
	Achievement	1493.07	705.18	683.95	2882.20
	% of Ach	104.27%	101.48%	101.04%	102.80%
2019-20	Target	1554.33	759.36	742.61	3056.30
	Achievement	1576.14	764.55	755.38	3096.07
	% of Ach	101.40%	100.68%	101.72%	101.30%
2020-21	Target	1703.20	836.08	742.57	3281.86
	Achievement	1764.44	838.24	756.53	3358.03
	% of Ach	103.60%	100.26%	101.88%	102.32%
2021-22	Target	1967.30	805.50	826.40	3599.20
	Achievement	2163.32	756.52	818.02	3737.86
	% of Ach	109.96%	93.92%	98.99%	103.85%
2022-23	Target	2235	844.6	810	3889.6
	Achievement	3050.3	1352.4	891.1	5293.8
	% of Ach	136%	160%	110%	136%
2023-24 Dec'23	Annual Target	2411	910	929	4250.0
	Achievement Dec'23	3003.9	1098.3	859.0	4961.21
	% of Ach Dec'23	124.6%	120.7%	92.5%	116.7%

AGENDA-1

Confirmation of Minutes of the SLBC Meeting held on 21.12.2023

A copy of the minutes of the SLBC meeting held on 21.12.2023 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.	Point	Action Taken
1.	NPA Figures of all sector should be added in agenda for discussion	NPA figures are included in agenda for Committee deliberations.
2.	Under KCC Fisheries, Fish vending activity should be included as a state specific eligible activity.	Fish Vending activity is added as a state specific activity in Scale of finance for FY 2023-24. Hence all banks are informed to give KCC fisheries for Fish vending in UT of Puducherry
3.	Performance of FLC is informed to added for discussion.	Data pertaining to the performance of FLC is added for reviewing.
4.	Performance of Digital banking Unit to be added in agenda	Data pertaining to Performance of Digital banking Unit is included for reviewing.

AGENDA-3

Review of performance of banks in U.T. of Puducherry (as of Dec'23)

3.A. Branch Net Work:

District-wise & Area-wise Branch Distribution

S.No	District/ Region	Urban	Semi Urban	Rural	Total
1	Puducherry	125	31	54	210
2	Karaikal	-	28	23	51
3	Mahe	-	15	-	15
4	Yanam	-	10	-	10
	Total	125	84	77	286

Sector-wise & Area-wise Branch Distribution

S.No	Type of Bank	Urban	Semi Urban	Rural	Total
1	Public Sector Bank	55	44	36	135
2	Private Sector Bank	48	22	4	74
3	Regional Rural Bank	10	9	28	47
4	State Co-operative Bank	10	6	9	25
5	Payment Bank	1	3	-	4
6	Govt Bank (SIDBI)	1	-	-	1
	Grand Total	125	84	77	286

3.B. Year Wise Performance and YoY Growth Comparison on Key Parameters.

Rs.in crores

No	Details/Sector	Mar-22	Dec-22	Variation over March 2022	Mar-23	Dec-23	Variation over March 2023	YOY Dec 22 Vs 23
1	Total Deposits	22006	23888.8	1882.8	23727.34	26696.59	2969.25	2807.79
				8.56%			12.51%	11.75%
2	Total Advances	16398.96	17918.11	1519.15	17848.6	20722.48	2873.88	2804.37
				9.26%			16.10%	15.65%
3	CD Ratio	74.52%	75.01%	0.49%	75.2%	77.6%	2.40%	2.62%
4	Total Priority Sector Advances	10673.6	11883.27	1209.67	11662.04	12880.34	1218.3	997.07
				11.33%			10.45%	8.39%
5	% of Priority Sector Advances	65.09%	66.32%	1.23%	65.34%	62.16%	-3.18%	-4.16%
6	Total Advances to Agriculture	4127.23	4618.56	491.33	4927.48	5609.75	682.27	991.19
				11.90%			13.85%	21.46%
7	% of Agri. advances to Total Advances	25.17%	25.78%	0.61%	27.61%	27.07%	-0.54%	1.29%
8	Advances to Weaker Section	2991.75	3681.25	689.5	3851.81	4774.36	922.55	1093.11
				23.05%			23.95%	29.69%
9	% of WS to Total Advances	18.24%	20.54%	2.30%	21.58%	23.04%	1.46%	2.49%
10	Advances to SC/ST	1257.29	1325.32	68.03	1379.15	1645.81	266.66	320.49
				5.41%			19.34%	24.18%
11	% of SC/ST to Total Advances	7.67%	7.40%	-0.27%	7.73%	7.94%	0.22%	0.55%

* The merger of HDFC Ltd with HDFC Bank led to net increase in advances by 844 crores, categorizing it as a non-priority sector. Consequently, the Total Priority Ratio has decreased to 62.16%.

3.C. CD Ratio:

For Quarter ended Dec'23 of 2023-24, YoY growth, Deposits grew by 11.75% advances, 15.65%. The CD ratio is at 77.6% as on Dec 2023.

- Out of the 12 Public sector banks present in the UT, 7 Banks are having CD Ratio of 60% and above, and 5 banks have CD Ratio less than 60%. (Bank of Baroda, Central Bank of India, State Bank of India, Indian Overseas Bank, UCO Bank).
- Among 27 Private Sector Banks, 18 Banks have CD Ratio of 60% and above, and 9 banks have a CD Ratio less than 60%. (ICICI bank, Kotak Mahindra Bank, DBS Bank India (e-LVB), RBL bank, South Indian Bank, Tamilnad Mercantile Bank, Karnataka Bank, Suryoday Small Fin. Bank, Utkarsh Small Fin. Bank).
- In respect of PSCB, RRB CD Ratio stood at above 60%.

3.D. Performance under other key functional areas:

Area	R B I Norms	Outstanding as on 31.12.2023
Priority Sector	40%	62.16%
Agricultural Advances	18%	27.07%
Weaker Section Advances	11.5%	23.04%

		Bankwise Total Outstanding as on 31.12.2023 (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)			Other Priority Sector			
		No.	Amt	Amt	%	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	5	677.51	385.74	56.9%	11200	340.26	88%	5823	104.03	27%	867	86.13	22%	4510	150.10	39%	
2	BANK OF INDIA	8	702.87	589.75	84%	17568	428.56	73%	13742	249.88	42%	2142	89.30	15%	1684	89.38	15%	
3	BANK OF MAHARASHTRA	3	117.31	106.81	91%	1966	75.09	70%	1412	36.10	34%	330	32.59	31%	224	6.40	6%	
4	CANARA BANK	10	1680.20	1015.43	60%	37320	789.99	78%	32233	563.62	56%	3775	165.19	16%	1312	61.18	6%	
5	CENTRAL BANK OF INDIA	3	358.41	153.67	42.9%	5399	104.31	68%	4582	83.50	54%	168	10.50	7%	649	10.31	7%	
6	INDIAN BANK	34	3977.60	3215.42	81%	107531	2071.20	64%	84448	1017.85	32%	12915	733.64	23%	10168	319.71	10%	
7	INDIAN OVERSEAS BANK	21	1798.66	875.92	48.7%	41118	680.40	78%	29389	432.45	49%	9642	193.04	22%	2087	54.91	6%	
8	PUNJAB NATIONAL BANK	7	322.06	264.50	82%	6075	180.31	68%	4433	88.92	34%	1265	70.67	27%	377	20.72	8%	
9	UNION BANK OF INDIA	9	510.98	550.04	108%	16352	403.29	73%	12995	200.79	37%	2658	174.15	32%	699	28.35	5%	
10	UCO BANK	8	865.32	436.76	50.5%	13067	332.55	76%	3031	33.99	8%	6134	178.73	41%	3902	119.83	27%	
11	STATE BANK OF INDIA	26	5952.86	3264.59	54.8%	51030	1498.60	46%	29033	604.64	19%	1213	329.84	10%	20784	564.12	17%	
12	PUNJAB AND SIND BANK	1	31.93	29.63	93%	307	16.40	55%	1	0.02	0.1%	158	10.00	34%	148	6.38	22%	
	SUB TOTAL OF PUBLIC SECTOR BANKS	135	16995.71	10888.26	64%	308933	6920.96	64%	221122	3415.79	31%	41267	2073.78	19%	46544	1431.39	13%	
13	AXIS BANK	5	612.88	1021.28	167%	10436	672.51	66%	4738	116.31	11%	545	349.67	34%	5153	206.53	20%	
14	CITY UNION BANK	6	418.71	413.85	99%	9482	395.31	96%	4925	46.39	11%	329	177.54	43%	4228	171.38	41%	
15	FEDERAL BANK	3	338.44	297.93	88%	4385	172.52	58%	3581	62.88	21%	213	105.25	35%	591	4.39	1%	
16	HDFC BANK	8	1550.88	2216.85	143%	8438	1029.10	46%	1238	28.98	1%	683	319.25	14%	6517	680.87	31%	
17	ICICI BANK	6	1368.86	468.29	34%	6195	339.25	72%	780	35.06	7%	252	125.95	27%	5163	178.24	38%	
18	IDBI BANK	2	131.34	131.96	100%	2643	102.80	78%	2360	59.66	45%	224	39.29	30%	59	3.85	3%	
19	IDFC FIRST BANK	1	175.66	441.56	251%	30383	245.39	56%	29460	171.11	39%	373	61.07	14%	550	13.21	3%	
20	KARUR VYSYA BANK	7	693.36	549.17	79%	8147	335.73	61%	7763	154.81	28%	306	177.01	32%	78	3.91	1%	
21	KOTAK MAHINDRA BANK	2	188.00	103.80	55%	74	35.50	34%	29	10.60	10%	41	24.30	23%	4	0.60	1%	
22	DBS BANK INDIA (E-LVB)	4	182.17	83.16	46%	4398	74.55	90%	4372	63.24	76%	23	11.26	14%	3	0.05	0%	
23	RBL BANK	1	54.69	1.65	3%	2	1.55	94%	0	0.00	0%	2	1.55	94%	0	0.00	0%	
24	SOUTH INDIAN BANK	4	523.97	229.66	44%	3343	136.25	59%	3128	75.36	33%	154	56.11	24%	61	4.78	2%	
25	TAMILNAD MERCANTILE BANK	2	382.55	155.61	41%	2292	122.97	79%	1888	22.46	14%	343	97.54	63%	61	2.97	2%	
26	BANDHAN BANK	1	67.70	52.61	78%	4677	32.46	62%	391	1.29	2%	952	7.72	15%	3334	23.45	45%	
27	CSB BANK LIMITED	3	56.18	116.49	207%	3367	89.22	77%	3338	83.38	72%	21	5.75	5%	8	0.09	0%	
28	INDUSIND BANK	2	175.80	281.72	160%	803	69.07	25%	422	15.63	6%	331	49.37	18%	50	4.07	1%	
29	YES BANK	1	68.62	327.35	477%	795	135.61	41%	0	0.00	0%	795	135.61	41%	0	0.00	0%	
30	KARNATAKA BANK	1	147.88	19.94	13%	83	8.16	41%	22	1.37	7%	37	5.29	27%	24	1.50	8%	
31	DCB BANK	1	6.45	38.75	601%	184	8.86	23%	17	0.21	1%	26	5.10	13%	141	3.55	9%	
32	DHANLAXMI BANK	1	0.18	0.28	156%	4	0.23	82%	4	0.23	82%	0	0.00	0%	0	0.00	0%	
	SUB TOTAL OF PRIVATE SECTOR BANKS	61	7144.32	6951.91	97%	100131	4007.04	58%	68456	948.97	14%	5650	1754.63	25%	26025	1303.44	19%	
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1240.97	1253.98	101%	100938	1187.53	95%	90745	1064.82	85%	9590	95.89	8%	603	26.82	2%	
	SUB TOTAL OF REGIONAL RURAL BANKS	47	1240.97	1253.98	101%	100938	1187.53	95%	90745	1064.82	85%	9590	95.89	8%	603	26.82	2%	
34	EQUITAS SMALL FIN. BANK	2	141.21	331.54	235%	24736	213.49	64%	12448	50.93	15%	1860	122.10	37%	10428	40.46	12%	
35	FINCARE SMALL FIN. BANK	1	40.27	52.25	130%	11322	43.03	82%	9933	33.47	64%	89	6.61	13%	1300	2.95	6%	
36	JANA SMALL FIN. BANK	3	63.44	213.85	337%	17019	171.35	80%	3360	12.10	6%	523	103.93	49%	13136	55.32	26%	
37	SURYODAY SMALL FIN. BANK	2	126.47	18.18	14%	4783	16.60	91%	3486	12.48	69%	32	0.01	0%	1265	4.11	23%	
38	UJJIVAN SMALL FIN. BANK	1	92.22	138.78	150%	38928	119.71	86%	112	0.99	1%	5298	32.08	23%	33518	86.64	62%	
39	UTKARSH SMALL FIN. BANK	1	23.51	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	
40	ESAF SMALL FIN. BANK	3	15.57	82.08	527%	20283	81.31	99%	12497	52.85	64%	5845	18.59	23%	1941	9.87	12%	
	SUB TOTAL OF SMALL FINANCE BANK	13	502.69	836.68	166%	117071	645.49	77%	41836	162.82	19%	13647	283.32	34%	61588	199.35	24%	
41	PUDUCHERRY STATE CO-OPERATIVE BANK	25	812.69	693.11	85%	7302	20.78	3%	6073	17.35	3%	0	0.00	0%	1229	3.43	0%	
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	25	812.69	693.11	85%	7302	20.78	3%	6073	17.35	3%	0	0.00	0%	1229	3.43	0%	
42	INDIA POST PAYMENTS BANK	4	0.21	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	
	SUB TOTAL OF PAYMENT BANK	4	0.21	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	
43	SIDBI	1	0.00	98.54	-	140	98.54	100%	0	0.00	0%	140	98.54	100%	0	0.00	0%	
	SUB TOTAL,OF OTHERS	1	0.00	98.54	-	140	98.54	100%	0	0.00	0%	140	98.54	100%	0	0.00	0%	
	GRAND TOTAL	286	26696.59	20722.48	77.62%	634515	12880.34	62.16%	428232	5609.75	27.07%	70294	4306.16	20.78%	135989	2964.43	14.37%	

Bankwise Total Outstanding as on 31.12.2023 (No. in Actual and Amount in Crore)																
Sr. No.	Name of Bank	Education (PS)			Housing (PS)			Social Infrastructure			Renewable Energy			Other Priority		
		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	208	6.34	2%	137	13.63	4%	0	0.00	0%	1	0.49	0%	4164	129.64	34%
2	BANK OF INDIA	327	8.68	1%	420	36.97	6%	0	0.00	0%	0	0.00	0%	937	43.73	7%
3	BANK OF MAHARASHTRA	51	2.36	2%	43	4.04	4%	0	0.00	0%	0	0.00	0%	130	0.00	0%
4	CANARA BANK	775	29.04	3%	412	31.83	3%	0	0.00	0%	0	0.00	0%	125	0.31	0%
5	CENTRAL BANK OF INDIA	96	2.35	2%	72	7.96	5%	0	0.00	0%	0	0.00	0%	481	0.00	0%
6	INDIAN BANK	1706	42.80	1%	504	30.76	1%	0	0.00	0%	0	0.00	0%	7958	246.15	8%
7	INDIAN OVERSEAS BANK	1767	19.87	2%	315	34.58	4%	0	0.00	0%	0	0.00	0%	5	0.46	0%
8	PUNJAB NATIONAL BANK	239	10.99	4%	101	9.65	4%	0	0.00	0%	0	0.00	0%	37	0.08	0%
9	UNION BANK OF INDIA	397	10.32	2%	239	18.02	3%	1	0.001	0%	0	0.00	0%	62	0.01	0%
10	UCO BANK	529	10.18	2%	565	47.29	11%	0	0.00	0%	0	0.00	0%	2808	62.36	14%
11	STATE BANK OF INDIA	1948	63.97	2%	2227	189.06	6%	1	0.04	0%	0	0.00	0%	16608	311.05	10%
12	PUNJAB AND SIND BANK	9	0.30	1%	14	1.70	6%	0	0.00	0%	0	0.00	0%	125	4.38	15%
	SUB TOTAL OF PUBLIC SECTOR BANKS	8052	207.20	2%	5049	425.49	4%	2	0.04	0%	1	0.49	0%	33440	798.17	7%
13	AXIS BANK	28	1.06	0%	291	20.40	2%	0	0.00	0%	0	0.00	0%	4834	185.07	18%
14	CITY UNION BANK	18	0.68	0%	34	2.48	1%	0	0.00	0%	0	0.00	0%	4176	168.22	41%
15	FEDERAL BANK	17	0.52	0%	34	2.85	1%	0	0.00	0%	0	0.00	0%	540	1.02	0%
16	HDFC BANK	18	0.35	0%	1247	112.54	5%	0	0.00	0%	0	0.00	0%	5252	567.98	26%
17	ICICI BANK	12	0.96	0%	56	5.12	1%	0	0.00	0%	0	0.00	0%	5095	172.16	37%
18	IDBI BANK	24	0.89	1%	32	2.94	2%	1	0.03	0%	0	0.00	0%	2	-0.01	0%
19	IDFC FIRST BANK	0	0.00	0%	546	11.41	3%	4	1.81	0%	0	0.00	0%	0	-0.01	0%
20	KARUR VYSYA BANK	33	0.76	0%	33	3.07	1%	0	0.00	0%	3	0.07	0%	9	0.01	0%
21	KOTAK MAHINDRA BANK	0	0.00	0%	4	0.60	1%	0	0.00	0%	0	0.00	0%	0	0.00	0%
22	DBS BANK INDIA (E-LVB)	0	0.00	0%	2	0.04	0%	0	0.00	0%	0	0.00	0%	1	0.01	0%
23	RBL BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
24	SOUTH INDIAN BANK	7	0.19	0%	54	4.60	2%	0	0.00	0%	0	0.00	0%	0	-0.01	0%
25	TAMILNAD MERCANTILE BANK	24	0.33	0%	37	2.64	2%	0	0.00	0%	0	0.00	0%	0	0.00	0%
26	BANDHAN BANK	0	0.00	0%	18	1.83	3%	0	0.00	0%	0	0.00	0%	3316	21.62	41%
27	CSB BANK LIMITED	7	0.07	0%	1	0.02	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
28	INDUSIND BANK	0	0.00	0%	50	4.07	1%	0	0.00	0%	0	0.00	0%	0	0.00	0%
29	YES BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
30	KARNATAKA BANK	16	0.56	3%	8	0.92	5%	0	0.00	0%	0	0.00	0%	0	0.02	0%
31	DCB BANK	0	0.00	0%	140	2.59	7%	1	0.84	2%	0	0.00	0%	0	0.12	0%
32	DHANLAXMI 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	204	6.37	0%	2587	178.12	3%	6	2.68	0%	3	0.07	0%	23225	1116.20	16%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0	0.00	0%	603	26.82	2%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF REGIONAL RURAL BANKS	0	0.00	0%	603	26.82	2%	0	0.00	0%	0	0.00	0%	0	0.00	0%
34	EQUITAS SMALL FIN. BANK	0	0.00	0%	65	3.15	1%	0	0.00	0%	0	0.00	0%	10363	37.31	11%
35	FINCARE SMALL FIN. BANK	0	0.00	0%	36	2.13	4%	0	0.00	0%	0	0.00	0%	1264	0.82	2%
36	JANA SMALL FIN. BANK	0	0.00	0%	287	14.60	7%	0	0.00	0%	0	0.00	0%	12849	40.72	19%
37	SURYODAY SMALL FIN. BANK	0	0.00	0%	1	0.35	2%	0	0.00	0%	0	0.00	0%	1264	3.76	21%
38	UJJIVAN SMALL FIN. BANK	0	0.00	0%	724	20.25	15%	0	0.00	0%	0	0.00	0%	32794	66.39	48%
39	UTKARSH SMALL FIN. BANK	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-
40	ESAF SMALL FIN. BANK	138	0.14	0%	4	0.53	1%	0	0.00	0%	0	0.00	0%	1799	9.20	11%
	SUB TOTAL OF SMALL FINANCE BANK	138	0.14	0%	1117	41.01	5%	0	0.00	0%	0	0.00	0%	60333	158.20	19%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	1229	3.43	0%
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	1229	3.43	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	8394	213.71	1.03%	9356	671.44	3.24%	8	2.72	0.01%	4	0.56	0.00%	118227	2076.00	10.02%

