

STATE LEVEL BANKERS' COMMITTEE

UNION TERRITORY OF PUDUCHERRY



STATE LEVEL BANKERS' COMMITTEE MEETING

AGENDA

QE SEPTEMBER 2025

Date : 27-11-2025, Thursday Time : 10.30 A.M.

Venue : ACCORD, 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 SEPTEMBER QUARTER 2025**

Venue :	Hotel ACCORD No. 1, Thilagar Nagar, Ellaipillaichavady, Puducherry - 605009	
Date: 27.11.2025	Time: 10.30 A M	

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AGENDA-1

Confirmation of Minutes of the SLBC Meeting held on 08.08.2025

A copy of the minutes of the SLBC meeting held on 08.08.2025 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 respected Secretary (Finance) has advised the DRDA to ensure completion of the new land allotment process for INDSETI for the purpose of constructing its own building prior to this SLBC meeting.	The DRDA has informed that the allotment of new land at Thavalakuppam Revenue Village is currently in process and is expected to be completed by December 25.
2.	HDFC Bank and Axis Bank were advised to activate their inactive BCs numbering 8 and 5 respectively before this SLBC meeting.	HDFC Bank has activated 7 BCs and 1 BC has been discontinued. Axis Bank has activated all 5 BCs.
3.	Implementation of Agristack in Puducherry for providing online Sowing Certificates to bank branches for facilitating and expediting the issuance of KCC crop loans by replacing traditional documents.	The Department of Agriculture and Farmers Welfare vide letter dated 25.08.2025 communicated the GO issued by Government of Puducherry to consider the Sowing Certificate (issued by the Agriculture Department) as a valid cropping document for providing KCC loans. The Agriculture Department has provided access to all bank branches along with login credentials to search and download the Sowing Certificate for facilitating and expediting the issuance of KCC crop loans.
4.	An awareness Programme covering MUDRA, SSS and cybercrime/ fraud-related aspects of banking activities is to be broadcasted through All India Radio.	As advised, a Programme on MUDRA, SSS and cybercrime/fraud-related to banking awareness has been broadcasted in All India Radio on 28.08.2025 to reach a wider audience.

AGENDA-3

Review of performance of banks in the U.T. of Puducherry (As on 30.09.2025)

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 30.09.2025)

(Rs.in crores)

S.No	Details/Sector	Sep'24	March'25	Sep'25	Comparison March'25 vs Sep'25	YoY Sep'24 vs Sep'25
1	Total Deposits	29690.95	31585.89	33729.2	2143.31	4038.25
					6.79%	13.60%
2	Total Advances	22980.53	24269.7	26139.65	1869.95	3159.12
					7.70%	13.75%
3	Total Business	52671.48	55855.59	59868.85	4013.26	7197.37
					7.19%	13.66%
4	CD Ratio	77.40%	76.8%	77.5%	0.66%	0.10%
5	Total Priority Sector Advances	12105.43	12905.58	14375.73	1470.15	2270.3
					11.39%	18.75%
6	% of Priority Sector Advances	52.68%	53.18%	55.00%	1.82%	2.32%
7	Total Advances to Agriculture	6478.18	6924.63	7679.17	754.54	1200.99
					10.90%	18.54%
8	% of Agri. advances to Total Advances	28.19%	28.53%	29.38%	0.85%	1.19%
9	Advances to MSME	4502.44	4903.49	5107.38	203.89	604.94
					4.16%	13.44%
10	% of MSME to Total Advances	19.59%	20.20%	19.54%	-0.67%	-0.05%
11	Advances to Education(PS+NPS)	342.75	360.41	394.29	33.88	51.54
					9.40%	15.04%
12	% of Education to Total Advances	1.49%	1.49%	1.51%	0.02%	0.02%
13	Advances to Housing(PS+NPS) Section	3961.46	4047.03	4155.01	107.98	193.55
					2.67%	4.89%
14	% of Housing to Total Advances	17.24%	16.68%	15.90%	-0.78%	-1.34%
15	Advances to Weaker Section	5071.49	5621.44	5967.51	346.07	896.02
					6.16%	17.67%
16	% of WS to Total Advances	22.07%	23.16%	22.83%	-0.33%	0.76%

3.C. CD Ratio:

- For the quarter ended Sep'2025, YoY growth in deposits was 13.60%, advances grew by 13.75%, and the Credit-Deposit (CD) ratio stood at 77.5%.
- Out of the 12 Public sector banks, 10 Banks are having CD Ratio of 60% and above, and 2 banks have CD Ratio less than 60%. (Central Bank of India, and 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 30.09.2025
Priority Sector	40%	55.00%
Agricultural Advances	18%	29.38%
Weaker Section Advances	12%	22.83%

3.E. Advances Outstanding Sector wise:

(Amount in Crores)

S.No	Sector	Priority Sector	Non-Priority Sector	Total Advances	% of Total Advances
1	Agriculture	7679.16	84.35	7763.51	29.70%
2	MSME	5107.39	-	5107.39	19.54%
3	Export Credit	0	-	0.00	0.00%
4	Education (PS)	213.08	181.21	394.29	1.51%
5	Housing (PS)	1058.74	3096.27	4155.01	15.90%
6	Social Infrastructure	0.29	-	0.29	0.00%
7	Renewable Energy	11.15	-	11.15	0.04%
8	Other Priority	305.9	-	305.90	1.17%
9	Personal Loans under NPS Amt		3073.93	3073.93	11.76%
10	Others NPS Amt		5328.18	5328.18	20.38%
11	Total	14375.71	11763.94	26139.65	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	26139.65	491.40	1.9%
2	Total Priority Sector	14375.71	286.55	2.0%
3	Total Agriculture(PS)	7679.16	85.48	1.1%
4	Total MSME(PS)	5107.39	159.13	3.1%
5	Education(PS)	213.08	21.37	10.0%
6	Housing(PS)	1058.74	9.58	0.9%
7	Social Infrastructure	0.29	0	0.0%
8	Renewable Energy	11.15	0	0.0%
9	Other Priority Sector	305.9	10.99	3.6%
10	Non Priority Sector	11763.94	202.84	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	14257.51	230.92	1.6%	9039.57	162.89	1.8%	1907.36	13.94	0.7%
2	Total Priority Sector	8166.87	171.91	2.1%	4264.34	91.83	2.2%	1793.31	13.81	0.8%
3	Total Agriculture	4819.84	45.69	0.9%	1231.78	28.99	2.4%	1622.37	7.21	0.4%
4	Total MSME(PS)	2287.63	99.53	4.4%	2549.95	53.09	2.1%	140.37	6.51	4.6%
5	Education(PS)	207.24	21.05	10.2%	5.83	0.32	5.5%	0.0	0.0	0.0%
6	Housing(PS)	655.79	4.79	0.7%	372.45	4.70	1.3%	30.52	0.09	0.3%

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

Bankwise Total Outstanding as on 30.09.2025 (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	780.51	614.08	78.7%	8242	316.66	52%	7059	169.18	28%	820	124.35	20%
2	BANK OF INDIA	8	775.75	855.71	110%	14198	612.62	72%	11841	344.43	40%	1471	187.96	22%
3	BANK OF MAHARASHTRA	5	124.09	176.60	142%	1012	55.75	32%	670	20.75	12%	187	21.39	12%
4	CANARA BANK	10	1833.92	1247.38	68%	27081	845.36	68%	23345	624.18	50%	2544	160.78	13%
5	CENTRAL BANK OF INDIA	3	384.59	219.86	57.2%	6101	160.50	73%	5819	137.84	63%	131	12.58	6%
6	INDIAN BANK	35	6476.15	3995.81	62%	107080	2577.01	64%	100172	1694.84	42%	5323	768.23	19%
7	INDIAN OVERSEAS BANK	21	2231.39	1480.71	66.4%	45379	1078.02	73%	40340	824.08	56%	3684	202.38	14%
8	PUNJAB AND SIND BANK	1	25.56	46.84	183%	178	22.26	48%	32	1.09	2%	120	18.46	39%
9	PUNJAB NATIONAL BANK	7	340.39	376.10	110%	9935	275.64	73%	8427	168.80	45%	1027	64.45	17%
10	STATE BANK OF INDIA	26	6752.25	4080.51	60.4%	40490	1537.34	38%	32824	710.64	17%	2259	431.36	11%
11	UCO BANK	10	1074.53	558.76	52.0%	13694	379.17	68%	1406	14.50	3%	2103	126.14	23%
12	UNION BANK OF INDIA	9	557.32	605.15	109%	6105	306.54	51%	4381	109.51	18.1%	1100	169.55	28%
	SUB TOTAL OF PUBLIC SECTOR BANKS	142	21356.45	14257.51	67%	279495	8166.87	57%	236316	4819.84	34%	20769	2287.63	16%
13	AXIS BANK	6	725.82	1061.98	146%	3528	498.15	47%	2649	110.12	10%	529	378.16	36%
14	BANDHAN BANK	1	169.97	188.40	111%	3341	28.81	15%	241	1.74	1%	1616	21.09	11%
15	CITY UNION BANK	6	451.70	461.71	102%	4140	251.45	54%	3815	46.84	10%	281	201.67	44%
16	CSB BANK LIMITED	3	51.39	186.74	363%	2200	137.95	74%	2176	135.66	73%	9	2.26	1%
17	DBS BANK INDIA (E-LVB)	4	224.49	116.49	52%	1883	73.92	63%	1835	24.50	21%	48	49.42	42%
18	DCB BANK	1	10.04	78.49	782%	179	14.43	18%	1	0.04	0%	32	11.36	14%
19	DHANLAXMI BANK	1	8.16	21.60	265%	14	6.64	31%	7	0.68	3%	5	5.69	26%
20	FEDERAL BANK	5	443.36	368.32	83%	2986	177.74	48%	2456	59.02	16%	393	110.73	30%
21	HDFC BANK	9	2373.59	2226.62	94%	4353	693.94	31%	1424	67.71	3%	1034	412.32	19%
22	ICICI BANK	7	1623.16	622.11	38%	696	238.34	38%	294	41.65	7%	342	190.59	31%
23	IDBI BANK	2	132.48	126.43	95%	2080	84.01	66%	1938	72.27	57%	90	7.95	6%
24	IDFC FIRST BANK	1	312.80	551.43	176%	15349	293.41	53%	13936	129.01	23%	1090	159.22	29%
25	INDUSIND BANK	2	181.38	361.61	199%	912	100.06	28%	393	14.10	4%	442	79.59	22%
26	KARNATAKA BANK	1	165.02	27.50	17%	100	9.50	35%	60	1.60	6%	22	6.59	24%
27	KARUR VYSYA BANK	7	771.58	698.15	90%	7003	460.43	66%	6636	219.78	31%	277	230.48	33%
28	KOTAK MAHINDRA BANK	2	189.45	224.16	118%	34	36.80	16%	2	0.43	0%	29	36.04	16%
29	RBL BANK	1	76.30	11.70	15%	3079	6.49	55%	3075	5.50	47%	4	0.99	8%
30	SOUTH INDIAN BANK	4	604.87	284.79	47%	3311	168.05	59%	3044	82.53	29%	135	66.08	23%
31	TAMILNAD MERCANTILE BANK	2	365.42	191.88	53%	1562	123.76	64%	1260	28.92	15%	265	92.13	48%
32	YES BANK	1	108.92	258.29	237%	934	140.52	54%	1	4.47	2%	933	136.05	53%
	SUB TOTAL OF PRIVATE SECTOR BANKS	66	8989.90	8068.40	90%	57684	3544.40	44%	45243	1046.57	13%	7576	2198.41	27%
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1770.77	1907.36	108%	114506	1793.31	94%	102525	1622.37	85%	11432	140.37	7%
	SUB TOTAL OF REGIONAL RURAL BANKS	47	1770.77	1907.36	108%	114506	1793.31	94%	102525	1622.37	85%	11432	140.37	7%
34	AU SMALL FIN.BANK	3	29.24	77.85	266%	5933	59.25	76%	5409	48.15	62%	94	5.84	8%
35	EQUITAS SMALL FIN. BANK	4	164.74	346.51	210%	16752	220.89	64%	9940	46.03	13%	2383	158.36	46%
36	ESAF SMALL FIN. BANK	3	21.98	80.29	365%	11938	77.22	96%	5387	50.75	63%	2365	7.45	9%
37	JANA SMALL FIN. BANK	4	91.31	323.81	355%	12871	249.77	77%	1970	21.56	7%	3586	141.89	44%
38	SURYODAY SMALL FIN. BANK	2	188.99	32.46	17%	4209	19.37	60%	4060	16.00	49%	19	2.98	9%
39	UJJIVAN SMALL FIN. BANK	1	129.10	110.10	85%	19907	93.44	85%	122	2.72	2%	10164	35.02	32%
40	UTKARSH SMALL FIN. BANK	1	33.15	0.15	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF SMALL FINANCE BANK	18	658.51	971.17	147%	71610	719.94	74%	26888	185.21	19%	18611	351.54	36%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	25	940.75	805.78	86%	742	21.78	3%	209	5.18	1%	0	0.00	0%
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	25	940.75	805.78	86%	742	21.78	3%	209	5.18	1%	0	0.00	0%
42	INDIA POST PAYMENTS BANK	2	12.82	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-
	SUB TOTAL OF PAYMENT BANK	2	12.82	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-
43	SIDBI	1	0.00	129.43	-	176	129.43	100%	0	0.00	0%	176	129.43	100%
	SUB TOTAL,OF OTHERS	1	0.00	129.43	-	176	129.43	100%	0	0.00	0%	176	129.43	100%
	GRAND TOTAL	301	33729.20	26139.65	77.50%	524213	14375.73	55.00%	411181	7679.17	29.38%	58564	5107.38	19.54%

