

STATE LEVEL BANKERS' COMMITTEE

UNION TERRITORY OF PUDUCHERRY



STATE LEVEL BANKERS' COMMITTEE MEETING

AGENDA QE JUNE 2025

Date : 08-08-2025, Friday Time : 11.00 A.M.

Venue : The Sunway Manor, Puducherry

Convenor



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

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

Venue :	Hotel The Sunway Manor 100 Feet Road, Puducherry-605004	
Date: 08.08.2025	Time: 11.00 A M	

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AGENDA-1

Confirmation of Minutes of the SLBC Meeting held on 22.05.2025

A copy of the minutes of the SLBC meeting held on 22.05.2025 circulated among the members is annexed. The minutes of the meeting may please be confirmed.

AGENDA-2

Action Taken Report for Points Discussed in the Previous SLBC Meeting

Sl. No.	Action Point	Action Taken
1.	The CD Ratio of Indian Overseas Bank was marginally below the minimum stipulated level of 60% and it was advised to improve the same and achieve a CD Ratio of at least 60%.	Indian Overseas Bank has improved its CD ratio and reached 62.5% as on 30.06.2025. Hence ATR complied.
2.	The land earlier allotted to INDSETI by the Government of Puducherry belongs to the Health Department and has not yet been handed over to DRDA. As the said land is required by the Health Department, it has been decided to rescind the earlier Government Order by the respected Secretary (Finance) in the last meeting. DRDA has been requested to identify and propose a new suitable land for allotment to INDSETI for the construction of its own building.	Since, the Health Department is willing to retain the land earlier allotted to INDSETI for its own use, the concerned Government Order has been revoked and rescinded by the Government of Puducherry. DRDA has been advised to identify a suitable alternative land for the construction of the INDSETI building, and the process is currently under progress. (DRDA to Respond).
3.	SLBC has advised to increase the enrollments under APY and to achieve the Target of FY2025-26	The Member banks have achieved 5,934 APY subscriptions against the Annual Target of 22,950 set by PFRDA, reaching 103% of Quarterly Target (5738) and 26% of the annual target. As on 30.06.2025, Puducherry ranks first among Small Category States/UTs, as per PFRDA Ranking reflecting commendable performance and outreach efforts in the region.

AGENDA-3

Review of performance of banks in the U.T. of Puducherry (As on 30.06.2025)

3.A. Branch Net Work:

District-wise & Area-wise Branch Distribution

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

Sector-wise & Area-wise Branch Distribution

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

3.B. Growth Comparison on Key Parameters. (as on 30.06.2025)

(Rs.in crores)

S.No	Details/Sector	June'24	March'25	June'25	Comparison March'25 vs June'25	YoY June 24 vs June 25
1	Total Deposits	28742.19	31585.89	32319.84	733.95	3577.65
					2.32%	12.45%
2	Total Advances	22205.64	24269.7	25303.15	1033.45	3097.51
					4.26%	13.95%
3	Total Business	50947.83	55855.59	57622.99	1767.4	6675.16
					3.16%	13.10%
4	CD Ratio	77.26%	76.8%	78.3%	1.45%	1.03%
5	Total Priority Sector Advances	11556.52	12905.58	13622.03	716.45	2065.51
					5.55%	17.87%
6	% of Priority Sector Advances	52.04%	53.18%	53.84%	0.66%	1.79%
7	Total Advances to Agriculture	6126.17	6924.63	7204.14	279.51	1077.97
					4.04%	17.60%
8	% of Agri. advances to Total Advances	27.59%	28.53%	28.47%	-0.06%	0.88%
9	Advances to MSME	4300.39	4903.49	4918.94	15.45	618.55
					0.32%	14.38%
10	% of MSME to Total Advances	19.37%	20.20%	19.44%	-0.76%	0.07%
11	Advances to Education(PS+NPS)	337.08	360.41	363.18	2.77	26.1
					0.77%	7.74%
12	% of Education to Total Advances	1.52%	1.49%	1.44%	-0.05%	-0.08%
13	Advances to Housing(PS+NPS) Section	3888.04	4047.03	4098.93	51.9	210.89
					1.28%	5.42%
14	% of Housing to Total Advances	17.51%	16.68%	16.20%	-0.48%	-1.31%
15	Advances to Weaker Section	4751.98	5621.44	5498.16	-123.28	746.18
					-2.19%	15.70%
16	% of WS to Total Advances	21.40%	23.16%	21.73%	-1.43%	0.33%

3.C. CD Ratio:

- For the quarter ended June'2025, YoY growth in deposits was 12.45%, advances grew by 13.95%, and the Credit-Deposit (CD) ratio stood at 78.3%.
- Out of the 12 Public sector banks, 9 Banks are having CD Ratio of 60% and above, and 3 banks have CD Ratio less than 60%. (Central Bank of India, State Bank of India, UCO Bank).
- Among 27 Private Sector Banks (including Small Finance Bank), 19 Banks having CD Ratio of 60% and above, and 8 banks have a CD Ratio less than 60%. (DBS Bank, ICICI Bank, Karnataka Bank, RBL Bank, South Indian Bank, Tamilnad Mercantile Bank, Suryoday Small Fin. Bank, Utkarsh Small Fin. Bank).
- In respect of PSCB, RRB CD Ratio stood at above 60%.

3.D. Performance under other key functional areas:

Area	R B I Norms	Outstanding as on 30.06.2025
Priority Sector	40%	53.84%
Agricultural Advances	18%	28.47%
Weaker Section Advances	12%	21.73%

3.E. Advances Outstanding Sector wise:

(Amount in Crores)

S.No	Sector	Priority Sector	Non-Priority Sector	Total Advances	% of Total Advances
1	Agriculture	7204.11	91.01	7295.12	28.83%
2	MSME	4918.94	-	4918.94	19.44%
3	Export Credit	0	-	0.00	0.00%
4	Education (PS)	207.83	155.35	363.18	1.44%
5	Housing (PS)	1032.09	3066.84	4098.93	16.20%
6	Social Infrastructure	4.29	-	4.29	0.02%
7	Renewable Energy	6.96	-	6.96	0.03%
8	Other Priority	247.81	-	247.81	0.98%
9	Personal Loans under NPS Amt		3424.01	3424.01	13.53%
10	Others NPS Amt		4943.9	4943.90	19.54%
11	Total	13622.03	11681.11	25303.14	100.00%

(Bank wise Outstanding figures are provided in the table)

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

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

S.No	Sector	Outstanding Amt	NPA Amt	% of NPA
1	Total Advances	25303.15	473.84	1.9%
2	Total Priority Sector	13622.03	277.12	2.0%
3	Total Agriculture(PS)	7204.14	79.2	1.1%
4	Total MSME(PS)	4918.94	153.91	3.1%
5	Education(PS)	207.85	22.01	10.6%
6	Housing(PS)	1032.06	9.03	0.9%
7	Social Infrastructure	4.3	0.01	0.2%
8	Renewable Energy	6.94	0	0.0%
9	Other Priority Sector	247.8	12.97	5.2%
10	Non Priority Sector	11681.11	196.71	1.7%

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

S.No	Sector	PSBs			PVBs			RRBs		
		OS	NPA	%	OS	NPA	%	OS	NPA	%
1	Total Advances	13650.0	236.5	1.7%	8039.99	107.95	1.3%	1768.3	15.3	0.9%
2	Total Priority Sector	7669.3	177.5	2.3%	3443.6	51.92	1.5%	1660.3	15.0	0.9%
3	Total Agriculture	4483.2	42.6	1.0%	1036.4	18.51	1.8%	1500.8	8.2	0.5%
4	Total MSME(PS)	2186.2	106.48	4.9%	2124.5	27.98	1.3%	129.7	6.7	5.2%
5	Education(PS)	202.2	21.7	10.7%	5.6	0.34	6.0%	0.0	0.0	0.0%
6	Housing(PS)	653.0	5.9	0.9%	263.7	2.02	0.8%	29.8	0.1	0.3%

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

		Bankwise Total Outstanding as on 30.06.2025 (No. in Actual and Amount in Crore)												
Sr. No.	Name of Bank	Branches	Deposit	Advances	CD Ratio	Total Priority Sector			Total Agriculture (PS)			Total MSMEs (PS)		
		No.	Amt	Amt	%	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV
1	BANK OF BARODA	7	774.59	569.43	73.5%	8182	299.19	53%	7049	160.86	28%	784	115.66	20%
2	BANK OF INDIA	8	756.89	813.27	107%	14309	570.48	70%	11941	314.38	39%	1477	175.03	22%
3	BANK OF MAHARASHTRA	5	115.87	169.09	146%	1525	68.19	40%	1190	36.39	22%	198	19.56	12%
4	CANARA BANK	10	1807.10	1167.44	65%	28276	785.42	67%	24473	571.50	49%	2623	155.74	13%
5	CENTRAL BANK OF INDIA	3	379.04	201.71	53.2%	5870	145.43	72%	5579	124.11	62%	136	11.26	6%
6	INDIAN BANK	35	6110.98	3941.53	64%	107678	2405.37	61%	99806	1543.46	39%	5729	748.25	19%
7	INDIAN OVERSEAS BANK	21	2155.90	1348.39	62.5%	45922	997.81	74%	40695	750.40	56%	3876	196.35	15%
8	PUNJAB AND SIND BANK	1	24.40	43.70	179%	189	22.37	51%	33	1.16	3%	123	18.47	42%
9	PUNJAB NATIONAL BANK	7	341.05	355.40	104%	9443	264.11	74%	7951	154.49	43%	1024	68.51	19%
10	STATE BANK OF INDIA	26	6559.57	3927.72	59.9%	32250	1460.63	37%	25478	672.19	17%	1695	399.21	10%
11	UCO BANK	10	994.98	517.39	52.0%	12320	330.81	64%	1570	16.67	3%	2472	122.91	24%
12	UNION BANK OF INDIA	9	542.61	594.97	110%	7909	319.51	54%	6202	137.56	23.1%	1081	155.25	26%
	SUB TOTAL OF PUBLIC SECTOR BANKS	142	20562.98	13650.04	66%	273873	7669.32	56%	231967	4483.17	33%	21218	2186.20	16%
13	AXIS BANK	6	704.10	992.29	141%	4218	463.25	47%	3286	116.24	12%	529	336.67	34%
14	BANDHAN BANK	1	107.34	175.52	164%	3144	26.44	15%	222	1.39	1%	418	15.42	9%
15	CITY UNION BANK	6	454.49	448.29	99%	4636	255.99	57%	4306	48.83	11%	283	203.89	45%
16	CSB BANK LIMITED	3	56.89	180.39	317%	2433	140.87	78%	2407	138.50	77%	9	2.32	1%
17	DBS BANK INDIA (E-LVB)	4	225.35	107.72	48%	1918	72.06	67%	1796	21.26	20%	50	50.71	47%
18	DCB BANK	1	9.10	72.52	797%	172	14.57	20%	1	0.04	0%	32	7.71	11%
19	DHANLAXMI BANK	1	7.48	16.63	222%	39	8.60	52%	33	2.67	16%	5	5.87	35%
20	FEDERAL BANK	5	447.14	359.72	80%	3070	158.24	44%	2511	47.27	13%	438	107.94	30%
21	HDFC BANK	9	2189.68	2371.33	108%	4480	648.83	27%	1396	65.06	3%	944	376.31	16%
22	ICICI BANK	7	1620.96	602.15	37%	798	236.15	39%	398	43.54	7%	343	186.95	31%
23	IDBI BANK	2	120.81	120.40	100%	1998	77.03	64%	1859	64.46	54%	84	8.50	7%
24	IDFC FIRST BANK	1	298.38	537.55	180%	17641	292.52	54%	16047	141.55	26%	986	145.54	27%
25	INDUSIND BANK	2	178.65	361.93	203%	953	105.81	29%	409	14.75	4%	465	84.52	23%
26	KARNATAKA BANK	1	159.61	28.51	18%	118	10.71	38%	79	2.10	7%	22	7.24	25%
27	KARUR VYSYA BANK	7	759.85	699.38	92%	7076	463.17	66%	6712	207.64	30%	272	245.12	35%
28	KOTAK MAHINDRA BANK	2	189.01	218.38	116%	37	33.11	15%	3	0.51	0%	31	32.21	15%
29	RBL BANK	1	50.38	12.41	25%	3610	7.52	61%	3599	6.68	54%	4	0.84	7%
30	SOUTH INDIAN BANK	4	609.33	273.87	45%	3175	158.83	58%	2986	82.05	30%	136	71.24	26%
31	TAMILNAD MERCANTILE BANK	2	366.93	188.64	51%	1939	121.12	64%	1624	26.73	14%	277	91.77	49%
32	YES BANK	1	104.70	272.36	260%	944	148.79	55%	1	5.08	2%	943	143.71	53%
	SUB TOTAL OF PRIVATE SECTOR BANKS	66	8660.18	8039.99	93%	62399	3443.61	43%	49675	1036.35	13%	6271	2124.48	26%
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1595.15	1768.31	111%	112229	1660.34	94%	100797	1500.83	85%	10852	129.67	7%
	SUB TOTAL OF REGIONAL RURAL BANKS	47	1595.15	1768.31	111%	112229	1660.34	94%	100797	1500.83	85%	10852	129.67	7%
34	AU SMALL FIN.BANK	3	29.21	69.06	236%	6368	52.67	76%	5955	44.55	65%	77	4.97	7%
35	EQUITAS SMALL FIN. BANK	4	164.08	325.80	199%	18990	218.11	67%	11420	45.90	14%	2444	156.75	48%
36	ESAF SMALL FIN. BANK	3	21.88	76.07	348%	12582	72.85	96%	6226	48.15	63%	2486	8.17	11%
37	JANA SMALL FIN. BANK	4	85.55	313.26	366%	13285	244.16	78%	2412	21.32	7%	3158	139.26	44%
38	SURYODAY SMALL FIN. BANK	2	178.89	32.92	18%	4153	19.07	58%	3993	16.18	49%	18	2.49	8%
39	UJJIVAN SMALL FIN. BANK	1	67.04	111.67	167%	20385	90.64	81%	138	2.42	2%	10751	37.72	34%
40	UTKARSH SMALL FIN. BANK	1	27.47	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-
	SUB TOTAL OF SMALL FINANCE BANK	18	574.12	928.78	162%	75763	697.50	75%	30144	178.52	19%	18934	349.36	38%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	25	914.24	786.80	86%	760	22.03	3%	220	5.27	1%	0	0.00	0%
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	25	914.24	786.80	86%	760	22.03	3%	220	5.27	1%	0	0.00	0%
42	INDIA POST PAYMENTS BANK	2	13.17	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-
	SUB TOTAL OF PAYMENT BANK	2	13.17	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-
43	SIDBI	1	0.00	129.23	-	181	129.23	100%	0	0.00	0%	181	129.23	100%
	SUB TOTAL OF OTHERS	1	0.00	129.23	-	181	129.23	100%	0	0.00	0%	181	129.23	100%
	GRAND TOTAL	301	32319.84	25303.15	78.29%	525205	13622.03	53.84%	412803	7204.14	28.47%	57456	4918.94	19.44%