Bankwise Total Outstanding as on 31.12.2023 (No. in Actual and Amount in Crore)													
Sr. No.	Name of Bank	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
1	BANK OF BARODA	4484	73.02	19%	619	24.10	6%	398	29.967	8%	3777	107.4	28%
2	BANK OF INDIA	12308	222.35	38%	961	43.50	7%	743	52.1511	9%	8589	214.65	36%
3	BANK OF MAHARASHTRA	766	14.65	14%	375	4.90	5%	107	9.85962	9%	855	26.86	25%
4	CANARA BANK	33512	560.5	55%	2528	103.80	10%	7222	165.075	16%	19442	398.09	39%
5	CENTRAL BANK OF INDIA	3846	60.78	40%	378	1.30	1%	201	11.7581	8%	3110	68.32	44%
6	INDIAN BANK	85148	839.83	26%	4469	256.40	8%	4672	375.935	12%	58522	938.5	29%
7	INDIAN OVERSEAS BANK	29608	336.16	38%	424	115.70	13%	2177	165.537	19%	22284	327.73	37%
8	PUNJAB NATIONAL BANK	4498	66.66	25%	272	8.70	3%	277	26.8098	10%	3295	95.88	36%
9	UNION BANK OF INDIA	13699	206.36	38%	1210	19.20	3%	2470	61.245	11%	8417	174.52	32%
10	UCO BANK	7993	142.57	33%	1665	39.60	9%	1327	96.1733	22%	6710	146.01	33%
11	STATE BANK OF INDIA	20457	379.45	12%	1710	351.60	11%	6167	321.529	10%	44218	1316.96	7%
12	PUNJAB AND SIND BANK	125	13.2	45%	31	0.50	2%	35	2.8	9%	75	5.1	17%
	SUB TOTAL OF PUBLIC SECTOR BANKS	216444	2915.53	27%	14642	969.30	9%	25796	1318.84	12%	179294	3820.02	35%
13	AXIS BANK	6055	73.22	7%	84	32.10	3%	1121	68.9649	7%	8405	143.89	14%
14	CITY UNION BANK	4773	42.67	10%	101	7.60	2%	154	50.305	12%	3188	89.33	22%
15	FEDERAL BANK	4301	61.96	21%	82	9.10	3%	771	11.1917	4%	2846	79.6	27%
16	HDFC BANK	5700	30.56	1%	3	16.45	1%	304	41.5468	2%	11658	170	8%
17	ICICI BANK	438	16.84	4%	35	41.60	9%	259	44.8718	10%	2310	181.02	39%
18	IDBI BANK	2175	45.42	34%	80	5.70	4%	455	18.9535	14%	1411	39.35	30%
19	IDFC FIRST BANK	33748	142.45	32%	20698	58.40	13%	1965	50.0533	11%	41583	210.35	48%
20	KARUR VYSYA BANK	6576	104.11	19%	764	13.70	2%	779	27.6489	5%	3702	114.54	21%
21	KOTAK MAHINDRA BANK	7	2.1	2%	29	0.60	1%	14	12.1	12%	80	9.9	10%
22	DBS BANK INDIA (E-LVB)	4119	56.88	68%	0	0.00	0%	0	0	0%	326	6.59	8%
23	RBL BANK	0	0	0%	0	0.00	0%	0	0	0%	0	0	0%
24	SOUTH INDIAN BANK	0	0	0%	118	2.30	1%	370	26.3378	11%	5060	63.2	28%
25	TAMILNAD MERCANTILE BANK	1783	21.9	14%	56	4.50	3%	388	30.0194	19%	1028	24.42	16%
26	BANDHAN BANK	5580	22.55	43%	10	2.30	4%	265	4.41585	8%	7190	33.13	63%
27	CSB BANK LIMITED	1359	20.5	18%	24	0.70	1%	1367	9.45055	8%	2020	33.6	29%
28	INDUSIND BANK	423	14.9	5%	62	22.70	8%	29	34.1101	12%	2600	36.75	13%
29	YES BANK	8	2.08	1%	0	0.00	0%	8	8.38068	3%	0	0	0%
30	KARNATAKA BANK	13	1.14	6%	12	0.56	3%	5	6.03115	30%	76	2.66	13%
31	DCB BANK	17	0.21	1%	3	0.02	0%	2	0	0%	32	1.33	3%
32	DHANLAXMI BANK	3	0.15	54%	0	0.00	0%	0	0	0%	3	0.1	36%
	SUB TOTAL OF PRIVATE SECTOR BANKS	77078	659.64	9%	22161	218.33	3%	8256	444.38	6%	93515	1239.66	18%
33	PUDUVAI BHARATHIYAR GRAMA BANK	84900	926.01	74%	6735	295.30	24%	3532	140.615	11%	59889	690.96	55%
	SUB TOTAL OF REGIONAL RURAL BANKS	84900	926.01	74%	6735	295.30	24%	3532	140.61	11%	59889	690.96	55%
34	EQUITAS SMALL FIN. BANK	25179	80.3	24%	6510	32.48	10%	2947	12.9748	4%	28975	131.31	40%
35	FINCARE SMALL FIN. BANK	1194	0.82	2%	74	0.70	1%	577	3.19913	6%	10754	23.42	45%
36	JANA SMALL FIN. BANK	10525	40.66	19%	2578	24.69	12%	1158	23.6841	11%	10186	59.37	28%
37	SURYODAY SMALL FIN. BANK	5185	13.89	76%	341	9.30	51%	198	2.19219	12%	5392	16.98	93%
38	UJJIVAN SMALL FIN. BANK	19876	67.65	49%	2195	26.40	19%	2461	16.8662	12%	29585	119.71	86%
39	UTKARSH SMALL FIN. BANK	0	0	-	0	0.00	-	0	0	-	0	0	-
40	ESAF SMALL FIN. BANK	20522	69.86	85%	3419	5.10	6%	607	7.8877	10%	20522	69.86	85%
	SUB TOTAL OF SMALL FINANCE BANK	82481	273.18	33%	15117	98.67	12%	7948	66.80	8%	105414	420.65	50%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	0	0	0%	1599	64.21	9%	0	26.8412	4%	1018	16.45	2%
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	0	0	0%	1599	64.21	9%	0	26.8412	4%	1018	16.45	2%
42	INDIA POST PAYMENTS BANK	0	0	-	0	0.00	-	0	0	-	0	0	-
	SUB TOTAL OF PAYMENT BANK	0	0	-	0	0.00	-	0	0	-	0	0	-
43	SIDBI	0	0	0%	0	0.00	0%	0	0	0%	0	0	0%
	SUB TOTAL OF OTHERS	0	0	0%	0	0.00	0%	0	0	0%	0	0	0%
	GRAND TOTAL	460903	4774.36	23.04%	60254	1645.81	7.94%	45532	1997.48	9.64%	439130	6187.74	29.86%

Bankwise NPA Outstanding as on 31.12.2023 (Amount in Crore)																	
Sr. No.	Name of Bank	Total Advances		Total Priority Sector		Total Agriculture (PS)		Total MSMEs (PS)		Total Other Priority		Education (PS)		Housing (PS)		Weaker sections	
		NPA Amt	% of OS	NPA Amt	% of OS	NPA Amt	% of OS	NPA Amt	% of OS	NPA Amt	% of OS	NPA Amt	% of OS	NPA Amt	% of OS	NPA Amt	% of OS
1	BANK OF BARODA	10.09	2.6%	8.81	2.6%	2.91	2.8%	4.87	5.7%	1.03	0.7%	0.98	15.5%	0.05	0.4%	1.07	1.5%
2	BANK OF INDIA	15.19	2.6%	11.85	2.8%	1.54	0.6%	7.75	8.7%	2.56	2.9%	1.63	18.8%	0.93	2.5%	1.99	0.9%
3	BANK OF MAHARASHTRA	0.61	0.6%	0.49	0.7%	0.01	0.0%	0.34	1.0%	0.14	2.2%	0.14	5.9%	0.00	0.0%	0.01	0.1%
4	CANARA BANK	57.84	5.7%	51.96	6.6%	13.43	2.4%	33.48	20.3%	5.05	8.3%	4.61	15.9%	0.43	1.4%	16.82	3.0%
5	CENTRAL BANK OF INDIA	2.78	1.8%	2.52	2.4%	0.94	1.1%	0.51	4.9%	1.07	10.4%	0.87	37.0%	0.20	2.5%	1.03	1.7%
6	INDIAN BANK	143.67	4.5%	124.68	6.0%	23.60	2.3%	89.90	12.3%	11.18	3.5%	9.56	22.3%	1.62	5.3%	18.73	2.2%
7	INDIAN OVERSEAS BANK	33.81	3.9%	26.94	4.0%	2.40	0.6%	20.32	10.5%	4.22	7.7%	3.53	17.8%	0.54	1.6%	3.84	1.1%
8	PUNJAB NATIONAL BANK	42.10	15.9%	36.94	20.5%	17.86	20.1%	16.35	23.1%	2.73	13.2%	2.20	20.0%	0.46	4.8%	5.20	7.8%
9	UNION BANK OF INDIA	47.05	8.6%	37.24	9.2%	4.05	2.0%	29.29	16.8%	3.90	13.8%	3.00	29.1%	0.90	5.0%	4.92	2.4%
10	UCO BANK	33.73	7.7%	32.69	9.8%	5.44	16.0%	19.73	11.0%	7.52	6.3%	6.47	63.6%	0.73	1.5%	16.75	11.7%
11	STATE BANK OF INDIA	37.13	1.1%	24.04	1.6%	8.90	1.5%	11.13	3.4%	4.01	0.7%	3.36	5.3%	0.65	0.3%	4.51	1.2%
12	PUNJAB AND SIND BANK	2.23	7.5%	2.23	13.6%	0.00	0.0%	2.23	22.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.03	0.2%
	SUB TOTAL OF PUBLIC SECTOR BANKS	426.23	3.9%	360.39	5.2%	81.08	2.4%	235.90	11.4%	43.41	3.0%	36.35	17.5%	6.51	1.5%	74.90	2.6%
13	AXIS BANK	5.83	0.6%	3.40	0.5%	2.00	1.7%	1.33	0.4%	0.07	0.0%	0.00	0.0%	0.00	0.0%	1.49	2.0%
14	CITY UNION BANK	10.51	2.5%	5.31	1.3%	0.35	0.8%	4.73	2.7%	0.23	0.1%	0.16	23.5%	0.07	2.8%	0.30	0.7%
15	FEDERAL BANK	8.02	2.7%	5.98	3.5%	0.47	0.7%	5.40	5.1%	0.11	2.5%	0.10	19.2%	0.00	0.0%	0.22	0.4%
16	HDFC BANK	21.34	1.0%	5.14	0.5%	2.86	9.9%	0.42	0.1%	1.86	0.3%	0.00	0.0%	1.28	1.1%	3.20	10.5%
17	ICICI BANK	7.60	1.6%	2.51	0.7%	0.71	2.0%	1.47	1.2%	0.33	0.2%	0.00	0.0%	0.33	6.4%	0.05	0.3%
18	IDBI BANK	10.54	8.0%	10.36	10.1%	3.17	5.3%	7.02	17.9%	0.17	4.4%	0.02	2.2%	0.15	5.1%	0.42	0.9%
19	IDFC FIRST BANK	4.47	1.0%	1.27	0.5%	0.32	0.2%	0.90	1.5%	0.05	0.4%	0.00	-	0.04	0.4%	0.35	0.2%
20	KARUR VYSYA BANK	2.46	0.4%	1.07	0.3%	0.17	0.1%	0.37	0.2%	0.53	13.6%	0.42	55.3%	0.09	2.9%	0.16	0.2%
21	KOTAK MAHINDRA BANK	0.31	0.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	-	0.00	0.0%	0.00	0.0%
22	DBS BANK INDIA (E-LVB)	63.22	76.0%	63.22	84.8%	63.12	99.8%	0.10	0.9%	0.00	0.0%	0.00	-	0.00	0.0%	0.00	0.0%
23	RBL BANK	0.00	0.0%	0.00	0.0%	0.00	-	0.00	0.0%	0.00	-	0.00	-	0.00	-	0.00	-
24	SOUTH INDIAN BANK	1.12	0.5%	0.73	0.5%	0.00	0.0%	0.69	1.2%	0.04	0.8%	0.04	21.1%	0.00	0.0%	0.00	-
25	TAMILNAD MERCANTILE BANK	1.88	1.2%	1.86	1.5%	0.00	0.0%	1.71	1.8%	0.15	5.1%	0.15	45.5%	0.00	0.0%	0.04	0.2%
26	BANDHAN BANK	4.47	8.5%	2.66	8.2%	0.32	24.8%	0.76	9.8%	1.58	6.7%	0.00	-	0.14	7.7%	2.22	9.8%
27	CSB BANK LIMITED	2.01	1.7%	0.97	1.1%	0.05	0.1%	0.87	15.1%	0.05	55.6%	0.05	71.4%	0.00	0.0%	0.02	0.1%
28	INDUSIND BANK	8.04	2.9%	4.02	5.8%	0.15	1.0%	2.86	5.8%	1.01	24.8%	0.00	-	1.01	24.8%	0.18	1.2%
29	YES BANK	2.49	0.8%	0.14	0.1%	0.00	-	0.14	0.1%	0.00	-	0.00	-	0.00	-	0.00	0.0%
30	KARNATAKA BANK	0.43	2.2%	0.36	4.4%	0.00	0.0%	0.26	4.9%	0.10	6.7%	0.10	17.9%	0.00	0.0%	0.00	0.0%
31	DCB BANK	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	-	0.00	0.0%	0.00	0.0%
32	DHANLAXMI BANK	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	-	0.00	-	0.00	-	0.00	-	0.00	0.0%
	SUB TOTAL OF PRIVATE SECTOR BANKS	154.74	2.2%	109.00	2.7%	73.69	7.8%	29.03	1.7%	6.28	0.5%	1.04	16.3%	3.11	1.7%	8.65	1.3%
31	PUDUVAI BHARATHIYAR GRAMA BANK	19.99	1.6%	19.62	1.7%	9.89	0.9%	9.60	10.0%	0.13	0.5%	0.00	-	0.13	0.5%	10.54	1.1%
	SUB TOTAL OF REGIONAL RURAL BANKS	19.99	1.6%	19.62	1.7%	9.89	0.9%	9.60	10.0%	0.13	0.5%	0.00	-	0.13	0.5%	10.54	1.1%
32	EQUITAS SMALL FIN. BANK	19.10	5.8%	6.02	2.8%	2.62	5.1%	3.20	2.6%	0.20	0.5%	0.00	-	0.20	6.3%	2.35	2.9%
33	FINCARE SMALL FIN. BANK	3.85	7.4%	2.67	6.2%	1.67	5.0%	0.67	10.1%	0.33	11.2%	0.00	-	0.05	2.3%	0.28	34.1%
34	JANA SMALL FIN. BANK	5.07	2.4%	4.36	2.5%	0.96	7.9%	1.03	1.0%	2.37	4.3%	0.00	-	0.42	2.9%	2.29	5.6%
35	SURYODAY SMALL FIN. BANK	0.86	4.7%	0.81	4.9%	0.49	3.9%	0.00	0.0%	0.32	7.8%	0.00	-	0.00	0.0%	0.82	5.9%
36	UJIVAN SMALL FIN. BANK	1.83	1.3%	1.51	1.3%	0.00	0.0%	0.04	0.1%	1.47	1.7%	0.00	-	0.11	0.5%	2.12	3.1%
37	UTKARSH SMALL FIN. BANK	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
38	ESAF SMALL FIN. BANK	4.01	4.9%	4.01	4.9%	1.86	3.5%	1.74	9.4%	0.41	4.2%	0.03	21.4%	0.00	0.0%	3.95	5.7%
	SUB TOTAL OF SMALL FINANCE BANK	34.72	4.1%	19.38	3.0%	7.60	4.7%	6.68	2.4%	5.10	2.6%	0.03	21.4%	0.78	1.9%	11.81	4.3%
39	PUDUCHERRY STATE CO-OPERATIVE BANK	8.14	1.2%	8.14	39.2%	5.81	33.5%	0.00	-	2.33	67.9%	0.00	-	0.00	-	0.00	-
	SUB TOTAL OF COOPERATIVE SECTOR BA	8.14	1.2%	8.14	39.2%	5.81	33.5%	0.00	-	2.33	67.9%	0.00	-	0.00	-	0.00	-
40	INDIA POST PAYMENTS BANK	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
	SUB TOTAL OF PAYMENT BANK	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
41	SIDBI	0.00	0.0%	0.00	0.0%	0.00	-	0.00	0.0%	0.00	-	0.00	-	0.00	-	0.00	-
	SUB TOTAL, OF OTHERS	0.00	0.0%	0.00	0.0%	0.00	-	0.00	0.0%	0.00	-	0.00	-	0.00	-	0.00	-
	GRAND TOTAL	643.82	3.1%	516.53	4.0%	178.07	3.2%	281.21	6.5%	57.25	1.9%	37.42	17.5%	10.53	1.6%	105.90	2.2%

AGENDA-4

Review of implementation of Annual Credit Plan (ACP) for Dec, FY 2023-24

4.A. Sector wise target vis-à-vis achievement of Quarter ending Dec, FY 2023-24:

Sector	Annuual Target	Achievement Dec'23	% of Achievement
Agriculture	2411	3003.9	125%
MSME	910	1098.3	121%
OPS	929	859	92%
TOTAL	4250	4961.21	117%

The Credit disbursement for the Third quarter of the year 2023-24 amounted to Rs.**4961.21** Crores against the target of Rs. **4250** Crores, registering **117%** 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	Amount (Rs. in crores)
Loans disbursed	Dec Quarter FY 2023-24	
Short Term Loans for crop production purpose	173373	2183.52
Medium/Long Term loan	12272	820.40
TOTAL	185645	3003.92

The total credit deployment by banks in the UT of Puducherry to the agriculture sector is at Rs.3003.92 Crores and 185645 accounts.