Bankwise Total Outstanding as on 30.09.2025 (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%	222	10.81	2%	119	11.39	2%	0	0.00	0%	1	0.51	0%
2	BANK OF INDIA	0	0.00	0%	320	9.97	1%	565	70.25	8%	0	0.00	0%	0	0.00	0%
3	BANK OF MAHARASHTRA	0	0.00	0%	85	4.81	3%	56	8.54	5%	0	0.00	0%	7	0.13	0%
4	CANARA BANK	0	0.00	0%	736	26.06	2%	394	33.42	3%	0	0.00	0%	60	0.91	0%
5	CENTRAL BANK OF INDIA	0	0.00	0%	93	3.25	1%	58	6.83	3%	0	0.00	0%	0	0.00	0%
6	INDIAN BANK	0	0.00	0%	779	29.50	1%	752	83.72	2%	0	0.00	0%	54	0.72	0%
7	INDIAN OVERSEAS BANK	0	0.00	0%	815	16.02	1%	296	34.18	2%	0	0.00	0%	48	0.84	0%
8	PUNJAB AND SIND BANK	0	0.00	0%	11	0.77	2%	15	1.94	4%	0	0.00	0%	0	0.00	0%
9	PUNJAB NATIONAL BANK	0	0.00	0%	217	8.88	2%	221	33.03	9%	0	0.00	0%	29	0.43	0%
10	STATE BANK OF INDIA	0	0.00	0%	2088	75.77	2%	2862	312.02	8%	0	0.00	0%	457	7.55	0%
11	UCO BANK	0	0.00	0%	425	8.65	2%	552	45.89	8%	0	0.00	0%	0	0.00	0%
12	UNION BANK OF INDIA	0	0.00	0%	383	12.75	2%	194	14.58	2%	2	0.14	0%	0	0.00	0%
	SUB TOTAL OF PUBLIC SECTOR BANKS	0	0.00	0%	6174	207.24	1%	6084	655.79	5%	2	0.14	0%	656	11.09	0%
13	AXIS BANK	0	0.00	0%	15	1.41	0%	82	8.06	1%	0	0.00	0%	0	0.00	0%
14	BANDHAN BANK	0	0.00	0%	0	0.00	0%	25	2.78	1%	0	0.00	0%	0	0.00	0%
15	CITY UNION BANK	0	0.00	0%	15	0.53	0%	29	2.41	1%	0	0.00	0%	0	0.00	0%
16	CSB BANK LIMITED	0	0.00	0%	15	0.03	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%	0	0.00	0%	0	0.00	0%
18	DCB BANK	0	0.00	0%	0	0.00	0%	146	3.03	4%	0	0.00	0%	0	0.00	0%
19	DHANLAXMI BANK	0	0.00	0%	0	0.00	0%	2	0.27	1%	0	0.00	0%	0	0.00	0%
20	FEDERAL BANK	0	0.00	0%	7	0.38	0%	60	7.56	2%	0	0.00	0%	0	0.00	0%
21	HDFC BANK	0	0.00	0%	16	0.31	0%	1753	213.42	10%	0	0.00	0%	0	0.00	0%
22	ICICI BANK	0	0.00	0%	12	1.47	0%	48	4.63	1%	0	0.00	0%	0	0.00	0%
23	IDBI BANK	0	0.00	0%	20	0.65	1%	31	3.13	2%	0	0.00	0%	1	0.01	0%
24	IDFC FIRST BANK	0	0.00	0%	0	0.00	0%	223	5.03	1%	100	0.15	0%	0	0.00	0%
25	INDUSIND BANK	0	0.00	0%	0	0.00	0%	77	6.37	2%	0	0.00	0%	0	0.00	0%
26	KARNATAKA BANK	0	0.00	0%	7	0.28	1%	10	1.02	4%	0	0.00	0%	0	0.00	0%
27	KARUR VYSYA BANK	0	0.00	0%	15	0.48	0%	73	9.68	1%	0	0.00	0%	0	0.00	0%
28	KOTAK MAHINDRA BANK	0	0.00	0%	0	0.00	0%	3	0.33	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%	43	3.85	1%	0	0.00	0%	0	0.00	0%
31	TAMILNAD MERCANTILE BANK	0	0.00	0%	6	0.21	0%	31	2.50	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%	130	5.83	0%	2636	274.07	3%	100	0.15	0%	1	0.01	0%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0	0.00	0%	0	0.00	0%	545	30.52	2%	0	0.00	0%	4	0.05	0%
	SUB TOTAL OF REGIONAL RURAL BANKS	0	0.00	0%	0	0.00	0%	545	30.52	2%	0	0.00	0%	4	0.05	0%
34	AU SMALL FIN.BANK	0	0.00	0%	0	0.00	0%	62	4.05	5%	0	0.00	0%	0	0.00	0%
35	EQUITAS SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	48	3.58	1%	0	0.00	0%	0	0.00	0%
36	ESAF SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	19	3.70	5%	0	0.00	0%	0	0.00	0%
37	JANA SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	548	55.75	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%	3314	31.06	28%	0	0.00	0%	0	0.00	0%
40	UTKARSH SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF SMALL FINANCE BANK	0	0.00	0%	0	0.00	0%	3992	98.38	10%	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%	6304	213.07	0.82%	13257	1058.76	4.05%	102	0.29	0.00%	661	11.15	0.04%

Bankwise Total Outstanding as on 30.09.2025 (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	21	0.42	0%	4816	96.93	16%	364	11.22	2%	358	15.70	3%	5086	177.93	29%	
2	BANK OF INDIA	1	0.01	0%	12085	333.70	39%	247	8.94	1%	947	45.86	5%	8805	295.48	35%	
3	BANK OF MAHARASHTRA	7	0.13	0%	478	11.52	7%	25	1.21	1%	113	5.41	3%	1293	59.07	33%	
4	CANARA BANK	2	0.01	0%	24472	621.35	50%	1120	32.83	3%	6257	181.00	15%	18588	528.70	42%	
5	CENTRAL BANK OF INDIA	0	0.00	0%	3427	78.74	36%	160	5.18	2%	217	6.09	3%	3613	104.16	47%	
6	INDIAN BANK	0	0.00	0%	78076	1139.79	29%	3646	66.89	2%	5803	166.41	4%	66809	1400.98	35%	
7	INDIAN OVERSEAS BANK	196	0.52	0%	33008	621.53	42%	256	4.52	0%	2154	40.13	3%	30333	621.81	42%	
8	PUNJAB AND SIND BANK	0	0.00	0%	99	4.52	10%	25	0.80	2%	20	2.48	5%	93	9.31	20%	
9	PUNJAB NATIONAL BANK	14	0.05	0%	8718	168.74	45%	183	6.01	2%	501	13.34	4%	5495	159.26	42%	
10	STATE BANK OF INDIA	0	0.00	0%	24127	490.38	12%	1544	54.14	1%	5106	208.07	5%	39238	1715.69	42%	
11	UCO BANK	9208	183.99	33%	9187	124.82	22%	831	14.92	3%	1420	38.11	7%	5726	90.55	7%	
12	UNION BANK OF INDIA	45	0.01	0%	2124	33.84	6%	491	13.82	2%	1926	48.09	8%	7138	197.81	33%	
	SUB TOTAL OF PUBLIC SECTOR BANKS	9494	185.14	1%	200617	3725.86	26%	8892	220.48	2%	24822	770.69	5%	192217	5360.75	38%	
13	AXIS BANK	253	0.40	0%	2745	44.73	4%	51	2.68	0%	533	19.98	2%	5517	124.59	12%	
14	BANDHAN BANK	1459	3.20	2%	3156	11.64	6%	0	0.00	0%	210	3.95	2%	4667	26.60	14%	
15	CITY UNION BANK	0	0.00	0%	3774	46.19	10%	51	0.55	0%	30	0.62	0%	3026	108.09	23%	
16	CSB BANK LIMITED	0	0.00	0%	456	21.71	12%	20	1.38	1%	891	27.06	14%	3645	126.58	68%	
17	DBS BANK INDIA (E-LVB)	0	0.00	0%	394	10.90	9%	0	0.00	0%	18	0.68	1%	1333	27.58	24%	
18	DCB BANK	0	0.00	0%	1	0.04	0%	0	0.00	0%	2	0.24	0%	44	2.06	3%	
19	DHANLAXMI BANK	0	0.00	0%	1	0.01	0%	0	0.00	0%	0	0.00	0%	60	4.82	22%	
20	FEDERAL BANK	70	0.05	0%	2542	50.38	14%	20	0.94	0%	730	48.50	13%	3065	104.81	28%	
21	HDFC BANK	126	0.18	0%	1684	78.07	4%	22	2.87	0%	296	39.71	2%	8916	578.26	26%	
22	ICICI BANK	0	0.00	0%	218	16.45	3%	17	1.10	0%	254	29.83	5%	2321	205.47	33%	
23	IDBI BANK	0	0.00	0%	1609	54.02	43%	34	1.11	1%	435	12.24	10%	1377	47.95	38%	
24	IDFC FIRST BANK	0	0.00	0%	12612	56.00	10%	3634	17.34	3%	959	4.47	1%	21215	160.22	29%	
25	INDUSIND BANK	0	0.00	0%	382	10.72	3%	20	0.92	0%	23	1.47	0%	3460	51.52	14%	
26	KARNATAKA BANK	1	0.01	0%	8	0.07	0%	6	0.60	2%	29	1.62	6%	149	6.96	25%	
27	KARUR VYSYA BANK	2	0.01	0%	4868	122.87	18%	252	26.21	4%	731	29.44	4%	4240	158.77	23%	
28	KOTAK MAHINDRA BANK	0	0.00	0%	1	0.06	0%	0	0.00	0%	17	4.48	2%	154	24.73	11%	
29	RBL BANK	0	0.00	0%	3077	5.50	47%	105	0.12	1%	58	0.09	1%	3076	5.40	46%	
30	SOUTH INDIAN BANK	87	15.51	5%	0	0.00	0%	0	0.00	0%	418	15.12	5%	2037	75.28	26%	
31	TAMILNAD MERCANTILE BANK	0	0.00	0%	673	10.50	5%	70	0.72	0%	367	13.25	7%	1223	51.35	27%	
32	YES BANK	0	0.00	0%	21	3.16	1%	1	0.09	0%	19	3.06	1%	814	34.38	13%	
	SUB TOTAL OF PRIVATE SECTOR BANKS	1998	19.36	0%	38222	543.02	7%	4303	56.63	1%	6020	255.81	3%	70339	1925	24%	
33	PUDUVAI BHARATHIYAR GRAMA BANK	0	0.00	0%	94875	1507.95	79%	7988	104.82	5%	2583	51.44	3%	72253	1099.38	58%	
	SUB TOTAL OF REGIONAL RURAL BANKS	0	0.00	0%	94875	1507.95	79%	7988	104.82	5%	2583	51.44	3%	72253	1099.38	58%	
34	AU SMALL FIN.BANK	368	1.21	2%	5509	34.81	45%	57	0.26	0%	3	0.10	0%	5565	32.85	42%	
35	EQUITAS SMALL FIN. BANK	4381	12.92	4%	13993	42.32	12%	2339	9.26	3%	1554	7.20	2%	16016	95.23	27%	
36	ESAF SMALL FIN. BANK	4167	15.32	19%	11163	33.79	42%	1240	3.49	4%	505	9.19	11%	11163	33.79	42%	
37	JANA SMALL FIN. BANK	6767	30.57	9%	9088	39.78	12%	854	4.91	2%	782	5.61	2%	9815	85.18	26%	
38	SURYODAY SMALL FIN. BANK	129	0.15	0%	4194	16.25	50%	65	0.26	1%	268	1.07	3%	4241	22.05	68%	
39	UJJIVAN SMALL FIN. BANK	6307	24.64	22%	7848	23.73	22%	648	4.32	4%	1852	7.64	7%	21063	92.69	84%	
40	UTKARSH SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	1	0.04	27%	
	SUB TOTAL OF SMALL FINANCE BANK	22119	84.81	9%	51795	190.68	20%	5203	22.50	2%	4964	30.81	3%	67864	361.83	37%	
41	PUDUCHERRY STATE CO-OPERATIVE BANK	533	16.60	2%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	533	16.60	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	34144	305.91	1.17%	385509	5967.51	22.83%	26386	404.43	1.55%	38389	1108.75	4.24%	402673	8747.38	33.46%	