Bankwise Total Outstanding as on 30.06.2025 (No. in Actual and Amount in Crore)																
Sr. No.	Name of Bank	Export Credit			Education (PS)			Housing (PS)			Social Infrastructure			Renewable Energy		
		No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV
1	BANK OF BARODA	0	0.00	0%	208	10.08	2%	125	11.85	2%	0	0.00	0%	1	0.50	0%
2	BANK OF INDIA	0	0.00	0%	316	10.05	1%	575	71.02	9%	0	0.00	0%	0	0.00	0%
3	BANK OF MAHARASHTRA	0	0.00	0%	78	4.08	2%	53	8.06	5%	0	0.00	0%	3	0.05	0%
4	CANARA BANK	0	0.00	0%	722	25.46	2%	395	31.84	3%	0	0.00	0%	53	0.82	0%
5	CENTRAL BANK OF INDIA	0	0.00	0%	97	3.28	2%	58	6.78	3%	0	0.00	0%	0	0.00	0%
6	INDIAN BANK	0	0.00	0%	1364	29.55	1%	779	84.11	2%	0	0.00	0%	0	0.00	0%
7	INDIAN OVERSEAS BANK	0	0.00	0%	823	15.86	1%	301	34.12	3%	0	0.00	0%	34	0.59	0%
8	PUNJAB AND SIND BANK	0	0.00	0%	12	0.77	2%	15	1.97	5%	0	0.00	0%	0	0.00	0%
9	PUNJAB NATIONAL BANK	0	0.00	0%	220	9.12	3%	216	31.70	9%	0	0.00	0%	18	0.24	0%
10	STATE BANK OF INDIA	0	0.00	0%	2017	73.15	2%	2773	311.39	8%	0	0.00	0%	287	4.69	0%
11	UCO BANK	0	0.00	0%	435	8.53	2%	554	45.91	9%	0	0.00	0%	0	0.00	0%
12	UNION BANK OF INDIA	0	0.00	0%	381	12.28	2%	193	14.26	2%	2	0.15	0%	0	0.00	0%
	SUB TOTAL OF PUBLIC SECTOR BANKS	0	0.00	0%	6673	202.21	1%	6037	653.01	5%	2	0.15	0%	396	6.89	0%
13	AXIS BANK	0	0.00	0%	16	1.43	0%	87	8.44	1%	0	0.00	0%	0	0.00	0%
14	BANDHAN BANK	0	0.00	0%	0	0.00	0%	27	3.02	2%	0	0.00	0%	0	0.00	0%
15	CITY UNION BANK	0	0.00	0%	16	0.54	0%	30	2.73	1%	0	0.00	0%	0	0.00	0%
16	CSB BANK LIMITED	0	0.00	0%	17	0.05	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
17	DBS BANK INDIA (E-LVB)	0	0.00	0%	0	0.00	0%	0	0.00	0%	63	0.08	0%	0	0.00	0%
18	DCB BANK	0	0.00	0%	0	0.00	0%	137	3.02	4%	2	3.80	5%	0	0.00	0%
19	DHANLAXMI BANK	0	0.00	0%	0	0.00	0%	1	0.06	0%	0	0.00	0%	0	0.00	0%
20	FEDERAL BANK	0	0.00	0%	6	0.19	0%	28	2.76	1%	0	0.00	0%	0	0.00	0%
21	HDFC BANK	0	0.00	0%	13	0.25	0%	1566	206.59	9%	0	0.00	0%	0	0.00	0%
22	ICICI BANK	0	0.00	0%	11	1.44	0%	46	4.22	1%	0	0.00	0%	0	0.00	0%
23	IDBI BANK	0	0.00	0%	21	0.66	1%	34	3.41	3%	0	0.00	0%	0	0.00	0%
24	IDFC FIRST BANK	0	0.00	0%	0	0.00	0%	394	5.16	1%	214	0.27	0%	0	0.00	0%
25	INDUSIND BANK	0	0.00	0%	0	0.00	0%	79	6.54	2%	0	0.00	0%	0	0.00	0%
26	KARNATAKA BANK	0	0.00	0%	7	0.29	1%	10	1.08	4%	0	0.00	0%	0	0.00	0%
27	KARUR VYSYA BANK	0	0.00	0%	16	0.49	0%	74	9.91	1%	0	0.00	0%	0	0.00	0%
28	KOTAK MAHINDRA BANK	0	0.00	0%	0	0.00	0%	3	0.39	0%	0	0.00	0%	0	0.00	0%
29	RBL BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
30	SOUTH INDIAN BANK	0	0.00	0%	2	0.08	0%	44	3.95	1%	0	0.00	0%	0	0.00	0%
31	TAMILNAD MERCANTILE BANK	0	0.00	0%	6	0.22	0%	32	2.40	1%	0	0.00	0%	0	0.00	0%
32	YES BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF PRIVATE SECTOR BANKS	0	0.00	0%	131	5.64	0%	2592	263.68	3%	279	4.15	0%	0	0.00	0%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0	0.00	0%	0	0.00	0%	576	29.79	2%	0	0.00	0%	4	0.05	0%
	SUB TOTAL OF REGIONAL RURAL BANKS	0	0.00	0%	0	0.00	0%	576	29.79	2%	0	0.00	0%	4	0.05	0%
34	AU SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	44	2.54	4%	0	0.00	0%	0	0.00	0%
35	EQUITAS SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	12	1.02	0%	0	0.00	0%	0	0.00	0%
36	ESAF SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	14	2.83	4%	0	0.00	0%	0	0.00	0%
37	JANA SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	537	53.39	17%	0	0.00	0%	0	0.00	0%
38	SURYODAY SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	1	0.24	1%	0	0.00	0%	0	0.00	0%
39	UJJIVAN SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	2690	25.56	23%	0	0.00	0%	0	0.00	0%
40	UTKARSH SMALL FIN. BANK	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-
	SUB TOTAL OF SMALL FINANCE BANK	0	0.00	0%	0	0.00	0%	3298	85.58	9%	0	0.00	0%	0	0.00	0%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
42	INDIA POST PAYMENTS BANK	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-
	SUB TOTAL OF PAYMENT BANK	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-
43	SIDBI	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF OTHERS	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	GRAND TOTAL	0	0.00	0.00%	6804	207.85	0.82%	12503	1032.06	4.08%	281	4.30	0.02%	400	6.94	0.03%

		Bankwise Total Outstanding as on 30.06.2025 (No. in Actual and Amount in Crore)														
Sr. No.	Name of Bank	Other Priority			Loans to weaker sections under Priority Sector			SC/ST			Minorities			Women		
		No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV
1	BANK OF BARODA	15	0.24	0%	4880	96.00	17%	343	10.06	2%	361	15.63	3%	4875	164.30	29%
2	BANK OF INDIA	0	0.00	0%	11421	287.66	35%	225	7.82	1%	905	38.62	5%	8846	278.87	34%
3	BANK OF MAHARASHTRA	3	0.05	0%	681	18.22	11%	34	1.26	1%	123	5.57	3%	1354	56.16	33%
4	CANARA BANK	10	0.06	0%	25672	572.66	49%	1180	31.65	3%	6571	174.15	15%	18792	484.76	42%
5	CENTRAL BANK OF INDIA	0	0.00	0%	3427	78.74	39%	170	5.31	3%	211	6.10	3%	3419	95.14	47%
6	INDIAN BANK	0	0.00	0%	77424	1033.93	26%	3434	58.28	1%	5618	158.03	4%	64753	1291.90	33%
7	INDIAN OVERSEAS BANK	193	0.49	0%	34265	585.72	43%	248	4.32	0%	2163	38.15	3%	29080	560.71	42%
8	PUNJAB AND SIND BANK	6	0.00	0%	90	3.92	9%	21	0.67	2%	21	2.13	5%	88	8.99	21%
9	PUNJAB NATIONAL BANK	14	0.05	0%	8176	153.32	43%	180	6.00	2%	465	12.83	4%	5093	143.66	40%
10	STATE BANK OF INDIA	0	0.00	0%	18511	452.62	12%	1231	50.34	1%	4040	201.98	5%	31641	1652.90	42%
11	UCO BANK	7289	136.79	26%	7047	82.43	16%	845	14.50	3%	1383	32.51	6%	7608	187.64	7%
12	UNION BANK OF INDIA	50	0.01	0%	4727	84.11	14%	538	14.68	2%	2150	50.10	8%	7682	198.77	33%
	SUB TOTAL OF PUBLIC SECTOR BANKS	7580	137.69	1%	196321	3449.33	25%	8449	204.89	2%	24011	735.80	5%	183231	5123.80	38%
13	AXIS BANK	300	0.47	0%	3416	51.36	5%	53	2.90	0%	633	21.49	2%	6038	125.03	13%
14	BANDHAN BANK	2477	6.61	4%	2982	9.79	6%	0	0.00	0%	222	3.79	2%	5093	26.08	15%
15	CITY UNION BANK	1	0.00	0%	4153	46.96	10%	0	0.00	0%	17	0.26	0%	3101	103.03	23%
16	CSB BANK LIMITED	0	0.00	0%	617	26.92	15%	21	1.21	1%	904	27.25	15%	3352	117.46	65%
17	DBS BANK INDIA (E-LVB)	9	0.01	0%	409	11.36	11%	0	0.00	0%	4	0.47	0%	1301	26.22	24%
18	DCB BANK	0	0.00	0%	1	0.04	0%	0	0.00	0%	2	0.24	0%	40	2.04	3%
19	DHANLAXMI BANK	0	0.00	0%	17	0.58	3%	0	0.00	0%	0	0.00	0%	50	3.67	22%
20	FEDERAL BANK	87	0.08	0%	2620	39.09	11%	20	0.92	0%	742	44.14	12%	3162	96.31	27%
21	HDFC BANK	561	0.62	0%	2061	74.23	3%	15	2.34	0%	282	37.24	2%	9426	544.46	23%
22	ICICI BANK	0	0.00	0%	263	15.33	3%	15	0.99	0%	256	24.58	4%	2280	201.71	33%
23	IDBI BANK	0	0.00	0%	1613	49.76	41%	30	1.02	1%	456	11.74	10%	1377	44.60	37%
24	IDFC FIRST BANK	0	0.00	0%	14996	69.06	13%	4455	21.71	4%	1100	5.42	1%	23701	170.49	32%
25	INDUSIND BANK	0	0.00	0%	400	11.43	3%	18	0.90	0%	26	1.52	0%	3466	50.97	14%
26	KARNATAKA BANK	0	0.00	0%	14	0.11	0%	6	0.60	2%	25	1.53	5%	137	6.64	23%
27	KARUR VYSYA BANK	2	0.01	0%	4962	116.77	17%	261	27.39	4%	709	29.15	4%	4213	155.47	22%
28	KOTAK MAHINDRA BANK	0	0.00	0%	1	0.09	0%	0	0.00	0%	11	3.65	2%	173	23.63	11%
29	RBL BANK	7	0.00	0%	3606	6.68	54%	179	0.17	1%	65	0.11	1%	3606	6.68	54%
30	SOUTH INDIAN BANK	7	1.51	1%	0	0.00	0%	0	0.00	0%	415	14.71	5%	1955	69.43	25%
31	TAMILNAD MERCANTILE BANK	0	0.00	0%	1113	14.47	8%	60	0.60	0%	391	11.84	6%	1289	50.56	27%
32	YES BANK	0	0.00	0%	20	3.35	1%	1	0.10	0%	18	3.24	1%	832	36.70	13%
	SUB TOTAL OF PRIVATE SECTOR BANKS	3451	9.31	0%	43264	547.38	7%	5134	60.85	1%	6278	242.37	3%	74592	1861	23%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0	0.00	0%	92153	1298.54	73%	8180	102.10	6%	2850	52.21	3%	70490	1016.98	58%
	SUB TOTAL OF REGIONAL RURAL BANKS	0	0.00	0%	92153	1298.54	73%	8180	102.10	6%	2850	52.21	3%	70490	1016.98	58%
34	AU SMALL FIN.BANK	292	0.61	1%	5963	30.10	44%	67	0.28	0%	447	3.84	6%	6030	30.26	44%
35	EQUITAS SMALL FIN. BANK	5114	14.44	4%	16394	50.51	16%	2725	10.29	3%	1849	8.17	3%	18829	98.39	30%
36	ESAF SMALL FIN. BANK	3856	13.70	18%	11893	35.81	47%	1370	3.36	4%	510	8.30	11%	11893	35.82	47%
37	JANA SMALL FIN. BANK	7178	30.19	10%	9382	40.36	13%	908	5.13	2%	830	5.79	2%	9753	81.35	26%
38	SURYODAY SMALL FIN. BANK	141	0.16	0%	4136	16.44	50%	71	0.38	1%	254	1.00	3%	4187	22.29	68%
39	UJJIVAN SMALL FIN. BANK	6806	24.94	22%	9065	29.69	27%	677	4.05	4%	1950	7.43	7%	22852	94.41	85%
40	UTKARSH SMALL FIN. BANK	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-
	SUB TOTAL OF SMALL FINANCE BANK	23387	84.04	9%	56833	202.91	22%	5818	23.49	3%	5840	34.53	4%	73544	362.52	39%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	540	16.76	2%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	540	16.76	2%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
42	INDIA POST PAYMENTS BANK	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-
	SUB TOTAL OF PAYMENT BANK	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-
43	SIDBI	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	SUB TOTAL, OF OTHERS	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	GRAND TOTAL	34958	247.80	0.98%	388571	5498.16	21.73%	27581	391.33	1.55%	38979	1064.91	4.21%	401857	8364.48	33.06%

Bankwise Total NPA Outstanding as on 30.06.2025 (No. in Actual and Amount in Crore)																	
Sr. No.	Name of Bank	Branch	Advances			Total Priority Sector			Total Agriculture (PS)			Total MSMEs (PS)			Export Credit		
		No.	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA
1	BANK OF BARODA	7	569.43	11.47	2.0%	299.19	9.67	3.2%	160.86	2.59	1.6%	115.66	6.04	5.2%	0.00	0.00	-
2	BANK OF INDIA	8	813.27	12.50	1.5%	570.48	10.21	1.8%	314.38	0.91	0.3%	175.03	6.22	3.6%	0.00	0.00	-
3	BANK OF MAHARASHTRA	5	169.09	0.87	0.5%	68.19	0.87	1.3%	36.39	0.21	0.6%	19.56	0.45	2.3%	0.00	0.00	-
4	CANARA BANK	10	1167.44	45.48	3.9%	785.42	32.66	4.2%	571.50	7.87	1.4%	155.74	19.76	12.7%	0.00	0.00	-
5	CENTRAL BANK OF INDIA	3	201.71	2.84	1.4%	145.43	2.61	1.8%	124.11	1.68	1.4%	11.26	0.26	2.3%	0.00	0.00	-
6	INDIAN BANK	35	3941.53	53.26	1.4%	2405.37	44.58	1.9%	1543.46	10.41	0.7%	748.25	31.68	4.2%	0.00	0.00	-
7	INDIAN OVERSEAS BANK	21	1348.39	24.89	1.8%	997.81	18.83	1.9%	750.40	1.95	0.3%	196.35	15.53	7.9%	0.00	0.00	-
8	PUNJAB AND SIND BANK	1	43.70	0.27	0.6%	22.37	0.22	1.0%	1.16	0.00	0.0%	18.47	0.22	1.2%	0.00	0.00	-
9	PUNJAB NATIONAL BANK	7	355.40	13.86	3.9%	264.11	12.75	4.8%	154.49	2.90	1.9%	68.51	7.15	10.4%	0.00	0.00	-
10	STATE BANK OF INDIA	26	3927.72	27.03	0.7%	1460.63	18.39	1.3%	672.19	7.64	1.1%	399.21	7.75	1.9%	0.00	0.00	-
11	UCO BANK	10	517.39	16.88	3.3%	330.81	15.50	4.7%	16.67	3.30	19.8%	122.91	6.14	5.0%	0.00	0.00	-
12	UNION BANK OF INDIA	9	594.97	27.19	4.6%	319.51	11.22	3.5%	137.56	3.15	2.3%	155.25	5.28	3.4%	0.00	0.00	-
	SUB TOTAL OF PUBLIC SECTOR BANKS	142	13650.04	236.54	1.7%	7669.32	177.51	2.3%	4483.17	42.61	1.0%	2186.20	106.48	4.9%	0.00	0.00	-
13	AXIS BANK	6	992.29	16.33	1.6%	463.25	11.90	2.6%	116.24	2.81	2.4%	336.67	8.97	2.7%	0.00	0.00	-
14	BANDHAN BANK	1	175.52	6.82	3.9%	26.44	4.10	15.5%	1.39	0.29	20.9%	15.42	0.79	5.1%	0.00	0.00	-
15	CITY UNION BANK	6	448.29	16.06	3.6%	255.99	3.69	1.4%	48.83	0.13	0.3%	203.89	3.43	1.7%	0.00	0.00	-
16	CSB BANK LIMITED	3	180.39	1.44	0.8%	140.87	0.05	0.0%	138.50	0.00	0.0%	2.32	0.00	0.0%	0.00	0.00	-
17	DBS BANK INDIA (E-LVB)	4	107.72	0.92	0.9%	72.06	0.05	0.1%	21.26	0.04	0.2%	50.71	0.01	0.0%	0.00	0.00	-
18	DCB BANK	1	72.52	0.47	0.6%	14.57	0.00	0.0%	0.04	0.00	0.0%	7.71	0.00	0.0%	0.00	0.00	-
19	DHANLAXMI BANK	1	16.63	0.00	0.0%	8.60	0.00	0.0%	2.67	0.00	0.0%	5.87	0.00	0.0%	0.00	0.00	-
20	FEDERAL BANK	5	359.72	3.51	1.0%	158.24	2.74	1.7%	47.27	1.54	3.3%	107.94	1.19	1.1%	0.00	0.00	-
21	HDFC BANK	9	2371.33	20.34	0.9%	648.83	8.34	1.3%	65.06	2.58	4.0%	376.31	4.11	1.1%	0.00	0.00	-
22	ICICI BANK	7	602.15	3.00	0.5%	236.15	0.41	0.2%	43.54	0.26	0.6%	186.95	0.00	0.0%	0.00	0.00	-
23	IDBI BANK	2	120.40	4.21	3.5%	77.03	3.27	4.2%	64.46	1.47	2.3%	8.50	1.74	20.5%	0.00	0.00	-
24	IDFC FIRST BANK	1	537.55	11.24	2.1%	292.52	7.19	2.5%	141.55	4.86	3.4%	145.54	2.24	1.5%	0.00	0.00	-
25	INDUSIND BANK	2	361.93	9.71	2.7%	105.81	4.67	4.4%	14.75	1.44	9.8%	84.52	3.22	3.8%	0.00	0.00	-
26	KARNATAKA BANK	1	28.51	0.17	0.6%	10.71	0.00	0.0%	2.10	0.00	0.0%	7.24	0.00	0.0%	0.00	0.00	-
27	KARUR VYSYA BANK	7	699.38	1.48	0.2%	463.17	0.31	0.1%	207.64	0.17	0.1%	245.12	0.00	0.0%	0.00	0.00	-
28	KOTAK MAHINDRA BANK	2	218.38	0.39	0.2%	33.11	0.00	0.0%	0.51	0.00	0.0%	32.21	0.00	0.0%	0.00	0.00	-
29	RBL BANK	1	12.41	2.40	19.3%	7.52	2.38	31.6%	6.68	2.38	35.6%	0.84	0.00	0.0%	0.00	0.00	-
30	SOUTH INDIAN BANK	4	273.87	5.78	2.1%	158.83	1.12	0.7%	82.05	0.54	0.7%	71.24	0.58	0.8%	0.00	0.00	-
31	TAMILNAD MERCANTILE BANK	2	188.64	0.13	0.1%	121.12	0.10	0.1%	26.73	0.00	0.0%	91.77	0.10	0.1%	0.00	0.00	-
32	YES BANK	1	272.36	3.55	1.3%	148.79	1.60	1.1%	5.08	0.00	0.0%	143.71	1.60	1.1%	0.00	0.00	-
	SUB TOTAL OF PRIVATE SECTOR BANKS	66	8039.99	107.95	1.3%	3443.61	51.92	1.5%	1036.35	18.51	1.8%	2124.48	27.98	1.3%	0.00	0.00	-
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1768.31	15.27	0.9%	1660.34	15.03	0.9%	1500.83	8.21	0.5%	129.67	6.73	5.2%	0.00	0.00	-
	SUB TOTAL OF REGIONAL RURAL BANKS	47	1768.31	15.27	0.9%	1660.34	15.03	0.9%	1500.83	8.21	0.5%	129.67	6.73	5.2%	0.00	0.00	-
34	AU SMALL FIN.BANK	3	69.06	1.57	2.3%	52.67	0.78	1.5%	44.55	0.63	1.4%	4.97	0.07	1.4%	0.00	0.00	-
35	EQUITAS SMALL FIN. BANK	4	325.80	18.15	5.6%	218.11	11.72	5.4%	45.90	1.18	2.6%	156.75	9.20	5.9%	0.00	0.00	-
36	ESAF SMALL FIN. BANK	3	76.07	6.61	8.7%	72.85	6.60	9.1%	48.15	3.87	8.0%	8.17	1.20	14.7%	0.00	0.00	-
37	JANA SMALL FIN. BANK	4	313.26	3.22	1.0%	244.16	2.67	1.1%	21.32	0.14	0.7%	139.26	1.58	1.1%	0.00	0.00	-
38	SURYODAY SMALL FIN. BANK	2	32.92	0.82	2.5%	19.07	0.80	4.2%	16.18	0.74	4.6%	2.49	0.01	0.4%	0.00	0.00	-
39	UJJIVAN SMALL FIN. BANK	1	111.67	1.56	1.4%	90.64	1.38	1.5%	2.42	0.01	0.4%	37.72	0.66	1.7%	0.00	0.00	-
40	UTKARSH SMALL FIN. BANK	1	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL OF SMALL FINANCE BANK	18	928.78	31.93	3.4%	697.50	23.95	3.4%	178.52	6.57	3.7%	349.36	12.72	3.6%	0.00	0.00	-
41	PUDUCHERRY STATE CO-OPERATIVE BANK	25	786.80	82.15	10.4%	22.03	8.71	39.5%	5.27	3.30	62.6%	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	25	786.80	82.15	10.4%	22.03	8.71	39.5%	5.27	3.30	62.6%	0.00	0.00	-	0.00	0.00	-
42	INDIA POST PAYMENTS BANK	2	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL OF PAYMENT BANK	2	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
43	SIDBI	1	129.23	0.00	0.0%	129.23	0.00	0.0%	0.00	0.00	-	129.23	0.00	0.0%	0.00	0.00	-
	SUB TOTAL OF OTHERS	1	129.23	0.00	0.0%	129.23	0.00	0.0%	0.00	0.00	-	129.23	0.00	0.0%	0.00	0.00	-
	GRAND TOTAL	301	25303.15	473.84	1.9%	13622.03	277.12	2.0%	7204.14	79.20	1.1%	4918.94	153.91	3.1%	0.00	0.00	-