BANKWISE PERFORMANCE UNDER ACP 2023-24(ANNUAL TARGET VS ACHEIVEMENT) as on 31.12.2023

S.No	Name of Bank	Amount in Crores															
		Total Agriculture (PS)				Total MSMEs (PS)				Other Priority Sector				Total Priority Sector			
		Target amt	No. of A/c	Ach amt	% Ach	Target amt	No. of A/c	Ach amt	% Ach	Target amt	No. of A/c	Ach amt	% Ach	Target amt	No. of A/c	Ach amt	% Ach
1	BANK OF BARODA	49.1	2540	42.1	86%	23.7	398	25.401	107%	22.7	407	20.7	91%	95.5	3345	88.2	92%
2	BANK OF INDIA	51.1	6053	92.0	180%	23.3	611	21.116	91%	21.7	631	33.0	152%	96.1	7295	146.2	152%
3	BANK OF MAHARASHTRA	13.4	1029	32.2	241%	3.7	248	7.94	215%	7.8	873	12.1	154%	24.9	2150	52.2	210%
4	CANARA BANK	123.5	15350	258.9	210%	67.1	535	32.357	48%	65.7	815	51.0	78%	256.3	16700	342.3	134%
5	CENTRAL BANK OF INDIA	27.6	2532	35.9	130%	9.0	127	7.371	82%	11.1	605	26.0	234%	47.7	3264	69.2	145%
6	INDIAN BANK	436.9	35187	574.5	132%	121.7	5533	129.34	106%	178.1	3687	241.6	136%	736.7	44407	945.4	128%
7	INDIAN OVERSEAS BANK	256.7	14681	163.7	64%	75.3	3589	45.603	61%	98.2	1287	102.0	104%	430.3	19557	311.3	72%
8	PUNJAB NATIONAL BANK	36.3	2127	68.1	188%	25.5	594	26.93	106%	24.5	840	35.8	146%	86.3	3561	130.8	152%
9	UNION BANK OF INDIA	71.3	9289	68.5	96%	32.3	943	28.487	88%	29.7	964	17.8	60%	133.3	11196	114.8	86%
10	UCO BANK	89.4	944	20.6	23%	42.8	2995	34.446	81%	39.4	2703	44.9	114%	171.6	6642	100.0	58%
11	STATE BANK OF INDIA	363.1	5228	210.2	58%	124.8	1357	77.331	62%	146.1	2657	70.6	48%	634.0	9242	358.2	57%
12	PUNJAB AND SIND BANK	0.0	0	0.0	-	5.8	25	3.3	57%	5.2	232	18.1	348%	11.0	257	21.4	195%
	SUB TOTAL OF PUBLIC SECTOR BANKS	1518.4	94960	1566.8	103%	554.9	16955	439.63	79%	650.4	15701.0	673.5	104%	2723.7	127616	2679.9	98%
13	AXIS BANK	24.7	1781	38.1	154%	13.3	471	52.333	392%	16.2	207	2.2	13%	54.3	2459	92.6	171%
14	CITY UNION BANK	54.6	2443	39.7	73%	23.9	243	17.16	72%	20.4	18	0.5	2%	99.0	2704	57.3	58%
15	FEDERAL BANK	13.2	2175	25.9	195%	22.2	212	29.733	134%	10.7	307	2.5	23%	46.2	2694	58.1	126%
16	HDFC BANK	25.4	390	16.9	67%	59.5	923	79.574	134%	38.2	1237	14.8	39%	123.1	2550	111.3	90%
17	ICICI BANK	36.9	557	15.9	43%	22.5	437	38.659	171%	20.6	21	0.8	4%	80.1	1015	55.3	69%
18	IDBI BANK	14.9	1193	35.1	235%	7.4	258	22.56	305%	7.2	51	3.9	55%	29.5	1502	61.6	209%
19	IDFC FIRST BANK	0.5	9373	23.8	4964%	2.5	1220	40.06	1602%	1.4	946	5.6	401%	4.4	11539	69.5	1587%
20	KARUR VYSYA BANK	50.5	4634	46.6	92%	25.2	332	31.05	123%	20.1	3	0.2	1%	95.8	4969	77.9	81%
21	KOTAK MAHINDRA BANK	1.5	37	1.7	113%	7.9	144	36.18	458%	4.0	37	6.0	148%	13.4	218	43.8	327%
22	DBS BANK INDIA (E-LVB)	40.0	2655	30.4	76%	13.0	68	7.6	59%	15.4	0	0.0	0%	68.5	2723	38.0	56%
23	RBL BANK	5.9	0	0.0	0%	2.4	13	0.63	26%	2.5	0	0.0	0%	10.8	13	0.6	6%
24	SOUTH INDIAN BANK	14.4	2090	16.4	114%	10.1	11	0.39	4%	9.1	22	2.3	26%	33.7	2123	19.1	57%
25	TAMILNAD MERCANTILE BANK	16.7	991	14.9	89%	9.0	202	29.769	331%	8.1	58	0.8	10%	33.8	1251	45.4	134%
26	BANDHAN BANK	0.0	56	0.4	-	0.9	355	4.62	500%	1.2	3933	12.5	1050%	2.1	4344	17.5	827%
27	CSB BANK LIMITED	8.6	2828	12.9	149%	1.8	0	0	0%	4.8	0	0.0	0%	15.2	2828	12.9	85%
28	INDUSIND BANK	0.0	137	9.6	-	6.9	218	21.816	317%	3.0	21	0.3	11%	9.9	376	31.7	320%
29	YES BANK	2.1	13	0.8	40%	1.2	241	69.41	5619%	2.1	0	0.0	0%	5.5	254	70.3	1288%
30	KARNATAKA BANK	3.8	17	0.9	23%	7.6	0	1.6261	21%	3.8	0	0.0	0%	15.3	17	2.5	16%
31	DCB BANK	0.0	14	0.3	-	3.0	6	1.33	44%	1.6	283	3.4	210%	4.6	303	5.0	109%
32	DHANLAXMI BANK	0.0	4	0.2	0%	0.0	0	0	0%	0.0	0	0.0	0%	0.0	4	0.2	0%
	SUB TOTAL OF PRIVATE SECTOR BANKS	314.1	31384	330.4	105%	240.5	5354	484.5	201%	190.5	7144.0	55.64	29%	745.1	43882	870.5	117%
33	PUDUVAI BHARATHIYAR GRAMA BANK	528.7	48157	987.6	187%	48.6	6561	45.912	95%	39.4	89	7.7	20%	616.7	54807	1041.3	169%
	SUB TOTAL OF REGIONAL RURAL BANKS	528.7	48157	987.6	187%	48.6	6561	45.9	95%	39.4	89.0	7.73	20%	616.7	54807	1041.3	169%
34	EQUITAS SMALL FIN. BANK	3.5	3380	34.2	982%	1.3	460	36.83	2807%	3.3	5891	25.6	786%	8.1	9731	96.6	1200%
35	FINCARE SMALL FIN. BANK	0.0	2518	29.6	-	2.0	21	1.24	62%	3.0	77	5.5	183%	5.0	2616	36.3	726%
36	JANA SMALL FIN. BANK	1.7	591	6.8	390%	4.8	117	23.558	495%	4.9	4465	34.7	708%	11.4	5173	65.0	570%
37	SURYODAY SMALL FIN. BANK	1.7	681	8.7	518%	2.8	0	0	0%	2.1	759	3.4	165%	6.6	1440	12.2	185%
38	UJJIVAN SMALL FIN. BANK	0.0	17	0.5	-	0.6	3673	22.05	3570%	3.2	6752	43.4	1351%	3.8	10442	65.9	1721%
39	UTKARSH SMALL FIN. BANK	0.4	0	0.0	0%	2.0	0	0	0%	1.0	0	0.0	0%	3.4	0	0.0	0%
40	ESAF SMALL FIN. BANK	0.9	3936	39.2	4453%	6.2	1450	9.63	155%	4.4	1502	6.5	148%	11.5	6888	55.3	482%
	SUB TOTAL OF SMALL FINANCE BANK	8.2	11123	118.9	1453%	19.7	5721	93.3	474%	21.8	19446.0	119.1	545%	49.7	36290	331.3	666%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	41.6	21	0.2	1%	24.5	0	0	0%	25.2	41	3.0	12%	91.3	62	3.2	4%
	SUB TOTAL OF COOPERATIVE SECTOR BANK	41.6	21	0.2	1%	24.5	0	0.0	0%	25.2	41.0	2.97	12%	91.3	62	3.2	4%
42	INDIA POST PAYMENTS BANK	0.0	0	0.0	-	0.0	0	0	-	0.0	0	0.0	-	0.0	0	0.0	-
	SUB TOTAL OF PAYMENT BANK	0.0	0	0.0	-	0.0	0	0.0	-	0.0	0.0	0	-	0.0	0	0.0	-
43	SIDBI	0.0	0	0.0	-	21.8	30	34.98	160%	1.7	0	0.0	0%	23.5	30	35.0	149%
	SUB TOTAL,OF OTHERS	0.0	0	0.0	-	21.8	30	35.0	160%	1.7	0.0	0.0	0%	23.5	30	35.0	149%
	GRAND TOTAL	2411.0	185645	3003.9	125%	910.0	34621	1098.3	121%	929.0	42421	859.0	92%	4250.0	262687	4961.21	117%

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 01.04.2023 to 01.03.2024 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 2023-24, Banks/FIs in UT of Pondicherry have sanctioned 80237 number of loans under three categories of Prime Minister Mudra Yojana scheme for an amount of Rs. 696.35 crores and have disbursed loans to the tune of Rs.693.32 crores. Category-wise details are furnished below:

Target (in Crores)	Achievement (in Crores)	% of Achievement
733.78	696.35	95%

MUDRA PERFORMANCE FOR FY 2023-24 (as on 01.03.2024)

Amt In Crores

Mudra	Number of accounts	Amount Sanctioned	Amount Disbursed
Shishu	39584	150.77	150.52
Kishore	39117	420.35	419.3
Tarun	1536	125.23	123.5
Total	80237	696.35	693.32

PERFORMANCE UNDER MUDRA FOR FY 2023-24
Loans Sanctioned from 01.04.2023 to 01.03.2024

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 Lakh)		(Rs. 5.00 to Rs. 10.00 Lakh)					
		A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	Amt	
1	Bank of Baroda	785	3.58	624	5.76	66	8.52	1475	17.86	6.00	298%
2	Bank of India	66	0.24	172	4.14	50	4	288	8.38	10.00	84%
3	Bank of Maharashtra	735	2.41	235	2.17	7	0.55	977	5.13	5.00	103%
4	Canara Bank	863	1.97	304	8.44	140	11.69	1307	22.1	30.00	74%
5	Central Bank of India	106	0.05	26	0.56	8	0.66	140	1.27	3.31	38%
6	Indian Bank	1798	3.87	863	19.84	287	24.14	2948	47.85	41.00	117%
7	Indian Overseas Bank	3538	12.61	2879	40.34	56	4.26	6473	57.21	50.80	113%
8	Punjab & Sind Bank	15	0.05	8	0.24	6	0.56	29	0.85	2.00	43%
9	Punjab National Bank	65	0.15	123	3.28	80	7.34	268	10.77	10.00	108%
10	State Bank of India	550	1.03	358	10.18	188	14.89	1096	26.1	56.00	47%
11	UCO Bank	1395	2.05	374	8.51	142	11.05	1911	21.61	9.00	240%
12	Union Bank of India	506	1.65	2626	45.46	97	8.24	3229	55.35	26.54	209%
13	Axis Bank	2337	9.98	424	6.3	77	5.68	2838	21.96	13.63	161%
14	Bandhan Bank	1810	6.21	2266	19.89	0	0	4076	26.1	22.00	119%
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0	2.50	0%
16	City Union Bank	0	0	1	0.05	0	0	1	0.05	0.67	7%
17	DBS Bank	0	0	0	0	0	0	0	0	24.29	0%
18	DCB Bank	0	0	0	0	0	0	0	0	6.96	0%
19	Dhanlaxmi Bank	0	0	0	0	0	0	0	0	1.66	0%
20	Federal Bank	0	0	0	0	5	0.44	5	0.44	123.34	0%
21	HDFC Bank	528	1.98	1031	9.13	137	9.56	1696	20.67	4.00	517%
22	ICICI Bank	3	0.01	91	2.1	30	2.34	124	4.45	0.09	4944%
23	IDBI Bank	1	0	11	0.27	17	1.32	29	1.59	1.92	83%
24	IDFC First Bank	6287	25.31	12902	121.11	74	5.1	19263	151.52	0.00	-
25	Indusind Bank	0	0	46	1.08	13	0.6	59	1.68	0.60	280%
26	Karnataka Bank	2	0	1	0.01	4	0.34	7	0.35	0.50	70%
27	Karur Vysya Bank	0	0	0	0	1	0.08	1	0.08	6.00	1%
28	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	70.00	0%
29	RBL Bank	0	0	0	0	0	0	0	0	12.00	0%
30	South Indian Bank	0	0	6	0.21	0	0	6	0.21	11.50	2%
31	Tamil Nadu Mercantile Bank	0	0	0	0	0	0	0	0	88.37	0%
32	Yes Bank	0	0	7	0.3	45	3.46	52	3.76	1.00	376%
33	Equitas Small Finance Bank	8872	36.85	6427	42.81	0	0	15299	79.66	63.10	126%
34	ESAF Small Finance Bank	1595	7.15	1734	15.55	0	0	3329	22.7	30.00	76%
35	Fincare Small Finance Bank	1435	5.52	0	0	0	0	1435	5.52	0.00	-
36	Jana Small Finance Bank	25	0.12	0	0	0	0	25	0.12	0.00	-
37	Suryoday Small Finance Bank	612	2.61	1060	9.15	0	0	1672	11.76	0.00	-
38	Ujjivan Small Finance Bank	5137	24.05	4410	41.86	0	0	9547	65.91	0.00	-
39	Pudhuvai Bharathiyar Grama Bank	518	1.32	108	1.61	6	0.41	632	3.34	0.00	-
	Grand Total	39584	150.77	39117	420.4	1536	125.23	80237	696.35	733.8	94.9%

5.B. Stand up India Programme (SUIP)

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

Stand Up India Scheme was launched by the Prime Minister on 05th April, 2016 and extended up to the year 2025. As 07.03.2024, 449 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 (in numbers)	Achievement (in numbers)	% of Achievement
482	449	93%

STAND UP INDIA SCHEME									
BANK WISE PERFORMANCE IN UT PUDUCHERRY AS ON 07.03.2024									
Stand Up India Loans Sanctioned since Inception									
								(Amt in Crores)	
S.No	District Name	SC		ST		Women (General)		Total	
		No. A/Cs	Amt	No. A/Cs	Amt	No. A/Cs	Amt	No. A/Cs	Amt
1	Pondicherry	42	9.56	2	0.24	326	80.6	370	90.4
2	Karaikal	10	2.18	1	0.3	61	13.4	72	15.88
3	Mahe	1	0.12	0	0	2	0.44	3	0.56
4	Yanam	0	0	0	0	4	1.03	4	1.03
	Total	53	11.86	3	0.54	393	95.47	449	107.87

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 07.03.2024- UT of Puducherry

[Amount Rs. in Crore]												
S.No	Bank Name	No. of Branches	Target	SC		ST		Women (General)		Total		% of Achieve ment
				No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	
1	Bank of Baroda	5	10	0	0	0	0	15	3.6	15	3.6	150%
2	Bank of India	8	16	2	0.14	0	0	12	1.58	14	1.72	88%
3	Bank of Maharashtra	3	6	1	0.11	0	0	10	1.9	11	2.01	183%
4	Canara Bank	10	20	7	2.84	0	0	41	11.5	48	14.34	240%
5	Central Bank of India	3	6	0	0	1	0.3	0	0	1	0.3	17%
6	Indian Bank	34	68	18	3.61	0	0	99	24.39	117	28	172%
7	Indian Overseas Bank	21	42	4	0.48	1	0.14	30	6.24	35	6.86	83%
8	Punjab & Sind Bank	1	2	0	0	0	0	6	0.65	6	0.65	300%
9	Punjab National Bank	7	14	0	0	0	0	38	9.5	38	9.5	271%
10	State Bank of India	25	50	8	1.78	0	0	57	17.08	65	18.86	130%
11	UCO Bank	10	20	5	1.5	0	0	20	6.53	25	8.03	125%
12	Union Bank of India	9	18	2	0.58	0	0	21	3.74	23	4.32	128%
13	Axis Bank	5	10	0	0	0	0	0	0	0	0	0%
14	Bandhan Bank	1	2	0	0	0	0	0	0	0	0	0%
15	Catholic Syrian Bank	3	6	0	0	0	0	0	0	0	0	0%
16	City Union Bank	6	12	0	0	0	0	0	0	0	0	0%
17	DBS Bank	4	8	0	0	0	0	0	0	0	0	0%
18	Federal Bank	3	6	1	0.1	0	0	2	1.48	3	1.58	50%
19	HDFC Bank	8	16	0	0	0	0	11	2.5	11	2.5	69%
20	ICICI Bank	6	12	0	0	0	0	2	0.47	2	0.47	17%
21	IDBI Bank	2	4	0	0	0	0	2	0.48	2	0.48	50%
22	IDFC First Bank	1	2	0	0	0	0	0	0	0	0	0%
23	Indusind Bank	2	4	2	0.44	0	0	8	1.8	10	2.24	250%
24	Karnataka Bank	1	2	0	0	0	0	1	0.12	1	0.12	50%
25	Karur Vysya Bank	7	14	0	0	0	0	0	0	0	0	0%
26	Kotak Mahindra Bank	2	4	0	0	0	0	1	0.19	1	0.19	25%
27	RBL Bank	1	2	0	0	0	0	0	0	0	0	0%
28	South Indian Bank	4	8	0	0	0	0	0	0	0	0	0%
29	Tamil Nadu Mercantile Bank	2	4	0	0	0	0	0	0	0	0	0%
30	Yes Bank	1	2	0	0	0	0	0	0	0	0	0%
31	Pudhuvai Bharathiyar Grama Bank	46	92	3	0.3	1	0.1	17	1.7	21	2.1	23%
	Total	241	482	53	11.88	3	0.54	393	95.45	449	107.87	93.2%

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 (KVIBs), District Industries Centres (DICs), Coir Board (for coir related activities) and Banks).