Bankwise Total NPA Outstanding as on 30.09.2025 (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	614.08	11.43	1.9%	316.66	9.75	3.1%	169.18	2.73	1.6%	124.35	5.96	4.8%	0.00	0.00	-
2	BANK OF INDIA	8	855.71	13.61	1.6%	612.62	9.82	1.6%	344.43	0.74	0.2%	187.96	6.36	3.4%	0.00	0.00	-
3	BANK OF MAHARASHTRA	5	176.60	0.48	0.3%	55.75	0.48	0.9%	20.75	0.10	0.5%	21.39	0.38	1.8%	0.00	0.00	-
4	CANARA BANK	10	1247.38	43.19	3.5%	845.36	30.83	3.6%	624.18	8.29	1.3%	160.78	17.52	10.9%	0.00	0.00	-
5	CENTRAL BANK OF INDIA	3	219.86	2.76	1.3%	160.50	2.53	1.6%	137.84	1.68	1.2%	12.58	0.23	1.8%	0.00	0.00	-
6	INDIAN BANK	35	3995.81	54.03	1.4%	2577.01	44.93	1.7%	1694.84	13.14	0.8%	768.23	29.71	3.9%	0.00	0.00	-
7	INDIAN OVERSEAS BANK	21	1480.71	24.50	1.7%	1078.02	19.03	1.8%	824.08	1.93	0.2%	202.38	15.70	7.8%	0.00	0.00	-
8	PUNJAB AND SIND BANK	1	46.84	0.45	1.0%	22.26	0.39	1.8%	1.09	0.00	0.0%	18.46	0.39	2.1%	0.00	0.00	-
9	PUNJAB NATIONAL BANK	7	376.10	13.96	3.7%	275.64	12.84	4.7%	168.80	2.99	1.8%	64.45	7.24	11.2%	0.00	0.00	-
10	STATE BANK OF INDIA	26	4080.51	22.83	0.6%	1537.34	15.00	1.0%	710.64	7.66	1.1%	431.36	4.71	1.1%	0.00	0.00	-
11	UCO BANK	10	558.76	17.80	3.2%	379.17	15.93	4.2%	14.50	3.46	23.9%	126.14	6.49	5.1%	0.00	0.00	-
12	UNION BANK OF INDIA	9	605.15	25.88	4.3%	306.54	10.38	3.4%	109.51	2.97	2.7%	169.55	4.84	2.9%	0.00	0.00	-
	SUB TOTAL OF PUBLIC SECTOR BANKS	142	14257.51	230.92	1.6%	8166.87	171.91	2.1%	4819.84	45.69	0.9%	2287.63	99.53	4.4%	0.00	0.00	-
13	AXIS BANK	6	1061.98	15.07	1.4%	498.15	10.26	2.1%	110.12	3.06	2.8%	378.16	7.06	1.9%	0.00	0.00	-
14	BANDHAN BANK	1	188.40	7.53	4.0%	28.81	5.37	18.6%	1.74	0.32	18.4%	21.09	3.07	14.6%	0.00	0.00	-
15	CITY UNION BANK	6	461.71	16.11	3.5%	251.45	3.69	1.5%	46.84	0.13	0.3%	201.67	3.43	1.7%	0.00	0.00	-
16	CSB BANK LIMITED	3	186.74	1.79	1.0%	137.95	0.03	0.0%	135.66	0.00	0.0%	2.26	0.00	0.0%	0.00	0.00	-
17	DBS BANK INDIA (E-LVB)	4	116.49	9.08	7.8%	73.92	8.69	11.8%	24.50	0.21	0.9%	49.42	8.48	17.2%	0.00	0.00	-
18	DCB BANK	1	78.49	0.47	0.6%	14.43	0.01	0.1%	0.04	0.00	0.0%	11.36	0.00	0.0%	0.00	0.00	-
19	DHANLAXMI BANK	1	21.60	0.00	0.0%	6.64	0.00	0.0%	0.68	0.00	0.0%	5.69	0.00	0.0%	0.00	0.00	-
20	FEDERAL BANK	5	368.32	4.16	1.1%	177.74	3.52	2.0%	59.02	2.51	4.3%	110.73	0.89	0.8%	0.00	0.00	-
21	HDFC BANK	9	2226.62	20.60	0.9%	693.94	8.09	1.2%	67.71	2.54	3.8%	412.32	3.53	0.9%	0.00	0.00	-
22	ICICI BANK	7	622.11	3.70	0.6%	238.34	0.53	0.2%	41.65	0.35	0.8%	190.59	0.01	0.0%	0.00	0.00	-
23	IDBI BANK	2	126.43	4.71	3.7%	84.01	3.78	4.5%	72.27	1.96	2.7%	7.95	1.76	22.1%	0.00	0.00	-
24	IDFC FIRST BANK	1	551.43	9.93	1.8%	293.41	5.64	1.9%	129.01	3.06	2.4%	159.22	2.53	1.6%	0.00	0.00	-
25	INDUSIND BANK	2	361.61	11.00	3.0%	100.06	4.73	4.7%	14.10	1.70	12.1%	79.59	2.03	2.6%	0.00	0.00	-
26	KARNATAKA BANK	1	27.50	0.17	0.6%	9.50	0.00	0.0%	1.60	0.00	0.0%	6.59	0.00	0.0%	0.00	0.00	-
27	KARUR VYSYA BANK	7	698.15	2.07	0.3%	460.43	0.98	0.2%	219.78	0.25	0.1%	230.48	0.59	0.3%	0.00	0.00	-
28	KOTAK MAHINDRA BANK	2	224.16	0.40	0.2%	36.80	0.00	0.0%	0.43	0.00	0.0%	36.04	0.00	0.0%	0.00	0.00	-
29	RBL BANK	1	11.70	2.26	19.3%	6.49	2.19	33.7%	5.50	2.19	39.8%	0.99	0.00	0.0%	0.00	0.00	-
30	SOUTH INDIAN BANK	4	284.79	5.50	1.9%	168.05	0.76	0.5%	82.53	0.54	0.7%	66.08	0.22	0.3%	0.00	0.00	-
31	TAMILNAD MERCANTILE BANK	2	191.88	1.61	0.8%	123.76	1.50	1.2%	28.92	0.00	0.0%	92.13	1.50	1.6%	0.00	0.00	-
32	YES BANK	1	258.29	4.68	1.8%	140.52	2.66	1.9%	4.47	0.00	0.0%	136.05	2.66	2.0%	0.00	0.00	-
	SUB TOTAL OF PRIVATE SECTOR BANKS	66	8068.40	120.84	1.5%	3544.40	62.43	1.8%	1046.57	18.82	1.8%	2198.41	37.76	1.7%	0.00	0.00	-
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1907.36	13.94	0.7%	1793.31	13.81	0.8%	1622.37	7.21	0.4%	140.37	6.51	4.6%	0.00	0.00	-
	SUB TOTAL OF REGIONAL RURAL BANKS	47	1907.36	13.94	0.7%	1793.31	13.81	0.8%	1622.37	7.21	0.4%	140.37	6.51	4.6%	0.00	0.00	-
34	AU SMALL FIN.BANK	3	77.85	1.55	2.0%	59.25	0.71	1.2%	48.15	0.46	1.0%	5.84	0.11	1.9%	0.00	0.00	-
35	EQUITAS SMALL FIN. BANK	4	346.51	27.16	7.8%	220.89	16.21	7.3%	46.03	4.22	9.2%	158.36	11.50	7.3%	0.00	0.00	-
36	ESAF SMALL FIN. BANK	3	80.29	7.97	9.9%	77.22	7.94	10.3%	50.75	4.44	8.7%	7.45	1.47	19.7%	0.00	0.00	-
37	JANA SMALL FIN. BANK	4	323.81	2.64	0.8%	249.77	2.02	0.8%	21.56	0.10	0.5%	141.89	1.51	1.1%	0.00	0.00	-
38	SURYODAY SMALL FIN. BANK	2	32.46	1.03	3.2%	19.37	1.01	5.2%	16.00	0.95	5.9%	2.98	0.00	0.0%	0.00	0.00	-
39	UJJIVAN SMALL FIN. BANK	1	110.10	1.70	1.5%	93.44	1.51	1.6%	2.72	0.00	0.0%	35.02	0.74	2.1%	0.00	0.00	-
40	UTKARSH SMALL FIN. BANK	1	0.15	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL OF SMALL FINANCE BANK	18	971.17	42.05	4.3%	719.94	29.40	4.1%	185.21	10.17	5.5%	351.54	15.33	4.4%	0.00	0.00	-
41	PUDUCHERRY STATE CO-OPERATIVE BANK	25	805.78	83.65	10.4%	21.78	9.00	41.3%	5.18	3.59	69.3%	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	25	805.78	83.65	10.4%	21.78	9.00	41.3%	5.18	3.59	69.3%	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	129.43	0.00	0.0%	129.43	0.00	0.0%	0.00	0.00	-	129.43	0.00	0.0%	0.00	0.00	-
	SUB TOTAL OF OTHERS	1	129.43	0.00	0.0%	129.43	0.00	0.0%	0.00	0.00	-	129.43	0.00	0.0%	0.00	0.00	-
	GRAND TOTAL	301	26139.65	491.40	1.9%	14375.73	286.55	2.0%	7679.17	85.48	1.1%	5107.38	159.13	3.1%	0.00	0.00	-