Bankwise Total NPA Outstanding as on 30.06.2025 (No. in Actual and Amount in Crore)

Sr. No.	Name of Bank	Education (PS)			Housing (PS)			Social Infrastructure			Renewable Energy			Other Priority			Loans to weaker sections under Priority Sector		
		OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA
1	BANK OF BARODA	10.08	0.80	7.9%	11.85	0.24	2.0%	0.00	0.00	-	0.50	0.00	0.0%	0.24	0.00	0.0%	96.00	1.02	1.1%
2	BANK OF INDIA	10.05	1.53	15.2%	71.02	1.55	2.2%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	287.66	1.60	0.6%
3	BANK OF MAHARASHTRA	4.08	0.00	0.0%	8.06	0.21	2.6%	0.00	0.00	-	0.05	0.00	0.0%	0.05	0.00	0.0%	18.22	0.22	1.2%
4	CANARA BANK	25.46	4.04	15.9%	31.84	0.98	3.1%	0.00	0.00	-	0.82	0.00	0.0%	0.06	0.01	16.7%	572.66	13.92	2.4%
5	CENTRAL BANK OF INDIA	3.28	0.47	14.3%	6.78	0.20	2.9%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	78.74	0.95	1.2%
6	INDIAN BANK	29.55	1.99	6.7%	84.11	0.50	0.6%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	1033.93	19.30	1.9%
7	INDIAN OVERSEAS BANK	15.86	1.03	6.5%	34.12	0.18	0.5%	0.00	0.00	-	0.59	0.00	0.0%	0.49	0.14	28.6%	585.72	2.41	0.4%
8	PUNJAB AND SIND BANK	0.77	0.00	0.0%	1.97	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	3.92	0.07	1.8%
9	PUNJAB NATIONAL BANK	9.12	2.52	27.6%	31.70	0.14	0.4%	0.00	0.00	-	0.24	0.00	0.0%	0.05	0.04	80.0%	153.32	4.30	2.8%
10	STATE BANK OF INDIA	73.15	2.23	3.0%	311.39	0.77	0.2%	0.00	0.00	-	4.69	0.00	0.0%	0.00	0.00	-	452.62	4.37	1.0%
11	UCO BANK	8.53	4.80	56.3%	45.91	0.57	1.2%	0.00	0.00	-	0.00	0.00	-	136.79	0.69	0.5%	82.43	5.67	6.9%
12	UNION BANK OF INDIA	12.28	2.26	18.4%	14.26	0.53	3.7%	0.15	0.00	0.0%	0.00	0.00	-	0.01	0.00	0.0%	84.11	3.32	3.9%
	SUB TOTAL OF PUBLIC SECTOR BANKS	202.21	21.67	10.7%	653.01	5.87	0.9%	0.15	0.00	0.0%	6.89	0.00	0.0%	137.69	0.88	0.6%	3449.33	57.15	1.7%
13	AXIS BANK	1.43	0.00	0.0%	8.44	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.47	0.12	25.5%	51.36	2.62	5.1%
14	BANDHAN BANK	0.00	0.00	-	3.02	0.26	8.6%	0.00	0.00	-	0.00	0.00	-	6.61	2.76	41.8%	9.79	3.23	33.0%
15	CITY UNION BANK	0.54	0.10	18.5%	2.73	0.03	1.1%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	46.96	0.29	0.6%
16	CSB BANK LIMITED	0.05	0.05	100.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	26.92	0.00	0.0%
17	DBS BANK INDIA (E-LVB)	0.00	0.00	-	0.00	0.00	-	0.08	0.00	0.0%	0.00	0.00	-	0.01	0.00	0.0%	11.36	0.00	0.0%
18	DCB BANK	0.00	0.00	-	3.02	0.00	0.0%	3.80	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.04	0.00	0.0%
19	DHANLAXMI BANK	0.00	0.00	-	0.06	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.58	0.00	0.0%
20	FEDERAL BANK	0.19	0.00	0.0%	2.76	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.08	0.01	12.5%	39.09	1.15	2.9%
21	HDFC BANK	0.25	0.00	0.0%	206.59	1.49	0.7%	0.00	0.00	-	0.00	0.00	-	0.62	0.16	25.8%	74.23	2.58	3.5%
22	ICICI BANK	1.44	0.00	0.0%	4.22	0.15	3.6%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	15.33	0.05	0.3%
23	IDBI BANK	0.66	0.06	9.1%	3.41	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	49.76	1.29	2.6%
24	IDFC FIRST BANK	0.00	0.00	-	5.16	0.08	1.6%	0.27	0.01	3.7%	0.00	0.00	-	0.00	0.00	-	69.06	4.49	6.5%
25	INDUSIND BANK	0.00	0.00	-	6.54	0.01	0.2%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	11.43	0.42	3.7%
26	KARNATAKA BANK	0.29	0.00	0.0%	1.08	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.11	0.00	0.0%
27	KARUR VYSYA BANK	0.49	0.13	26.5%	9.91	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.01	0.01	100.0%	116.77	0.15	0.1%
28	KOTAK MAHINDRA BANK	0.00	0.00	-	0.39	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.09	0.00	0.0%
29	RBL BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	6.68	2.38	35.6%
30	SOUTH INDIAN BANK	0.08	0.00	0.0%	3.95	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	1.51	0.00	0.0%	0.00	0.00	-
31	TAMILNAD MERCANTILE BANK	0.22	0.00	0.0%	2.40	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	14.47	0.00	0.0%
32	YES BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	3.35	0.00	0.0%
	SUB TOTAL OF PRIVATE SECTOR BANKS	5.64	0.34	6.0%	263.68	2.02	0.8%	4.15	0.01	0.2%	0.00	0.00	-	9.31	3.06	32.9%	547.38	18.65	3.4%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0.00	-	29.79	0.09	0.3%	0.00	0.00	-	0.05	0.00	0.0%	0.00	0.00	-	1298.54	5.40	0.4%
	SUB TOTAL OF REGIONAL RURAL BANKS	0.00	0.00	-	29.79	0.09	0.3%	0.00	0.00	-	0.05	0.00	0.0%	0.00	0.00	-	1298.54	5.40	0.4%
34	AU SMALL FIN.BANK	0.00	0.00	-	2.54	0.04	1.6%	0.00	0.00	-	0.00	0.00	-	0.61	0.04	6.6%	30.10	0.51	1.7%
35	EQUITAS SMALL FIN. BANK	0.00	0.00	-	1.02	0.08	7.8%	0.00	0.00	-	0.00	0.00	-	14.44	1.26	8.7%	50.51	2.44	4.8%
36	ESAF SMALL FIN. BANK	0.00	0.00	-	2.83	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	13.70	1.53	11.2%	35.81	6.57	18.3%
37	JANA SMALL FIN. BANK	0.00	0.00	-	53.39	0.82	1.5%	0.00	0.00	-	0.00	0.00	-	30.19	0.13	0.4%	40.36	0.23	0.6%
38	SURYODAY SMALL FIN. BANK	0.00	0.00	-	0.24	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.16	0.05	31.3%	16.44	0.79	4.8%
39	UJJIVAN SMALL FIN. BANK	0.00	0.00	-	25.56	0.11	0.4%	0.00	0.00	-	0.00	0.00	-	24.94	0.60	2.4%	29.69	0.98	3.3%
40	UTKARSH SMALL FIN. BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL OF SMALL FINANCE BANK	0.00	0.00	-	85.58	1.05	1.2%	0.00	0.00	-	0.00	0.00	-	84.04	3.61	4.3%	202.91	11.52	5.7%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	16.76	5.41	32.3%	0.00	0.00	-
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	16.76	5.41	32.3%	0.00	0.00	-
42	INDIA POST PAYMENTS BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL OF PAYMENT BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
43	SIDBI	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL OF OTHERS	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	GRAND TOTAL	207.85	22.01	10.6%	1032.06	9.03	0.9%	4.30	0.01	0.2%	6.94	0.00	0.0%	247.80	12.96	5.2%	5498.16	92.72	1.7%

AGENDA-4

Review of implementation of Annual Credit Plan for FY 2025-26(June'25)

4.A. Sector wise Target vs Achievement of Quarter ending FY 2025-26(June'25):

Sector	Target		Achievement	% of Achievement against	
	Annual FY 25-26	June'25	June'25	Annual Target	June'25 Target
Agriculture	7255.0	1813.8	2567.67	35%	142%
MSME	4325.0	1081.3	1425.77	33%	132%
Other Sector	520.0	130.0	119.19	23%	92%
TOTAL	12100.0	3025.0	4112.63	34%	136%

The Credit disbursement for the financial year 2025-26 (June'25) amounted to **Rs. 4112.63** Crores against the financial year target of **Rs. 12100** Crores, registering 34% achievement against Annual Target and 136% against June'25 Target.

4.B. Credit Flow to Agriculture:

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

Particulars	No. of A/cs	Amount (Rs. in crores)
Loans disbursed	June'25 (FY 2025-26)	
Farm Credit – Crop Loan	94464	1680.5
Farm Credit – Term Loan	26148	758.2
Agri Infrastructure	357	9.87
Ancillary Activities	1101	119.13
TOTAL	122070	2567.7

4.C. Credit Flow to MSME:

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

Particulars	No. of A/cs	Amount (Rs. in crores)
Loans disbursed	June'25 (FY 2025-26)	
Micro Enterprises	7245	583.3
Small Enterprises	537	613.98
Medium Enterprises	74	222.2
Others under MSMEs	25	6.27
TOTAL	7881	1425.8

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

Particulars	No. of A/cs	Amount (Rs. in crores)
Loans disbursed	June'25 (FY 2025-26)	
Export Credit	0	0
Education (PS)	509	7.01
Housing (PS)	998	35.91
Social Infrastructure	6	0.02
Renewable Energy	192	2.67
Other Priority	5317	73.6
Other Sector Total	7022	119.21

Bankwise Performance ACP Target Vs Disbursement as on 30.06.2025 (No. in Actual and Amount in Crore)