1st Loan:

For setting up of project costing above Rs.50 lakhs in the Manufacturing sector and above Rs. 20 lakhs in the Business /Service sector with margin of 10% in the 1st loan with subsidy of 15-25% for general category.

2nd Loan:

For setting up of project costing above Rs.100 lakhs in the Manufacturing sector and above Rs. 25 lakhs in the Business /Service sector with margin of 10% with subsidy of 15% for general category

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 07.03.2024 (FY 2023-24)

Details	Target	Achievement	% Of Achievement
Physical Target Margin Money Disbursed (In Numbers)	37	21	57%
Financial Target- Margin Money Disbursed (In lakhs)	127	73.63	58%

Performance Under PMEGP Scheme from 01.04.2023 to 07.03.2024

S.NO	Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		MM Disbursed		Returned by Bank		Pending at bank		Pending for MM Disbursement	
		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)
1	Bank of Baroda	7	16.95	3	9.58	0	0	0	0	2	4.45	2	2.9	0	0
2	Bank of India	4	9	3	9.24	2	7	0	0	1	1.75	1	1.5	2	7
3	Canara Bank	18	52.46	5	26.66	5	30.07	2	12.25	8	20.87	5	7.22	3	17.82
4	Central Bank of India	3	8.32	0	0	0	0	0	0	3	8.32	0	0	0	0
5	Indian Bank	95	274.3	40	91.69	27	84.97	11	44.23	32	109.13	28	76.97	17	43.24
6	Indian Overseas Bank	8	13.36	0	0	2	6	4	11.66	5	8.7	3	4.66	0	0
7	Punjab National Bank	3	5.42	1	0.63	1	0.63	0	0	2	4.67	0	0	1	0.63
8	State Bank of India	47	131.98	10	36.62	1	1.45	0	0	23	47.81	15	47.66	1	1.45
9	UCO Bank	5	7.75	4	6.98	4	5.41	2	2.49	0	0	1	0.75	2	2.92
10	Union Bank of India	7	15.83	5	7.27	3	5.92	1	2.63	1	3.5	3	8.25	2	3.29
11	Axis Bank	1	2.5	0	0	0	0	0	0	0	0	1	2.5	0	0
12	Federal Bank	1	2.5	1	1.32	1	1.32	0	0	0	0	0	0	1	1.32
13	HDFC Bank	1	6.25	0	0	0	0	0	0	0	0	1	6.25	0	0
14	Karur Vysya Bank	2	5.41	0	0	0	0	0	0	1	3.5	1	1.91	0	0
15	Tamil Nadu Mercantile Bank	1	4.2	0	0	0	0	0	0	0	0	1	4.2	0	0
16	Pudhuvai Bharathiyar Grama Bank	8	17.83	3	4.1	5	5.21	1	0.37	3	9	2	3.6	4	4.84
	Total	211	574.06	75	194.09	51	147.98	21	73.63	81	221.7	64	168.37	33	82.51

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 in UT Puducherry (PUDA).

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 07.03.2024

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	3883	3420	3376	44	124	9	330	98.00%
2	Second	900	1053	917	899	18	25	11	100	99.89%
3	Third	170	233	223	205	18	5	0	5	120.59%
	Total		5169	4560	4480	80	154	20	435	

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 07.03.2024- 1st Tranche

S.No	Bank Name	Total Application	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	303	287	287	0	1	2	13
2	Bank of India	55	43	43	0	3	1	8
3	Bank of Maharashtra	145	142	140	2	2	0	1
4	Canara Bank	78	56	55	1	2	0	20
5	Central Bank of India	26	21	21	0	1	0	4
6	Indian Bank	1437	1344	1335	9	46	0	47
7	Indian Overseas Bank	306	212	205	7	5	2	87
8	Punjab & Sind Bank	13	10	10	0	1	0	2
9	Punjab National Bank	41	29	27	2	1	0	11
10	State Bank of India	1064	984	971	13	22	0	58
11	UCO Bank	114	94	94	0	4	0	16
12	Union Bank of India	67	53	48	5	3	0	11
13	Axis Bank	1	0	0	0	1	0	0
14	City Union Bank	5	2	2	0	2	0	1
15	DBS Bank	4	0	0	0	4	0	0
16	Federal Bank	3	0	0	0	1	1	1
17	HDFC Bank	5	0	0	0	0	0	5
18	ICICI Bank	5	0	0	0	0	2	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	9	3	4	0	7
22	South Indian Bank	6	1	1	0	0	0	5
23	Tamil Nadu Mercantile Bank	6	0	0	0	4	0	2
24	Fincare Small Finance Bank	1	0	0	0	1	0	0
25	Ujjivan Small Finance Bank	1	0	0	0	0	1	0
26	Pudhuvai Bharathiyar Grama Bank	167	128	127	1	14	0	25
27	Total	3881	3420	3376	44	122	9	330

PMSVANidhi performance as on 07.03.2024- 2nd Tranche

S.No	Bank Name	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	129	104	104	0	0	7	18
2	Bank of India	18	15	15	0	0	0	3
3	Bank of Maharashtra	16	8	8	0	8	0	0
4	Canara Bank	23	17	17	0	1	0	5
5	Central Bank of India	5	5	4	1	0	0	0
6	Indian Bank	266	251	248	3	7	0	8
7	Indian Overseas Bank	48	39	34	5	0	3	6
8	Punjab & Sind Bank	5	5	5	0	0	0	0
9	Punjab National Bank	7	6	6	0	0	0	1
10	State Bank of India	461	418	413	5	6	1	36
11	UCO Bank	24	17	17	0	1	0	6
12	Union Bank of India	17	12	9	3	2	0	3
13	Pudhuvai Bharathiyar Grama Bank	34	20	19	1	0	0	14
14	Total	1053	917	899	18	25	11	100

PMSVANidhi performance as on 07.03.2024- 3rd Tranche

S.No	Bank Name	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	39	38	38	0	1	0	0
2	Bank of India	5	5	5	0	0	0	0
3	Canara Bank	8	8	8	0	0	0	0
4	Indian Bank	63	61	61	0	2	0	0
5	Indian Overseas Bank	7	7	7	0	0	0	0
6	Punjab & Sind Bank	4	4	4	0	0	0	0
7	State Bank of India	95	90	72	18	2	0	3
8	UCO Bank	3	2	2	0	0	0	1
9	Union Bank of India	3	3	3	0	0	0	0
10	Pudhuvai Bharathiyar Grama Bank	6	5	5	0	0	0	1
11	Total	233	223	205	18	5	0	5

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

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

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

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

The Scheme is being implemented through online application on PMFME Portal of Ministry of Food Processing. As per the portal 135 applications have been forwarded to various banks and 38 applications has been sanctioned, 75 applications rejected and 22 applications are under processing. The Implementing agency for PMFME scheme in UT Puducherry is PIPDIC.

Performance under PMFME for FY 2023-24

Target (in numbers)	Achievement (in numbers)	% Of Achievement
106	38	36%

Performance Under PMFME Scheme in UT of Puducherry
From 01.04.2023 to 08.03.2024

								(in numbers)
S.No	Name of the Bank	Revised Target*	Total No. of Application	Sanctioned	Rejected	Pending	More than 30 days	Ach%
1	Bank of Baroda	4	0	0	0	0	0	0%
2	Bank of India	5	3	2	1	0	0	40%
3	Bank of Maharashtra	3	1	0	1	0	0	0%
4	Canara Bank	6	9	3	6	0	0	50%
5	Central Bank of India	3	0	0	0	0	0	0%
6	Indian Bank	14	49	11	30	8	5	79%
7	Indian Overseas Bank	11	13	1	6	6	5	9%
8	Punjab & Sind Bank	1	0	0	0	0	0	0%
9	Punjab National Bank	5	0	0	0	0	0	0%
10	State Bank of India	10	9	1	7	1	0	10%
11	UCO Bank	3	1	1	0	0	0	33%
12	Union Bank of India	6	1	0	0	1	0	0%
13	Axis Bank	1	0	0	0	0	0	0%
14	City Union Bank	3	2	0	1	1	1	0%
15	Federal Bank	0	1	0	0	1	1	0%
16	HDFC Bank	4	1	1	0	0	0	25%
17	ICICI Bank	3	1	0	0	1	1	0%
18	IDBI Bank	2	1	0	1	0	0	0%
19	Karur Vysya Bank	4	1	0	0	1	1	0%
20	Tamil Nadu Mercantile Bank	2	1	0	1	0	0	0%
21	Pudhuvai Bharathiyar Grama	16	41	18	21	2	0	113%
22	Total	106	135	38	75	22	14	36%

6. D. 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).

Performance Under Financial Year 2023-24 as per the DIC report :

Target (in numbers)	Achievement (in numbers)	% Of Achievement
300	262	87.33%

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.

MUPSES SCHEME PERFORMANCE FOR FY 2023-24 as on 09.03.2024							
						(in Numbers)	
S.No	Bank Name	Revised Target	Total Applications	Sanctioned	Rejected	Pending	% of Ach
1	Bank of Baroda	6	2	0	0	2	0%
2	Bank of India	10	18	8	0	10	80%
3	Bank of Maharashtra	4	42	39	1	2	975%
4	Canara Bank	12	16	8	0	8	67%
5	Central Bank of India	4	3	3	0	0	75%
6	Indian Bank	47	232	139	13	80	296%
7	Indian Overseas Bank	27	50	17	1	32	63%
8	Punjab & Sind Bank	1	0	0	0	0	0%
9	Punjab National Bank	9	5	3	0	2	33%
10	State Bank of India	37	110	3	1	106	8%
11	UCO Bank	10	7	3	0	4	30%
12	Union Bank of India	10	3	0	0	3	0%
13	Axis Bank	5	0	0	0	0	0%
14	Bandhan Bank	1	0	0	0	0	0%
15	Catholic Syrian Bank	4	0	0	0	0	0%
16	City Union Bank	8	1	0	0	1	0%
17	DBS Bank	6	0	0	0	0	0%
18	DCB Bank	1	0	0	0	0	0%
19	Federal Bank	3	0	0	0	0	0%
20	HDFC Bank	10	0	0	0	0	0%
21	ICICI Bank	8	0	0	0	0	0%
22	IDBI Bank	4	0	0	0	0	0%
23	IDFC First Bank	1	0	0	0	0	0%
24	Indusind Bank	3	0	0	0	0	0%
25	Karnataka Bank	1	0	0	0	0	0%
26	Karur Vysya Bank	8	3	0	0	3	0%
27	Kotak Mahindra Bank	3	0	0	0	0	0%
28	RBL Bank	1	0	0	0	0	0%
29	South Indian Bank	5	0	0	0	0	0%
30	Tamil Nadu Mercantile Bank	4	0	0	0	0	0%
31	Yes Bank	1	0	0	0	0	0%
32	Pudhuvai Bharathiyar Grama Bank	46	65	36	8	21	78%
33	Puducherry State Co-operative Bank	-	5	3	1	1	0%
	Total	300	562	262	25	275	87.33%

6.E. Agriculture Infrastructure Fund(AIF)

Government of India has introduced the Agriculture Infrastructure fund (AIF) Scheme in order to augment farm-gate infrastructure with a view to provide remunerative yields to the farmers and curtail post-harvest wastages. Under the scheme Rs.1 Lakh crores is to be disbursed by 31 march 2026.Considering the significance accorded by the government in implementation of the scheme a state-specific target of Rs.48 crores has been set for the financial year 2022-23 for UT Puducherry.

All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹ 2 crore. This subvention will be available for a maximum period of 7 years. In case of loans beyond ₹ 2 crore, then interest subvention will be limited up to ₹ 2 crore. The extent and percentage of funding to private entrepreneurs out of the total financing facility may be fixed by the National Monitoring Committee. Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to ₹ 2 crore.

The scheme will facilitate setting up and modernization of key elements of the value chain including

(A)Post Harvest Management Projects like:

- i. Supply chain services including e-marketing platforms
- ii. Warehouses
- iii. Silos
- iv. Pack houses
- v. Assaying units
- vi. Sorting &grading units
- vii. Cold chains
- viii. Logistics facilities
- ix. Primary processing centres
- x. Ripening Chambers

(B) Viable projects for building community farming assets including:

- i. Organic inputs production
- ii. Bio stimulant production units
- iii. Infrastructure for smart and precision agriculture.
- iv. Projects identified for providing supply chain infrastructure for clusters of crops including export clusters.
- v. Projects promoted by Central/State/Local Governments or their agencies under PPP for building community farming assets or post-harvest management projects.

During FY 2022-23, under AIF Scheme, 3 accounts are sanctioned for the amount of Rs.2.47 crores.

6.F. KCC Facility to Animal Husbandry

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

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

Target (in numbers) FY 2023-24	Achievement (in numbers) as on Dec, FY 2023-24	% Of Achievement as on Dec, FY 2023-24
4000	4165	104%

KCC Animal Husbandry outstanding as on 31.12.2023

(Amt in Crores)

S.No	Bank Name	Target	Total No. of KCC Accounts	Amount Outstanding (in Crores)	% of Ach
1	Bank of Baroda	60	0	0	0%
2	Bank of India	151	7	0.03	5%
3	Bank of Maharashtra	100	34	0.1	34%
4	Canara Bank	250	43	0.35	17%
5	Central Bank of India	50	0	0	0%
6	Indian Bank	461	1048	4.5	227%
7	Indian Overseas Bank	331	395	5.87	119%
8	Punjab & Sind Bank	10	0	0	0%
9	Punjab National Bank	120	0	0	0%
10	State Bank of India	470	93	0.54	20%
11	UCO Bank	240	64	0.15	27%
12	Union Bank of India	321	1374	24.39	428%
13	Axis Bank	150	1	0.05	1%
14	Bandhan Bank	10	0	0	0%
15	Catholic Syrian Bank	10	0	0	0%
16	City Union Bank	50	0	0	0%
17	DBS Bank	150	0	0	0%
18	Federal Bank	99	5	0.13	5%
19	HDFC Bank	151	0	0	0%
20	ICICI Bank	100	0	0	0%
21	IDBI Bank	20	0	0	0%
22	IDFC First Bank	-	0	0	0%
23	Indusind Bank	20	0	0	0%
24	Karnataka Bank	10	0	0	0%
25	Karur Vysya Bank	149	0	0	0%
26	Kotak Mahindra Bank	20	0	0	0%
27	RBL Bank	10	0	0	0%
28	South Indian Bank	51	0	0	0%
29	Tamil Nadu Mercantile Bank	50	0	0	0%
30	Yes Bank	10	0	0	0%
31	Pudhuvai Bharathiyar Grama Bank	277	973	2.88	351%
32	Puducherry State Co-operative Bank	99	128	0.46	129%
	Total	4000	4165	39.45	104.13%

KCC Animal Husbandry Weekly Campaign status
(From 01.04.2023 to 09.03.2024)

S.No	BANK NAME	FORWARDED	SANCTIONED	REJECTED	PENDING
1	Bank of India	25	23	0	2
2	Bank of Baroda	2	0	2	0
3	Canara Bank	17	5	10	2
4	Central Bank of India	143	1	142	0
5	Indian Bank	870	252	576	42
6	Indian Overseas Bank	261	108	118	35
7	Punjab National Bank	2	0	1	1
8	State Bank of India	251	191	37	23
9	UCO Bank	100	57	42	1
10	Union Bank of India	14	4	3	7
11	Axis Bank	1	0	0	1
12	City Union Bank	1	0	0	1
13	HDFC Bank	1	0	0	1
14	ICICI Bank	2	0	1	1
15	Karur Vysya Bank	2	0	0	2
16	South Indian Bank	1	0	1	0
17	Pudhuvai Bharathiyar Grama Bank	356	98	228	30
18	Puducherry State Cooperative Bank	203	48	142	13
	TOTAL	2252	787	1303	162

SLBC once again requests Member Banks to give suitable instructions to their branches to dispose of all the pending applications and achieve saturation of all eligible farmers.