Bankwise Total NPA Outstanding as on 30.09.2025 (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	10.81	0.76	7.0%	11.39	0.30	2.6%	0.00	0.00	-	0.51	0.00	0.0%	0.42	0.00	0.0%	96.93	1.18	1.2%
2	BANK OF INDIA	9.97	1.46	14.6%	70.25	1.26	1.8%	0.00	0.00	-	0.00	0.00	-	0.01	0.00	0.0%	333.70	1.35	0.4%
3	BANK OF MAHARASHTRA	4.81	0.00	0.0%	8.54	0.00	0.0%	0.00	0.00	-	0.13	0.00	0.0%	0.13	0.00	0.0%	11.52	0.12	1.0%
4	CANARA BANK	26.06	4.05	15.5%	33.42	0.96	2.9%	0.00	0.00	-	0.91	0.00	0.0%	0.01	0.01	100.0%	621.35	13.88	2.2%
5	CENTRAL BANK OF INDIA	3.25	0.42	12.9%	6.83	0.20	2.9%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	78.74	0.93	1.2%
6	INDIAN BANK	29.50	1.68	5.7%	83.72	0.40	0.5%	0.00	0.00	-	0.72	0.00	0.0%	0.00	0.00	-	1139.79	18.65	1.6%
7	INDIAN OVERSEAS BANK	16.02	1.12	7.0%	34.18	0.14	0.4%	0.00	0.00	-	0.84	0.00	0.0%	0.52	0.14	26.9%	621.53	2.34	0.4%
8	PUNJAB AND SIND BANK	0.77	0.00	0.0%	1.94	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	4.52	0.07	1.5%
9	PUNJAB NATIONAL BANK	8.88	2.49	28.0%	33.03	0.08	0.2%	0.00	0.00	-	0.43	0.00	0.0%	0.05	0.04	80.0%	168.74	4.47	2.6%
10	STATE BANK OF INDIA	75.77	2.25	3.0%	312.02	0.38	0.1%	0.00	0.00	-	7.55	0.00	0.0%	0.00	0.00	-	490.38	3.89	0.8%
11	UCO BANK	8.65	4.77	55.1%	45.89	0.55	1.2%	0.00	0.00	-	0.00	0.00	-	183.99	0.66	0.4%	124.82	6.84	5.5%
12	UNION BANK OF INDIA	12.75	2.05	16.1%	14.58	0.52	3.6%	0.14	0.00	0.0%	0.00	0.00	-	0.01	0.00	0.0%	33.84	3.33	9.8%
	SUB TOTAL OF PUBLIC SECTOR BANKS	207.24	21.05	10.2%	655.79	4.79	0.7%	0.14	0.00	0.0%	11.09	0.00	0.0%	185.14	0.85	0.5%	3725.86	57.05	1.5%
13	AXIS BANK	1.41	0.00	0.0%	8.06	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.40	0.14	35.0%	44.73	2.45	5.5%
14	BANDHAN BANK	0.00	0.00	-	2.78	0.28	10.1%	0.00	0.00	-	0.00	0.00	-	3.20	1.70	53.1%	11.64	3.62	31.1%
15	CITY UNION BANK	0.53	0.10	18.9%	2.41	0.03	1.2%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	46.19	0.29	0.6%
16	CSB BANK LIMITED	0.03	0.03	100.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	21.71	0.00	0.0%
17	DBS BANK INDIA (E-LVB)	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	10.90	0.00	0.0%
18	DCB BANK	0.00	0.00	-	3.03	0.01	0.3%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.04	0.00	0.0%
19	DHANLAXMI BANK	0.00	0.00	-	0.27	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.01	0.00	0.0%
20	FEDERAL BANK	0.38	0.00	0.0%	7.56	0.11	1.5%	0.00	0.00	-	0.00	0.00	-	0.05	0.01	20.0%	50.38	1.50	3.0%
21	HDFC BANK	0.31	0.00	0.0%	213.42	1.95	0.9%	0.00	0.00	-	0.00	0.00	-	0.18	0.07	38.9%	78.07	2.70	3.5%
22	ICICI BANK	1.47	0.00	0.0%	4.63	0.17	3.7%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	16.45	0.05	0.3%
23	IDBI BANK	0.65	0.06	9.2%	3.13	0.00	0.0%	0.00	0.00	-	0.01	0.00	0.0%	0.00	0.00	-	54.02	1.77	3.3%
24	IDFC FIRST BANK	0.00	0.00	-	5.03	0.05	1.0%	0.15	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	56.00	2.70	4.8%
25	INDUSIND BANK	0.00	0.00	-	6.37	1.00	15.7%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	10.72	0.68	6.3%
26	KARNATAKA BANK	0.28	0.00	0.0%	1.02	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.01	0.00	0.0%	0.07	0.00	0.0%
27	KARUR VYSYA BANK	0.48	0.13	27.1%	9.68	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.01	0.01	100.0%	122.87	0.10	0.1%
28	KOTAK MAHINDRA BANK	0.00	0.00	-	0.33	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.06	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	-	5.50	2.19	39.8%
30	SOUTH INDIAN BANK	0.08	0.00	0.0%	3.85	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	15.51	0.00	0.0%	0.00	0.00	-
31	TAMILNAD MERCANTILE BANK	0.21	0.00	0.0%	2.50	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	10.50	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	-	3.16	0.00	0.0%
	SUB TOTAL OF PRIVATE SECTOR BANKS	5.83	0.32	5.5%	274.07	3.60	1.3%	0.15	0.00	0.0%	0.01	0.00	0.0%	19.36	1.93	10.0%	543.02	18.05	3.3%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0.00	-	30.52	0.09	0.3%	0.00	0.00	-	0.05	0.00	0.0%	0.00	0.00	-	1507.95	5.34	0.4%
	SUB TOTAL OF REGIONAL RURAL BANKS	0.00	0.00	-	30.52	0.09	0.3%	0.00	0.00	-	0.05	0.00	0.0%	0.00	0.00	-	1507.95	5.34	0.4%
34	AU SMALL FIN.BANK	0.00	0.00	-	4.05	0.11	2.7%	0.00	0.00	-	0.00	0.00	-	1.21	0.03	2.5%	34.81	0.38	1.1%
35	EQUITAS SMALL FIN. BANK	0.00	0.00	-	3.58	0.41	11.5%	0.00	0.00	-	0.00	0.00	-	12.92	0.08	0.6%	42.32	2.50	5.9%
36	ESAF SMALL FIN. BANK	0.00	0.00	-	3.70	0.18	4.9%	0.00	0.00	-	0.00	0.00	-	15.32	1.85	12.1%	33.79	7.66	22.7%
37	JANA SMALL FIN. BANK	0.00	0.00	-	55.75	0.24	0.4%	0.00	0.00	-	0.00	0.00	-	30.57	0.17	0.6%	39.78	0.30	0.8%
38	SURYODAY SMALL FIN. BANK	0.00	0.00	-	0.24	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.15	0.06	40.0%	16.25	1.01	6.2%
39	UJJIVAN SMALL FIN. BANK	0.00	0.00	-	31.06	0.16	0.5%	0.00	0.00	-	0.00	0.00	-	24.64	0.61	2.5%	23.73	1.10	4.6%
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	-	98.38	1.10	1.1%	0.00	0.00	-	0.00	0.00	-	84.81	2.80	3.3%	190.68	12.95	6.8%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	16.60	5.41	32.6%	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	-	16.60	5.41	32.6%	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	213.07	21.37	10.0%	1058.76	9.58	0.9%	0.29	0.00	0.0%	11.15	0.00	0.0%	305.91	10.99	3.6%	5967.51	93.39	1.6%

AGENDA-4

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

4.A. Sector wise Target vs Achievement

Sector	Target		Achievement	% of Achievement against	
	Annual FY 25-26	Sep'25		Annual Target	Sep'25 Target
Agriculture	7255.0	3627.5	5255.95	72%	145%
MSME	4325.0	2162.5	2455.01	57%	114%
Other Sector	520.0	260.0	300.46	58%	116%
TOTAL	12100.0	6050.0	8011.42	66%	132%

The Credit disbursement for the financial year 2025-26 (Sep'25) amounted to Rs. 8011.42 Crores against the financial year target of Rs. 12100 Crores, registering 66% achievement against Annual Target and 132% against Sep'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	Sep'25 (FY 2025-26)	
Farm Credit – Crop Loan	180131	3365.00
Farm Credit – Term Loan	58574	1670.36
Agri Infrastructure	739	24.68
Ancillary Activities	2615	195.91
TOTAL	242059	5255.95

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	Sep'25 (FY 2025-26)	
Micro Enterprises	15453	1152.62
Small Enterprises	815	970.17
Medium Enterprises	126	307.74
Others under MSMEs	351	24.48
TOTAL	16745	2455.01

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

Particulars	No. of A/cs	Amount (Rs. in crores)
Loans disbursed	Sep'25 (FY 2025-26)	
Export Credit	4	0.006
Education (PS)	1257	18.50
Housing (PS)	1703	77.54
Social Infrastructure	9	0.04
Renewable Energy	421	6.95
Other Priority	12245	197.43
Other Sector Total	15639	300.46

Bankwise Performance ACP Target Vs Disbursement as on 30.09.2025 (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	5277	214.48	75.0%	151.76	4825	115.40	76.0%	131.27	376	97.39	74.2%	0.73	0	0.00	0.0%
2	BANK OF INDIA	8	510.47	6396	348.03	68.2%	286.31	6019	203.83	71.2%	216.81	282	139.23	64.2%	0.80	0	0.00	0.0%
3	BANK OF MAHARASHTRA	5	149.19	344	21.01	14.1%	61.87	201	8.41	13.6%	21.62	55	8.55	39.5%	0.45	0	0.00	0.0%
4	CANARA BANK	10	670.49	12933	465.69	69.5%	521.52	12420	395.07	75.8%	138.54	309	64.92	46.9%	1.04	0	0.00	0.0%
5	CENTRAL BANK OF INDIA	3	145.58	3978	103.05	70.8%	132.65	3888	93.01	70.1%	11.12	59	9.19	82.7%	0.39	0	0.00	0.0%
6	INDIAN BANK	35	1816.83	68977	1494.53	82.3%	1185.50	67199	1179.05	99.5%	622.38	1580	307.70	49.4%	2.56	0	0.00	0.0%
7	INDIAN OVERSEAS BANK	21	1219.46	27153	677.87	55.6%	1060.15	26317	616.55	58.2%	144.56	629	57.82	40.0%	1.52	4	0.00	0.0%
8	PUNJAB AND SIND BANK	1	6.33	21	0.90	14.2%	1.21	15	0.47	38.8%	5.12	6	0.43	8.4%	0.00	0	0.00	-
9	PUNJAB NATIONAL BANK	7	202.03	5647	154.65	76.5%	155.68	5480	117.17	75.3%	42.07	116	34.45	81.9%	1.05	0	0.00	0.0%
10	STATE BANK OF INDIA	26	1005.33	15251	761.16	75.7%	622.47	12955	445.80	71.6%	348.09	1264	283.60	81.5%	1.94	0	0.00	0.0%
11	UCO BANK	10	369.88	7038	182.18	49.3%	15.40	346	4.40	28.6%	144.70	250	45.17	31.2%	1.34	0	0.00	0.0%
12	UNION BANK OF INDIA	9	459.90	4072	233.18	50.7%	266.94	3277	93.55	35.0%	187.38	527	136.84	73.0%	0.91	0	0.00	0.0%
	SUB TOTAL OF PUBLIC SECTOR BANKS	142	6841.53	157087	4656.73	68.1%	4461.46	142942	3272.71	73.4%	2013.65	5453	1185.29	58.9%	12.72	4	0.00	0.0%
13	AXIS BANK	6	420.90	739	287.66	68.3%	101.29	497	53.84	53.2%	317.14	222	233.72	73.7%	0.67	0	0.00	0.0%
14	BANDHAN BANK	1	21.87	494	8.85	40.5%	1.12	63	0.84	74.8%	10.38	313	7.27	70.1%	0.00	0	0.00	-
15	CITY UNION BANK	6	95.38	2175	37.61	39.4%	59.41	2153	27.38	46.1%	34.90	20	10.07	28.9%	0.67	0	0.00	0.0%
16	CSB BANK LIMITED	3	120.77	1649	108.98	90.2%	120.40	1648	108.81	90.4%	0.00	1	0.17	-	0.37	0	0.00	0.0%
17	DBS BANK INDIA (E-LVB)	4	186.72	715	69.20	37.1%	89.95	689	20.32	22.6%	96.51	26	48.89	50.7%	0.25	0	0.00	0.0%
18	DCB BANK	1	3.73	116	2.88	77.3%	0.00	1	0.00	-	2.37	4	1.93	81.3%	0.00	0	0.00	-
19	DHANLAXMI BANK	1	17.16	2	0.28	1.6%	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	1933	117.23	46.0%	136.84	1841	55.04	40.2%	116.03	83	61.14	52.7%	0.60	0	0.00	0.0%
21	HDFC BANK	9	472.88	659	257.62	54.5%	59.70	249	29.66	49.7%	402.31	296	224.04	55.7%	1.31	0	0.00	0.0%
22	ICICI BANK	7	279.71	303	185.57	66.3%	46.32	142	21.13	45.6%	231.34	156	163.71	70.8%	1.06	0	0.00	0.0%
23	IDBI BANK	2	76.36	1344	63.19	82.8%	64.75	1301	58.01	89.6%	10.94	38	5.08	46.4%	0.22	0	0.00	0.0%
24	IDFC FIRST BANK	1	208.88	1408	92.51	44.3%	77.37	1137	15.88	20.5%	130.30	261	76.54	58.7%	0.11	0	0.00	0.0%
25	INDUSIND BANK	2	108.65	113	47.06	43.3%	4.84	41	2.31	47.7%	103.33	72	44.75	43.3%	0.26	0	0.00	0.0%
26	KARNATAKA BANK	1	10.17	56	6.19	60.9%	1.83	22	0.56	30.7%	8.22	19	5.49	66.8%	0.00	0	0.00	-
27	KARUR VYSA BANK	7	249.00	7153	171.06	68.7%	163.20	6756	152.30	93.3%	84.74	294	18.73	22.1%	0.75	0	0.00	0.0%
28	KOTAK MAHINDRA BANK	2	50.61	7	19.35	38.2%	0.43	0	0.00	0.0%	49.84	7	19.35	38.8%	0.33	0	0.00	0.0%
29	RBL BANK	1	0.87	129	1.92	219.7%	0.04	126	0.94	2321.0%	0.83	3	0.98	117.6%	0.00	0	0.00	-
30	SOUTH INDIAN BANK	4	232.51	2879	143.23	61.6%	110.70	2691	61.66	55.7%	119.67	97	61.01	51.0%	0.43	0	0.00	0.0%
31	TAMILNAD MERCANTILE BANK	2	149.05	943	93.41	62.7%	32.35	759	22.23	68.7%	116.11	180	70.83	61.0%	0.26	0	0.00	0.0%
32	YES BANK	1	97.16	120	40.73	41.9%	5.54	0	0.00	0.0%	91.61	120	40.73	44.5%	0.00	0	0.00	-
	SUB TOTAL OF PRIVATE SECTOR BANKS	66	3057.15	22937	1754.53	57.4%	1086.62	20116	630.91	58.1%	1933.22	2212	1094.43	56.6%	7.28	0	0.00	0.0%
33	PUDUCHERRY STATE CO-OPERATIVE BANK	47	1688.99	80807	1304.90	77.3%	1531.90	74268	1213.97	79.2%	147.83	6492	87.18	59.0%	0.00	0	0.00	-
	SUB TOTAL OF REGIONAL RURAL BANKS	47	1688.99	80807	1304.90	77.3%	1531.90	74268	1213.97	79.2%	147.83	6492	87.18	59.0%	0.00	0	0.00	-
34	AU SMALL FIN. BANK	3	71.60	2091	49.30	68.9%	68.14	1859	46.30	68.0%	2.29	22	1.17	51.1%	0.00	0	0.00	-
35	EQUITAS SMALL FIN. BANK	4	100.12	1582	41.46	41.4%	21.59	609	4.27	19.8%	65.73	381	32.56	49.5%	0.00	0	0.00	-
36	ESAF SMALL FIN. BANK	3	83.58	2252	74.34	88.9%	61.56	1152	65.75	106.8%	5.99	214	1.45	24.2%	0.00	0	0.00	-
37	JANA SMALL FIN. BANK	4	124.77	2658	59.47	47.7%	10.98	312	12.73	116.0%	71.81	747	24.44	34.0%	0.00	0	0.00	-
38	SURYODAY SMALL FIN. BANK	2	14.20	676	7.28	51.3%	10.79	675	6.03	55.9%	0.90	1	1.25	138.8%	0.00	0	0.00	-
39	UJJIVAN SMALL FIN. BANK	1	50.09	4213	37.55	75.0%	0.67	81	3.09	459.9%	20.34	1193	8.05	39.6%	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	13472	269.40	60.6%	173.73	4688	138.17	79.5%	167.06	2558	68.92	41.3%	0.00	0	0.00	-
41	PUDUCHERRY STATE CO-OPERATIVE BANK	25	4.73	110	6.61	139.6%	1.29	45	0.18	13.9%	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	25	4.73	110	6.61	139.6%	1.29	45	0.18	13.9%	0.00	0	0.00	-	0.00	0	0.00	-
42	INDIA POST PAYMENTS BANK	2	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF PAYMENT BANK	2	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
43	SIDBI	1	63.25	30	19.22	30.4%	0.00	0	0.00	-	63.25	30	19.22	30.4%	0.00	0	0.00	-
	SUB TOTAL, OF OTHERS	1	63.25	30	19.22	30.4%	0.00	0	0.00	-	63.25	30	19.22	30.4%	0.00	0	0.00	-
	GRAND TOTAL	301	12100.00	274443	8011.39	66.2%	7255.00	242059	5255.94	72.4%	4325.01	16745	2455.04	56.8%	20.00	4	0.00	0.0%