Sr. No.	Name of Bank	Branch	Total Priority Sector				Total Agriculture (PS)				Total MSMEs (PS)				Export Credit (PS)			
		No.	Target Amt	No. of A/c Disb	Disb Amt	% of Ach	Target Amt	No. of A/c Disb	Disb Amt	% of Ach	Target Amt	No. of A/c Disb	Disb Amt	% of Ach	Target Amt	No. of A/c Disb	Disb Amt	% of Ach
1	BANK OF BARODA	7	286.04	2905	137.78	48.2%	151.76	2577	61.34	40.4%	131.27	293	75.42	57.5%	0.73	0	0.00	0.0%
2	BANK OF INDIA	8	510.47	2381	192.39	37.7%	286.31	2123	85.97	30.0%	216.81	217	103.71	47.8%	0.80	0	0.00	0.0%
3	BANK OF MAHARASHTRA	5	149.19	96	8.00	5.4%	61.87	45	2.95	4.8%	21.62	22	4.54	21.0%	0.45	0	0.00	0.0%
4	CANARA BANK	10	670.49	6682	219.16	32.7%	521.52	6398	189.93	36.4%	138.54	179	27.15	19.6%	1.04	0	0.00	0.0%
5	CENTRAL BANK OF INDIA	3	145.58	1913	49.63	34.1%	132.65	1843	43.30	32.6%	11.12	51	5.81	52.3%	0.39	0	0.00	0.0%
6	INDIAN BANK	35	1816.83	32320	586.26	32.3%	1185.50	32112	550.87	46.5%	622.38	134	31.93	5.1%	2.56	0	0.00	0.0%
7	INDIAN OVERSEAS BANK	21	1219.46	13470	323.36	26.5%	1060.15	13087	293.06	27.6%	144.56	312	28.79	19.9%	1.52	2	0.00	0.0%
8	PUNJAB AND SIND BANK	1	6.33	13	0.53	8.4%	1.21	9	0.24	19.8%	5.12	4	0.29	5.7%	0.00	0	0.00	-
9	PUNJAB NATIONAL BANK	7	202.03	2725	69.23	34.3%	155.68	2654	54.68	35.1%	42.07	52	13.76	32.7%	1.05	0	0.00	0.0%
10	STATE BANK OF INDIA	26	1005.33	6712	450.29	44.8%	622.47	5470	217.40	34.9%	348.09	750	218.96	62.9%	1.94	0	0.00	0.0%
11	UCO BANK	10	369.88	2972	72.16	19.5%	15.40	152	1.69	11.0%	144.70	111	17.94	12.4%	1.34	0	0.00	0.0%
12	UNION BANK OF INDIA	9	459.90	1955	139.35	30.3%	266.94	1484	45.13	16.9%	187.38	361	93.32	49.8%	0.91	0	0.00	0.0%
	SUB TOTAL OF PUBLIC SECTOR BANKS	142	6841.53	74144	2248.14	32.9%	4461.46	67954	1546.56	34.7%	2013.65	2486	621.62	30.9%	12.72	2	0.00	0.0%
13	AXIS BANK	6	420.90	630	198.77	47.2%	101.29	445	40.57	40.1%	317.14	176	158.15	49.9%	0.67	0	0.00	0.0%
14	BANDHAN BANK	1	21.87	142	3.34	15.3%	1.12	12	0.18	16.0%	10.38	36	2.53	24.4%	0.00	0	0.00	-
15	CITY UNION BANK	6	95.38	1683	20.76	21.8%	59.41	1678	17.26	29.1%	34.90	4	3.45	9.9%	0.67	0	0.00	0.0%
16	CSB BANK LIMITED	3	120.77	921	68.11	56.4%	120.40	921	68.11	56.6%	0.00	0	0.00	-	0.37	0	0.00	0.0%
17	DBS BANK INDIA (E-LVB)	4	186.72	319	42.36	22.7%	89.95	296	7.77	8.6%	96.51	23	34.59	35.8%	0.25	0	0.00	0.0%
18	DCB BANK	1	3.73	71	1.85	49.6%	0.00	1	0.00	-	2.37	2	1.38	58.2%	0.00	0	0.00	-
19	DHANLAXMI BANK	1	17.16	1	0.06	0.3%	10.52	0	0.00	0.0%	6.64	0	0.00	0.0%	0.00	0	0.00	-
20	FEDERAL BANK	5	254.77	706	67.01	26.3%	136.84	635	17.65	12.9%	116.03	70	49.36	42.5%	0.60	0	0.00	0.0%
21	HDFC BANK	9	472.88	402	165.72	35.0%	59.70	132	17.10	28.6%	402.31	212	146.84	36.5%	1.31	0	0.00	0.0%
22	ICICI BANK	7	279.71	235	166.64	59.6%	46.32	95	14.38	31.0%	231.34	140	152.25	65.8%	1.06	0	0.00	0.0%
23	IDBI BANK	2	76.36	615	32.68	42.8%	64.75	582	27.99	43.2%	10.94	31	4.62	42.2%	0.22	0	0.00	0.0%
24	IDFC FIRST BANK	1	208.88	745	57.32	27.4%	77.37	663	9.17	11.9%	130.30	76	48.12	36.9%	0.11	0	0.00	0.0%
25	INDUSIND BANK	2	108.65	58	24.13	22.2%	4.84	17	1.21	25.0%	103.33	41	22.92	22.2%	0.26	0	0.00	0.0%
26	KARNATAKA BANK	1	10.17	34	5.42	53.3%	1.83	14	0.25	13.7%	8.22	17	5.04	61.3%	0.00	0	0.00	-
27	KARUR VYSA BANK	7	249.00	7076	95.27	38.3%	163.20	6712	85.04	52.1%	84.74	272	10.21	12.0%	0.75	0	0.00	0.0%
28	KOTAK MAHINDRA BANK	2	50.61	2	0.55	1.1%	0.43	0	0.00	0.0%	49.84	2	0.55	1.1%	0.33	0	0.00	0.0%
29	RBL BANK	1	0.87	52	0.80	91.5%	0.04	50	0.32	790.1%	0.83	2	0.48	57.6%	0.00	0	0.00	-
30	SOUTH INDIAN BANK	4	232.51	1305	26.35	11.3%	110.70	1304	25.88	23.4%	119.67	0	0.00	0.0%	0.43	0	0.00	0.0%
31	TAMILNAD MERCANTILE BANK	2	149.05	582	70.11	47.0%	32.35	415	9.43	29.1%	116.11	164	60.51	52.1%	0.26	0	0.00	0.0%
32	YES BANK	1	97.16	62	33.24	34.2%	5.54	0	0.00	0.0%	91.61	62	33.24	36.3%	0.00	0	0.00	-
	SUB TOTAL OF PRIVATE SECTOR BANKS	66	3057.15	15641	1080.49	35.3%	1086.62	13972	342.31	31.5%	1933.22	1330	734.24	38.0%	7.28	0	0.00	0.0%
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1688.99	41216	654.26	38.7%	1531.90	37995	615.62	40.2%	147.83	3201	36.84	24.9%	0.00	0	0.00	-
	SUB TOTAL OF REGIONAL RURAL BANKS	47	1688.99	41216	654.26	38.7%	1531.90	37995	615.62	40.2%	147.83	3201	36.84	24.9%	0.00	0	0.00	-
34	AU SMALL FIN.BANK	3	71.60	973	21.81	30.5%	68.14	892	20.94	30.7%	2.29	3	0.14	6.1%	0.00	0	0.00	-
35	EQUITAS SMALL FIN. BANK	4	100.12	563	11.73	11.7%	21.59	208	1.18	5.5%	65.73	138	9.20	14.0%	0.00	0	0.00	-
36	ESAF SMALL FIN. BANK	3	83.58	893	33.44	40.0%	61.56	500	30.68	49.8%	5.99	64	0.40	6.7%	0.00	0	0.00	-
37	JANA SMALL FIN. BANK	4	124.77	1028	29.22	23.4%	10.98	110	5.15	46.9%	71.81	165	12.82	17.9%	0.00	0	0.00	-
38	SURYODAY SMALL FIN. BANK	2	14.20	370	4.60	32.4%	10.79	369	3.35	31.0%	0.90	1	1.25	138.8%	0.00	0	0.00	-
39	UJJIVAN SMALL FIN. BANK	1	50.09	2066	18.82	37.6%	0.67	46	1.74	259.0%	20.34	468	2.99	14.7%	0.00	0	0.00	-
40	UTKARSH SMALL FIN. BANK	1	0.01	0	0.00	0.0%	0.00	0	0.00	-	0.01	0	0.00	0.0%	0.00	0	0.00	-
	SUB TOTAL OF SMALL FINANCE BANK	18	444.35	5893	119.62	26.9%	173.73	2125	63.04	36.3%	167.06	839	26.80	16.0%	0.00	0	0.00	-
41	PUDUCHERRY STATE CO-OPERATIVE BANK	25	4.73	56	3.87	81.7%	1.29	24	0.14	10.8%	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	25	4.73	56	3.87	81.7%	1.29	24	0.14	10.8%	0.00	0	0.00	-	0.00	0	0.00	-
42	INDIA POST PAYMENTS BANK	2	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF PAYMENT BANK	2	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
43	SIDBI	1	63.25	25	6.27	9.9%	0.00	0	0.00	-	63.25	25	6.27	9.9%	0.00	0	0.00	-
	SUB TOTAL OF OTHERS	1	63.25	25	6.27	9.9%	0.00	0	0.00	-	63.25	25	6.27	9.9%	0.00	0	0.00	-
	GRAND TOTAL	301	12100.00	136975	4112.65	34.0%	7255.00	122070	2567.67	35.4%	4325.01	7881	1425.77	33.0%	20.00	2	0.00	0.0%

		Bankwise Performance ACP Target Vs Disbursement as on 30.06.2025 (No. in Actual and Amount in Crore)															
Sr. No.	Name of Bank	Education (PS)				Housing (PS)				Social Infrastructure				Renewable Energy			
		Target Amt	No. of A/c Disb	Disb Amt	% of Ach	Target Amt	No. of A/c Disb	Disb Amt	% of Ach	Target Amt	No. of A/c Disb	Disb Amt	% of Ach	Target Amt	No. of A/c Disb	Disb Amt	% of Ach
1	BANK OF BARODA	1.43	26	0.86	60.1%	0.74	0	0.00	0.0%	0.00	0	0.00	-	0.10	0	0.00	0.0%
2	BANK OF INDIA	1.94	19	0.20	10.3%	4.61	22	2.51	54.4%	0.00	0	0.00	-	0.00	0	0.00	-
3	BANK OF MAHARASHTRA	1.02	20	0.23	22.5%	1.97	3	0.21	10.7%	0.00	0	0.00	-	0.00	0	0.00	-
4	CANARA BANK	2.77	51	0.57	20.6%	5.92	23	1.05	17.7%	0.00	0	0.00	-	0.71	31	0.46	65.0%
5	CENTRAL BANK OF INDIA	0.84	15	0.26	30.9%	0.59	4	0.26	44.3%	0.00	0	0.00	-	0.00	0	0.00	-
6	INDIAN BANK	4.61	40	0.52	11.3%	1.78	34	2.94	164.8%	0.00	0	0.00	-	0.00	0	0.00	-
7	INDIAN OVERSEAS BANK	3.39	41	0.49	14.5%	8.75	10	0.95	10.9%	0.00	0	0.00	-	0.54	0	0.00	0.0%
8	PUNJAB AND SIND BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
9	PUNJAB NATIONAL BANK	1.14	5	0.12	10.5%	1.86	6	0.53	28.4%	0.00	0	0.00	-	0.20	8	0.14	69.9%
10	STATE BANK OF INDIA	15.09	221	2.99	19.8%	13.69	119	8.89	64.9%	0.00	0	0.00	-	4.06	152	2.05	50.5%
11	UCO BANK	0.78	19	0.17	21.7%	6.48	16	1.10	17.0%	0.00	0	0.00	-	0.00	0	0.00	-
12	UNION BANK OF INDIA	3.06	32	0.50	16.3%	1.37	9	0.38	27.7%	0.24	0	0.00	0.0%	0.00	0	0.00	-
	SUB TOTAL OF PUBLIC SECTOR BANKS	36.07	489	6.91	19.2%	47.76	246	18.82	39.4%	0.24	0	0.00	0.0%	5.61	191	2.65	47.3%
13	AXIS BANK	0.23	0	0.00	0.0%	1.42	1	0.02	1.4%	0.00	0	0.00	-	0.00	0	0.00	-
14	BANDHAN BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
15	CITY UNION BANK	0.01	0	0.00	0.0%	0.39	1	0.05	12.7%	0.00	0	0.00	-	0.00	0	0.00	-
16	CSB BANK LIMITED	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
17	DBS BANK INDIA (E-LVB)	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
18	DCB BANK	0.00	0	0.00	-	1.35	68	0.47	34.7%	0.00	0	0.00	-	0.00	0	0.00	-
19	DHANLAXMI BANK	0.00	0	0.00	-	0.00	1	0.06	-	0.00	0	0.00	-	0.00	0	0.00	-
20	FEDERAL BANK	0.08	1	0.00	0.0%	1.21	0	0.00	0.0%	0.00	0	0.00	-	0.00	0	0.00	-
21	HDFC BANK	0.02	0	0.00	0.0%	9.49	50	1.73	18.2%	0.00	0	0.00	-	0.00	0	0.00	-
22	ICICI BANK	0.65	0	0.01	1.5%	0.34	0	0.00	0.0%	0.00	0	0.00	-	0.00	0	0.00	-
23	IDBI BANK	0.05	1	0.01	21.7%	0.00	1	0.07	-	0.40	0	0.00	0.0%	0.00	0	0.00	-
24	IDFC FIRST BANK	0.00	0	0.00	-	0.96	0	0.00	0.0%	0.14	6	0.02	14.4%	0.00	0	0.00	-
25	INDUSIND BANK	0.00	0	0.00	-	0.22	0	0.00	0.0%	0.00	0	0.00	-	0.00	0	0.00	-
26	KARNATAKA BANK	0.10	1	0.02	19.8%	0.01	1	0.11	780.1%	0.00	0	0.00	-	0.00	0	0.00	-
27	KARUR VYSYA BANK	0.03	16	0.01	37.3%	0.28	74	0.00	0.0%	0.00	0	0.00	-	0.00	0	0.00	-
28	KOTAK MAHINDRA BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
29	RBL BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
30	SOUTH INDIAN BANK	0.00	0	0.00	-	1.22	0	0.00	0.0%	0.00	0	0.00	-	0.00	0	0.00	-
31	TAMILNAD MERCANTILE BANK	0.10	1	0.03	30.1%	0.23	2	0.14	60.9%	0.00	0	0.00	-	0.00	0	0.00	-
32	YES BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF PRIVATE SECTOR BANKS	1.27	20	0.08	6.3%	17.14	199	2.65	15.5%	0.54	6	0.02	3.7%	0.00	0	0.00	-
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0	0.00	-	9.20	19	1.80	19.6%	0.00	0	0.00	-	0.06	1	0.02	31.5%
	SUB TOTAL OF REGIONAL RURAL BANKS	0.00	0	0.00	-	9.20	19	1.80	19.6%	0.00	0	0.00	-	0.06	1	0.02	31.5%
34	AU SMALL FIN. BANK	0.00	0	0.00	-	0.77	11	0.34	44.1%	0.00	0	0.00	-	0.00	0	0.00	-
35	EQUITAS SMALL FIN. BANK	0.00	0	0.00	-	0.37	2	0.08	21.6%	0.00	0	0.00	-	0.00	0	0.00	-
36	ESAF SMALL FIN. BANK	0.00	0	0.00	-	2.38	1	0.28	11.8%	0.00	0	0.00	-	0.00	0	0.00	-
37	JANA SMALL FIN. BANK	0.00	0	0.00	-	14.03	52	5.63	40.1%	0.00	0	0.00	-	0.00	0	0.00	-
38	SURYODAY SMALL FIN. BANK	0.00	0	0.00	-	2.22	0	0.00	0.0%	0.00	0	0.00	-	0.00	0	0.00	-
39	UJIVAN SMALL FIN. BANK	0.00	0	0.00	-	14.48	468	6.32	43.7%	0.00	0	0.00	-	0.00	0	0.00	-
40	UTKARSH SMALL FIN. BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF SMALL FINANCE BANK	0.00	0	0.00	-	34.25	534	12.65	36.9%	0.00	0	0.00	-	0.00	0	0.00	-
41	PUDUCHERRY STATE CO-OPERATIVE BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
42	INDIA POST PAYMENTS BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF PAYMENT BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
43	SIDBI	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL, OF OTHERS	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	GRAND TOTAL	37.34	509	6.99	18.7%	108.35	998	35.92	33.2%	0.78	6	0.02	2.6%	5.67	192	2.67	47.1%

		Bankwise Performance ACP Target Vs Disbursement as on 30.06.2025 (No. in Actual and Amount in												
Sr. No.	Name of Bank	Other Priority				Loans to weaker sections under Priority Sector			SC/ST		Minorities		Women	
		Target Amt	No. of A/c Disb	Disb Amt	% of Ach	Target Amt	No. of A/c Disb	Disb Amt	No. of A/c Disb	Disb Amt	No. of A/c Disb	Disb Amt	No. of A/c Disb	Disb Amt
1	BANK OF BARODA	0.00	9	0.15	-	103.33	1657	33.47	97	2.40	347	13.06	1477	41.05
2	BANK OF INDIA	0.00	0	0.00	-	280.65	2129	74.99	53	1.76	216	8.86	7623	206.09
3	BANK OF MAHARASHTRA	62.26	6	0.07	0.1%	42.66	20	0.87	0	0.02	442	1.12	4177	15.93
4	CANARA BANK	0.00	0	0.00	-	386.64	2414	67.58	238	6.05	1575	38.10	5185	128.10
5	CENTRAL BANK OF INDIA	0.00	0	0.00	-	95.66	1083	27.07	66	2.02	69	1.62	1114	27.54
6	INDIAN BANK	0.00	0	0.00	-	1162.07	24583	356.69	960	14.11	1819	35.51	19768	359.91
7	INDIAN OVERSEAS BANK	0.56	18	0.06	10.8%	931.21	10391	215.38	87	1.56	714	12.83	9566	184.39
8	PUNJAB AND SIND BANK	0.00	0	0.00	-	2.19	10	0.54	4	0.50	0	0.00	17	0.90
9	PUNJAB NATIONAL BANK	0.03	0	0.00	0.0%	186.90	2561	53.29	28	0.68	119	3.25	1435	33.06
10	STATE BANK OF INDIA	0.00	0	0.00	-	474.18	3694	132.79	292	8.71	1031	42.68	7753	298.12
11	UCO BANK	201.18	2674	51.27	25.5%	79.34	1892	25.00	203	3.53	405	9.26	2242	46.46
12	UNION BANK OF INDIA	0.00	69	0.01	-	293.76	348	6.41	162	3.45	653	14.10	2332	54.99
	SUB TOTAL OF PUBLIC SECTOR BANKS	264.03	2776	51.56	19.5%	4038.59	50782	994.08	2190	44.79	7390	180.39	62689	1396.54
13	AXIS BANK	0.14	8	0.03	21.8%	60.86	301	6.69	0	0.00	33	2.63	267	15.04
14	BANDHAN BANK	10.37	94	0.62	6.0%	8.58	129	1.09	0	0.00	21	0.64	430	5.59
15	CITY UNION BANK	0.00	0	0.00	-	63.13	1578	16.18	55	0.52	16	0.25	810	15.38
16	CSB BANK LIMITED	0.00	0	0.00	-	28.36	129	10.73	5	0.32	361	12.99	1494	67.75
17	DBS BANK INDIA (E-LVB)	0.01	0	0.00	0.0%	97.13	110	3.23	0	0.00	3	0.13	537	11.48
18	DCB BANK	0.00	0	0.00	-	0.00	0	0.00	0	0.00	0	0.00	24	0.16
19	DHANLAXMI BANK	0.00	0	0.00	-	5.87	0	0.00	0	0.00	0	0.00	28	1.26
20	FEDERAL BANK	0.00	0	0.00	0.0%	53.37	188	10.29	7	0.17	237	10.70	1089	27.75
21	HDFC BANK	0.05	8	0.05	98.0%	44.22	125	16.17	1	0.50	28	7.95	920	51.29
22	ICICI BANK	0.00	0	0.00	-	19.73	57	4.02	3	0.65	26	3.58	1005	26.17
23	IDBI BANK	0.00	0	0.00	-	50.12	495	21.74	12	0.35	165	3.51	432	16.69
24	IDFC FIRST BANK	0.00	0	0.00	-	46.05	414	3.18	139	1.18	20	0.16	912	9.52
25	INDUSIND BANK	0.00	0	0.00	-	2.79	13	0.57	4	0.13	0	0.00	353	8.06
26	KARNATAKA BANK	0.01	1	0.01	68.0%	1.59	13	0.23	1	0.03	8	0.16	42	0.79
27	KARUR VYSYA BANK	0.00	2	0.00	-	118.27	4962	49.03	60	2.79	270	7.91	1566	52.38
28	KOTAK MAHINDRA BANK	0.00	0	0.00	-	0.00	0	0.00	0	0.00	2	0.97	33	4.34
29	RBL BANK	0.00	0	0.00	-	0.05	50	0.32	2	0.02	0	0.00	50	0.32
30	SOUTH INDIAN BANK	0.49	1	0.47	95.7%	0.00	0	0.00	0	0.00	415	2.03	695	14.78
31	TAMILNAD MERCANTILE BANK	0.00	0	0.00	-	30.29	237	3.48	0	0.00	0	0.00	0	0.00
32	YES BANK	0.00	0	0.00	-	3.14	2	1.32	0	0.00	2	1.33	39	3.72
	SUB TOTAL OF PRIVATE SECTOR BANKS	11.08	114	1.18	10.7%	634	8803	148.27	289	6.66	1607	54.94	10726	332.47
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0	0.00	-	1372.14	35147	428.32	2745	36.25	863	12.68	25045	384.86
	SUB TOTAL OF REGIONAL RURAL BANKS	0.00	0	0.00	-	1372	35147	428.32	2745	36.25	863	12.68	25045	384.86
34	AU SMALL FIN.BANK	0.40	67	0.39	96.5%	18.88	921	19.69	12	0.12	80	1.03	794	10.36
35	EQUITAS SMALL FIN. BANK	12.43	215	1.26	10.1%	37.44	423	2.44	79	0.48	35	0.28	472	5.60
36	ESAF SMALL FIN. BANK	13.64	328	2.08	15.2%	22.61	402	2.55	57	1.17	127	7.80	402	2.55
37	JANA SMALL FIN. BANK	27.95	701	5.62	20.1%	37.45	636	4.73	59	0.51	51	0.55	942	12.14
38	SURYODAY SMALL FIN. BANK	0.28	0	0.00	0.0%	9.79	367	3.31	3	0.03	28	0.24	373	3.56
39	UJJIVAN SMALL FIN. BANK	14.60	1084	7.77	53.2%	20.94	263	2.55	61	0.67	179	1.38	2109	18.31
40	UTKARSH SMALL FIN. BANK	0.00	0	0.00	-	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	SUB TOTAL OF SMALL FINANCE BANK	69.31	2395	17.12	24.7%	147	3012	35.27	271	2.98	500	11.28	5092	52.52
41	PUDUCHERRY STATE CO-OPERATIVE BANK	3.44	32	3.73	108.4%	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	3.44	32	3.73	108.4%	0	0	0.00	0	0.00	0	0.00	0	0.00
42	INDIA POST PAYMENTS BANK	0.00	0	0.00	-	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	SUB TOTAL OF PAYMENT BANK	0.00	0	0.00	-	0	0	0.00	0	0.00	0	0.00	0	0.00
43	SIDBI	0.00	0	0.00	-	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	SUB TOTAL OF OTHERS	0.00	0	0.00	-	0	0	0.00	0	0.00	0	0.00	0	0.00
	GRAND TOTAL	347.85	5317	73.59	21.2%	6191	97744	1605.94	5495	90.68	10360	259.29	103552	2166.39