6.G. KCC Facility to Fisheries

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

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

Target (in numbers) FY 2023-24	Achievement (in numbers) as on Dec, FY 2023-24	% Of Achievement as on Dec, FY 2023-24
4000	2358	59%

KCC Fisheries outstanding as on 31.12.2023

(Amt in Crores)

S.No	Bank Name	Target	Total No. of KCC Accounts	Amount Outstanding	% of Ach
1	Bank of Baroda	60	2	0.04	3%
2	Bank of India	151	132	0.55	87%
3	Bank of Maharashtra	100	64	0.13	64%
4	Canara Bank	250	19	0.13	8%
5	Central Bank of India	50	0	0	0%
6	Indian Bank	461	980	9.26	213%
7	Indian Overseas Bank	331	127	1.98	38%
8	Punjab & Sind Bank	10	0	0	0%
9	Punjab National Bank	120	41	0.95	34%
10	State Bank of India	470	32	2.53	7%
11	UCO Bank	240	16	0.09	7%
12	Union Bank of India	321	232	3.07	72%
13	Axis Bank	150	23	5.29	15%
14	Bandhan Bank	10	0	0	0%
15	Catholic Syrian Bank	10	0	0	0%
16	City Union Bank	50	0	0	0%
17	DBS Bank	150	0	0	0%
18	Federal Bank	99	679	12.78	686%
19	HDFC Bank	151	1	1.11	1%
20	ICICI Bank	100	0	0	0%
21	IDBI Bank	20	0	0	0%
22	IDFC First Bank	-	0	0	0%
23	Indusind Bank	20	0	0	0%
24	Karnataka Bank	10	0	0	0%
25	Karur Vysya Bank	149	0	0	0%
26	Kotak Mahindra Bank	20	0	0	0%
27	RBL Bank	10	0	0	0%
28	South Indian Bank	51	0	0	0%
29	Tamil Nadu Mercantile Bank	50	0	0	0%
30	Yes Bank	10	0	0	0%
31	Pudhuvai Bharathiyar Grama Bank	277	10	0.04	4%
32	Puducherry State Co-operative Bank	99	0	0	0%
	Total	4000	2358	37.95	59%

KCC Fisheries Weekly Campaign performance
(From 01.04.2023 to 09.03.2024)

S.No	BANK NAME	FORWARDED	SANCTIONED	REJECTED	PENDING
1	Bank of India	215	151	59	5
2	Bank of Baroda	15	3	12	0
3	Bank of Maharashtra	8	2	6	0
4	Canara Bank	20	8	12	0
5	Central Bank of India	32	1	27	4
6	Indian Bank	861	589	233	39
7	Indian Overseas Bank	257	108	118	31
8	Punjab & Sind Bank	2	0	2	0
9	Punjab National Bank	64	27	36	1
10	State Bank of India	269	241	25	3
11	UCO Bank	117	64	21	32
12	Union Bank of India	7	4	1	2
13	City Union Bank	9	0	0	9
14	HDFC Bank	2	0	0	2
15	ICICI Bank	1	0	0	1
16	IDBI Bank	6	0	3	3
17	Karnataka Bank	10	2	8	0
18	Karur Vysya Bank	6	0	0	6
19	South Indian Bank	7	0	0	7
20	Equitas Small Finance Bank	1	0	0	1
21	Pudhuvai Bharathiyar Grama Bank	506	152	319	35
22	Puducherry State Cooperative Bank	10	0	5	5
	TOTAL	2425	1352	887	186

SLBC once again requests Member Banks to give suitable instructions to their branches to dispose of all the pending applications and achieve saturation of all eligible farmers.

AGENDA -7

Performance under SHG & JLG Schemes

SHG Credit Linkage:

During the year FY 2023-24, 2973 groups have been credit linked to the tune of Rs 110.26 crores. E Sakthi portal has been operationalized by NABARD in UT of Puducherry and the details of DRDA promoted groups are presently available. Different types of facilities are presently available for the benefit of banks through this portal. Banks are requested to utilize the same.

S. No	Bank Name	Dec'23 (FY 2023-24)	
		Credit Linked	
		No. of A/cs	Amt. in crores
1	BANK OF BARODA	11	0.98
2	BANK OF INDIA	27	2.32
3	BANK OF MAHARASHTRA	7	0.27
4	CANARA BANK	122	4.65
5	INDIAN BANK	1562	37.01
6	INDIAN OVERSEAS BANK	76	4.49
7	PUNJAB NATIONAL BANK	4	0.11
8	UNION BANK OF INDIA	20	1.71
9	UCO BANK	8	0.62
10	STATE BANK OF INDIA	69	3.69
11	HDFC BANK	184	10.8
12	ICICI BANK	27	1.83
13	IDBI BANK	96	3.15
14	PUDUVAI BHARATHIYAR GRAMA BANK	760	38.63
	GRAND TOTAL	2973	110.26

Joint Liability Groups (JLG):

During the FY 2023-24 an amount of Rs. 164.45 Crore have been disbursed to 25146 JLGs.

The Outstanding for the JLG amount to Rs.434.4 crores for 117053 accounts. Banks are requested to form more Joint Liability Group and extend credit to these groups.

JLG Credit Linked Performance FY 2023-24 as on 31.12.2023					
SR.	NAME OF BANK	No. in Actual and Amount in Crore			
		Disbursement		Outstanding	
		No.	Amt.	No.	Amt.
1	CANARA BANK	22	0.48	73	1.39
2	INDIAN BANK	64	3.12	803	21.2
3	INDIAN OVERSEAS BANK	19	0.86	39	1.38
4	UCO BANK	13	0.41	13	0.39
5	AXIS BANK	4024	17.87	5087	10.85
6	HDFC BANK	73	1.62	382	3.19
7	IDFC FIRST BANK	5615	42.29	28223	133.01
8	PUDUVAI BHARATHIYAR GRAMA BANK	420	8.83	1252	15.47
9	EQUITAS SMALL FIN. BANK	13091	67.66	27823	90.93
10	FINCARE SMALL FIN. BANK	785	3.16	10433	14.17
11	JANA SMALL FIN. BANK	10	0.2	758	1.45
12	SURYODAY SMALL FIN. BANK	562	4.32	5374	16.25
13	UJJIVAN SMALL FIN. BANK	0	0	23865	54.36
14	ESAF SMALL FIN. BANK	434	13.39	12875	69.83
15	PUDUCHERRY STATE CO-OPERATIVE BANK	14	0.24	53	0.53
	GRAND TOTAL	25146	164.45	117053	434.4

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..

FLC Performance From 01.04.2023 to 29.02.2024

S.No	District Name	Bank Name	Name of the FLC	No. of Camps conducted	No. of Beneficiaries attended	No. of Accounts/Enrolments made				
						Saving A/c	PMJDY	PMSBY	PMJBY	APY
1	Pondicherry	Indian Bank	Puducherry	109	1705	65	27	356	142	33
2	Pondicherry	PBGB	Bahour	74	2812	230	310	740	415	329
3	Karaikal	PBGB	T.R.Pattinam	28	730	110	185	520	380	130
			Total	211	5247	405	522	1616	937	492

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 2023-24 as on 31.01.2024, a total of 381 Programs have been conducted by CFL benefitting 9581 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

Name of Institution	No. Of Training Completed	No. Of Candidates Trained	No. Of Candidates Settled	Settlement Percentage , Out of Trained	No. Of Candidates Credit Linked	Credit Linkage Percentage, Out of Settled
INDSETI Puducherry	27	911	545	60%	339	62%

AGENDA-9

Financial Inclusion & Jansuraksha Schemes

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

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

Saturation drive for Jan Suraksha Schemes

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

Simultaneously, the PMJDY account holders and PMMY account holders who are so far not enrolled under social security schemes are also being contacted and enrolled in the schemes as per their eligibility. All the banks are requested to complete the task in shortest possible time.

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.

As on 28.02.2024, the enrolment under PMJJBY, PMSBY and APY was 165048, 408000 and 88136 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.

Atal Pension Yojana

Out of Annual target of 21340, 10887 APY enrolment made and achieved a percentage of 51%. All banks should improve their enrolment in the APY to achieve the given target.

Shri Pravesh Kumar, Chief General Manager, PFRDA interacted with member banks through VC on 15.02.2024 and stressed upon reaching the APY targets. As of now, Puducherry UT stands among third among UTs with 51 percent achievement of annual target.

Scheme	FY'23	Feb'24 (as on 28.02.2024)	Net Growth	Growth % (Annuated)
PMJDY	185689	217828	32139	19%
PMJJBY	133923	165048	31125	25%
PMSBY	322448	408000	85552	29%
APY	77249	88136	10887	16%

PMJDY Account Status as on 28.02.2024

S.No	Bank Name	Cumulative PMJDY Accounts since Inception
1	Bank of Baroda	6418
2	Bank of India	7060
3	Bank of Maharashtra	5248
4	Canara Bank	11437
5	Central Bank of India	1644
6	Indian Bank	52621
7	Indian Overseas Bank	27043
8	Punjab & Sind Bank	1620
9	Punjab National Bank	5735
10	State Bank of India	22031
11	UCO Bank	9196
12	Union Bank of India	5108
13	Axis Bank	1772
14	City Union Bank	754
15	Federal Bank	911
16	HDFC Bank	6551
17	ICICI Bank	790
18	IDBI Bank	1502
19	Indusind Bank	1166
20	Karur Vysya Bank	704
21	Kotak Mahindra Bank	526
22	South Indian Bank	440
23	Yes Bank	14
24	Pudhuvai Bharathiyar Grama Bank	45878
25	Puducherry State Co-operative Bank	1659
26	Total	217828

PMJJBY Account Status as on 28.02.2024

S.No	Bank Name	Cumulative PMJJBY Accounts since Inception
1	Bank of Baroda	3204
2	Bank of India	6490
3	Bank of Maharashtra	575
4	Canara Bank	15068
5	Central Bank of India	2691
6	Indian Bank	41142
7	Indian Overseas Bank	21921
8	Punjab & Sind Bank	284
9	Punjab National Bank	2374
10	State Bank of India	24712
11	UCO Bank	6669
12	Union Bank of India	7369
13	Axis Bank	311
14	City Union Bank	628
15	Federal Bank	230
16	HDFC Bank	2751
17	ICICI Bank	1172
18	IDBI Bank	729
19	IDFC First Bank	6
20	Indusind Bank	220
21	Karur Vysya Bank	853
22	Kotak Mahindra Bank	147
23	South Indian Bank	212
24	Tamil Nadu Mercantile Bank	569
25	Yes Bank	2
26	Pudhuvai Bharathiyar Grama Bank	24719
27	Total	165048

PMSBY Account Status as on 28.02.2024

S.No	Bank Name	Cumulative PMSBY Accounts since Inception
1	Bank of Baroda	8952
2	Bank of India	22092
3	Bank of Maharashtra	2012
4	Canara Bank	35104
5	Central Bank of India	5301
6	Indian Bank	88241
7	Indian Overseas Bank	40356
8	Punjab & Sind Bank	1074
9	Punjab National Bank	9193
10	State Bank of India	95400
11	UCO Bank	14730
12	Union Bank of India	22276
13	Axis Bank	902
14	City Union Bank	885
15	Federal Bank	584
16	HDFC Bank	5308
17	ICICI Bank	2045
18	IDBI Bank	2260
19	IDFC First Bank	4
20	Indusind Bank	634
21	Karur Vysya Bank	1329
22	Kotak Mahindra Bank	436
23	South Indian Bank	502
24	Tamil Nadu Mercantile Bank	1861
25	Yes Bank	4
26	Pudhuvai Bharathiyar Grama Bank	46515
27	Total	408000

APY Scheme performance as on 02.03.2024 (FY 2023-24)					
					(in numbers)
S.No	Bank Name	ANNUAL TARGET FY 2023-24	APY accounts opened in FY 2023-24	Annual Target Achievement in FY 2023-24	Cumulative APY accounts opened since inception
1	Axis Bank	350	6	2%	1,273
2	Bandhan Bank	30	0	0%	94
3	Bank of Baroda	500	213	43%	1,561
4	Bank of India	800	299	37%	2,403
5	Bank of Maharashtra	300	203	68%	382
6	Canara Bank	1,000	293	29%	5,128
7	Catholic Syrian Bank	90	3	3%	80
8	Central Bank of India	300	50	17%	855
9	City Union Bank	180	41	23%	345
10	DBS Bank	120	0	0%	17
11	DCB Bank	30	10	33%	15
12	Federal Bank	90	1	1%	41
13	HDFC Bank	560	163	29%	2,411
14	ICICI Bank	420	2	0%	142
15	IDBI Bank	140	134	96%	822
16	IDFC First Bank	30	-	-	-
17	Indian Bank	3,400	3,530	104%	36,876
18	Indian Overseas Bank	2,100	778	37%	6,555
19	Indusind Bank	60	1	2%	3
20	Karnataka Bank	30	7	23%	85
21	Karur Vysya Bank	210	105	50%	245
22	Kotak Mahindra Bank	60	64	107%	96
23	Pudhuvai Bharathiyar Grama Bank	4,600	3,251	71%	17,045
24	Puducherry State Co-operative Bank	500	0	0%	1
25	Punjab & Sind Bank	100	39	39%	171
26	Punjab National Bank	700	14	2%	886
27	RBL Bank	30	-	-	-
28	South Indian Bank	120	51	43%	307
29	State Bank of India	2,500	538	22%	5,004
30	Tamil Nadu Mercantile Bank	60	440	733%	1,091
31	UCO Bank	1,000	479	48%	2,713
32	Union Bank of India	900	172	19%	1,489
33	Yes Bank	30	0	0%	0
	Total	21,340	10,887	51%	88,136

AGENDA- 11

MSME Annual Growth and MSME Sub Committee

During Steering Subcommittee meeting held on September 13, 2023, it was decided to form a Subcommittee dedicated to monitoring lending to Micro, Small, and Medium-sized Enterprises (MSMEs). The Subcommittee is also formed with following banks: Indian Bank, State Bank of India, Indian Overseas Bank, Canara Bank, Puduvai Bharathiyar Grama Bank, HDFC Bank, ICICI Bank, Axis Bank. The MSME Sub-committee meeting was held on 08.12.2023 and 04.03.2024 at Pondicherry with the members and the discussion on MSME activities in the Pondicherry is discussed to draw a roadmap for improving MSME lending.

As an Outcome of meeting, in addition to the collaboration with government departments to identify MSME clusters in Pondicherry and pinpointing special branches dedicated to MSMEs based on potential areas of growth and development, further steps were outlined during the meeting:

- Conducting thorough research and analysis to identify key sectors with high MSME potential in Pondicherry.
- Establishing close coordination with local industry associations and chambers of commerce to gather insights and data on existing MSME clusters.
- Organizing stakeholder consultations to understand the specific needs and challenges faced by MSMEs in Pondicherry.
- Developing tailored support programs and initiatives to address the identified needs of MSMEs and promote their growth.
- Implementing monitoring mechanisms to track the progress of MSME initiatives and ensure effective outcomes.

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 the banks to act on the complaints in real time.

AGENDA- 13

Expanding and Deepening of the Digital Payment Ecosystem

- Already Karaikal, Mahe and Yanam have been digitalized in earlier campaign in UT of Puducherry
- Recently, Pondicherry District has been designated for 100% digitization, and all banks are informed to cover all eligible and current accounts with at least one digital service such as Debit Card, Internet Banking, Mobile Banking, AEPS, QR code, POS etc.
- Now, Pondicherry District has achieved 100% coverage by providing at least one digital service for all eligible Savings and Current Accounts. Enclosed is the bank-wise performance report for this campaign.
- Consequently, all accounts in every district and region within the UT of Puducherry have been fully digitized. Therefore, we hereby declare the UT of Pondicherry has 100% digitized under this campaign.