		Bankwise Performance ACP Target Vs Disbursement as on 30.09.2025 (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	61	1.43	99.9%	0.74	0	0.00	0.0%	0.00	0	0.00	-	0.10	1	0.01	10.0%
2	BANK OF INDIA	1.94	57	0.59	30.4%	4.61	37	4.36	94.5%	0.00	0	0.00	-	0.00	0	0.00	-
3	BANK OF MAHARASHTRA	1.02	40	0.98	95.9%	1.97	12	1.30	66.0%	0.00	0	0.00	-	0.00	0	0.00	-
4	CANARA BANK	2.77	126	1.77	64.0%	5.92	38	3.25	54.9%	0.00	0	0.00	-	0.71	39	0.67	94.7%
5	CENTRAL BANK OF INDIA	0.84	23	0.34	40.4%	0.59	8	0.51	86.8%	0.00	0	0.00	-	0.00	0	0.00	-
6	INDIAN BANK	4.61	112	1.55	33.6%	1.78	49	5.62	315.1%	0.00	0	0.00	-	0.00	37	0.61	-
7	INDIAN OVERSEAS BANK	3.39	123	1.26	37.2%	8.75	23	2.03	23.2%	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	19	0.32	28.1%	1.86	12	2.36	126.5%	0.00	0	0.00	-	0.20	20	0.36	179.6%
10	STATE BANK OF INDIA	15.09	525	7.86	52.1%	13.69	185	18.63	136.0%	0.00	0	0.00	-	4.06	322	5.27	129.8%
11	UCO BANK	0.78	42	0.44	56.1%	6.48	35	2.99	46.2%	0.00	0	0.00	-	0.00	0	0.00	-
12	UNION BANK OF INDIA	3.06	99	1.41	46.1%	1.37	16	1.35	98.6%	0.24	0	0.00	0.0%	0.00	0	0.00	-
	SUB TOTAL OF PUBLIC SECTOR BANKS	36.07	1227	17.95	49.8%	47.76	415	42.40	88.8%	0.24	0	0.00	0.0%	5.61	419	6.92	123.4%
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	1	0.01	109.9%	0.39	1	0.15	38.1%	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	111	0.96	70.9%	0.00	0	0.00	-	0.00	0	0.00	-
19	DHANLAXMI BANK	0.00	0	0.00	-	0.00	2	0.28	-	0.00	0	0.00	-	0.00	0	0.00	-
20	FEDERAL BANK	0.08	3	0.21	249.4%	1.21	6	0.84	69.7%	0.00	0	0.00	-	0.00	0	0.00	-
21	HDFC BANK	0.02	2	0.06	298.5%	9.49	97	3.75	39.5%	0.00	0	0.00	-	0.00	0	0.00	-
22	ICICI BANK	0.65	1	0.16	24.5%	0.34	4	0.57	165.5%	0.00	0	0.00	-	0.00	0	0.00	-
23	IDBI BANK	0.05	3	0.02	43.4%	0.00	1	0.07	-	0.40	0	0.00	0.0%	0.00	1	0.01	-
24	IDFC FIRST BANK	0.00	0	0.00	-	0.96	1	0.06	6.3%	0.14	9	0.04	28.7%	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	18	0.02	74.6%	0.28	83	0.02	7.1%	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	3	0.32	139.1%	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	30	0.53	41.7%	17.14	311	7.15	41.7%	0.54	9	0.04	7.5%	0.00	1	0.01	-
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0	0.00	-	9.20	46	3.74	40.7%	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	46	3.74	40.7%	0.00	0	0.00	-	0.06	1	0.02	31.5%
34	AU SMALL FIN. BANK	0.00	0	0.00	-	0.77	26	0.75	97.2%	0.00	0	0.00	-	0.00	0	0.00	-
35	EQUITAS SMALL FIN. BANK	0.00	0	0.00	-	0.37	5	0.75	202.5%	0.00	0	0.00	-	0.00	0	0.00	-
36	ESAF SMALL FIN. BANK	0.00	0	0.00	-	2.38	7	1.19	50.0%	0.00	0	0.00	-	0.00	0	0.00	-
37	JANA SMALL FIN. BANK	0.00	0	0.00	-	14.03	88	9.69	69.1%	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	UJJIVAN SMALL FIN. BANK	0.00	0	0.00	-	14.48	805	11.90	82.2%	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	931	24.28	70.9%	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	1257	18.48	49.5%	108.35	1703	77.57	71.6%	0.78	9	0.04	5.1%	5.67	421	6.95	122.6%

		Bankwise Performance ACP Target Vs Disbursement as on 30.09.2025 (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	14	0.26	-	103.33	3137	61.86	185	5.21	566	20.18	2724	77.80	
2	BANK OF INDIA	0.00	1	0.01	-	280.65	6049	192.39	74	2.82	448	17.92	4267	125.78	
3	BANK OF MAHARASHTRA	62.26	36	1.76	2.8%	42.66	189	8.03	10	0.71	452	2.41	4351	35.94	
4	CANARA BANK	0.00	1	0.01	-	386.64	4664	138.74	449	12.10	3073	78.33	10520	282.47	
5	CENTRAL BANK OF INDIA	0.00	0	0.00	-	95.66	2835	68.28	115	3.22	126	2.72	2304	58.47	
6	INDIAN BANK	0.00	0	0.00	-	1162.07	50582	758.92	1938	32.27	5583	129.70	38079	692.19	
7	INDIAN OVERSEAS BANK	0.56	57	0.21	37.7%	931.21	19767	429.68	59	1.02	1375	24.97	17894	362.68	
8	PUNJAB AND SIND BANK	0.00	0	0.00	-	2.19	33	1.59	5	0.18	3	0.50	21	0.84	
9	PUNJAB NATIONAL BANK	0.03	0	0.00	0.0%	186.90	5402	115.90	44	0.82	281	6.77	3061	75.20	
10	STATE BANK OF INDIA	0.00	0	0.00	-	474.18	9409	288.40	601	20.01	2119	84.97	15614	608.28	
11	UCO BANK	201.18	6365	129.18	64.2%	79.34	4862	72.38	151	3.20	540	19.66	3265	36.53	
12	UNION BANK OF INDIA	0.00	153	0.03	-	293.76	954	14.82	108	1.98	1326	28.17	4712	109.38	
	SUB TOTAL OF PUBLIC SECTOR BANKS	264.03	6627	131.46	49.8%	4038.59	107883	2150.99	3739	83.54	15892	416.30	106812	2465.56	
13	AXIS BANK	0.14	19	0.09	65.4%	60.86	362	11.75	3	0.11	57	4.14	472	30.53	
14	BANDHAN BANK	10.37	118	0.75	7.2%	8.58	450	4.63	0	0.00	56	1.68	974	12.68	
15	CITY UNION BANK	0.00	0	0.00	-	63.13	1582	17.65	0	0.14	16	0.32	1863	42.05	
16	CSB BANK LIMITED	0.00	0	0.00	-	28.36	259	15.92	24	1.74	661	21.18	3681	125.65	
17	DBS BANK INDIA (E-LVB)	0.01	0	0.00	0.0%	97.13	110	3.23	0	0.00	3	0.13	1076	21.87	
18	DCB BANK	0.00	0	0.00	-	0.00	1	0.00	0	0.00	0	0.00	32	0.21	
19	DHANLAXMI BANK	0.00	0	0.00	-	5.87	0	0.00	0	0.00	0	0.00	50	3.35	
20	FEDERAL BANK	0.00	0	0.00	0.0%	53.37	913	32.84	8	0.11	473	23.11	1995	55.95	
21	HDFC BANK	0.05	15	0.10	196.1%	44.22	248	25.25	0	0.00	38	9.81	1812	104.87	
22	ICICI BANK	0.00	0	0.00	-	19.73	92	9.26	5	0.69	47	8.49	1221	42.20	
23	IDBI BANK	0.00	0	0.00	-	50.12	1029	43.31	13	0.27	390	9.25	952	35.56	
24	IDFC FIRST BANK	0.00	0	0.00	-	46.05	733	5.52	84	0.72	39	0.30	3283	33.47	
25	INDUSIND BANK	0.00	0	0.00	-	2.79	15	0.67	2	0.10	2	0.08	622	14.92	
26	KARNATAKA BANK	0.01	13	0.01	68.0%	1.59	13	0.23	0	0.00	16	0.43	80	1.94	
27	KARUR VYSA BANK	0.00	2	0.00	-	118.27	5018	86.43	44	1.70	461	13.24	2710	90.72	
28	KOTAK MAHINDRA BANK	0.00	0	0.00	-	0.00	0	0.00	0	0.00	8	1.15	46	11.37	
29	RBL BANK	0.00	0	0.00	-	0.05	126	0.94	1	0.01	0	0.00	125	0.84	
30	SOUTH INDIAN BANK	0.49	91	20.55	4183.6%	0.00	0	0.00	0	0.00	833	6.85	2127	49.95	
31	TAMILNAD MERCANTILE BANK	0.00	0	0.00	-	30.29	367	7.70	0	0.00	0	0.00	0	0.00	
32	YES BANK	0.00	0	0.00	-	3.14	4	1.66	0	0.00	4	1.66	73	5.96	
	SUB TOTAL OF PRIVATE SECTOR BANKS	11.08	258	21.50	194.1%	634	11322	266.99	184	5.59	3104	101.82	23194	684.09	
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0	0.00	-	1372.14	46615	721.48	4937	67.21	1571	24.10	45239	711.57	
	SUB TOTAL OF REGIONAL RURAL BANKS	0.00	0	0.00	-	1372	46615	721.48	4937	67.21	1571	24.10	45239	711.57	
34	AU SMALL FIN.BANK	0.40	184	1.08	267.3%	18.88	1796	33.62	18	0.15	83	1.15	1717	24.04	
35	EQUITAS SMALL FIN. BANK	12.43	587	3.87	31.1%	37.44	1193	8.00	220	1.67	113	0.90	1379	18.29	
36	ESAF SMALL FIN. BANK	13.64	879	5.96	43.7%	22.61	1168	7.94	106	1.45	234	14.92	1168	7.94	
37	JANA SMALL FIN. BANK	27.95	1511	12.61	45.1%	37.45	1733	13.39	94	0.91	119	1.34	2221	27.65	
38	SURYODAY SMALL FIN. BANK	0.28	0	0.00	0.0%	9.79	672	5.98	1	0.01	58	0.47	682	6.26	
39	UJJIVAN SMALL FIN. BANK	14.60	2134	14.51	99.4%	20.94	436	4.39	58	0.74	434	3.33	4462	37.82	
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	5295	38.03	54.9%	147	6998	73.32	497	4.93	1041	22.11	11629	122.00	
41	PUDUCHERRY STATE CO-OPERATIVE BANK	3.44	65	6.43	186.8%	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	3.44	65	6.43	186.8%	0	0	0.00	0	0.00	0	0.00	0	0.00	
42	INDIA POST PAYMENTS BANK	0.00	0	0.00	-	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
	SUB TOTAL OF PAYMENT BANK	0.00	0	0.00	-	0	0	0.00	0	0.00	0	0.00	0	0.00	
43	SIDBI	0.00	0	0.00	-	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
	SUB TOTAL,OF OTHERS	0.00	0	0.00	-	0	0	0.00	0	0.00	0	0.00	0	0.00	
	GRAND TOTAL	347.85	12245	197.42	56.8%	6191	172818	3212.78	9357	161.27	21608	564.33	186874	3983.22	

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 14.11.2025 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 14.11.2025, Banks/FIs in UT of Pondicherry have sanctioned 26033 number of loans under all the categories of Pradhan Mantri Mudra Yojana scheme for an amount of Rs. 437.71 crores and have disbursed loans to the tune of Rs. 427.85 crores. Category-wise details are furnished below:

Target Vs Achievement for FY 2025-26(as on 14.11.2025)

(Amt in Crores)

Annual Target (in Crores)	Achievement (in Crores)	% of Achievement
602.7	437.71	72.6%

MUDRA PERFORMANCE FOR FY 2025-26 (as on 14.11.2025)

(Amt In Crores)

Mudra	Number of accounts	Amount Sanctioned	Amount Disbursed
Shishu	3704	16.12	15.64
Kishore	20912	303.37	295.75
Tarun	1325	104.48	102.74
Tarun Plus	92	13.74	13.72
Total	26033	437.71	427.85

PERFORMANCE UNDER MUDRA FOR FY 2025-26
Loans Sanctioned from 01.04.2025 to 14.11.2025

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	65	0.24	85	2.38	53	5.16	2	0.31	205	8.1	15.00	54%
2	Bank of India	22	0.09	113	2.91	64	5.88	7	1.09	206	10.0	15.00	66%
3	Bank of Maharashtra	17	0.06	124	2.7	23	1.68	0	0	164	4.4	10.00	44%
4	Canara Bank	119	0.53	154	4.8	88	7.22	0	0	361	12.6	15.00	84%
5	Central Bank of India	3	0.01	11	0.27	5	0.44	0	0	19	0.7	1.50	48%
6	Indian Bank	114	0.54	2000	37.99	178	15.02	57	8.61	2349	62.2	35.00	178%
7	Indian Overseas Bank	481	2.07	5925	116.19	379	26.58	6	0.96	6791	145.8	120.00	122%
8	Punjab & Sind Bank	5	0.02	14	0.39	11	0.98	0	0	30	1.4	2.00	70%
9	Punjab National Bank	21	0.07	142	3.28	42	3.77	2	0.13	207	7.3	8.00	91%
10	State Bank of India	19	0.07	237	5.12	88	7.38	5	0.76	349	13.3	30.40	44%
11	UCO Bank	13	0.06	134	3.21	36	2.87	2	0.21	185	6.4	21.85	29%
12	Union Bank of India	31	0.05	119	3.06	63	5.62	2	0.34	215	9.1	20.00	45%
13	Axis Bank	31	0.11	85	2.2	31	2.28	5	0.8	152	5.4	15.00	36%
14	Bandhan Bank	104	0.47	846	9.73	2	0.2	0	0	952	10.4	20.00	52%
15	City Union Bank	0	0	1	0.02	1	0.09	0	0	2	0.1	0.20	55%
16	Federal Bank	0	0	0	0	1	0.09	0	0	1	0.1	0.40	23%
17	HDFC Bank	5	0.02	104	3.17	88	6.32	1	0.17	198	9.7	20.00	48%
18	ICICI Bank	7	0.03	124	2.93	73	5.78	3	0.36	207	9.1	20.00	46%
19	IDBI Bank	0	0	6	0.23	16	1.41	0	0	22	1.6	3.20	51%
20	IDFC First Bank	119	0.48	1040	13.01	41	2.86	0	0	1200	16.4	45.00	36%
21	Indusind Bank	0	0	73	2.02	14	0.74	0	0	87	2.8	2.90	95%
22	Karur Vysya Bank	0	0	0	0	2	0.16	0	0	2	0.2	0.40	40%
23	RBL Bank	14	0.05	133	0.95	0	0	0	0	147	1.0	2.00	50%
24	South Indian Bank	0	0	1	0.05	0	0	0	0	1	0.1	0.20	25%
25	Yes Bank	0	0	7	0.27	14	1.15	0	0	21	1.4	5.00	28%
26	Equitas Small Finance Bank	269	1.17	1435	10.44	0	0	0	0	1704	11.6	23.00	50%
27	ESAF Small Finance Bank	28	0.11	227	1.62	0	0	0	0	255	1.7	7.00	25%
28	AU Small Finance Bank	442	1.99	916	5.71	7	0.45	0	0	1365	8.2	15.00	54%
29	Jana Small Finance Bank	9	0.05	2694	20.62	0	0	0	0	2703	20.7	30.65	67%
30	Suryoday Small Finance Bank	0	0	793	7.13	0	0	0	0	793	7.1	19.00	38%
31	Ujjivan Small Finance Bank	1269	5.75	2454	19.94	0	0	0	0	3723	25.7	60.00	43%
32	Pudhuvai Bharathiyar Grama B	497	2.08	915	21.03	5	0.35	0	0	1417	23.5	20.00	117%
	Grand Total	3704	16.12	20912	303.4	1325	104.5	92	13.74	26033	437.7	602.7	72.6%

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 30.09.2025, 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 30.09.2025

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

STAND UP INDIA SCHEME

BANK WISE PERFORMANCE IN UT PUDUCHERRY AS ON 30.09.2025

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 30.09.2025- 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 15.11.2025 (FY 2025-26)

Details	Annual Target	Achievement	% Of Achievement
Physical Target Margin Money Disbursed (In Numbers)	25	41	164%
Financial Target- Margin Money Disbursed (In lakhs)	91.75	119.39	130%

Performance Under PMEGP Scheme (01.04.2025 to 15.11.2025)																
S.NO	Name	Target		Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		Returned by Bank		Pending at bank		% of Ach		
		No.of Ac	MM Involve	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)	No.of Ac	MM Involve	
1	Bank of Baroda	1	3.62	0	0	0	0	0	0	0	0	0	0	0%	0%	
2	Bank of India	1	3.62	0	0	0	0	3	7.3	0	0	0	0	300%	202%	
3	Canara Bank	2	6.85	1	0.7	0	0	4	11.24	0	0	1	0.7	200%	164%	
4	Central Bank of India	1	3.52	1	0.81	0	0	0	0	0	0	1	0.81	0%	0%	
5	Indian Bank	3	11.54	12	34.5	11	33.68	11	33.68	0	0	1	0.82	367%	292%	
6	Indian Overseas Bank	3	11.54	6	27.93	2	5.36	3	12.22	2	3.68	2	11.25	100%	106%	
7	Punjab National Bank	1	3.52	1	1.25	0	0	2	6.11	0	0	1	1.25	200%	174%	
8	State Bank of India	3	11.54	13	71.02	8	32.21	7	26.89	1	2.8	3	20.22	233%	233%	
9	UCO Bank	2	6.85	1	16.72	0	0	1	1.75	0	0	1	16.72	50%	26%	
10	Union Bank of India	2	6.85	0	0	0	0	3	7.96	0	0	0	0	150%	116%	
11	City Union Bank	1	3.52	1	1.88	0	0	0	0	0	0	1	1.88	0%	0%	
12	Karur Vysya Bank	1	3.62	0	0	0	0	1	2.81	0	0	0	0	100%	78%	
13	Tamilnad Mercantile Bank	1	3.62	0	0	0	0	1	2.57	0	0	0	0	100%	71%	
14	Pudhuvai Bharathiyar Grama Ba	3	11.54	4	9.89	5	13.21	5	6.86	0	0	2	3.29	167%	59%	
.	Total	25	91.75	40	164.7	26	84.46	41	119.39	3	6.48	13	56.94	164%	130%	

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 that offers loans of up to ₹15,000 and has benefited more than 68 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.15,000/-, 2nd Tranche is Rs.25,000/- 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 19.11.2025

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	3996	3561	3550	11	69	7	359	103.05%
2	Second	900	2267	1743	1687	56	267	14	243	187.44%
3	Third	170	593	486	403	83	60	5	42	237.06%

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 19.11.2025- 1st Tranche

S.No	Bank Name	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	309	292	292	0	3	0	14
2	Bank of India	64	52	52	0	3	0	9
3	Bank of Maharashtra	146	144	144	0	0	0	2
4	Canara Bank	85	63	63	0	5	0	17
5	Central Bank of India	27	22	22	0	1	1	3
6	Indian Bank	1472	1391	1387	4	11	0	70
7	Indian Overseas Bank	326	239	238	1	5	1	81
8	Punjab & Sind Bank	13	11	11	0	0	0	2
9	Punjab National Bank	41	28	28	0	1	1	11
10	State Bank of India	1079	999	998	1	20	2	58
11	UCO Bank	128	110	110	0	2	0	16
12	Union Bank of India	68	56	54	2	1	0	11
13	Axis Bank	1	0	0	0	1	0	0
14	Bandhan Bank	1	0	0	0	0	0	1
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	22	12	10	2	2	0	8
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	177	137	137	0	7	1	32
27	Total	3996	3561	3550	11	69	7	359

PMSVANidhi performance as on 19.11.2025- 2nd Tranche

S.No	Bank Name	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	197	145	131	14	1	2	49
2	Bank of India	27	19	15	4	5	0	3
3	Bank of Maharashtra	61	47	47	0	2	2	10
4	Canara Bank	46	20	19	1	3	4	19
5	Central Bank of India	13	12	12	0	0	0	1
6	Indian Bank	655	636	628	8	5	2	12
7	Indian Overseas Bank	191	99	98	1	82	0	10
8	Punjab & Sind Bank	7	7	7	0	0	0	0
9	Punjab National Bank	10	7	6	1	1	0	2
10	State Bank of India	920	657	639	18	157	4	102
11	UCO Bank	47	32	31	1	0	0	15
12	Union Bank of India	35	20	13	7	11	0	4
13	Pudhuvai Bharathiyar Grama Bank	58	42	41	1	0	0	16
14	Total	2267	1743	1687	56	267	14	243

PMSVANidhi performance as on 19.11.2025- 3rd Tranche

S.No	Bank Name	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	79	70	61	9	0	0	9
2	Bank of India	11	6	6	0	5	0	0
3	Bank of Maharashtra	21	12	12	0	1	3	5
4	Canara Bank	15	10	10	0	0	0	5
5	Central Bank of India	2	2	2	0	0	0	0
6	Indian Bank	102	90	85	5	9	0	3
7	Indian Overseas Bank	39	23	23	0	11	0	5
8	Punjab & Sind Bank	4	4	4	0	0	0	0
9	State Bank of India	298	253	184	69	31	2	12
10	UCO Bank	5	4	4	0	0	0	1
11	Union Bank of India	7	6	6	0	1	0	0
12	Pudhuvai Bharathiyar Grama Bank	10	6	6	0	2	0	2
13	Total	593	486	403	83	60	5	42

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 11.11.2025

Annual Target (in numbers)	Achievement (in numbers)	% of Achievement
50	39	78%

S.No	Bank name	Target	Total No. of Application	Loan Sanctioned	Loan Rejected	Loan Under Process	% of Ach
1	Bank of India	2	5	3	1	1	150.00%
2	Bank of Maharashtra	2	1	0	1	0	0.00%
3	Canara Bank	3	2	0	1	1	0.00%
4	Central Bank of India	1	1	0	0	1	0.00%
5	City Union Bank	2	2	0	2	0	0.00%
6	HDFC Bank	2	1	0	0	1	0.00%
7	IDBI Bank	1	1	0	0	1	0.00%
8	Indian Bank	8	17	16	0	1	200.00%
9	Indian Overseas Bank	6	8	6	1	1	100.00%
10	Pudhuvai Bharathiyar Gram	8	14	10	2	2	125.00%
11	State Bank of India	6	6	2	2	2	33.33%
12	UCO Bank	5	4	2	2	0	40.00%
13	Union Bank of India	4	2	0	1	1	0.00%
	Grand Total	50	64	39	13	12	78.00%

6.D PM Vishwakarma 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 Vishwakarma Scheme as on 19.11.2025

S.No.	Bank Name	Target	Total No. of Application	Disbursed	Pending for Sanction	Rejected	% of Ach
1	Bank of Baroda	8	7	5		2	63%
2	Bank of India	8	13	9	2	2	113%
3	Canara Bank	8	3	3			38%
4	Central Bank of India	5	2	1		1	20%
5	ICICI Bank	5	2		2		0%
6	Indian Bank	20	50	48	1	1	240%
7	Indian Overseas Bank	18	19	14	3	2	78%
8	Karur Vysya Bank	5	6	3	1	2	60%
9	Pudhuvai Bharathiyar Grama Bar	20	9	4	2	3	20%
10	Punjab National Bank	8	5	5		0	63%
11	South Indian Bank	3	1			1	0%
12	State Bank of India	26	65	51	11	3	196%
13	UCO Bank	8	6	4		2	50%
14	Union Bank of India	8	6	2	2	2	25%
	Grand Total	150	194	149	24	21	99%

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 19.11.2025 (FY 2025-26)

Annual Target (in numbers)	Achievement (in numbers)	% of Achievement
270	234	86.7%

MUPSES SCHEME PERFORMANCE FOR FY 2025-26

From 01.04.2025 to 19.11.2025

(in numbers)