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 01.04.2025 to 18.07.2025 are given in the annexure.

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

For FY 2025-26 as on 18.07.2025, Banks/FIs in UT of Pondicherry have sanctioned 11545 number of loans under all the categories of Pradhan Mantri Mudra Yojana scheme for an amount of Rs. 174.6 crores and have disbursed loans to the tune of Rs. 172.9 crores. Category-wise details are furnished below:

Target Vs Achievement for FY 2025-26(as on 18.07.2025)

(Amt in Crores)

Annual Target (in Crores)	Achievement (in Crores)	% of Achievement
602.7	174.6	29%

MUDRA PERFORMANCE FOR FY 2025-26 (as on 18.07.2025)

(Amt In Crores)

Mudra	Number of accounts	Amount Sanctioned	Amount Disbursed
Shishu	2779	10.01	9.91
Kishore	8209	120.54	119.46
Tarun	547	42.47	41.98
Tarun Plus	10	1.58	1.55
Total	11545	174.6	172.9

PERFORMANCE UNDER MUDRA FOR FY 2025-26
Loans Sanctioned from 01.04.2025 to 18.07.2025

Amount in Crores

Sr No	Bank Name	Shishu		Kishore		Tarun		Tarun Plus		Total Sanctioned		Target	% Of Ach
		(upto Rs. 50,000)		(Rs. 50,001 to Rs. 5.00 Lakhs)		(>Rs. 5.00 Lakhs to Rs. 10.00 Lakhs)		(>Rs. 10.00 Lakhs to Rs. 20.00 Lakhs)					
		A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	Amt	
1	Bank of Baroda	7	0.03	32	0.88	21	1.97	2	0.4	62	3.28	15.00	22%
2	Canara Bank	82	0.38	52	1.52	39	3.32	0	0	173	5.22	15.00	35%
3	Central Bank of India	1	0.01	5	0.14	0	0	0	0	6	0.15	1.50	10%
4	Indian Bank	16	0.08	181	2.68	43	3.53	0	0	240	6.29	15.00	42%
5	Indian Overseas Bank	280	1.19	3088	60.04	145	9.94	0	0	3513	71.17	120.00	59%
6	Punjab & Sind Bank	2	0.01	6	0.16	6	0.54	0	0	14	0.71	2.00	36%
7	Punjab National Bank	9	0.03	32	0.65	16	1.46	0	0	57	2.14	8.00	27%
8	State Bank of India	12	0.04	116	2.76	43	3.75	3	0.43	174	6.98	30.40	23%
9	UCO Bank	1112	2.68	391	8.06	87	6.3	0	0	1590	17.04	35.40	48%
10	Union Bank of India	6	0.02	60	1.53	24	2.14	1	0.14	91	3.83	40.00	10%
11	Axis Bank	23	0.08	42	1.17	22	1.59	2	0.35	89	3.19	20.00	16%
12	Bandhan Bank	29	0.12	232	2.45	0	0	0	0	261	2.57	20.00	13%
13	Federal Bank	0	0	0	0	1	0.09	0	0	1	0.09	1.00	9%
14	HDFC Bank	3	0.01	51	1.69	24	1.88	0	0	78	3.58	20.00	18%
15	ICICI Bank	7	0.03	113	2.51	46	3.78	2	0.26	168	6.58	20.00	33%
16	IDBI Bank	0	0	2	0.05	4	0.4	0	0	6	0.45	1.20	38%
17	IDFC First Bank	81	0.33	573	6.61	12	0.84	0	0	666	7.78	60.00	13%
18	Indusind Bank	0	0	26	0.71	3	0.13	0	0	29	0.84	2.90	29%
19	Karur Vysya Bank	0	0	0	0	1	0.06	0	0	1	0.06	1.00	6%
20	RBL Bank	6	0.02	46	0.32	0	0	0	0	52	0.34	2.00	17%
21	South Indian Bank	0	0	1	0.05	0	0	0	0	1	0.05	0.60	8%
22	Yes Bank	0	0	3	0.12	5	0.43	0	0	8	0.55	5.00	11%
23	Equitas Small Finance Bank	135	0.61	382	2.47	0	0	0	0	517	3.08	23.00	13%
24	ESAF Small Finance Bank	3	0.01	23	0.16	0	0	0	0	26	0.17	10.00	2%
25	AU Small Finance Bank	291	1.3	358	2.25	0	0	0	0	649	3.55	20.00	18%
26	Jana Small Finance Bank	9	0.05	854	5.75	0	0	0	0	863	5.8	20.65	28%
27	Suryoday Small Finance Bank	0	0	447	4.07	0	0	0	0	447	4.07	15.00	27%
28	Ujjivan Small Finance Bank	496	2.3	734	6.19	0	0	0	0	1230	8.49	60.00	14%
29	Pudhuvai Bharathiyar Grama B	169	0.68	359	5.55	5	0.32	0	0	533	6.55	18.00	36%
	Grand Total	2779	10.01	8209	120.5	547	42.47	10	1.58	11545	174.6	602.7	29.0%

5.B. Stand up India Programme (SUIP)

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

Stand Up India Scheme was launched by the Prime Minister on 05th April, 2016 and extended up to 31st March 2025. As 30.06.2025, 570 borrowers have been benefitted under Stand-up India Scheme. Banks are requested to upload data in the Portal on Sanction to enable update information at all levels.

Target Vs Achievement as on 30.06.2025

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

STAND UP INDIA SCHEME

BANK WISE PERFORMANCE IN UT PUDUCHERRY AS ON 30.06.2025

Stand Up India Loans Sanctioned since Inception

(Amt in Crores)

S.No	District Name	SC		ST		Women (General)		Total	
		No. A/Cs	Amt	No. A/Cs	Amt	No. A/Cs	Amt	No. A/Cs	Amt
1	Puducherry	66	13.96	6	0.67	393	96.78	465	111.41
2	Karaikal	15	3.36	1	0.3	81	17.48	97	21.14
3	Mahe	1	0.12	0	0	2	0.44	3	0.56
4	Yanam	0	0	0	0	5	1.19	5	1.19
	Total	82	17.44	7	0.97	481	115.89	570	134.3

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

Performance under Stand-Up India Scheme Since Inception till 30.06.2025- UT of Puducherry

[Amount Rs. in Crore]

S.No	Bank Name	No. of Branches	Target	SC		ST		Women (General)		Total		% of Achievement
				No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	
1	Bank of Baroda	7	14	0	0	0	0	16	4.45	16	4.45	114%
2	Bank of India	8	16	2	0.14	0	0	13	1.86	15	2	94%
3	Bank of Maharashtra	5	10	1	0.1	0	0	11	2.15	12	2.25	120%
4	Canara Bank	10	20	8	3.1	1	0.13	41	11.5	50	14.73	250%
5	Central Bank of India	3	6	0	0	1	0.3	0	0	1	0.3	17%
6	Indian Bank	35	70	30	5.29	3	0.3	102	25.47	135	31.06	193%
7	Indian Overseas Bank	21	42	5	0.65	1	0.14	49	10.9	55	11.69	131%
8	Punjab & Sind Bank	1	2	1	0.1	0	0	6	0.65	7	0.75	350%
9	Punjab National Bank	7	14	0	0	0	0	41	9.5	41	9.5	293%
10	State Bank of India	26	52	17	3.76	0	0	64	18.27	81	22.03	156%
11	UCO Bank	10	20	5	1.5	0	0	23	7.26	28	8.76	140%
12	Union Bank of India	9	18	2	0.58	0	0	22	3.99	24	4.57	133%
13	Axis Bank	6	12	0	0	0	0	0	0	0	0	0%
14	Bandhan Bank	1	2	0	0	0	0	0	0	0	0	0%
15	Catholic Syrian Bank	3	6	0	0	0	0	0	0	0	0	0%
16	City Union Bank	6	12	0	0	0	0	0	0	0	0	0%
17	DBS Bank	4	8	0	0	0	0	0	0	0	0	0%
18	DCB Bank	1	2	0	0	0	0	0	0	0	0	0%
19	Dhanlaxmi Bank	1	2	0	0	0	0	0	0	0	0	0%
20	Federal Bank	5	10	1	0.1	0	0	5	2.18	6	2.28	60%
21	HDFC Bank	9	18	0	0	0	0	20	4.01	20	4.01	111%
22	ICICI Bank	7	14	2	1.05	0	0	9	2.47	11	3.52	79%
23	IDBI Bank	2	4	0	0	0	0	3	0.63	3	0.63	75%
24	IDFC First Bank	1	2	0	0	0	0	0	0	0	0	0%
25	Indusind Bank	2	4	2	0.44	0	0	8	1.8	10	2.24	250%
26	Karnataka Bank	1	2	0	0	0	0	1	0.12	1	0.12	50%
27	Karur Vysya Bank	7	14	1	0.12	0	0	10	3.62	11	3.74	79%
28	Kotak Mahindra Bank	2	4	0	0	0	0	1	0.19	1	0.19	25%
29	RBL Bank	1	2	0	0	0	0	0	0	0	0	0%
30	South Indian Bank	4	8	0	0	0	0	0	0	0	0	0%
31	Tamilnad Mercantile Bank	2	4	0	0	0	0	0	0	0	0	0%
32	Yes Bank	1	2	1	0.12	0	0	17	2.95	18	3.07	900%
33	Pudhuvai Bharathiyar Grama Bank	47	94	4	0.4	1	0.1	19	1.93	24	2.43	26%
	Total	255	510	82	17.45	7	0.97	481	115.9	570	134.32	112%

AGENDA -6

Performance under Government Sponsored Schemes

6. A. PMEGP:

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

1st Loan:

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

2nd Loan:

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

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

Target Vs Achievement as on 30.06.2025 (FY 2025-26)

Details	Annual Target	Achievement	% Of Achievement
Physical Target Margin Money Disbursed (In Numbers)	25	10	40%
Financial Target- Margin Money Disbursed (In lakhs)	91.75	35.97	39%

Performance Under PMEGP Scheme (01.04.2025 to 30.06.2025)

S.NO	Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		Returned by Bank		Pending at bank	
		No.of Ac	MM Involve (In Lakh)	No.of Ac	MM Involve (In Lakh)	No.of Ac	MM Involve (In Lakh)	No.of Ac	MM Involve (In Lakh)	No.of Ac	MM Involve (In Lakh)
1	Canara Bank	0	0	0	0	2	6.06	0	0	0	0
2	Indian Bank	2	3.53	0	0	3	9.95	0	0	2	3.53
3	Indian Overseas Bank	1	5	0	0	2	11.85	0	0	1	5
4	Punjab National Bank	1	1.25	0	0	0	0	0	0	1	1.25
5	State Bank of India	3	8.14	0	0	1	5.53	0	0	3	8.14
6	Pudhuvai Bharathiyar Grama Bank	0	0	2	3.17	2	2.58	0	0	0	0
	Total	7	17.92	2	3.17	10	35.97	0	0	7	17.92

6. B. PM SVANidhi SCHEME

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

Quantum of Loan and Interest Subsidy

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

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

OVERALL PERFORMANCE UNDER PM SVANidhi SCHEME FOR UT OF PUDUCHERRY as on 25.07.2025

S.No	Tranche Name	Target	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned	% of Ach(Disb vs Target)
1	First	3445	3951	3545	3536	9	30	1	375	102.64%
2	Second	900	1741	1414	1382	32	113	3	211	153.56%
3	Third	170	517	437	362	75	50	0	30	212.94%
	Total		6209	5396	5280	116	193	4	616	

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 25.07.2025- 1st Tranche

S.No	Bank Name	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	305	291	291	0	1	0	13
2	Bank of India	61	48	48	0	3	0	10
3	Bank of Maharashtra	148	146	144	2	0	0	2
4	Canara Bank	80	61	61	0	0	0	19
5	Central Bank of India	26	22	22	0	0	0	4
6	Indian Bank	1456	1384	1384	0	2	0	70
7	Indian Overseas Bank	320	235	234	1	0	0	85
8	Punjab & Sind Bank	13	11	11	0	0	0	2
9	Punjab National Bank	41	28	28	0	0	0	13
10	State Bank of India	1073	999	998	1	12	0	62
11	UCO Bank	126	110	110	0	0	0	16
12	Union Bank of India	69	56	54	2	1	0	12
13	Axis Bank	1	0	0	0	1	0	0
14	Bandhan Bank	1	0	0	0	1	0	0
15	City Union Bank	5	2	2	0	0	0	3
16	DBS Bank	4	0	0	0	4	0	0
17	Federal Bank	2	0	0	0	1	0	1
18	HDFC Bank	5	0	0	0	0	0	5
19	ICICI Bank	3	0	0	0	0	0	3
20	IDBI Bank	1	1	1	0	0	0	0
21	Karnataka Bank	4	1	0	1	0	0	3
22	Karur Vysya Bank	23	12	10	2	2	0	9
23	South Indian Bank	6	1	1	0	0	0	5
24	Tamilnad Mercantile Bank	6	0	0	0	2	0	4
25	Ujjivan Small Finance Bank	1	0	0	0	0	1	0
26	Pudhuvai Bharathiyar Grama Bank	171	137	137	0	0	0	34
27	Total	3951	3545	3536	9	30	1	375

PMSVANidhi performance as on 25.07.2025- 2nd Tranche

S.No	Bank Name	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	195	106	106	0	70	1	18
2	Bank of India	20	15	15	0	2	0	3
3	Bank of Maharashtra	60	50	42	8	1	0	9
4	Canara Bank	31	19	19	0	0	0	12
5	Central Bank of India	13	12	12	0	0	0	1
6	Indian Bank	385	365	365	0	0	0	20
7	Indian Overseas Bank	118	91	91	0	17	0	10
8	Punjab & Sind Bank	7	7	7	0	0	0	0
9	Punjab National Bank	9	7	6	1	0	0	2
10	State Bank of India	776	647	635	12	21	2	106
11	UCO Bank	44	32	31	1	0	0	12
12	Union Bank of India	26	21	12	9	2	0	3
13	Pudhuvai Bharathiyar Grama Bank	57	42	41	1	0	0	15
14	Total	1741	1414	1382	32	113	3	211

PMSVANidhi performance as on 25.07.2025- 3rd Tranche

S.No	Bank Name	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	79	42	42	0	37	0	0
2	Bank of India	6	6	6	0	0	0	0
3	Bank of Maharashtra	20	11	5	6	4	0	5
4	Canara Bank	12	10	10	0	0	0	2
5	Central Bank of India	2	2	2	0	0	0	0
6	Indian Bank	78	77	77	0	0	0	1
7	Indian Overseas Bank	29	21	21	0	3	0	5
8	Punjab & Sind Bank	4	4	4	0	0	0	0
9	State Bank of India	270	250	182	68	5	0	15
10	UCO Bank	5	4	4	0	0	0	1
11	Union Bank of India	4	4	3	1	0	0	0
12	Pudhuvai Bharathiyar Grama Bank	8	6	6	0	1	0	1
13	Total	517	437	362	75	50	0	30

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.