Progress under Expanding and Deepening of Digital payments for SB accounts

Sr No	Bank	No. of Eligible Operative	Digital coverage for individuals (Savings Accounts)								Coverage with at least one of the digital Product	
			No. of A/c covered using Digital Products									
			Debit/ RuPay cards		Internet Banking		Mobile Banking + UPI +		AEPS coverage			
No. of A/c	% coverage	No. of A/c	% coverage	No. of A/c	% coverage	No. of A/c	% coverage	No. of A/c	% coverage	No. of A/c	% coverage	
1	BANK OF BARODA	29559	22887	77.43	6228	21.07	18689	63.23	22609	76.49	29559	100.00
2	BANK OF INDIA	27765	18598	66.98	6019	21.68	11947	43.03	24899	89.68	27765	100.00
3	BANK OF MAHARASHTRA	6917	4831	69.84	1079	15.60	6658	96.26	3346	48.37	6917	100.00
4	CANARA BANK	42861	35192	82.11	21943	51.20	37005	86.34	612	1.43	42861	100.00
5	CENTRAL BANK OF INDIA	31518	29549	93.75	9611	30.49	14350	45.53	26155	82.98	31518	100.00
6	INDIAN BANK	349638	245234	70.14	62602	17.90	312578	89.40	260208	74.42	349638	100.00
7	INDIAN OVERSEAS BANK	119259	95594	80.16	15117	12.68	63809	53.50	114019	95.61	119259	100.00
8	PUNJAB NATIONAL BANK	19300	15668	81.18	12116	62.78	14686	76.09	12252	63.48	19300	100.00
9	UNION BANK OF INDIA	28113	24304	86.45	4440	15.79	9740	34.65	26758	95.18	28113	100.00
10	UCO BANK	66415	47492	71.51	5943	8.95	45494	68.50	64804	97.57	66415	100.00
11	STATE BANK OF INDIA	214692	201765	93.98	143732	66.95	184341	85.86	195690	91.15	214692	100.00
12	PUNJAB AND SIND BANK	3673	3158	85.98	1652	44.98	3305	89.98	1786	48.63	3673	100.00
Sub Total (PSBs)		939710	744272	79.20	290482	30.91	722602	76.90	753138	80.15	939710	100.00
13	AXIS BANK	29606	28754	97.12	11127	37.58	21941	74.11	13037	44.03	29606	100.00
14	CITY UNION BANK	16155	9182	56.84	14698	90.98	12266	75.93	8722	53.99	16155	100.00
15	FEDERAL BANK	6279	6148	97.91	2100	33.44	3694	58.83	59	0.94	6279	100.00
16	HDFC BANK	48089	47818	99.44	46827	97.38	46941	97.61	14810	30.80	48089	100.00
17	ICICI BANK	50403	46694	92.64	49257	97.73	48331	95.89	33514	66.49	50403	100.00
18	IDBI BANK	6468	6208	95.98	5772	89.24	6365	98.41	5488	84.85	6468	100.00
19	IDFC FIRST BANK	6240	5102	81.76	6240	100.00	6240	100.00	1134	18.17	6240	100.00
20	KARUR VYSYA BANK	29754	25370	85.27	4379	14.72	13915	46.77	28881	97.07	29754	100.00
21	KOTAK MAHINDRA BANK	18179	17377	95.59	17153	94.36	12403	68.23	17695	97.34	18179	100.00
22	DBS BANK INDIA (E-LVB)	3376	2758	81.69	86	2.55	1574	46.62	2818	83.47	3376	100.00
23	RBL BANK	13390	446	3.33	226	1.69	613	4.58	12714	94.95	13390	100.00
24	SOUTH INDIAN BANK	8126	6878	84.64	1234	15.19	6540	80.48	1817	22.36	8126	100.00
25	TAMILNAD MERCANTILE BANK	5867	5068	86.38	1219	20.78	2370	40.40	1627	27.73	5867	100.00
26	BANDHAN BANK	20688	5659	27.35	3076	14.87	17997	86.99	0	0.00	20688	100.00
27	CSB BANK LIMITED	4499	2863	63.64	2290	50.90	2953	65.64	4442	98.73	4499	100.00
28	INDUSIND BANK	7127	7127	100.00	4051	56.84	3134	43.97	1712	24.02	7127	100.00
29	YES BANK	3348	3335	99.61	3348	100.00	3347	99.97	896	26.76	3348	100.00
30	KARNATAKA BANK	15087	15087	100.00	15087	100.00	13877	91.98	749	4.96	15087	100.00
31	DCB BANK	240	175	72.92	108	45.00	154	64.17	0	0.00	240	100.00
32	DHANLAXMI BANK	37	37	100.00	36	97.30	37	100.00	0	0.00	37	100.00
Sub Total (Pvt Sec Banks)		292958	242086	82.64	188314	64.28	224692	76.70	150115	51.24	292958	100.00
33	PUDUVAI BHARATHIYAR GRAMA BANK	148434	44297	29.84	219	0.15	212	0.14	148039	99.73	148434	100.00
Sub Total (Gramin Bank)		148434	44297	29.84	219	0.15	212	0.14	148039	99.73	148434	100.00
34	EQUITAS SMALL FIN. BANK	6466	6466	100.00	1015	15.70	2192	33.90	0	0.00	6466	100.00
35	FINCARE SMALL FIN. BANK	14499	14499	100.00	1926	13.28	3551	24.49	13776	95.01	14499	100.00
36	JANA SMALL FIN. BANK	56587	56587	100.00	1329	2.35	4365	7.71	0	0.00	56587	100.00
37	SURYODAY SMALL FIN. BANK	8247	5029	60.98	565	6.85	804	9.75	8247	100.00	8247	100.00
38	UJJIVAN SMALL FIN. BANK	46887	43883	93.59	35581	75.89	46673	99.54	46725	99.65	46887	100.00
39	UTKARSH SMALL FIN. BANK	287	224	78.05	242	84.32	156	54.36	84	29.27	287	100.00
40	ESAF SMALL FIN. BANK	26364	26364	100.00	222	0.84	2120	8.04	0	0.00	26364	100.00
Sub Total (Small Finance Bank)		159337	153052	96.06	40880	25.66	59861	37.57	68832	43.20	159337	100.00
41	PUDUCHERRY STATE CO-OPERATIVE BANK	14304	14304	100.00	0	0.00	0	0.00	0	0.00	14304	100.00
Sub Total (co-operative bank)		14304	14304	100.00	0	0.00	0	0.00	0	0.00	14304	100.00
GRAND TOTAL		1554743	1198011	77.06	519895	33.44	1007367	64.79	1120124	72.05	1554743	100.00

Progress under Expanding and Deepening of Digital payments for Current account

Sr No	Bank	Digital coverage for Businesses (Current Accounts)								
		Total No. of Eligible Operative Current/ Business	Digital Coverage for Current Accounts						Covered with atleast one Digital Product	
			Net Banking Coverage		POS/ QR Coverage		Mobile Banking Coverage			
			No. of A/c	% coverage	No. of A/c	% coverage	No. of A/c	% coverage	No. of A/c	% coverage
1	BANK OF BARODA	1085	946	87.19	1002	92.35	432	39.82	1085	100.00
2	BANK OF INDIA	457	374	81.84	102	22.32	200	43.76	457	100.00
3	BANK OF MAHARASHTRA	295	146	49.49	270	91.53	44	14.92	295	100.00
4	CANARA BANK	1360	764	56.18	234	17.21	468	34.41	1360	100.00
5	CENTRAL BANK OF INDIA	306	253	82.68	0	0.00	246	80.39	306	100.00
6	INDIAN BANK	3940	2737	69.47	48	1.22	2872	72.89	3940	100.00
7	INDIAN OVERSEAS BANK	2677	1473	55.02	0	0.00	153	5.72	2677	100.00
8	PUNJAB NATIONAL BANK	463	426	92.01	48	10.37	236	50.97	463	100.00
9	UNION BANK OF INDIA	789	389	49.30	0	0.00	78	9.89	789	100.00
10	UCO BANK	689	358	51.96	174	25.25	480	69.67	689	100.00
11	STATE BANK OF INDIA	3885	3106	79.95	1810	46.59	1380	35.52	3885	100.00
12	PUNJAB AND SIND BANK	259	195	75.29	20	7.72	259	100.00	259	100.00
Sub Total (PSBs)		16205	11167	68.91	3708	22.88	6848	42.26	16205	100.00
13	AXIS BANK	1821	1166	64.03	857	47.06	983	53.98	1821	100.00
14	CITY UNION BANK	1136	1060	93.31	405	35.65	765	67.34	1136	100.00
15	FEDERAL BANK	300	84	28.00	19	6.33	43	14.33	300	100.00
16	HDFC BANK	3517	3498	99.46	426	12.11	3498	99.46	3517	100.00
17	ICICI BANK	2205	2129	96.55	2205	100.00	1831	83.04	2205	100.00
18	IDBI BANK	468	455	97.22	96	20.51	394	84.19	468	100.00
19	IDFC FIRST BANK	565	565	100.00	109	19.29	565	100.00	565	100.00
20	KARUR VYSYA BANK	2006	1180	58.82	1919	95.66	1014	50.55	2006	100.00
21	KOTAK MAHINDRA BANK	521	520	99.81	97	18.62	305	58.54	521	100.00
22	DBS BANK INDIA (E-LVB)	78	3	3.85	8	10.26	28	35.90	78	100.00
23	RBL BANK	37	11	29.73	25	67.57	14	37.84	37	100.00
24	SOUTH INDIAN BANK	660	294	44.55	212	32.12	524	79.39	660	100.00
25	TAMILNAD MERCANTILE BANK	379	199	52.51	108	28.50	225	59.37	379	100.00
26	BANDHAN BANK	482	279	57.88	75	15.56	482	100.00	482	100.00
27	CSB BANK LIMITED	282	278	98.58	24	8.51	274	97.16	282	100.00
28	INDUSIND BANK	691	691	100.00	334	48.34	344	49.78	691	100.00
29	YES BANK	430	426	99.07	198	46.05	221	51.40	430	100.00
30	KARNATAKA BANK	513	450	87.72	75	14.62	307	59.84	513	100.00
31	DCB BANK	4	4	100.00	0	0.00	0	0.00	4	100.00
32	DHANLAXMI BANK	4	4	100.00	1	25.00	4	100.00	4	100.00
Sub Total (Pvt Sec Banks)		16099	13296	82.59	7193	44.68	11821	73.43	16099	100.00
33	PUDUVAI BHARATHIYAR GRAMA BANK	68	0	0.00	68	100.00	0	0.00	68	100.00
Sub Total (Gramin Bank)		68	0	0.00	68	100.00	0	0.00	68	100.00
34	EQUITAS SMALL FIN. BANK	430	14	3.26	430	100.00	145	33.72	430	100.00
35	FINCARE SMALL FIN. BANK	156	36	23.08	67	42.95	53	33.97	156	100.00
36	JANA SMALL FIN. BANK	706	46	6.52	47	6.66	217	30.74	706	100.00
37	SURYODAY SMALL FIN. BANK	136	4	2.94	15	11.03	117	86.03	136	100.00
38	UJJIVAN SMALL FIN. BANK	233	203	87.12	63	27.04	210	90.13	233	100.00
39	UTKARSH SMALL FIN. BANK	124	86	69.35	51	41.13	65	52.42	124	100.00
40	ESAF SMALL FIN. BANK	69	69	100.00	9	13.04	32	46.38	69	100.00
Sub Total (Small Finance Bank)		1854	458	24.70	682	36.79	839	45.25	1854	100.00
41	PUDUCHERRY STATE CO-OPERATIVE BANK	0	0	0.00	0	0.00	0	0.00	0	0.00
Sub Total (co-operative bank)		0	0	0.00	0	0.00	0	0.00	0	0.00
GRAND TOTAL		34226	24921	72.81	11651	34.04	19508	57.00	34226	100.00

AGENDA- 14

Review of Business Correspondents

The increased use of Business Correspondents (BCs) for delivery, design, and dissemination of financial services, demanded enhanced oversight and effective feedback mechanism. Considering the fact, that BCs are playing significant role in ensuring delivery of financial services as well as facilitating financial inclusion activities at grass root level especially in the rural hinterland, it is imperative that concerns with relation to BC operations are being periodically reviewed and monitored at regular intervals.

The banks should ensure that equipment and technology used by the BC are of high standards. The banks may pay reasonable commission/fee to the BC, the rate and quantum of which may be reviewed periodically. The remuneration should combine fixed and variable parts. It is observed that the BCs are investing their money for procuring the equipment and for their day-to-day operations as per the revised modalities implemented by some of the banks for BC operations. Further, the remuneration of BCs were not adequate which results in more number of inactive BCs.

Bankwise Business Correspondent Status as of 29.02.2024				
S.No	Bank Name	Total BCs	Active BCs	Inactive BCs
1	Bank of Baroda	8	4	4
2	Bank of India	6	6	0
3	Canara Bank	4	3	1
3	Central Bank of India	1	1	0
4	Indian Bank	55	55	0
5	Indian Overseas Bank	26	26	0
6	Punjab & Sind Bank	1	1	0
7	State Bank of India	21	17	4
8	UCO Bank	7	7	0
9	Pudhuvai Bharathiyar Grama Bank	22	20	2
10	HDFC Bank	22	22	0
11	India Post Payment Bank	218	139	79
	Total	391	301	90

AGENDA- 15

Viksit Bharath Sankalp Yatra

The Viksit Bharat Sankalp Yatra is a nationwide campaign launched by the Government of India on 15th November 2023. The goal of the yatra is to raise awareness about government schemes and initiatives that are aimed at achieving a developed India. The yatra is being conducted by a team of Information, Education, and Communication (IEC) vans. The vans are visiting rural and urban areas across the country, and are disseminating information about government schemes.

In rural areas, Banks extend coverage to schemes such as PMJDY, PMSBY, PMJJBY, APY, KCC, and PM Vishwakarma. In urban areas, Banks extend coverage to loans for PM SVANidhi, MUDRA, Startup India/Standup India, and PM Vishwakarma. The Performance of the VBSY is provided in the Table.

District wise camps conducted					Scheme wise Enrolments in VBSY		
S.No	District	Rural	Urban	Total	S.No	Scheme	Enrolments
1	Puducherry	82	43	125	1	PMJDY	9826
2	Karaikal	27	13	40	2	PMJJBY	14474
3	Mahe	0	2	2	3	PMSBY	18751
4	Yanam	0	3	3	4	APY	2571
	Total	109	61	170	5	MUDRA	22695
					6	Stand Up India	42
					7	KCC	2820

Scheme wise KCC Performance status					
S.No		Applications	Sanctioned	Rejected	Pending
1	Agriculture	2109	908	547	654
2	Animal Husbandry	4330	1525	1826	979
3	Fisheries	1028	387	285	356
	Total	7467	2820	2658	1989

AGENDA- 16

Implementation of Agri Stack in UT of Puducherry

The Department of Agriculture & Farmers Welfare, Puducherry has informed that it has been instructed by the Government of India to implement the AGRISTACK in the UT of Puducherry as a part of national endeavour. A Steering Committee headed by the Chief Secretary to Government and Implementation Committee headed by the Secretary to Government Agriculture (IT) had already been constituted by the GoP.

The concept of AGRISTACK comprises three key registries – (i) Farmers database with dynamic linking of land records ; (ii) Geo- referencing of village maps and (iii) Digital crop survey system.

The Department has developed the farmers database and allocated unique farmer ID and it has been requested that the same data could be used for the issue of KCC and Seasonal Crop Loan by the banks.

The adoption of AGRISTACK was endorsed by the SLBC chairman, RBI, NABARD, and all member banks during the last SLBC meeting. In light of this, Indian Bank is committed to piloting the implementation of AGRISTACK among banks. We will proactively advance this initiative to ensure its successful execution.

AGENDA- 17

Central Know your Customer Registry (CKYCR)

- CKYCR registry was to set up receive, store, safeguard and retrieve the KYC records in digital form of clients under the prevention of money laundering Rules, 2005. The basic intent for setting up of registry was to achieve universalization of KYC across financial sector to make CKYCR as single source of truth.
- The CKYC facilitates the conducive ambience for the ease of doing business by simplifying the process of accumulating verified/ mandatory documents and then creating a repository for the use of the same by various entities under Financial sector regulators
- The CKYC provides uniform template for the synchronization of customer information which in essence, can be called as standardization of customer information.
- The CKYC facilitates the cutting out of relevant information from the large chunk of data, provided by all the associated entities and also enables the registry to clean up duplication/repetition of data.
- The CKYC provides the ample scope for the single line of documentation so as to avoid submission of multiplicity of documents at various forum and allows for the portability of the same among the various entities.
- The CKYC facilitates the simplification of due Diligence with regards to Customer Identification Process (CIP) which makes the process cost effective and less time consuming.
- To sensitize about the CKYCR, officials from Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) have consented to give a detailed presentation during the SLBC program.



CENTRAL REGISTRY OF SECURITISATION ASSET RECONSTRUCTION AND
SECURITY INTEREST OF INDIA (CERSAI)

CERSAI/2024/4893

14th February 2024

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

Dear Sir/Madam

Reg: Central Know Your Customer Registry (CKYCR) – Data Population.

Please refer to letter no. 32/07/2023-DRT dated 13.09.2023 issued by GOI, Ministry of Finance, Department of Financial Services, Delhi on the captioned subject addressed to Convenors of SLBCs of all states & UTs. Purpose for establishing and working of CKYCRR was discussed in detail in this letter and concern is raised for non-awareness/utilization about CKYCRR across the staff of financial institution & public. (Copy attached)

It was requested in the above referred communication that all SLBC (all state/UTs) to co-ordinate with participating banks and financial institutions falling in their jurisdiction to sensitize the dealing staff in Banks and financial institutions & invite CERSAI to give a detailed presentation (preferably 30 minutes slot) on the subject. It was also requested that Banks & financial institutions to prepare and circulate brochures/papers, specifying the usage and benefit of CKYC, which would further encourage to understand the usefulness CKYCR in larger perspective.

We are receiving invitations from SLBCs to attend the meetings & subsequently requested by us to connect us virtually which could not become possible due to some infrastructure and other reasons. CERSAI is having limited resources and running two registries i.e. Security Interest Registry and CKYCR registry and third registry (BUDS Registry) is under developing stage.

We wish to bring in your notice that our presentation/contents are useful for bankers and financial institutions only and it will take 30 minutes including addressing the queries. It is therefore requested to arrange virtual meetings with the bankers & financial institutions falling under your jurisdiction.

::2::

In virtual mode even more number of bank officials can attend at a time there will not be any infrastructure issue. Bank officials can attend the awareness session sitting in their offices.

In case of need we can share Webex link for the meeting once it is scheduled.

Thanking you

Yours sincerely



VP Singh
Deputy General Manager

भारतीय प्रतिभूतिकरण परिसंपत्ति पुनर्निर्माण और प्रतिभूति स्वत्व की केंद्रीय रजिस्ट्री (भारत सरकार का उपक्रम)	Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) (A Government of India Undertaking)
चतुर्थ तल, कार्यालय ब्लॉक, टॉवर 1, प्लेट ए, एनबीसीसी, किडवाई नगर पूर्व, नई दिल्ली-110023	4th Floor, Office Block, Tower 1, Plate A, NBCC, Kidwai Nagar East, New Delhi-110023
दूरभाष : 011-24664614, फैक्स : 011-24664614	Phone : 011-24664614, Fax : 011-24664614
वेबसाइट : https://www.cersai.org.in	Website : https://www.cersai.org.in
ई-मेल / E-mail	headoffice@cersai.org.in
कार्पोरेट पहचान संख्या : U67100DL2011NPL215270	CIN : U67100DL2011NPL215270

AGENDA- 18

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.