S.No	Bank Name	Target	Total Applications	Sanctioned	Rejected	Pending	% of Ach
1	Bank of Baroda	8	3	3	0	0	38%
2	Bank of India	7	9	7	1	1	100%
3	Bank of Maharashtra	4	3	2	1	0	50%
4	Canara Bank	13	9	4	3	2	31%
5	Central Bank of India	4	2	0	2	0	0%
6	Indian Bank	51	95	87	2	6	171%
7	Indian Overseas Bank	26	43	35	5	3	135%
8	Punjab & Sind Bank	3	0	0	0	0	0%
9	Punjab National Bank	9	9	2	5	2	22%
10	State Bank of India	26	46	33	6	7	127%
11	UCO Bank	9	15	8	4	3	89%
12	Union Bank of India	9	6	0	4	2	0%
13	Axis Bank	4	1	0	1	0	0%
14	Bandhan Bank	3	0	0	0	0	0%
15	Catholic Syrian Bank	3	1	0	1	0	0%
16	City Union Bank	7	2	1	1	0	14%
17	DBS Bank	3	1	0	1	0	0%
18	Federal Bank	3	1	0	1	0	0%
19	HDFC Bank	9	1	0	1	0	0%
20	ICICI Bank	9	1	0	1	0	0%
21	IDBI Bank	3	0	0	0	0	0%
22	Indusind Bank	3	0	0	0	0	0%
23	Karnataka Bank	3	1	0	1	0	0%
24	Karur Vysya Bank	10	5	0	4	1	0%
25	South Indian Bank	3	1	0	1	0	0%
26	Tamilnad Mercantile Bank	3	1	0	1	0	0%
27	Pudhuvai Bharathiyar Grama Bank	35	75	52	11	12	149%
28	Puducherry State Co-operative Ban	0	1	0	1	0	0%
29	Total	270	332	234	59	39	86.7%

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 Vs Achievement (Sep'25)

Target (in numbers)	Achievement (in numbers)	% Of Achievement
4000	4238	106%

Performance Under KCC Animal Husbandry Scheme as on 30.09.2025**(in numbers)**

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	57	114%
5	Central Bank of India	50	1	2%
6	Indian Bank	500	997	199%
7	Indian Overseas Bank	850	1062	125%
8	Punjab National Bank	50	0	0%
9	State Bank of India	350	68	19%
10	UCO Bank	100	89	89%
11	Union Bank Of India	300	412	137%
12	Axis Bank	50	1	2%
13	City Union Bank	50	0	0%
14	Federal Bank	25	0	0%
15	HDFC Bank	50	0	0%
16	ICICI Bank	50	0	0%
17	Tamilnad Mercantile Bank	25	1	4%
18	Pudhuvai Bharathiyar Grama Bank	1200	1487	124%
19	Puducherry State Co-Operative Bank	100	53	53%
	TOTAL	4000	4238	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 3200. Banks are advised to report the sanctioned made in weekly basis for monitoring the scheme.

Target Vs Achievement (Sep'25)

Target (in numbers)	Achievement (in numbers)	% Of Achievement
3200	3463	108%

Performance Under KCC Fisheries Scheme as on 30.09.2025

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	110	73%
3	Bank of Maharashtra	100	40	40%
4	Canara Bank	50	29	58%
5	Indian Bank	500	1289	258%
6	Indian Overseas Bank	300	297	99%
7	Punjab National Bank	50	12	24%
8	State Bank of India	300	39	13%
9	UCO Bank	200	14	7%
10	Union Bank of India	400	768	192%
11	Axis Bank	50	36	72%
12	City Union Bank	50	0	0%
13	Federal Bank	350	358	102%
14	HDFC Bank	50	5	10%
15	ICICI Bank	50	0	0%
16	Pudhuvai Bharathiyar Grama Bank	500	463	93%
17	Puducherry State Co-operative Bank	50	0	0%
	Total	3200	3463	108%

AGENDA -7

Credit Linkage to SHGs during FY 2025-26 (as on 30.09.2025)

SR.	NAME OF BANK	Current FY(Sep'25)			% of Ach
		Target	Credit Linked		
		No.	No.	Amt. in Crores	
1	BANK OF BARODA	50	7	0.78	14.00%
2	BANK OF INDIA	50	29	3.42	58.00%
3	CANARA BANK	125	123	6.67	98.40%
4	INDIAN BANK	350	403	38.45	115.14%
5	INDIAN OVERSEAS BANK	175	163	7.32	93.14%
6	PUNJAB NATIONAL BANK	25	1	0.07	4.00%
7	UNION BANK OF INDIA	25	5	0.5	20.00%
8	UCO BANK	25	1	0.02	4.00%
9	STATE BANK OF INDIA	100	25	0.15	25.00%
10	HDFC BANK	75	67	3.0	89.33%
11	ICICI BANK	25	12	1.25	48.00%
12	PUDUVAI BHARATHIYAR GRAMA BANK	450	447	28.18	99.33%
13	PUDUCHERRY STATE CO-OPERATIVE	25	19	2.16	76.00%
	GRAND TOTAL	1500	1302	99.72	86.80%

Performance under Women Led Enterprises (Lakhpati Didi)

The Lakhpati Didi initiative was launched by the Ministry of Rural Development under the *Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)*. A Lakhpati Didi is an SHG woman member who earns a sustainable annual household income of at least Rs.1.00 lakh with an average monthly income above Rs.10,000. She reflects empowerment through the adoption of sustainable farm, non-farm or service-based livelihoods and effective resource management. SHGs enable this progress by providing collective support, financial literacy, skills and access to livelihood opportunities. The focus today extends beyond inclusion toward nurturing rural women as entrepreneurs. Overall, a Lakhpati Didi represents resilience, higher income and rural women's economic transformation. Bankwise performance as on 31.10.2025 is given as below:

S.No	Bank Name	No. of A/c	Amount in Lakhs
1	Indian Bank	937	939.41
2	Pudhuvai Bharathiyar Grama Bank	27	15.24
3	State Bank of India	10	10
4	Indian Overseas Bank	8	13.01
	Total	982	977.66

The Ministry has set a target of 500 Lakhpati Didi enterprises for the UT of Puducherry for the financial year 2025–26. As on 31.10.2025, a total of 982 Lakhpati Didi accounts have been achieved, amounting to Rs. 977.66 lakh, which represents 196.4% achievement against the annual target. In view of this progress, DRDA is requested to identify additional eligible Lakhpati Didis for further support. DRDA may also issue sponsorship letters to the concerned banks to facilitate credit linkage. Banks are requested to share details of identified Lakhpati Didis with DRDA to enable timely issuance of sponsorship letters. This coordinated effort will help scale up the initiative effectively

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 31.10.2025)										
S. No	District Name	Sponsor Bank	Name of the FLC	No.of Camps conducted	No. of Benefidaries 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	78	2067	309	196	630	683	204
2	Puducherry	PBGB	Bahour	82	2214	228	302	586	492	318
3	Karaikal	PBGB	T.R. Pattinam	22	460	94	103	406	227	172
			Total	182	4741	631	601	1622	1402	694

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 420 Programs have been conducted by CFL benefitting 11040 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	17	585	369	63%	297	80%

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 DBT schemes.

Saturation drive for Jan Suraksha Schemes

PMJDY 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 Samridhhi 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 05.11.2025 under PMJJBY, PMSBY and APY was 257636, 565409 and 115584 respectively. The bank-wise performance is placed for the information of the members. Hence, banks are requested to ensure maximum enrollment of all eligible account holders to attain saturation in these schemes in view of the Jansuraksha Campaign so that social security benefits will be made available to them.

PMJDY Account Status as on 05.11.2025

(in Numbers)

S.No	Bank Name	Cumulative Achievement PMJDY
1	Axis Bank	2178
2	Bank of Baroda	6253
3	Bank of India	5269
4	Bank of Maharashtra	7016
5	Canara Bank	15862
6	Central Bank of India	1589
7	City Union Bank	857
8	Federal Bank	1155
9	HDFC Bank	8924
10	ICICI Bank	1394
11	IDBI Bank	1815
12	Indian Bank	63601
13	Indian Overseas Bank	31397
14	Indusind Bank	1212
15	Karur Vysya Bank	1181
16	Kotak Mahindra Bank	531
17	Pudhuvai Bharathiyar Grama Bank	70871
18	Puducherry State Co-operative Bank	1659
19	Punjab & Sind Bank	1997
20	Punjab National Bank	4826
21	South Indian Bank	1248
22	State Bank of India	26906
23	UCO Bank	10411
24	Union Bank of India	5078
25	Yes Bank	18
	Total	273248

PMJJBY enrollment Status as on 05.11.2025

		(in Numbers)
S.No	Bank Name	Cumulative Achievement PMJJBY
1	Axis Bank	368
2	Bank of Baroda	3862
3	Bank of India	9675
4	Bank of Maharashtra	989
5	Canara Bank	17155
6	Central Bank of India	3261
7	City Union Bank	726
8	Federal Bank	366
9	HDFC Bank	3324
10	ICICI Bank	1586
11	IDBI Bank	1188
12	IDFC First Bank	90
13	Indian Bank	75896
14	Indian Overseas Bank	30694
15	Indusind Bank	269
16	Karur Vysya Bank	2269
17	Kotak Mahindra Bank	187
18	Pudhuvai Bharathiyar Grama Bank	50795
19	Punjab & Sind Bank	394
20	Punjab National Bank	2466
22	RBL Bank	2
23	South Indian Bank	374
24	State Bank of India	33360
25	Tamilnad Mercantile Bank	725
26	UCO Bank	9725
27	Union Bank of India	7907
28	Yes Bank	3
	Total	257656

PMSBY enrollment Status as on 05.11.2025

		(In Numbers)
S.No	Bank Name	Cumulative Achievement PMSBY
1	Axis Bank	1241
2	Bank of Baroda	10715
3	Bank of India	29337
4	Bank of Maharashtra	3693
5	Canara Bank	41123
6	Central Bank of India	6231
7	City Union Bank	1323
8	Federal Bank	703
9	HDFC Bank	11301
10	ICICI Bank	4821
11	IDBI Bank	2831
12	IDFC First Bank	426
13	Indian Bank	135376
14	Indian Overseas Bank	54834
15	Indusind Bank	683
16	Karur Vysya Bank	5068
17	Kotak Mahindra Bank	565
18	Pudhuvai Bharathiyar Grama Bank	87664
19	Punjab & Sind Bank	1541
20	Punjab National Bank	9574
21	RBL Bank	2
22	South Indian Bank	2435
23	State Bank of India	106919
24	Tamilnad Mercantile Bank	2011
25	UCO Bank	19943
26	Union Bank of India	24275
27	Yes Bank	774
	Total	565409

APY enrollment Status as on 08.11.2025

		(in numbers)
S.No	Bank Name	Cumulative APY accounts enrolled
1	AU Small Finance Bank	46
2	Axis Bank	1315
3	Bandhan Bank	234
4	Bank of Baroda	2135
5	Bank of India	2593
6	Bank of Maharashtra	1089
7	Canara Bank	5912
8	Catholic Syrian Bank	98
9	Central Bank of India	1009
10	City Union Bank	455
11	DBS Bank	17
12	DCB Bank	15
13	Dhanlaxmi Bank	12
14	Equitas Small Finance Bank	4
15	ESAF Small Finance Bank	494
16	Federal Bank	173
17	HDFC Bank	3585
18	ICICI Bank	418
19	IDBI Bank	1184
20	Indian Bank	43784
21	Indian Overseas Bank	9210
22	Indusind Bank	5
23	Karnataka Bank	118
24	Karur Vysya Bank	415
25	Kotak Mahindra Bank	348
26	Pudhuvai Bharathiyar Grama Bank	26372
27	Puducherry State Co-operative Bank	1
28	Punjab & Sind Bank	294
29	Punjab National Bank	900
30	South Indian Bank	532
31	State Bank of India	5836
32	Suryoday Small Finance Bank	142
33	Tamilnad Mercantile Bank	1363
34	UCO Bank	3676
35	Ujjivan Small Finance Bank	0
36	Union Bank of India	1798
37	Yes Bank	2
	TOTAL	115584

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 31.10.2025)											
Parameters	No. of Accounts Opened from 01.04.2025 to 31.10.2025						No. of Accounts and Amount Outstanding as on 31.10.2025					
	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	28	102	687	28	715	130	553	636	3616	239.17	4169	875.17
Current Account	5	4	19	6	24	10	75	104	67	85.58	142	189.58
CASA (Total)	33	106	706	34	739	140	628	740	3683	324.75	4311	1064.75
TERM DEPOSIT	25	234	115	200	140	434	411	923	240	481.2	651	1404.2
Total Deposit	58	340	821	234	879	574	1039	1663	3923	805.95	4962	2468.95
Advances												
Pre-approved Personal Loan	16	164	1	1.82	17	165.82	226	784	1	2.3	227	786.3
OD against Deposit	2	114	1	2	3	116	25	464	5	3.55	30	467.55
Vehicle Loan	2	10	2	33	4	43	22	228	24	168.8	46	396.8
Mortgage Loan	1	75	0	0	1	75	16	583	0	10.9	16	593.9
Educational Loan	2	25	1	34.14	3	59.14	22	205	3	54.44	25	259.44
Home Loan	0	0	1	25	1	25	15	620	6	112.3	21	732.3
Other Loans	-	-	-	-	0	0	-	-	-	-	0	0
Total Advances	23	388	6	95.96	29	483.96	326	2884	39	352.29	365	3236.29
Total Business												
Total Business	81	728	827	329.96	908	1057.96	1365	4547	3962	1158.24	5327	5705.24

Digital Performance for FY 2025-26 (in numbers)

S.No	Parameters(Issued/ enrolled)	During FY 2025-26			Cumulative as on 31.10.2025 (since opening)		
		DBU Puducherry (ICICI)	DBU Kariakal (IB)	Total	DBU Puducherry (ICICI)	DBU Kariakal (IB)	Total
1	Net Banking	90	70	160	773	1840	2613
2	ATM Card	20	661	681	553	3892	4445
3	Credit card	374	0	374	944	5	949
4	Jan Suraksha Schemes enrolle	0	704	704	0	2295	2295
5	Mercahant Qr Code	11	25	36	66	900	966
6	Jeevan Praman	0	0	0	0	0	0
7	Fast Tag	5	10	15	11	25	36
8	PPF	10	0	10	22	1	23
9	NPS	5	1	6	13	1	14
10	Suganya Samiridhi Yojana	-	-	0	-	-	0
	Total	515	1471	1986	2382	8959	11341

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

Saturation Campaign for Financial Inclusion in UT of Puducherry (01.07.2025 to 31.10.2025)

As per the directions of Department of Financial Services, Ministry of Finance, Govt. of India the country wide campaign for saturation of Financial Inclusion (FI) schemes at Gram Panchayat (GP) level was conducted during the period from July 1 to October 31st, 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.