Target Vs Achievement (FY 2025-26) as on 27.07.2025

Annual Target (in numbers)	Achievement (in numbers)	% of Achievement
50	27	54%

PMFME Performance FY 2025-26 (01.04.2025 to 25.07.2025)

S.No	Bank Name	Target	Total No. of Applications	Loan Sanctioned	Loan Rejected	Loan Under Process
1	Axis Bank	1	0	0	0	0
2	Bank of Baroda	2	0	0	0	0
3	Bank of India	2	3	1	2	0
4	Bank of Maharashtra	1	0	0	0	0
5	Canara Bank	2	4	0	3	1
6	Central Bank of India	1	0	0	0	0
7	City Union Bank	1	1	0	1	0
8	Federal Bank	1	0	0	0	0
9	HDFC Bank	2	1	0	0	1
10	ICICI Bank	1	0	0	0	0
11	Indian Bank	8	11	9	0	2
12	Indian Overseas Bank	5	7	6	0	1
13	Karur Vysya Bank	2	0	0	0	0
14	Pudhuvai Bharathiyar Grama Bank	6	12	8	2	2
15	Punjab & Sind Bank	1	0	0	0	0
16	Punjab National Bank	2	0	0	0	0
17	South Indian Bank	1	0	0	0	0
18	State Bank of India	6	3	2	1	0
19	Tamilnad Mercantile Bank	1	0	0	0	0
20	UCO Bank	2	3	1	2	0
21	Union Bank of India	2	0	0	0	0
	Total	50	45	27	11	7

6.D PM Viswakarma Scheme

The Pradhan Mantri Vishwakarma Scheme (PM Vishwakarma) is a central government initiative launched on September 17, 2023, to support traditional artisans across 18 trades, such as carpenters, potters, tailors, and more. It provides formal recognition through a certificate and ID card, along with skill training and a daily stipend of ₹500 during the training period. Artisans also receive ₹15,000 to purchase modern toolkits. The scheme aims to improve their livelihoods and preserve India's artisanal heritage.

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

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

Performance of PM Viswakarma Scheme as on 27.07.2025

S.No	Bank Name	Total No. of Applications	Sanctioned	Rejected	Pending
1	Bank of Baroda	6	5	1	0
2	Bank of India	4	2	2	0
3	Canara Bank	3	3	0	0
4	Central Bank of India	2	1	0	1
5	Indian Bank	43	39	0	4
6	Indian Overseas Bank	21	14	5	2
7	Karur Vysya Bank	5	3	1	1
8	Pudhuvai Bharathiyar Grama Ban	8	6	0	2
9	Punjab National Bank	4	3	0	1
10	State Bank of India	55	44	8	3
11	UCO Bank	7	4	2	1
12	Union Bank of India	4	2	1	1
	Grand Total	162	126	20	16

6. E. MUPSES

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

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

Target Vs Achievement as on 25.07.2025 (FY 2025-26)

Annual Target (in numbers)	Achievement (in numbers)	% of Achievement
200	61	30.5%

MUPSES SCHEME PERFORMANCE FOR FY 2025-26

From 01.04.2025 to 25.07.2025

(in numbers)

S.No	Bank Name	Target	Total Applications	Sanctioned	Rejected	Pending	% of Ach
1	Bank of Baroda	6	1	1	0	0	17%
2	Bank of India	5	3	1	1	1	20%
3	Bank of Maharashtra	3	0	0	0	0	0%
4	Canara Bank	10	2	1	1	0	10%
5	Central Bank of India	3	0	0	0	0	0%
6	Indian Bank	35	29	27	0	2	77%
7	Indian Overseas Bank	20	10	8	1	1	40%
8	Punjab & Sind Bank	2	0	0	0	0	0%
9	Punjab National Bank	7	0	0	0	0	0%
10	State Bank of India	20	7	6	0	1	30%
11	UCO Bank	7	2	0	1	1	0%
12	Union Bank of India	7	0	0	0	0	0%
13	Axis Bank	3	0	0	0	0	0%
14	Bandhan Bank	2	0	0	0	0	0%
15	Catholic Syrian Bank	2	0	0	0	0	0%
16	City Union Bank	5	1	1	0	0	20%
17	DBS Bank	2	0	0	0	0	0%
18	Federal Bank	2	0	0	0	0	0%
19	HDFC Bank	7	0	0	0	0	0%
20	ICICI Bank	7	0	0	0	0	0%
21	IDBI Bank	2	0	0	0	0	0%
22	Indusind Bank	2	0	0	0	0	0%
23	Karnataka Bank	2	0	0	0	0	0%
24	Karur Vysya Bank	8	0	0	0	0	0%
25	South Indian Bank	2	0	0	0	0	0%
26	Tamilnad Mercantile Bank	2	0	0	0	0	0%
27	Pudhuvai Bharathiyar Grama Bank	27	20	16	2	2	59%
28	Total	200	75	61	6	8	30.5%

6.F. KCC Facility to Animal Husbandry

The KCC to be issued to the Animal Husbandry (AHD) Sector can take three forms- (i) as an add-on credit Facility to existing crop KCC holders; (ii) as a standalone AHD card with Collateral Free credit limit of upto 2.00 lakh, for which neither land ownership nor any processor tie up needs to be furnished, or (iii) as a standalone AHD card with credit limit above Rs. 2.00 lakh up to 5.00 lakh, on the basis of collateral or collateral free with proof direct tie-up with the processor. DFS has issued guidelines covering all existing provisions regarding to Animal Husbandry KCC.

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

Target (in numbers)	Achievement (in numbers)	% Of Achievement
4000	4231	106%

Performance Under KCC Animal Husbandry Scheme as on 30.06.2025

S.No	Bank Name	Target (in Nos)	Achievement (in Nos)	% Of Ach
1	Bank of Baroda	50	2	4%
2	Bank of India	100	8	8%
3	Bank of Maharashtra	50	0	0%
4	Canara Bank	50	55	110%
5	Central Bank of India	50	1	2%
6	Indian Bank	500	982	196%
7	Indian Overseas Bank	850	1013	119%
8	Punjab National Bank	50	0	0%
9	State Bank of India	350	75	21%
10	UCO Bank	100	89	89%
11	Union Bank Of India	300	400	133%
12	Axis Bank	50	1	2%
13	City Union Bank	50	0	0%
14	Federal Bank	50	1	2%
15	HDFC Bank	50	0	0%
16	ICICI Bank	50	0	0%
17	Pudhuvai Bharathiyar Grama Bank	1200	1543	129%
18	Puducherry State Co-Operative Ban	100	60	60%
	TOTAL	4000	4231	106%

6.G. KCC Facility to Fisheries

The KCC to be issued to the Fisheries Sector can take three forms- (i) as an add-on credit Facility to existing crop KCC holders; (ii) as a standalone fishery card with Collateral Free credit limit of upto 2.00 lakh, for which neither land ownership nor any processor tie up needs to be furnished, or (iii) as a standalone fishery card with credit limit above Rs. 2.00 lakh up to 5.00 lakh, on the basis of either adequate collateral or a proof of direct tie-up with the processor. DFS has issued guidelines covering all existing provisions regarding to Fisheries KCC.

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

Target (in numbers)	Achievement (in numbers)	% Of Achievement
3200	3502	109%

Performance Under KCC Fisheries Scheme as on 30.06.2025

S.No	Bank Name	(In Numbers)		
		Target (in Nos)	Achievement (in Nos)	% Of Ach
1	Bank of Baroda	50	2	4%
2	Bank of India	150	111	74%
3	Bank of Maharashtra	100	43	43%
4	Canara Bank	50	31	62%
5	Indian Bank	500	1387	277%
6	Indian Overseas Bank	300	292	97%
7	Punjab National Bank	50	37	74%
8	State Bank of India	300	44	15%
9	UCO Bank	200	13	7%
10	Union Bank of India	400	752	188%
11	Axis Bank	50	32	64%
12	City Union Bank	50	2	4%
13	Federal Bank	350	342	98%
14	HDFC Bank	50	5	10%
15	ICICI Bank	50	0	0%
16	Pudhuvai Bharathiyar Grama Bank	500	409	82%
17	Puducherry State Co-operative Bank	50	0	0%
	Total	3200	3502	109%

AGENDA -7

Credit Linkage to SHGs during FY 2025-26 (as on 30.06.2025)

SR.	NAME OF BANK	Current FY	
		Credit Linked	
		No.	Amt. in Crores
1	Bank of Baroda	5	0.63
2	Bank of India	5	0.79
3	Canara Bank	41	2.74
4	Indian Bank	192	19.63
5	Indian Overseas Bank	61	2.81
6	Punjab National Bank	1	0.08
7	Union Bank of India	2	0.19
8	UCO Bank	1	0.02
9	State Bank of India	14	0.15
10	HDFC Bank	57	4.16
11	ICICI Bank	7	0.74
12	Pudhuvai Bharathiyar Grama Bank	225	16.15
13	Puducherry State Co-operative Bank	1	0.05
	GRAND TOTAL	612	48.14

AGENDA-8

Financial Literacy Training & INDSETI

Financial Literacy Centre (FLC)

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 Literacy Centre Performance (01.04.2025 to 30.06.2025)

S.No	District Name	Sponsor Bank	Name of the FLC	No. of Camps conducted	No. of Beneficiaries attended	No. of Saving accounts opened	No. of PMJDY accounts Opened	No. of PMSBY accounts Opened	No. of PMJJBY accounts Opened	No. of APY accounts Opened
1	Puducherry	Indian Bank	Puducherry	34	925	141	105	211	310	151
2	Puducherry	PBGB	Bahour	24	661	42	212	225	96	24
			Total	58	1586	183	317	436	406	175

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 2025-26, a total of 180 Programs have been conducted by CFL benefitting 4725 individuals.

Self-Employment Training Institute

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

Sl.No	Name of Institution	No. Of Training Completed	No. Of Candidates Trained	No. Of Candidates Settled	Settlement Percentage	No. Of Candidates Credit Linked	Credit Linkage Percentage
1	INDSETI Puducherry	8	270	175	65%	104	59%

AGENDA-9**Financial Inclusion & Jansuraksha Schemes****Pradhan Mantri Jan Dhan Yojana (PMJDY), Mobile seeding, Aadhaar seeding & Authentication**

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

Saturation drive for Jan Suraksha Schemes

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

AGENDA-10

PRAGATI meeting and NSFI - Enrolment under Social Security Schemes

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

The enrolment as on 16.07.2025 under PMJJBY, PMSBY and APY was 230547, 523499 and 110711 respectively. The bank-wise performance is placed for the information of the members. As these social security schemes are part of the flagship programmes of Government of India, they are giving special importance for the performance in UT of Puducherry and regularly the progress is reviewed in through Video Conference. Hence, banks are requested to ensure maximum enrollment of all eligible account holders to attain saturation in these schemes in view of the Jansuraksha Campaign so that social security benefits will be made available to them.

PMJDY Account Status as on 16.07.2025

(in Numbers)

S.No	Bank Name	Cumulative Achievement PMJDY
1	Axis Bank	2045
2	Bank of Baroda	6430
3	Bank of India	5281
4	Bank of Maharashtra	6302
5	Canara Bank	15151
6	Central Bank of India	1608
7	City Union Bank	881
8	Federal Bank	1082
9	HDFC Bank	8867
10	ICICI Bank	1392
11	IDBI Bank	1802
12	Indian Bank	61137
13	Indian Overseas Bank	30700
14	Indusind Bank	1213
15	Karur Vysya Bank	1156
16	Kotak Mahindra Bank	534
17	Pudhuvai Bharathiyar Grama Bank	65046
18	Puducherry State Co-operative Bank	1659
19	Punjab & Sind Bank	1947
20	Punjab National Bank	4896
21	South Indian Bank	1154
22	State Bank of India	25737
23	UCO Bank	10294
24	Union Bank of India	5097
25	Yes Bank	18
	Total	261429

PMJJBY enrollment Status as on 16.07.2025

		(in Numbers)
S.No	Bank Name	Cumulative Achievement PMJJBY
1	Axis Bank	314
2	Bank of Baroda	3623
3	Bank of India	9075
4	Bank of Maharashtra	835
5	Canara Bank	16614
6	Central Bank of India	2986
7	City Union Bank	715
8	Federal Bank	319
9	HDFC Bank	2992
10	ICICI Bank	1567
11	IDBI Bank	1172
12	IDFC First Bank	6
13	Indian Bank	63980
14	Indian Overseas Bank	28355
15	Indusind Bank	269
16	Karur Vysya Bank	1511
17	Kotak Mahindra Bank	184
18	Pudhuvai Bharathiyar Grama Bank	43390
19	Punjab & Sind Bank	378
20	Punjab National Bank	2424
21	RBL Bank	1
22	South Indian Bank	361
23	State Bank of India	32042
24	Tamilnad Mercantile Bank	709
25	UCO Bank	9089
26	Union Bank of India	7634
27	Yes Bank	2
	Total	230547

PMSBY enrollment Status as on 16.07.2025

		(In Numbers)
S.No	Bank Name	Cumulative Achievement PMSBY
1	Axis Bank	904
2	Bank of Baroda	10126
3	Bank of India	27905
4	Bank of Maharashtra	2652
5	Canara Bank	38779
6	Central Bank of India	5891
7	City Union Bank	1244
8	Federal Bank	620
9	HDFC Bank	9127
10	ICICI Bank	4613
11	IDBI Bank	2814
12	IDFC First Bank	113
13	Indian Bank	121697
14	Indian Overseas Bank	51552
15	Indusind Bank	683
16	Karur Vysya Bank	4334
17	Kotak Mahindra Bank	560
18	Pudhuvai Bharathiyar Grama Bank	77417
19	Punjab & Sind Bank	1438
20	Punjab National Bank	9431
21	RBL Bank	1
22	South Indian Bank	2103
23	State Bank of India	104630
24	Tamilnad Mercantile Bank	1993
25	UCO Bank	18384
26	Union Bank of India	23715
27	Yes Bank	773
28	Total	523499

APY enrollment Status as on 26.07.2025

		(in numbers)
S.No	Bank Name	Cumulative APY accounts enrolled
1	AU Small Finance Bank	25
2	Axis Bank	1287
3	Bandhan Bank	234
4	Bank of Baroda	1995
5	Bank of India	2578
6	Bank of Maharashtra	941
7	Canara Bank	5652
8	Catholic Syrian Bank	95
9	Central Bank of India	965
10	City Union Bank	429
11	DBS Bank	17
12	DCB Bank	15
13	Dhanlaxmi Bank	10
14	Equitas Small Finance Bank	4
15	ESAF Small Finance Bank	480
16	Federal Bank	166
17	HDFC Bank	3553
18	ICICI Bank	417
19	IDBI Bank	1087
20	Indian Bank	42455
21	Indian Overseas Bank	8883
22	Indusind Bank	5
23	Karnataka Bank	106
24	Karur Vysya Bank	349
25	Kotak Mahindra Bank	342
26	Pudhuvai Bharathiyar Grama Bank	24763
27	Puducherry State Co-operative Bank	1
28	Punjab & Sind Bank	286
29	Punjab National Bank	895
30	South Indian Bank	491
31	State Bank of India	5701
32	Suryoday Small Finance Bank	142
33	Tamilnad Mercantile Bank	1348
34	UCO Bank	3276
35	Ujjivan Small Finance Bank	0
36	Union Bank of India	1717
37	Yes Bank	1
	Total	110711

AGENDA- 11

Performance of Digital Banking Unit (DBU)

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

Digital Banking Unit Performance and Outstanding for FY 2025-26 (as on 30.06.2025)												
Parameters	No. of Accounts Opened from 01.04.2025 to 30.06.2025						No. of Accounts and Amount Oustanding as on 30.06.2025					
	DBU Puducherry ICICI		DBU Karaikal (Indian Bank)		Total Ac Opened		DBU Puducherry ICICI		DBU Karaikal (Indian Bank)		Total Outstanding	
	No.	Rs.lakhs	No.	Rs.lakhs	No.	Rs.lakhs	No.	Rs.lakhs	No.	Rs.lakhs	No.	Rs.lakhs
Deposit												
Savings Account	11	60	309	1.3	320	61.3	532	645	3942	182.89	4474	827.89
Current Account	2	2	9	0.1	11	2.1	72	110	65	32.17	137	142.17
CASA (Total)	13	62	318	1.4	331	63.4	604	755	4007	215.06	4611	970.06
TERM DEPOSIT	10	150	62	40.85	72	190.85	10	971	212	389	222	1360
Total Deposit	23	212	380	42.25	403	254.25	614	1726	4219	604.06	4833	2330.06
Advances												
Pre-approved Personal Loan	10	92	0	0	10	92	220	712	3	2.9	223	714.9
OD against Deposit	1	108	0	0	1	108	224	458	12	12.6	236	470.6
Vehicle Loan	1	8	2	33	3	41	21	226	25	180	46	406
Mortgage Loan	1	75	0	0	1	75	16	583	1	11.26	17	594.26
Educational Loan	1	10	1	34.14	2	44.14	21	190	6	52.6	27	242.6
Home Loan	0	0	1	25	1	25	15	620	6	119.3	21	739.3
Other Loans	-	-	-	-	0	0	-	-	-	-	0	0
Total Advances	14	293	4	92.14	18	385.14	517	2789	53	378.66	570	3167.66
Total Business												
Total Business	37	505	384	134.39	421	639.39	1131	4515	4272	982.72	5403	5497.72

Digital Performance for FY 2025-26 (in numbers)

S.No	Parameters(Issued/ enrolled)	During FY 2025-26			Cumulative as on 30.06.2025 (since opening)		
		DBU Puducherry (ICICI)	DBU Kariakal (IB)	Total	DBU Puducherry (ICICI)	DBU Kariakal (IB)	Total
1	Net Banking	50	36	86	733	2156	2889
2	ATM Card	15	274	289	548	3505	4053
3	Credit card	199	0	199	769	5	774
4	Jan Suraksha Schemes enrolle	0	163	163	0	1552	1552
5	Mercahant Qr Code	6	12	18	61	892	953
6	Jeevan Praman	0	0	0	0	54	54
7	Fast Tag	2	6	8	8	23	31
8	PPF	5	0	5	17	1	18
9	NPS	2	1	3	10	1	11
10	Suganya Samiridhi Yojana	-	-	0	-	-	0
	Total	279	492	771	2146	8189	10335

AGENDA- 12

Discussion on Market Intelligence Issues

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

AGENDA- 13

INDSETI Land Allotment

As per the MORD Guidelines, every RSETI should have its own building in coordination with DRDA (District Rural Development Agency) and the State Government. As per the guidelines, INDSETI, Pondicherry has been allotted a land by the Govt. of Puducherry as per G.O.Ms.No.9 dated 03.04.2018. A Resolution NO.2021/M.55/382 was passed in the meeting held on 15.01.2021 for licensing of land belonging to DRD (Directorate of Rural Development). Since the land allotted belongs to the Health Department, Puducherry, they retained it for their own use. The earlier GO was rescinded and the DRDA has been advised to identify the new suitable land for the construction of RSETI Building.