Performance and Outstanding for FY 2023-24				
Parameters	No. of Accounts Opened from 01.04.2023 to 29.02.2024		No. of Accounts and Amount Outstanding as on 29.02.2024	
	No.	Rs.lakhs	No.	Rs.lakhs
Savings Account	1352	111.61	2352	152.02
Current Account	22	46.53	29	49.81
CASA	1374	158.14	2381	201.83
TERM DEPOSIT	49	147.85	49	147.85
Total Deposit	1423	305.99	2430	349.68
PAPL	3	3.14	3	3.14
ODAD	2	1.78	2	1.78
Ind GST Advantage	3	19.02	3	19.02
VEHICLE LOAN	8	53.64	8	53.64
Mortgage Loan	1	12.02	1	12.02
Educational Loan	1	9.02	1	9.02
HOME LOAN	1	8.07	1	8.07
Total Business	1442	412.68	2449	456.37

Performance and Outstanding for FY 2023-24		
Parameter	No. of enrolments Opened from 01.04.2023 to	Cummulative numbers on 29.02.2024
Mobile Banking	1117	1382
Net Banking	1138	1435
ATM Card Issued	1258	1984
Lead Generated	44	95
Loan Processed	39	90
Jan Suraksha Schemes	598	608
Mercahant Qr Code	299	858
Jeevan Praman	16	20
Fast Tag	7	11
PPF	2	5
NPS	1	1
IB DIGI credit card	2	2

AGENDA- 19

Performance review of Central Sector Interest Subsidy (CSIS) scheme

Department of Higher Education (DHE), Ministry of Education has been implementing the Central Sector Interest Subsidy (CSIS) Scheme since 2009. Under this Scheme Interest Subsidy is given during the moratorium period i.e., Course period plus one year on Education Loan taken from the Scheduled Banks to students belonging to economically weaker sections whose annual parental income is up to Rs. 4.5 Lakh from all sources.

In this regard, a review meeting was held on 11.08.2023 under the chairmanship of Joint Secretary, DFS with senior officials of Public & Private Sector Banks to ascertain the reasons for low offtake of fund and low number of claims under CSIS Scheme wherein apart from other suggestions, it has been proposed to incorporate performance review of CSIS scheme as an agenda item in all forthcoming SLBC/UTLBC meetings for better monitoring of same.

Therefore, the data pertaining to CSIS scheme will be collected in the below given format and it will be reviewed in the upcoming SLBC meetings.

Review of Central Sector Interest Scheme- SLBC agenda data							
S.No	District	Bank Name	Total No.of Education Loan	No.of Education Loans eligible as per CSIS scheme Guideliness	No. of Education Loans Interest Subsidy Claimed	No. of Education Loans yet to be claimed	No. of Education Loans not claimed due to various reasons**
1	Pondicherry						
2	Karaikal						
3	Mahe						
4	Yanam						

* Loans that are in the claiming process and will be claimed within the specified time frame.

** Loans that cannot be claimed due to various reasons, such as students discontinuing their studies, failure to provide income certificates and other required documents, and other miscellaneous reasons.

F. No. 21(23)/2014-FI (Mission Office)

Government of India

Ministry of Finance

Department of financial Services

3rd floor, Jeevandeep Building
Sansad Marg, New Delh-110001

Dated:28.11.2023

To

SLBC/UTLBC Convenors of all State/UTs

Subject: Performance review of Central Sector Interest Subsidy (CSIS) scheme as an agenda in all forthcoming SLBC/UTLBC meetings

Sir/Madam,

As you are aware, Department of Higher Education (DHE), Ministry of Education has been implementing the Central Sector Interest Subsidy (CSIS) Scheme since 2009. Under this Scheme Interest Subsidy is given during the moratorium period i.e., Course period plus one year on Education Loan taken from the Scheduled Banks to students belonging to economically weaker sections whose annual parental income is up to Rs. 4.5 Lakh from all sources.

2. In this regard, a review meeting was held on 11.08.2023 under the chairmanship of Joint Secretary, DFS with senior officials of Public & Private Sector Banks to ascertain the reasons for low offtake of fund and low number of claims under CSIS Scheme wherein apart from other suggestions, it has been proposed to incorporate performance review of CSIS scheme as an agenda item in all forthcoming SLBC/UTLBC meetings for better monitoring of same.

3. Therefore, you are requested to incorporate review of CSIS scheme in your State/ UT as an agenda item in all forthcoming SLBC/UTLBC meetings.

Yours faithfully,



(Sushil Kumar Singh)

Director

email: missionfi@nic.in



Copy to:

MD&CEO of all Public & Private Sector Banks

AGENDA- 20

SLBC Website for UT of Puducherry

- As per Lead Bank Scheme, SLBC should have a functional website to provide information to the public. In the Union Territory of Puducherry, the creation of the SLBC website is currently under process.
- SLBC, Puducherry have initiated discussions with a vendor for the site creation, and negotiations are in progress.
- The Technical platform issues and content development for site creation are in deliberations with Vendor.
- The website will soon be developed and made accessible to the public, providing comprehensive information about the Lead Bank Scheme and Government-sponsored Schemes.

 <p>SLBC - UT of Puducherry</p>	<p>Lead Bank Department, Indian Bank, Zonal Office, RS.NO.64/4A, ECR Road, Pakkamudayanpet, Puducherry – 605008 ☎ 0413 225 7149, : Ldmpondy@indianbank.co.in Ldmpondy@gmail.com</p>	
SLBC-UTP/L 05/ 2023-24/Q2/1	Dated: 05.01.2024	

Minutes of the State Level Bankers Committee meeting for Quarter ending Sep 2023 held on December 21, 2023

The meeting of the State Level Bankers' Committee (SLBC) was held on 21.12.2023 at Puducherry to review the performance of banks for the quarter ended Sep 2023 of the FY 2023-24. Shri. Lakshmi Narayanan, Hon'ble Minister of Public Works, Shri. Ashish Madhaorao More, I.A.S, Secretary to Government of Puducherry, Shri. Shiv Bajrang Singh, Executive Director, Indian Bank, Corporate Office, Chennai, Smt. Uma Sankar, Regional Director, Reserve Bank of India, Chennai, Shri. R. Shankar Narayan, Chief General Manager, NABARD, Shri. Venkatesan M, General Manager (RBD), Indian Bank, Corporate Office, Chennai, Shri. B. Kumar Doure, Zonal Manager and Convenor SLBC, Indian Bank, Puducherry, Senior Executives/Officials of various banks, Senior Officials of various Government Departments and Co-Ordinator of member banks participated in the meeting.

The list of participants is given in the annexure.

Welcome Address given by Shri. M Venkatesan, General Manager (RBD), Indian Bank

While delivering his welcome address **Shri. M Venkatesan, General Manager (RBD)** Indian bank expressed that

During the Q2 of FY 2023-24, Banks have performed well in many key banking parameters like:

- Growth in Deposits and Advances
- Performance under Priority Sector
- Performance under Agriculture
- Advance to weaker sections

Performance under Annual Credit Plan: Due to the Mega Credit Outreach Program Achievement of banks in the UT, Under Annual Credit Plan during Q2 FY 2023-24 is **144%** and efforts are well appreciated.

He also expressed his heartfelt gratitude to all member banks and the Development Agencies who are participating in the ongoing Viksit Bharat Sankalp Yatra an Outreach Program - for Saturation of schemes of Govt. of India Programme and wished a grand success.

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

Shri. Shiv Bajrang Singh, Executive Director in his speech, SLBC Puducherry is actively conducting the VBSY since its launch by the Hon'ble Prime Minister on 15.11.2023. Kudos to member banks and agencies for their valued contributions, recognized by the Department of Financial Services

and State Government. Thereafter the deliberated on overall economy scenario and performance of banks in UT of Puducherry;

Indian Economy and Banking Sector:

- India's Gross domestic product (GDP) posted robust growth by 7.6% Y-o-Y in Q2FY24.
- India's Industrial production growth accelerated to 16-month high of 11.7% Y-o-Y in Oct'23 from 6.20% Y-o-Y in Sep'23, mainly due to double-digit growth in manufacturing, power and mining sectors' output.
- Retail inflation (CPI) increased 3-months high to 5.55% Y-o-Y in Nov'23 from 4.87% Y-o-Y in Oct'23, due to unfavorable base effect and elevated prices of food items.
- Bank credit growth (Y-O-Y) decelerated to 15.7% in Sep'23 (net of Merger of HDFC Ltd with HDFC Bank) from 18% during the previous year.
- Loans to Industry accounted to one fourth of Total Bank Credit with increase by 8.6% Y-O-Y. Working Capital has doubled in Last 6 Quarters.
- Housing Sector is witnessing Positive Growth with pausing in Repo Rate and Govt focus on affordable Housing Scheme.

The performance of banks in UT of Puducherry under Annual Credit Plan:

- Credit Deposit ratio has been maintained at **77%**.
- Against RBI stipulated target of minimum 40%, the Priority sector advances was at **63%** as of Sep 2023.
- Agriculture advances is maintained at **27%** as of Sep 2023, against the minimum stipulated target of 18% prescribed by RBI. It is heartening to note that the percentage is maintained over **22%** since March 2016.
- The weaker sections advance also improved to **23%** as of Sep 2023 against the mandatory level of 11.50%, showing a healthy trend indicating that the Government sponsored programmes are well implemented by the stakeholders in UT of Puducherry.
- UT of Puducherry witnessed year on year deposits growth of **10.52%** and advances growth of **13.63%**. The growth is positive but there is more scope for improvement.

Recent Developments:

Viksit Bharat Sankalp Yatra (VBSY):

For Saturation of schemes of Govt. of India from 15.11.2023 to 26.01.2024 Reaching the unreached -To cover left out under Pradhan Mantri Suraksha Schemes i.e. PMJBY, PMSBY, APY; KCC & MSME Schemes. Specially designed IEC (Information, Education and Communication) Vans "Rath" carrying messages of Government's flagship welfare programmes to all Gram Panchayats.

Ghar Ghar KCC Abhiyan"- A KCC Saturation Campaign from 01.10.2023 to 31.12.2023: The initiative aims to identify PM Kisan Samman beneficiaries without KCC, provide KCC to interested beneficiaries, and achieve PM Kisan Saturation by December 31st, 2023.

PM Kisan Rin Portal:

The PM Kisan Rin Portal, inaugurated by the Union Finance and Agriculture Ministers on 19.09.2023, aims to digitize KCC saturation and Interest Subvention processes. It facilitates digital interest calculation and streamlined claims reimbursement, while also monitoring saturation progress and preventing duplication of KCC accounts.

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

At the State Level Bankers' Committee (SLBC) meeting, the proactive efforts towards economic planning and development in Puducherry were highlighted, with particular acknowledgment given to the contributions made by the banking sector. The active participation of banks in government and government-sponsored programs, leading to significant loan disbursements, notably the 2,400 crores released during the visit of the Union Finance Minister, was appreciated for boosting the economy of Puducherry.

The initiation of planning for the 2024-2025 credit plan by the SLBC was noted, with NABARD's PLP of around Rs. 5,700 crores, focusing on the primary sector, being specially mentioned. This disbursement is expected to greatly benefit those working within this sector. The growth of Puducherry's population and economy, supported by various schemes from the state and central government as well as financial institutions, was emphasized. The role of Direct Benefit Transfer (DBT) in ensuring that government funds directly reach the people was highlighted, which is seen as enhancing the local economy and contributing to the increasing GST revenue in Puducherry, an indicator of a healthy economic environment.

To support schemes like Mudra for women and entrepreneurs, he urged banks to meet their lending targets to support local businesses. Additionally, he registered the government's commitment to social welfare and infrastructure projects, such as the proposal for a desalination plant to address water scarcity.

Special Address given by Shri. Ashish Madhaorao More, I.A.S, Secretary to Government of Puducherry

Puducherry is making strides in various sectors and initiatives, yet there are numerous uncharted territories awaiting exploration. Notably, the Government of India launched the Viksit Bharat Sankalp Yatra on November 15th, where the involvement of bankers is indispensable. It's imperative that we collaborate effectively to ensure the utmost success of this endeavor. While some banks have shown commendable progress in areas such as CD ratios, there are still areas of concern that need to be addressed. During discussions, these areas will undoubtedly be brought to light for further consideration.

Furthermore, it's crucial that we collectively lend our support to both the schemes of the Government of India and those of the UT of Puducherry. Together, we must provide the necessary momentum and resources to these initiatives. This entails not only bolstering infrastructural development but also focusing on hospitality services, generating local employment opportunities, and promoting indigenous handicrafts. By prioritizing these aspects, we can attract a significant influx of tourists to our region, thereby stimulating economic growth and fostering a vibrant local community.

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

Smt. Uma Sankar, Regional Director, RBI Chennai while delivering her special address informed that during its December 8, 2023 meeting, the Reserve Bank maintained the policy rate at 6.50 percent and left other rates unchanged. Regulatory measures addressed consumer and NBFC credit, increasing risk rates for consumer credit exposure basis point to 125 percent. The RBI also enhanced customer service at CICs and introduced a framework for compensating customers for credit information delays.

The RBI introduced regulations to enhance customer service by credit information companies and institutions, addressing complaints from banking ombudsmen and consumer forums. A comprehensive framework was devised to improve grievance redress mechanisms and customer

service, particularly for compensation to customers for delayed updation, rectification of credit information. This includes requirements for CICs to send alerts to customers when their credit information is accessed, provide easy access to full credit reports, and ensure prompt resolution of customer grievances.

A crucial new regulation raises the e-mandate ceiling from 15,000 to 1 lakh. This applies to recurring transactions, like mutual fund subscriptions, insurance premiums, and credit card bills, requiring extra authentication. Regarding ACP, she commended the banks for surpassing the ACP target, achieving 3,028 crores compared to the 2,104 crores target for the first half of 2023-24.

While expressing that the decline in MSME accounts by 8.05% in Puducherry raises concerns, alongside failure to meet Prime Minister's Task Force targets, steps to be taken by Puducherry government, and banks to address entrepreneurs' access to finance. Leveraging government schemes like PM Vishwakarma, providing credit guarantee and interest rate subvention, could aid in reaching potential borrowers.

Business Correspondents (BCs) are crucial for financial inclusion and expanding banking outreach. Banks must regularly review BC performance and address issues. Recent findings show over one-third of BCs are inactive due to low remuneration or other problems. Banks should offer reasonable commission and regularly reassess rates to ensure uninterrupted banking services.

Karaikal, Mahe, and Yanam in the Union Territory of Puducherry have achieved 100% digital enablement and the Puducherry district remains on the way to complete. Banks should proactively devise a roadmap to provide digital products to all eligible account holders, aiming for 100% digital enablement by December 31, 2023. Puducherry's overall CD ratio is at 77%, but some major banks have ratios below 60%. These banks should improve lending to viable projects.

Special address given by Shri. R. Shankar Narayan, Chief General Manager, NABARD

NABARD has finalized the Potential Linked Credit Plan (PLP) for the Union Territory of Puducherry after extensive discussions with state government officials, bankers, farmers, and other stakeholders. This document will serve as the foundation for the upcoming year's annual credit plan, showcasing a substantial 37% enhancement. We anticipate launching the PLP document during this forum.

He commended the UTP government in spearheading the Viksit Bharat program and rural infrastructure initiatives. NABARD remains a steadfast partner with the state government in implementing various developmental programs. He informed that the allocation to UTP stands increased to 150 crores, awaiting proposals to propel infrastructure development forward.

Additionally, NABARD continues to focus on development promotion programs such as micro-entrepreneurship and livelihood entrepreneurship development. NABARD has teamed up with Puduvai Bharathiyar Grama Bank to support 1,000 joint liability groups through an MOU. Additionally, in partnership with Puduvai Bharathiyar Grama Bank and Indian Bank, loans were provided to 90 women trained in terracotta work. NABARD allocated 42 lakhs for financial inclusion efforts in UTP, backing initiatives like financial literacy programs and micro-ATMs for bankers.

Under NABARD's leadership, the computerization of 45 PACS in UTP is ongoing, with over 30 PACS ready to go online soon. Another noteworthy initiative is the Agri Clinic's Agri-Business scheme, offering 36% for male and 44% subsidy for women. Trained individuals receive a 60-day program and subsequent support from financial institutions to kickstart their ventures.

Shri. B Kumar Doure, Zonal Manager and SLBC Convenor presented the agenda items for discussion

1. Confirmation of minutes of the Previous SLBC Meeting

The minutes of the SLBC meeting held on 20.09.2023 was confirmed by the forum.

2.Sub Committee and SLBC Meeting Conducted:

- Special Banker's Meet for "Ghar-Ghar KCC Abhiyaan" in the Chief Secretariat in Pondicherry held on 19.10.2023.
- DLCC meeting to review the progress of Government sponsor Scheme in the Yanam District held on 19.10.2023.
- DLCC meeting to review the progress of Government sponsor Scheme in the Karaikal District held on 26.10.2023.
- Sub meeting for planning for Viksit Bharat Sankalp Yatra at Chief Secretariat in the Pondicherry District held on 08.11.2023.
- Special Banker's Meet for Viksit Bharat Sankalp Yatra in the Pondicherry District held on 21.11.2023.
- Steering Sub-committee meeting and MSME Sub-committee meeting with banks held on 08.12.2023

3. Review of follow up action taken on the decisions of the earlier meeting

Uncovered 31 Centers in UTP:

In this regard, SLBC Puducherry has mapped branches to these centres in proximity to the nearest banking branch. In accordance with RBI directives, specific information collected and provided, such as respective centres where the banking facility is covered, the type of coverage (brick-and-mortar branch or Fixed BC points, ATM, etc.), and the population type of these centres.

CD ratio of banks having less than 60%:

SLBC has recommended that banks formulate a roadmap to enhance their lending, thereby increasing their Credit-Deposit (CD) ratio. Among major public sector banks, 4 out of 5 banks (BOB, SBI, CBI, UCO) have shown an improvement in the CD ratio compared to the previous quarter.

Pradhan Mantri MUDRA Yojana (PMMY):

The major banks Indian Bank, IOB, SBI, Canara Bank, BoB, ICICI, HDFC bank were requested to improve their MSME lending to increase their Share in MSME Sector in UT of Puducherry.

PMEGP Scheme:

It was observed that disbursement under PMEGP was low due to non-completion of EDP training by the applicants. Banks were requested to complete disbursement for the EDP completed beneficiaries.

PM SVANidhi Scheme long pending applications:

One day camp on 21.11.2023 was conducted by PUDA and State Bank of India in the ADB branch and pending 156 applications (Rejected and Resubmitted) were reduced to 36. Banks were advised to dispose of PM SVANidhi applications expeditiously.

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

Bank Branches in Puducherry:

Total Branches in UT of Puducherry is 282. Mr. **Muthuselvan, DGM, Reserve Bank of India**, highlighted the opportunity for banks to establish new branches in untapped areas. Over the past three years, there has been stagnation in branch expansion, which hinders business growth in Pondicherry across various metrics, including fostering the development of MSMEs. Banks were advised to explore opportunities of opening new Brick and Mortar outlets on merit.

CD ratio of banks:

This quarter, the CD ratio rose to 77.1%, mainly driven by the disbursements during Outreach Program and effect of HDFC Limited's merger. However, four public sector banks and nine private sector banks have CD ratios below 60%, requiring a roadmap for improvement. State Bank of India and Indian Overseas Bank have provided updates on their progress and their efforts to improve their CD ratio. Banks have shared their strategies to boost lending, such as identifying MSME-intensive branches and collaborating with government departments to uncover potential lending opportunities.

Advances Outstanding in UT Puducherry as on Sep'23

As of Sep 2023, the total outstanding amount was Rs. 20036.04 crores, with the Priority sector comprising 62.89%, exceeding the required 40%. Similarly, the Agriculture sector accounted for 27%, surpassing the mandated 18%, while weaker section advances reached 23%, exceeding the specified 11.5%.

The MSME growth in the UT of Puducherry is need more focus. Smt. Uma Sankar, Regional Director of RBI, stressed the importance of identifying bankable projects in the UT, particularly in the MSME sector. She urged government authorities to collaborate with bankers to ensure the selection of suitable projects. Shri Shiv Bajrang Singh, ED & Chairman of SLBC informed presenting NPA outstanding figures for analysis and to assess the current status of MSME segment in UT of Puducherry.

5. Performance under Annual Credit Plan as on Sep'23

A comprehensive update on credit disbursements during Q2 of the fiscal year 2023-24, 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 is Rs.3028 crores stood at 144%, surpassing the quarterly target. Specifically, achievements in Agriculture, MSME, and OPS are notably high at 157%, 158%, and 93%, respectively.

6. Pradhan Mantri MUDRA Yojana (PMMY):

The performance details of banks and other financial institutions, including NBFCs, in the UT of Puducherry as on 08.12.2023 were informed to the members. Under this scheme, the achievement is Rs. 461.43 crores (63%) against a target of 733.78 Crores.

Stand up India (SUI)

As of September 12, 2023, banks have sanctioned SUI loans to 431 beneficiaries, totaling 103.81 crores, achieving 89% of the target and the scheme aims to be fully achieved by 2025. Additionally, banks that have already disbursed loans through Stand-Up India Scheme but haven't updated their information in the portal were requested to update the portal.

7. Performance under Government Sponsored Schemes in UT of Puducherry

PMEGP (Prime Minister's Employment Generation Programme)

The target for the fiscal year 2023-24 has been set at 37 projects, with a margin money utilization goal of Rs. 127 lakhs. Banks have sanctioned 48 loans, which represents 130% of the target, and the margin money utilized amounts to 114.91 lakhs, equivalent to 90% of the target. As per Khadi Board department, only Rs. 48 lakhs out of the sanctioned Rs. 114.91 crore loans have been disbursed, indicating a significantly low disbursement rate compared to the targeted amount. Banks are requested to expedite the disbursement of the sanctioned loans.

PM SVANidhi Scheme

For the first tranche, the target set was 2650, and the achievement is 3020(113.96%). For the second tranche, the target was 900, and the achievement is 822(91.33%). For the third tranche, the target was 170, and the achievement is 158(92.94%). The revised targets for March 2024 are 3445, 900, and 170 is communicated for the first, second, and third tranches, respectively.

PM Formalisation of Micro food processing Enterprises (PMFME) Scheme

As of 13.12. 2023, in the fiscal year 2024, banks have sanctioned 37 loans against the annual target of 106, resulting in an achievement rate of 35%. Department was requested to identify more beneficiaries for sponsoring the applications. Banks were advised to expedite sanctions and disbursements.

MUPSES:

As of 13.12.2023, in the fiscal year 2024, against the annual target of 300, banks have sanctioned 256 loans, achieving 85%. There are currently 143 pending applications that were recently received and all banks requested to clear it. Additionally, Department has requested to banks to provide annexure 4 after disbursement of subsidy in appropriate time.

Agriculture Infrastructure Fund (AIF)

The Agricultural Infrastructure Fund's performance in Puducherry is NIL and last year it is significantly low, with only 3 accounts sanctioned totaling 2.47 crores against 48 crore budget. The current approach, focusing mainly on rice mills and cold storage, doesn't align with Puducherry's needs, where the primary production is rice.

Chairman of SLBC suggested to make a collaborative effort with Department, bankers and NABARD to identify and support potential projects, including farm machinery loans and infrastructure development, could improve outcomes. Proposals for processing units, particularly in fisheries, could better utilize funds and benefit local communities.

Additionally, Shri Siddarathan DDM, NABARD said that they are discussing and engaging with Farmer Producer Organizations (FPOs) for projects like hiring centres with tractor and drone and in Karaikal with a ginning unit for cotton. He also suggested that state specific activity to be included in the guidelines. Focusing on financial rather than physical targets could provide more flexibility and effectiveness in meeting target requirements.

KCC to Animal Husbandry

During the FY24' as of 13.12.2023, against the target of 4000, banks have achieved 3567 (89%) application under animal husbandry. The flow of application should be increased to achieve the target and banks were requested not to keep application pending for more than 15 days.

KCC to Fisheries:

During the FY24' as of 13.12.2023, against the target of 4,000, banks have already sanctioned 2158 applications which is 54% of target. It was advised that SLBC is empowered to include any specific activity for lending, fish vending to be added as eligible activity for KCC fisheries.

Artisan MUDRA:

Under this Scheme, 140 applications were received, of which 24 have been sanctioned, and 3 rejected. Banks were urged to process all pending applications promptly within the specified Turn Around Time (TAT). Additionally, it was also observed that there is a need to identify and formalize artisan clusters in Puducherry, recognizing that many may already exist informally.

8. Performance under SHG Credit Linkage and Joint liability groups.

Self Help Group(SHG) Credit Linkage: As of Sep '23, 2389 groups have been credit linked to the tune of Rs 78 crores.

Joint Liability Groups (JLG): As of Sep '23, an amount of Rs.420.5 Crore have been provided 111921 JLGs. Banks were requested to form more Joint Liability Group and extend credit to these groups.

Shri Shankar Narayanan, CGM NABARD, stated that Bankers can use the untapped potential of this JLG to increase their CD ratio. Even farming artisans under JLG it will be helpful for financing them. Concern was raised about the rapid formation and lending to JLGs, which may affect the quality of groups. DDM, NABARD conveyed that banks have the opportunity to establish Memorandum of Understanding (MoUs) with NGOs to facilitate credit linkage for Joint Liability Groups (JLGs). NABARD will provide incentives for each successful credit linkage. The need for a systematic approach to ensure the sustainability and quality of JLGs is emphasized, including leveraging existing structures like Self-Help Groups (SHGs) for forming JLGs

9. Financial Literacy Training & RSETI

As of 30.11.2023, 175 Special Camps were conducted by FLC benefitting 3932 participants. Totally three FLC counsellors have been deployed in Indian bank and Pudhuvai Bharathiyar Grama Bank in Puducherry and Karaikal District.

Center 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, As of 30.11.2023, a total of 301 Programmes have been conducted by CFL benefitting 7417 individuals.

Self-Employment Training Institute:

Indian Bank Self Employment Training Institute (INDSETI) – 20 training programmes benefitting 672 candidates have been conducted by INDSETI, Puducherry. Out of 672 trained person, 457 candidates started business and 270 credit linkage has been provided. INDSETI should ensure minimum 90% of the trainees are covered under credit linkage.

10. Performance under Jansuraksha Scheme.

The enrollment figures for government schemes with their annualized growth rates are:

- PMJDY: 209,500 enrollments, 19% annualized growth.
- PMJJBY: 157,892 enrollments, 27% annualized growth.
- PMSBY: 392,965 enrollments, 33% annualized growth.
- APY: 85,108 enrollments, 15% annualized growth.

11. MSME Annual Growth and Formation of Sub Committee

During a steering sub-committee meeting held on December 8th, attended by representatives from the RBI, NABARD, and major banks, discussions on MSME growth were conducted. It was noted that Public Sector Banks (PSBs) experienced a marginal improvement in growth at 7% for the half-year, projecting an annual rate of 14%. The Reserve Bank of India raised concern regarding the predominance of disbursements to existing customers and the frequent rollovers, urging banks to shift their focus towards acquiring new customers. The meeting highlighted the necessity of collaborating with government officials and the District Industries Centre (DIC) to identify potential areas for MSME lending in Puducherry. Suggestion was made to explore formation of clusters and other strategic approaches to enhance the MSME lending sector in the region.

Shri. Muthuselvan, DGM, RBI has told that Prime Minister's Viswakarma Scheme, a significant initiative by the Government of India aimed at boosting MSME advances. However, it was noted that the scheme is yet to be implemented at the field level. Banks were encouraged to prepare their board policies in anticipation of the scheme's commencement, with expectations to present relevant data at the next State Level Bankers' Committee (SLBC) meeting.

Smt. Uma Sankar, Regional Director of RBI informed the importance of identifying bankable projects within the Union Territory of Puducherry, particularly in the MSME sector. This requires concerted efforts from government authorities to work closely with bankers, ensuring that viable projects are given the necessary support and reference to flourish.

12. Discussion on Market Intelligence Issues

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

13. Expanding and Deepening of the Digital Payment Ecosystem in Puducherry district

Already Karaikal, Mahe and Yanam have been digitalized during March 21 and December 2022 respectively. Now, Puducherry district has been identified for 100% digitalization. For eligible Savings and Current Accounts, the coverage of at least one digital service is 94.18% and 74.70%, respectively. Banks were requested to cover all accounts by 31.01.2024.

14. Viksit Bharath Sankalp Yatra

The Viksit Bharat Sankalp Yatra is a nationwide campaign launched by the Government of India in November 2023. The goal of the yatra is to raise awareness about government schemes and initiatives that are aimed at achieving a developed India. The yatra is being conducted by a team of Information, Education, and Communication (IEC) vans. The vans are visiting rural and urban areas across the country, and are disseminating information about government schemes. As of 20.12.2023, 52 camps were conducted, resulting in the benefit of thousands of beneficiaries through the campaign. The Bank Schemes covered under this Yatra are PMJDY, PMSBY, PMJJBY, APY, KCC, MUDRA, PM VISWAKARMA, PM SVANidhi.

15. Implementation of Agri Stack in UT of Puducherry

The Government of India has mandated the implementation of AGRISTACK in Puducherry, with a Steering Committee led by the Chief Secretary and an Implementation Committee chaired by the Secretary of Agriculture (IT). AGRISTACK includes a farmer's database linked to land records, geo-referencing of village maps, and a digital crop survey system. The Department of Agriculture &

Farmers Welfare has developed this database, assigning unique IDs to farmers, and proposes its use for issuing Kisan Credit Cards (KCC) and Seasonal Crop Loans by banks.

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

SVAMITVA cards to be unambiguous evidence of ownership of property card holders with unconditional rights of transfer, backed by State Laws. Government has asked to implement this Swamitva scheme to give the property cards which can be used as collateral security for covering under the loan schemes. It is under process with the government and notification is yet to happen.

17. Performance review of Central Sector Interest Subsidy (CSIS) scheme

It has been proposed to incorporate performance review of CSIS scheme as an agenda item in all forthcoming SLBC/UTLBC meetings for better monitoring of same. The format will be created and data will be collected for this scheme. Therefore, the review of CSIS scheme of all banks in UT of Puducherry will be carried out in the all forthcoming SLBC meetings.

18. Release of PLP for 2024-25 by NABARD.

The Potential Linked Credit Plan (PLP) for 2024-25 has been prepared by NABARD by mapping the potential in priority sectors which could be exploited with institutional credit during the ensuing financial year. The total projected credit flow for the financial year 2024-25 in the Union Territory of Puducherry (UTP) is projected at ₹5764.09 crore covering 6 blocks. This projection is 37% more than the PLP projection of 2023-24 placed at ₹ 4215.56 crore and 35% more than the ACP projection of 2023-24 placed at ₹ 4250 crore.

19. SLBC Website for UT of Puducherry

As per Lead Bank Scheme, SLBC should have a functional website to provide information to the public. In the Union Territory of Puducherry, the creation of the SLBC website is currently under process. SLBC, Puducherry have initiated discussions with a vendor for the site creation, and negotiations are in progress. The website will soon be developed and made accessible to the public, providing comprehensive information about the Lead Bank Scheme and Government-sponsored Schemes

Meeting concluded with summing up of the agenda and vote of thanks by **Shri. K. Ranjith Kumar, Chairman, PBGB** who requested members to continue to perform well.

List of participants of the SLBC convened on 21.12.2023

S.No.	Name (Sarvashri)	Designation	Institution
1.	K. Lakshmi Narayanan	Hon'ble Minister of Public Works	Puducherry
2.	Ashish Madhaorao More, I.A.S	Secretary to Government	Govt. of Puducherry
3.	Shiv Bajrang Singh	Executive Director	Indian Bank
4.	Uma Sankar	Regional Director	RBI, Chennai
5.	R. Shankar Narayan	Chief General Manager	NABARD Chennai
6.	M Venkatesan	General Manager (RBD)	Indian Bank Chennai
7.	B Kumar Doure	Zonal Manager & SLBC Convenor	Indian Bank, Puducherry

BANKS/FINANCIAL INSTITUTIONS			
S.No.	Name (S/Shree)	Designation	Bank
1.	Muthuselvan	DGM	Reserve Bank of India
2.	T. Sudheer	DGM	NABARD
3.	R.V.Sidharthan	DDM	NABARD
4.	K. Balamurugan	AGM	NABARD
5.	Sathish Kumar	LDM	Lead Bank
6.	Ranjith	LBO	Lead Bank
7.	Sasi Kumar Reddy	LBC	Lead Bank
8.	Cadirvelou	AGM	PSC Bank
9.	Kaviarasan. V	Senior Manager	PSC Bank
10.	Karthick	Senior Manager	KVB
11.	N Thiyagarajan	Bank Manager	Bandhan Bank
12.	Ramachandiran	Bank Manager	ESAF SFB
13.	Mohan Loganathan	Area Manager	UJJIVAN SFB
14.	Vijayakumar	BDM	Equitas SFB
15.	Sivarajan	Area Operation Manager	Jana SFB
16.	S. Giridharan	Branch Manager	RBL Bank
17.	K. Ranjith Kumar	Chairman	PBGB
18.	C. Balaji	Assistant Manager	PBGB
19.	S. Dhinakaran	Deputy Manager	Kotak Mahendra Bank
20.	T. Javed	Branch Head	Federal Bank
21.	T. Vickneswaran	Branch Head	Tamil Nadu Mercantile Bank
22.	G. Baskar	Assistant General Manager	SIDBI
23.	Dolamani Beheera	Chief Manager	Union Bank of India
24.	Maniklal	Assistant General Manager	Union Bank of India

25.	Kamalakannan	Regional Head	Bank of Baroda
26.	Premnath	Manager	Bank of Baroda
27.	M. Sudarshan Reddy	Divisional Manager	Canara Bank
28.	Nirmala	Officer	Punjab and Sind Bank
29.	C. Ravi Kumar	AVP	Axis Bank
30.	Sendhamizh Selvan	Assistant General Manager	IDBI Bank
31.	Chithra	AVP	CSB Bank
32.	R. Vinoth Kumar	Senior Manager	City Union Bank
33.	R. Periyathambi	Chief Manager	Bank of India
34.	P. Thyagarajan	Senior Manager	ICICI Bank
35.	V. Anand	Relationship Manager	ICICI Bank
36.	K. Rajkumar	Branch Head	Utkarsh SFB
37.	Sudhan Kannan	Branch Head	IPPB
38.	Kishore Kumar	Regional Head	Fincare SFB
39.	Ishita De	Senior Manager	Bank of Maharashtra
40.	Ashwini Pankaj	Chief Manager	Central Bank of India
41.	Shashank Sekar	Senior Manager	Central Bank of India
42.	Jitendra Kumar	AGM	UCO Bank
43.	Sheo Kant Singh	Senior Manager	Punjab National Bank
44.	Girish Nair	AGM	Punjab National Bank
45.	S. Mangaleswari	Senior Manager	Indian Overseas Bank
46.	Rajalakshmi	Senior Manager	Indian Overseas Bank
47.	Ganesan	Chief Manager	Indian Overseas Bank
48.	Srinivasan	Chief Manager	State Bank of India
49.	Lakshman Rao	Manager	State Bank of India
50.	Prakash	BSM	IDFC First Bank
51.	Aravindan	Branch Manager	Karnataka Bank
52.	Kadalarasan	Branch Manager	Indusind Bank
53.	Muthu Mozhian	Vice President	HDFC Bank
54.	Mohana Krishna	Branch Manager	HDFC Bank
55.	Vetrivelan	Cluster Head	DBS Bank
56.	Balaji	Branch head	DBS Bank

GOVERNMENT DEPARTMENTS/BOARD/CORPORATION			
S.No.	Name (S/Shree)	Designation	Department
1	G. Latha Mangeskar	DAH & AW	Director
2	S. Anbukkarasu	DAH & AW	Joint Director
	B. Ramakichenin @ Balagandhi	Dept of Agriculture	Director
3	G. Rajendiran	Fisheries Dept	Deputy Director
4	Vijaya Lakshmi	Veterinary Officer	Ponlait
5	Jayaraman	DIC	Functional Manager
6	Arun Kumar	PIPDIC	Computer Officer

7	Aravindhan	PIPDIC	Technical Consultant
8	D.Jayakumar	PUDA	SMM
9	Sarkar	Dc Handicraft	HPO
10	Bhabesh Sarkar	Dc Handicraft	HPO
11	A.Narendiran	PKVIB	CEO
12	C.Jayaraj	PKVIB	Nodal officer
13	R Sheela	Department of Planning and Research	Director
14	Asokan	Department of Planning and Research	Consultant