AGENDA- 14

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

SVAMITVA scheme was launched by the Hon'ble Prime Minister with a resolve to enable the economic progress of rural India by providing a "Record of Rights" to every rural household owner in a rural inhabited area. The scheme covers multifarious aspects viz, facilitating monetization of properties and enabling bank loans, reducing property-related disputes and comprehensive village-level planning. SVAMITVA Scheme has made significant progress across the country.

The Record of Rights created under SVAMITVA scheme are of higher quality with an accuracy of 5 cm and are backed by State Revenue/Panchayat Raj Acts which provides

them the necessary legal Validity. Ministry of Finance and RBI have also recognized the property cards created under SVAMITVA Scheme as an instrument to avail financial benefits and have advised SLBCs/UTLBCs to include “Lending by Financial Institution against the security of property cards issued under the SVAMITA Scheme” as an agenda item in the regular SLBC meetings of States and UTs.

Objective:

- SVAMITVA cards to be unambiguous evidence of ownership of property card holders with unconditional rights of transfer, backed by State Laws.
- Requirement of enabling provision in State Revenue Laws providing for creation of mortgage and charge on the property for providing loans against rural abadi properties on the basis of SVAMITVA Cards.
- Publishing the guidance Value for the rural abadi area to assess the value of the property offered as security.
- To ensure loans are sanctioned against property cards under the SVAMITVA Scheme where requisite legal/administrative changes have been made by the State Government(s) and Property cards recognized for loan purposes.

In this regard, the Pondicherry Land Grant Rules, 1975 have been amended to facilitate the implementation of the scheme. The modalities for using the property card to avail credit from banks should be explored to enable effective rollout of the scheme for the benefit of the people.

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**No.2224/DOS/SVAMITVA/2021
GOVERNMENT OF PUDUCHERRY
DIRECTORATE OF SURVEY AND LAND RECORDS
PUDUCHERRY**

G.O.Ms.No. 02/2022

Puducherry, dated 02.08.2022

NOTIFICATION

THE PUDUCHERRY LAND GRANT (AMENDMENT) RULES, 2022

The Lieutenant Governor, Puducherry is hereby pleased to make the following further amendments to the Pondicherry Land Grant Rules, 1975, notified vide G.O.Ms.No. 91 dated 4th August, 1975 of the Revenue Department, Government of Puducherry namely:-

1. Short title, extent and commencement- (1) These rules may be called as the Puducherry Land Grant (Amendment) Rules, 2022.

(2) They shall extend to the entire Union Territory of Puducherry.

(3) It shall come into force with effect from the date of its publication in the Official Gazette.

2. In the Pondicherry Land Grant Rules, 1975 (hereinafter referred to as the Principal rules), after the existing rule 60, the following new rule 60-A shall be inserted namely: -

"Issuance of Rural Property Ownership Card under SVAMITVA Scheme


Rule 60-A: Rural Property Ownership Card in Form 19-A shall be issued under Survey of Villages ABADI and Mapping with Improved Technology in Village Areas (SVAMITVA) Scheme to the assignees of Free House Sites granted under the Pondicherry Land Grant Rules, 1975, enabling them to use the Property Cards as a financial asset for availing loans and other financial benefits from Banking Institutions and for other Government purposes".

...2/

:2:

3. In the said rules, after the existing Form 19 in the Schedule of the Pondicherry Land Grant Rules, 1975, the following "Form of Rural Property Ownership Card in Form 19-A" shall be inserted namely: -

FORM 19-A

 புதுச்சேரி அரசு நில அளவை மற்றும் பதிவேடுகள் துறை		IMAGE OF THE OWNER
FORM 19-A RURAL PROPERTY OWNERSHIP CARD (See Rule 60-A of the Pondicherry Land Grant Rules, 1975) கிராமங்களில் ஒப்படைசெய்யப்பட்ட வீட்டு மனைக்கான சொத்து அடையாள அட்டை		
Property Card Unique ID:		
1.District: மாவட்டம்:	2.Taluk: தாலுக்கா:	
3.Constituency: சட்டமன்ற தொகுதி:	4.Commune Panchayat: கொம்பூன் பஞ்சாயத்து:	
5.Revenue Village : வருவாய் கிராமத்தின் பெயர்:	6.Hamlet: கிராமத்தின் பெயர்:	
7. Owner(s) Name: உரிமையாளரின் பெயர்:	8. Address: முகவரி:	
9. Ration Card No. குடும்ப அட்டை:	10. Aadhaar Card Number: ஆதார் எண்:	
11.LGR/FHS Patta Number: இலவச பட்டா எண்:	11. Survey Number: நிலத்தின் புல எண்:	
12. Area of the Property: சொத்தின் பரப்பளவு: (H.A.Ca./Sq.mt./Sq.ft.)	13.Type of Residential building: வீட்டின் தன்மை:	
14. Property Sketch with co-ordinates ஆள்கூற்றுக்களுடன் கூடிய சொத்து வரைபடம்	15. Bird View of the property இருப்பிடத்தின் பார்வை	
NOTE: This Rural Property Ownership Card is issued under SVAMITVA (SURVEY OF VILLAGES ABADI AND MAPPING WITH IMPROVED TECHNOLOGY IN VILLAGE AREAS) , a Central Sector Scheme of Ministry of Panchayati Raj, Govt. of India, to the beneficiaries of Free House Sites issued in Form 19 under the Pondicherry Land Grant Rules, 1975, enabling them to use the Property Cards as financial asset for availing loans and other financial benefits from Banking Institutions and for other Government purposes.		
Date:		ISSUED BY:

//BY ORDER OF THE LIEUTENANT GOVERNOR//


 (E.VALLAVAN, I.A.S)
 SECRETARY TO GOVERNMENT(REVENUE)

To

- 1.The District Collector, Puducherry
2. The District Collector, Karaikal
3. The Director of Survey and Land Records, Puducherry
4. The Deputy Collector(Revenue) (North/South), Puducherry / Karaikal/Mahe/Yanam

:3:

5. The Director, Adi-Dravidar Welfare and Scheduled Tribes Welfare Department, Puducherry
6. The Commissioners of Municipality & Commune Panchayat, Puducherry/Oulgaret/Ariyankuppam/ Bahour/ Nettapakkam/Villianur/ Mannadipet/ Karaikal/Kottucherry/Thirunallur/Nedungadu/ Neravy/ T.R.Pattinam/Mahe/Yanam
7. The Settlement Tahsildar-I/II, Directorate of Survey and Land Records, Puducherry
8. The Tahsildar / Deputy Tahsilar, Taluk Office, Puducherry/Oulgaret / Villianur/ Bahour/Karaikal/Mahe/Yanam

Copy to:

- 1.The Secretary to Government(Local Administration), Puducherry
- 2.The Secretary to Government(Welfare), Puducherry
- 3.The Director of Stationery and Printing, Puducherry – With a request to publish this Notification in the next Extraordinary Gazette and furnish 100 copies to the Director of Survey and Land Records, Puducherry



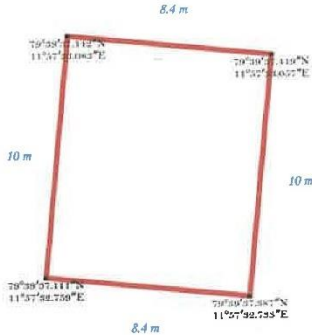
புதுச்சேரி அரசு
நில அளவை மற்றும் பதிவேடுகள் துறை

Photograph

FORM 19-A
RURAL PROPERTY OWNERSHIP CARD
(See Rule 60-A of the Pondicherry Land Grant Rules, 1975)
கிராமங்களில் ஒப்படை செய்யப்பட்ட வீட்டு மனைக்கான
சொத்து அடையாள அட்டை

Property Card Unique ID:

1. District : PUDUCHERRY மாவட்டம் : புதுச்சேரி	2. Taluk: VILLIANUR தாலுக்கா: வில்லியனூர்
3. Constituency : THIRUBUVANAI சட்டமன்ற தொகுதி: திருபுவனை	4. Commune Panchayat: MANNADIPET கொம்பூன் பஞ்சாயத்து: மண்ணாடிப்பட்டு
5. Revenue Village: 11. SORAPET வருவாய் கிராமத்தின் பெயர்: 11. சோரப்பட்டு	6. Hamlet: SORAPET கிராமத்தின் பெயர்: சோரப்பட்டு
7. Beneficiary Name : பயனாளியின் பெயர்: :	8. Address:
9. Ration Card No.: குடும்ப அட்டை எண்	10. Aadhaar Card Number : ஆதார் அட்டை எண்
11. LGR/ FHS Patta Number : இலவச பட்டா எண்	12. Survey Number : நிலத்தின்புல எண்
13. Area of the Property : 84 Sq.m சொத்தின் பரப்பளவு	14. Type of Residential building: RCC வீட்டின் தன்மை: தளம் போட்ட வீடு
15. Property Sketch with geo co-ordinates: புவி ஒருங்கிணைப்புக்களுடன் கூடிய சொத்தின் வரைபடம் :	16. Bird View of the property: சொத்தின் தூரப்பார்வை :



Note 1: This Rural Property Ownership Card is issued under SVAMITVA (SURVEY OF VILLAGES ABADI AND MAPPING WITH IMPROVED TECHNOLOGY IN VILLAGE AREAS), a Central Sector Scheme of Ministry of Panchayati Raj, Govt. of India, to the beneficiaries of Free House Sites issued in Form 19 under the Pondicherry Land Grant Rules, 1975, enabling them to use the Property Cards as financial asset for availing loans and other financial benefits from Banking Institutions and for other Government purposes.

Note 2: This is a computer generated document. For verification and authentication, please scan the QR Code (or) Visit the URL: <https://nilamagal.py.gov.in/propertycards.aspx>



Date:

Digitally signed by
Date:
DIRECTOR OF SURVEY, PUDUCHERRY

AGENDA- 15

Assessment of Inactive Business Correspondents (BCs)

With the increasing relevance of the Business Correspondent (BC) model in delivering financial services at the last mile, it is imperative to ensure that the quality of services provided at BC outlets is up to the mark. In this context, assessing the level of inactivity among BC outlets serves as a key indicator for evaluating the effectiveness of financial service delivery in underserved areas. In this regard, the Financial Inclusion and Development Department (FIDD) of the Reserve Bank of India (RBI) has advised UTLBC, Puducherry, to collect data on inactive BCs from member banks and place the same for discussion in the upcoming UTLBC meetings. Accordingly, UTBLIC Puducherry has collected the relevant data from all banks and is placing it before the forum for review and further deliberation.

Bank wise - details of Inactive Business Correspondent

S.No.	Bank Name	Total Number of BC	Inactive BCs	% of Inactive BC
1	Axis Bank	5	5	100.0%
2	Bank of Baroda	7	0	0.0%
3	HDFC Bank	26	8	30.8%
4	IDFC First Bank	4	0	0.0%
5	India Post Payment Bank	113	9	8.0%
6	Indian Bank	55	0	0.0%
7	Indian Overseas Bank	30	0	0.0%
8	Pudhuvai Bharathiyar Grama Bank	40	0	0.0%
9	RBL Bank	9	0	0.0%
10	State Bank of India	18	0	0.0%
11	UCO Bank	8	1	12.5%
	Total	315	23	7.3%

AGENDA- 16

Three-Month Saturation Campaign for Financial Inclusion in UT of Puducherry (01.07.2025 to 30.09.2025)

Department of Financial Services, Ministry of Finance, Govt. of India has initiated the country wide campaign for saturation of Financial Inclusion (FI) schemes at Gram Panchayat (GP) level, during the period July 1 to September 30, 2025. The activities include enrolment under PMJDY, PMJJBY, PMSBY and APY, Reverification of KYC for all accounts (including PMJDY accounts), and creating awareness on ways to access unclaimed deposits, digital fraud prevention, nomination and grievance redressal mechanism for banks.

The objective of this campaign is empowering underserved communities by ensuring universal access to formal financial services. The detailed guidelines and Standard Operating Procedure (SOP) were discussed during the Sub-Committee Meeting held on 02.07.2025 and the guidelines were subsequently communicated to all stakeholders through the SLBC letter dated 05.07.2025 for necessary action.

The following guidelines should be adhered to during the campaign period:

- State coordinators are required to furnish the data on KYC due accounts to SLBC for submission to RBI Regional office.
- Bank's Head offices have been advised to provide the required information to their State Co-ordinators on priority. State Co-ordinators to share the required information to SLBC immediately.
- Banks to give adequate publicity about the camps to ensure maximum participation. All bank branches are advised to actively participate in the campaigns conducted in their area.
- Banks are advised to depute senior officials to visit camps and monitor/ review the progress of the campaign.
- Banks are advised to take advantage of the simplified re-KYC procedures
- Banks are advised to send SMS notifications to their customers regarding pending re-KYC or reactivation of inoperative accounts

There are 108 Gram Panchayats in the Union Territory of Puducherry, covering the Ariyankuppam, Villianur, and Karaikal blocks. A total of 108 financial inclusion camps has

been scheduled—81 in Puducherry District and 27 in Karaikal District—to ensure saturation coverage under targeted financial inclusion schemes.

As of 31.07.2025, 44 camps have been conducted across the Union Territory of Puducherry (24 in Puducherry District and 20 in Karaikal District).

The bank-wise progress of the campaign is given below:

S. No.	Bank Name	PMJDY	Jan Suraksha		APY	Re-KYC		Claims		Nominations	
		No. of PMJDY Accounts Opened	No. of PMJJBY Enrolled	No. of PMSBY Enrolled	No. of APY Subscribed	No. of Re-KYC done for PMJDY Accounts	No. of Re-KYC done for other than PMJDY Accounts	No. of PMJJBY Claim Disbursed	No. of PMSBY Claim Disbursed	No. of Nominations done in PMJDY Accounts	No. of Nominations done in other than PMJDY Accounts
1	AU Small Finance Bank	2	0	5	5	-	-	0	0	-	-
2	Axis Bank	4	2	1	4	7	109	0	0	4	88
3	Bank of Baroda	4	40	90	0	9	167	0	0	2	5
4	Bank of India	98	75	175	38	81	150	0	0	75	125
5	Bank of Maharashtra	23	14	45	20	6	5	0	0	40	120
6	Central Bank of India	0	9	10	7	0	122	8	3	55	288
7	Canara Bank	238	150	350	86	0	0	0	0	2	0
8	Dhanlaxmi Bank	22	27	68	11	0	0	0	0	27	22
9	Federal Bank	784	15	10	8	40	300	0	0	784	300
10	ICICI Bank	0	98	84	88	0	0	0	0	0	0
11	IDBI Bank	14	201	73	108	65	110	0	0	14	50
12	Indian Overseas Bank	1252	265	489	79	925	623	0	0	289	124
13	India Post Payment Bank	0	1	0	0	0	352	0	0	0	3232
14	Indian Bank	3019	5049	6728	1508	5674	2299	1	2	1254	547
15	Indusind Bank	6	0	0	0	0	0	0	0	0	0
16	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	0	0
17	Pudhuvai Bharathiyar Grama Ba	1138	1893	2629	406	2189	6965	2	1	83	68
18	Punjab National Bank	0	5	9	2	0	0	0	0	0	0
19	Punjab & Sind Bank	25	4	21	3	5	4	0	0	3	3
20	Puducherry State Co-operative	1	29	66	0	3	1587	7	1	1	600
21	State Bank of India	389	371	446	13	350	743	0	0	32	65
22	Union Bank of India	2	2	3	2	2	600	0	0	2	65
23	UCO Bank	28	92	243	34	0	0	0	0	18	256
24	Ujjivan Small Finance Bank	0	0	0	0	0	177	0	0	0	177
	Total	6951	8267	11370	2422	9210	14203	18	7	2671	6085

AGENDA- 17

Smart Farmer ID cards under AgriStack for issuance of Crop Loans

The Department of Agriculture and Farmers Welfare, Government of Puducherry has developed a comprehensive Farmers' Registry with digitized personal and land details of over 21,500 farmers, in alignment with the Govt's AGRISTACK initiative and subsequent advisories. NABARD under its Farm Sector Promotion Fund (FSPF), has supported the issuance of Smart Farmer ID cards with QR codes to all the Farmers in UT of Puducherry. The provision of digitally enabled sowing certificates through the department's portal (<https://agri.py.gov.in>), shall be provided as a value-added feature for financial institutions viz. to nationalized and private banks for identifying bona fide farmers and facilitating timely and transparent seasonal crop loan disbursement.

The Department of Agriculture and Farmers Welfare, Puducherry will present in the forum about the Farmers Registry, Smart Farmer ID Card and the Sowing certificate to be enabled for consideration by the SLBC for issuance of seasonal crop loans.

AGENDA- 18

Atal Incubation Centre - Pondicherry Engineering College Foundation

Atal Incubation Centre - Pondicherry Engineering College Foundation (AIC-PECF) is fully supported and funded by Atal Innovation Mission (AIM), NITI Aayog, Government of India hosted in Puducherry Technological University erstwhile Pondicherry Engineering College. AIC-PECF is established to promote innovative technology-based start-up enterprises from Puducherry.

AIC-PECF nurtures and supports budding entrepreneurs, providing them with the necessary resources, mentorship, and infrastructure to thrive. AIC-PECF offers state-of-the-art technological facilities, expert advice, initial growth funds, networking opportunities, coworking spaces, laboratory facilities, as well as mentoring and advisory support.

Over the past five years since inception in 2019, AIC-PECF have:

1. Incubated 69 startups,
2. Generated over 300 jobs,
3. Mobilized ₹3.5 Crore in seed funding and co-investment rounds
4. Graduated 14 Startups Ventures
5. Supported over 200+ Student Innovators projects prototyped

A strategic collaboration with SLBC member banks and Atal Incubation Centre - PEC Foundation can effectively:

- Deliver a pre-vetted pool of startups and MSMEs ready for credit support.
- Leverage CGTMSE and other guarantee schemes to widen lending outreach.
- Align our incubated startup ventures from Puducherry with SLBC's MSME lending objectives.
- Provide tailored financial literacy and hand-holding to ensure swift loan uptake.

AIC-PECF is will deliver a presentation on the following topics:

1. Showcase AIC-PECF's impact and incubation model
2. Share success stories of our startups and to emphasise the NEED for bank-linkage and loan facilitation for our early-stage startups
3. Propose joint initiatives and future programs for our Puducherry Startup Ecosystem

AGENDA- 19

NSKFDC Initiatives: NAMASTE and SUY Schemes for Mechanization and Livelihoods

The National Safai Karamcharis Finance & Development Corporation (NSKFDC) works under the Ministry of Social Justice & Empowerment for the upliftment of Safai Karamcharis, Waste Pickers, and Manual Scavengers. It provides concessional financial assistance for income-generating activities and education through State Channelizing Agencies (SCAs) and banks. NSKFDC is the nodal agency for the NAMASTE scheme aimed at full mechanization of sewer/septic tank cleaning and elimination of sanitation deaths. Under NAMASTE, capital subsidies are provided for procurement of mechanized vehicles. Through the Swachhta Udyami Yojana (SUY), it also supports sanitation-related livelihood and equipment financing for individuals and ULBs.

Financial assistance is extended at concessional rates of interest to individuals and Self-Help Groups (SHGs) through Channelizing Agencies (CAs). To promote mechanized cleaning, NSKFDC also provides financial assistance to Urban Local Bodies for the procurement of mechanized cleaning equipment and vehicles.

Target Group of NSKFDC: Safai Karamcharis (including Wastepickers), Manual Scavengers and their dependants constitute the target group of NSKFDC

Capital Subsidy: Upfront Capital subsidy is provided under NAMASTE as per the following slab for procurement of mechanised cleaning vehicles by the target group:

Range of Project Cost (Rs.)	Capital Subsidy
For individuals:	
Upto Rs.5,00,000	50% of project cost
5,00,000 to 15,00,000	Rs.2.50 lakh + 25% of remaining project cost
For Group Projects (Maximum 5 persons):	
Upto Rs.10,00,000 lakh per beneficiary with maximum project cost upto Rs.50,00,000	Same as admissible to individuals subject to maximum Rs.3.75 lakh per beneficiary.

Swachhta Udyami Yojana (SUY):

Financial Assistance to Target Group through Channelizing Agencies (CAs):

Financial assistance is extended at concessional rates of interest as per following: -

Beneficiaries	Maximum Project Cost (upto)	Rate of interest		Repayment period
		CAs	Beneficiaries	
Individual / SHG / JRG / Cooperative	Rs.15.00 lacs (Individual) Rs.50.00 lacs (SHG/JRG/ Cooperative)	3% p.a.	6% p.a*.	Upto 7 years

*1% rebate for women beneficiaries and 0.5% rebate for timely repayment.

Member banks are requested to furnish details of schemes available for Safai Karamcharis, along with the applicable guidelines, to facilitate the submission of applications by the concerned channelizing agencies.

AGENDA- 20

Implementation and Promotion of Agri-Clinics and Agri-Business Centres (ACABC) Scheme in Puducherry

Department of Agriculture & Farmers welfare (Extension division) conveyed the continuation of the component of ACABC Scheme under Krishonnati Yojana for the FY 2025-26. The Agri-Clinics and Agri-Business Centres (ACABC) Scheme, jointly implemented by NABARD and MANAGE, aims to promote self-employment opportunities for agriculture and allied graduates through the establishment of agri-ventures. In Puducherry, the designated Nodal Training Institute has proposed to commence a fresh batch of ACABC training in July 2025. To enhance awareness and improve stakeholder engagement, NABARD has conducted two virtual workshops and one physical workshop involving bankers, line departments, and potential agripreneurs. All Member Banks are advised to extend active credit support to eligible trained candidates under the scheme to promote entrepreneurship and enhance rural livelihoods.

AGENDA- 21

Amendment to Master Direction - Know Your Customer (KYC) Direction, 2016

In order to simplify the process of updation of KYC, Reserve Bank has amended the Know Your Customer Directions, 2016. The important changes are as follows:

- i. In case of low-risk individual customers, the Regulated Entity shall allow all transactions and ensure the updation of KYC within one year of its falling due for KYC or up to June 30, 2026, whichever is later. The RE shall subject accounts of such customers to regular monitoring.
- ii. Bank shall enable its Business Correspondent (BC) systems for recording the self-declarations from the customer and supporting documents thereof, in electronic form in the bank's systems. Till such time, these documents can be submitted in physical form and authenticated by the BC.
- iii. RE shall give at least three advance intimations and reminders, including at least one intimation by letter, at appropriate intervals to its customers through available communication options/ channels, prior to the due date. Similar reminders shall be issued subsequent to the due date, if updation not done. The REs shall expeditiously implement the same on or before January 01, 2026.

(For Information)

AGENDA- 22

Inoperative Accounts/ Unclaimed Deposits in Banks - Revised Instructions (Amendment) 2025

RBI has amended the instructions related to updation of KYC with regard to inoperative accounts and unclaimed deposits. In this regard, the banks were advised as follows:

- i. To make available the facility of updation of KYC for activation of such accounts at all branches (including non-home branches) and also through Video-Customer Identification Process (V-CIP).
- ii. The services of Business Correspondent may be utilized for activation of inoperative accounts.

(For Information)

AGENDA- 23

Clarification regarding acceptance of Udyam Registration Certificate (URC) in its electronic form issued to Digital Locker account

Reference is invited to paragraph 28 of the Master Direction on KYC, dated February 25, 2016 (Updated as on June 12, 2025) wherein it is provided that equivalent e-documents shall also be accepted as a proof of business/ activity.

‘Equivalent e-document’ means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the customer as per Rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.

It is reiterated/clarified that URC in its electronic form issued to Digital Locker account of the customer is allowed to be accepted by Regulated Entities as one of the documents for the proof of business/activity in the name of the proprietary firms. **(For Information)**

AGENDA- 24

Reserve Bank of India (Lending Against Gold and Silver Collateral) Directions, 2025

RBI has revised the directions on Lending Against Gold and Silver Collateral to put in place a harmonised regulatory framework amongst various REs, which shall provide clarity and strengthen the conduct-related aspects. These directions are applicable to all Commercial banks, UCBs, RCBs, StCBs, CCBs and NBFCs. Salient features are as follows:

- i. Renewal or top-up shall be permitted only within the permissible LTV, provided the loan is standard.
- ii. Renewal of bullet repayment loan shall be allowed only after payment of accrued interest.
- iii. the aggregate weight limit for all loans to a borrower are as follows:

Collateral	Gold	Silver
Ornaments	1 kilogram	10 kilograms
Coin(s)	50 grams	500 grams

- iv. The maximum LTV ratio in respect of consumption loans against the eligible collateral shall not exceed LTV ratios as provided below:

Total consumption loan amount per borrower	Maximum LTV ratio
Up to ₹2.5 lakh	85 per cent
Above ₹2.5 lakh and up to ₹5 lakh	80 per cent
Above ₹5 lakh	75 per cent

(For Information)

AGENDA- 25

Lending Against Gold and Silver Collateral - Voluntary Pledge of Gold and Silver as Collateral for Agriculture and MSME Loans

It is clarified that loans against voluntary pledge of Gold and Silver as collateral by borrowers, sanctioned by the banks up to the collateral free limit, as covered under the Circular / Master Direction on Credit Flow to Agriculture – Collateral free agricultural loans and Lending to Micro, Small & Medium Enterprises (MSME) Sector, will not be construed as a violation of the above-mentioned guidelines as regards such collateral.

(For Information)

AGENDA- 26

Reserve Bank of India (Pre-payment Charges on Loans) Directions, 2025

In order to harmonise the divergent practices amongst Regulated Entities (REs), Reserve Bank has issued the directions regarding the levy of pre-payment charges on all floating rate loans and advances. Pre-payment charges shall not be levied for following loans:

- (i) All loans granted for purposes other than business to individuals.
- (ii) Loans granted for business purpose to individuals and MSEs by:

<ul style="list-style-type: none"> Commercial bank (excluding Small Finance bank, Regional Rural bank and Local Area bank), Tier 4 Primary (Urban) Co-operative bank, NBFC-UL, All India Financial Institution. 	All such loans.
<ul style="list-style-type: none"> Small Finance bank, Regional Rural bank, Tier 3 Primary (Urban) Co-operative bank, State Cooperative bank and Central Cooperative bank, NBFC-ML 	Such loans with sanctioned amount/ limit up to ₹50 lakh.

These instructions are applicable to such loans and advances sanctioned or renewed on or after January 1, 2026.

AGENDA- 27

Preparation of PLP 2026-27

The Potential Linked Credit Plan (PLP) is being prepared by NABARD to map the potential in priority sectors which could be exploited with institutional credit during the ensuing financial year. The preparation of PLP for the year financial year 2026-27 has been started and we request the Departments and Bankers to provide the list of priority sector schemes begin implemented by them and forward their inputs to NABARD for effective preparation of PLP.

(For Information)

AGENDA- 28

Other agendas from NABARD

1. e-Kisan Upaj Nidhi :

e-Kisan Upaj Nidhi provides the farmers, an online platform to obtain post-harvest loans from banks by pledging their electronic Negotiable Warehouse Receipts (e-NWRs) for the stocks kept in WDRA registered warehouses. A joint endeavor of Department of Food and Public Distribution, WDRA, Department of Financial Services and NABARD, this gateway will improve ease of obtaining pledge finance by farmers against their stocks.

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

To augment the Government of India's focus on fisheries sector development through initiatives such as:

- 1) National Fisheries Digital Platform (NFDP)
- 2) Fisheries Clusters
- 3) Integrated Aqua Parks
- 4) 100 Climate Resilient Coastal Fishermen Villages (CRCFV)

3. Setting Targets for Sanction and Disbursement of Credit for Shrimp Farming to Banks and RFIs

As per Union Budget 2024-25 announcement, a network of nucleus breeding centres for shrimp broodstocks will be established in Union Territory of Puducherry with funding for shrimp farming and exports facilitated through NABARD. As per NABARD, there is credit potential of Rs.6.09 crore in Union Territory of Puducherry for shrimp farming. To highlight the critical need for financing shrimp farming among lending institutions, SLBC to fixing credit targets for shrimp farming in consultation with the NABARD and the Department of Fisheries.

(For Information)



State Level Banker's Committee UT of Puducherry

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Ref: SLBC-UTP/2025-26/Q4

Date: 12.06.2025

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

The meeting of the State Level Bankers' Committee (SLBC) was held on 22.05.2025 at Puducherry to review the performance of banks for the quarter ended March'2025 for the FY 2024-25.

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

- Shri. V. Vaithilingam, Hon'ble Minister of Parliament (LS), Puducherry
- Shri. S. Selvaganabath, Hon'ble Member of Parliament (RS), Puducherry
- Shri. Ashish Madhaorao More, I.A.S. The Secretary (Finance)- Govt. of Puducherry
- Shri. R Anand, Chief General Manager, NABARD
- Shri. Rajkumar, General Manager, RBI, Chennai
- Shri V Chandrasekaran, GM (FI & Rural Banking/SLBC/RRB), CO, Indian Bank
- Smt. Padmavathy Srikant, FGM, Indian Bank, FGMO Chennai,
- Shri. Vengata Subramanian M, Zonal Manager, Puducherry (SLBC Convenor)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Agenda 1:

The minutes of the previous SLBC meeting held on 27.02.2025 was confirmed by the forum.

Agenda 2:

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

Action Point 1 : The CD Ratio of State Bank of India was marginally below the minimum stipulated level of 60% and it was advised to improve the same and achieve a CD Ratio of at least 60%.

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

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

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

Action Point 3: INDSETI, Puducherry has been allotted a land by the Govt. of Puducherry and the land allotted belongs to the Health Department, Puducherry, they yet to hand over the land to DRDA. Hence, INDSETI has requested to DRDA, Government of Puducherry to provide the allotted land for the construction of own building.

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

Agenda 3:

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

3.A Bank Branches in Puducherry:

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

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

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

Agenda 4: Performance under Annual Credit Plan as on 31.03.2025

A comprehensive update on credit disbursements of the fiscal year 2024-25, covering sectors such as Agriculture, MSME, Housing, and Education, as well as reaching out to Minorities, SC/ST, and women beneficiaries was given. The overall ACP Achievement was at Rs.11773.49 crores surpassing the Annual Target of Rs.9817.2 Crores and stood at 119%.

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

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

Agenda 5:

5.A Pradhan Mantri MUDRA Yojana (PMMY):

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

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

5.B Stand up India (SUI)

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

Agenda 6:

Performance under Government Sponsored Schemes in UT of Puducherry

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

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

6.B PM SVANidhi Scheme

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

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

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

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

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

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

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

6.D PM Vishwakarma Scheme:

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

6.4 MUPSES:

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

6.5 KCC to Animal Husbandry and Fisheries:

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

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

Agenda 7:

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

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

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

Agenda 8:

Financial Literacy Training:

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

Center for Financial Literacy: (CFL)

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

Self-Employment Training Institute:

Indian Bank Self Employment Training Institute (INDSETI) – conducted 37 training programs benefiting 1251 candidates. Out of these, 897 candidates settled in businesses, and 568 received credit linkages, which is 63%. INDSETI is expected to ensure that a minimum of 75% of trainees are linked with credit for business after completion of training. INDSETI has to ensure that trainees are credit-linked with any of the subsidy schemes provided by the government, which is the primary purpose of these initiatives.

Agenda 9:

Financial Inclusion & Jansuraksha Schemes

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

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

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

Saturation drive for Jan Suraksha Schemes

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

Agenda 10:

Performance under Jansuraksha Scheme.

The Cumulative enrolment figures as on 31.03.2025 (FY 2024-25):

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

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

Agenda 11:

Performance of Digital Banking Unit

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

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

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

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

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

Agenda 13:**Discussion on Market Intelligence Issues**

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

Agenda 14:**INDSETI Land Allotment**

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

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

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

Agenda 15:

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

The Government of India has launched the Credit Guarantee Scheme for e-NWR Based Pledge Financing (CGS-NPF) with a corpus of Rs.1000 crore to encourage banks to extend pledge finance against electronic Negotiable Warehouse Receipts (e-NWRs). This scheme aims to enhance post-harvest financing for farmers and traders by leveraging agricultural and horticultural produce stored in WDRA-registered warehouses.

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

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

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

Agenda 16:

Master Direction on Priority Sector Lending

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

Agenda 17:

Comprehensive Review of Lead Bank Scheme

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

Agenda 18:

Increase in CGTMSE Guarantee Coverage

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

Agenda 19:

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

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

Agenda 20 : PRAGATI meeting conducted by Government of India

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

Agenda 21 : Agendas from NABARD

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

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

AGENDA 22

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

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

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

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

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

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

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

Chiranjeev



List of Other participants of the SLBC convened on 22.05.2025

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

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

GOVERNMENT DEPARTMENTS/BOARD/CORPORATION

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