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. During the Campaign period, camps have been conducted across all grama panchayats in the Union Territory of Puducherry.

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

FI SCHEME CAMPAIGN PERFORMANCE - PMJBY & PMSBY (01.07.2025 to 31.10.2025)							
S.No	Bank Name	PMJBY			PMSBY		
		Target	Achievement	% of Ach	Target	Achievement	% of Ach
1	Axis Bank	485	64	13.2%	1012	459	45.4%
2	Bank of Baroda	300	315	105.0%	500	1121	224.2%
3	Bank of India	2000	633	31.7%	2000	1471	73.6%
4	Bank of Maharashtra	1000	190	19.0%	2000	1253	62.7%
5	Canara Bank	2323	683	29.4%	2921	2764	94.6%
6	Central Bank of India	467	286	61.2%	626	357	57.0%
7	City Union Bank	500	15	3.0%	1000	104	10.4%
8	Federal Bank	320	57	17.8%	645	99	15.3%
9	HDFC Bank	757	350	46.2%	1613	2819	174.8%
10	ICICI Bank	446	25	5.6%	1038	210	20.2%
11	IDBI Bank	146	20	13.7%	316	18	5.7%
12	IDFC First Bank	206	85	41.3%	408	331	81.1%
13	Indian Bank	6952	13623	196.0%	9495	17706	186.5%
14	Indian Overseas Bank	4000	2601	65.0%	5100	3751	73.5%
15	Indusind Bank	302	0	0.0%	607	0	0.0%
16	Karur Vysya Bank	399	837	209.8%	798	974	122.1%
17	Kotak Mahindra Bank	320	5	1.6%	410	11	2.7%
18	Pudhuvai Bharathiyar Grama Bank	9000	13002	144.5%	12000	14023	116.9%
19	Punjab & Sind Bank	300	19	6.3%	600	122	20.3%
20	Punjab National Bank	400	45	11.3%	700	151	21.6%
21	RBL Bank	200	1	0.5%	400	6	1.5%
22	South Indian Bank	259	13	5.0%	205	390	190.2%
23	State Bank of India	2000	1760	88.0%	3000	2839	94.6%
24	Tamilnad Mercantile Bank	1000	16	1.6%	1000	18	1.8%
25	UCO Bank	500	774	154.8%	1000	1839	183.9%
26	Union Bank of India	300	282	94.0%	1000	642	64.2%
27	Yes Bank	80	1	1.3%	170	1	0.6%
	Total	34962	35702	102.1%	50564	53479	105.8%

AGENDA- 15

Settlement of Unclaimed Financial Assets Campaign (1 October to 31 December 2025)

The Unclaimed Assets Campaign titled “Your Money, Your Right”, is a nationwide, three-month initiative running from 1 October to 31 December 2025. It has been launched by the Department of Financial Services (DFS), Ministry of Finance, in coordination with key financial sector regulators such as RBI, IRDAI, SEBI, and IEPFA.

The campaign aims to enhance public awareness about unclaimed financial assets—such as bank deposits, insurance claims, mutual funds, dividends, and shares—which often remain unclaimed due to lack of information or outdated customer details. Through outreach camps, demonstrations of digital tools, and on-the-spot assistance, the initiative empowers citizens to trace their unclaimed assets, update their records, and file claims with ease.

This effort not only facilitates financial inclusion and transparency but also strengthens public trust in the financial system. All banks are requested to make dedicated efforts to identify and reach out to holders of unclaimed deposit accounts, assist them in claim settlement, and contribute to the overall success of the campaign.

AGENDA- 16

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 GoI'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>), has been provided as an 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.

Subsequent to the discussions held in the SLBC meeting held on 08-08-2025, GoUTP has issued administrative order no. e.44358/CS(Ag)/A6/2025-26 authorizing the Smart-Farmers Identity Card as a valid document, alternative to the traditional documents obtained by banks for seasonal crop loan. SLBC vide its letter dated 09.09.2025, has issued necessary advisory to all member banks for Adoption of Sowing Certificate and Smart-Farmers Identity Card as

Valid Documents for KCC Crop Loans in Lieu of Traditional Revenue Documents (Patta, Chitta & Adangal).

Member banks may communicate the status of adoption to their branches in UT of Puducherry and to process KCC loans, once the SFICs are issued to Farmers in the UT.

AGENDA- 17

Campaign for saturation of FI Schemes at Gram Panchayat (GP) level – Tamil Nadu and UT of Puducherry

Campaign for saturation of FI Schemes and re-KYC at Gram Panchayat level has been concluded on October 31, 2025.

A total of 12,633 camps have been conducted by the banks across Tamil Nadu and Puducherry and the outcomes are as follows:

Details	Total
No. of PMJDY Accounts opened	6,23,109
No. of Re-KYC done for PMJDY Accounts	6,27,067
No. of Re-KYC done for other than PMJDY Accounts	11,13,747
No. of Nominations done in PMJDY Accounts	1,96,213
No. of Nominations done other than PMJDY Accounts	2,32,257

Out of the total no. of accounts due for Re-KYC till June 30, 2026, the percentage of Re-KYC done by bank branches in Puducherry is 23%. The banks are required to continue their efforts in Re-KYC for the customers, the progress in this regard will be reviewed on continuous basis. UTLBC shall monitor the progress done by the banks in Puducherry.

AGENDA- 18

Scheme for Facilitating Accelerated Payout - Inoperative Accounts and Unclaimed Deposits

Reserve Bank has introduced the scheme to encourage banks to actively pursue customers/depositors for re-activation of their inoperative accounts and return of their unclaimed amounts lying with Depositors Education Awareness (DEA) Fund to the rightful claimant in a timely and efficient manner. The scheme would be open for a period of one year, i.e., from October 01, 2025 to September 30, 2026.

It aims to reduce both the stock of existing unclaimed deposits and fresh accretion of flows to the DEA Fund by encouraging return to the rightful claimants.

Payout Structure

Ageing Category#	Payout to bank
Inoperative Accounts	
-Up to 4 years	5% of amount or ₹5,000, whichever is less
- 4-8 years	6% of amount or ₹10,000, whichever is less
- 8-10 years	7% of amount or ₹15,000, whichever is less
Unclaimed Deposits	
- 10 years and above^	7.5% of amount or ₹25,000, whichever is less

The period would be reckoned from the date on which the account became inoperative.

The scheme would support the banks in their efforts in the ongoing Campaign to Facilitate Efficient and Faster Settlement of Unclaimed Funds.

(For Information)

AGENDA- 19

Amendment to Reserve Bank - Integrated Ombudsman Scheme, 2021 (RB - IOS, 2021)

RBI has included State Co-operative Banks and Central Co-operative Banks within the Integrated Ombudsman Scheme, 2021, effective from November 01, 2025.

With this inclusion, the Scheme covers the following regulated entities:

- all Commercial Banks, Regional Rural Banks, State Co-operative Banks, Central Co-operative Banks, Scheduled Primary (Urban) Co-operative Banks, and Non-Scheduled Primary (Urban) Co-operative Banks with deposits size of ₹50 crore.
- all Non-Banking Financial Companies (excluding Housing Finance Companies) which (a) are authorised to accept deposits; or (b) have customer interface, with an assets size of ₹100 crore.
- all Payment System Participants as defined under the Scheme; and
- Credit Information Companies.

(For Information)

AGENDA- 20

Amendments - Reserve Bank of India [Know Your Customer (KYC)]

Directions, 2016

The directions have been amended to include the following provisions:

- inclusivity / consideration for Persons with Disabilities (PwDs) / individuals with special needs while providing banking services and designing Video based Customer Identification Process (V-CIP).
- REs can rely on due diligence by third parties for transactions exceeding ₹50,000 (single or connected transactions) or international money transfers.
- use of Aadhaar Face Authentication as a valid verification method.

(For Information)

AGENDA- 21

Reserve Bank of India (Settlement of Claims in respect of Deceased Customers of Banks) Directions, 2025

RBI has issued directions in order to provide a harmonized framework and to standardise the documentation for settlement of claims in respect of deposit accounts, safe deposit locker and articles in safe custody of a deceased customer and to minimise the difficulties faced by the nominees, survivors and legal heirs. These instructions are to be implemented as expeditiously as possible but not later than March 31, 2026.

These directions are not applicable to Government savings schemes administered by banks such as Senior Citizen Savings Scheme (SCSS), Public Provident Fund (PPF), etc. Claims under such cases will follow their respective schemes provisions.

The important aspects of the directions are as follows:

- Streamlining the procedures with standardized documentation, covering various scenarios and simplification of the forms for nominee / survivor claims and witness requirements.
- Simplified procedure for claims up to ₹5 lakh for co-operative banks and ₹15 lakh for other banks.
- Timelines and Compensation are as tabulated below:

Process	Prescribed Timeline	Compensation
Settling of claim in respect of deposit accounts of a deceased customer	15 calendar days from the date of receipt of all the required documents associated with the claim.	Interest at a rate not less than Bank Rate + 4% per annum on the settlement amount for the delay period.
Processing of claim with respect to safe deposit locker/ articles in safe custody and communicating the claimant(s) for fixing the date for making inventory of the locker/ articles in safe custody.	15 calendar days of receipt of all the required documents	₹5,000 for each day of delay

Banks shall continue to spread awareness among its customers about the benefits of the nomination facility/ survivorship clause and give wide publicity to these facilities along with the procedure for settlement of claims.

(For Information)

AGENDA- 22

Reserve Bank of India (Nomination Facility in Deposit Accounts, Safe Deposit, Lockers, and Articles kept in Safe Custody with the Banks) Directions, 2025

The directions cover safe deposit lockers and articles kept in safe custody, in-addition to the existing instructions related to deposit accounts.

The nomination facility is intended to facilitate the expeditious settlement of claims by banks upon the death of a customer and to minimize hardship for family members. These Directions apply to all banks with effect from November 1, 2025.

Banks must inform customers about the nomination facility at the time of account opening, explain its benefits, and offer the option. In case they do not require the nomination facility at the time of the opening, a written declaration may be obtained or the fact of refusal to submit written confirmation may be recorded by the bank.

(For Information)

AGENDA- 23

Reserve Bank of India (Lending Against Gold and Silver Collateral) – (1st Amendment) Directions, 2025

RBI has amended the provisions of the captioned circular, effective October 01, 2025. It circular prohibits lenders from granting advances:

- for purchase of gold in any form including primary gold, ornaments, jewellery, or coins, or for purchase of financial assets backed by gold, e.g., units of Exchange-traded funds (ETFs) or units of Mutual Funds; and
- Against primary gold/silver or financial assets backed by gold/silver.

However, a Scheduled Commercial Bank / a Tier 3 / 4 UCB may extend need-based working capital finance to borrowers who use gold or silver as raw material or as an input in their manufacturing or industrial processing activity, where such gold or silver can also be accepted as security. The bank extending such finance shall ensure that borrowers do not acquire or hold gold for investment or speculative purposes.

(For Information)

AGENDA- 24

Reserve Bank of India (Interest Rate on Advances) (Amendment Directions), 2025

RBI has issued Amendment Directions to update provisions.

- Interest Rate on Advances: Banks may reduce spread components (other than credit risk premium) for a loan category earlier than three years for customer retention, on justifiable and non-discriminatory grounds, as per policy.
- Reset of Floating Interest Rate on EMI-based Personal Loans: At the time of reset, lenders may offer borrowers the option to switch to a fixed rate as per Board-approved policy, which should specify the number of times switches will be allowed during the loan tenor.

All amendments come into force from October 1, 2025.

(For Information)

AGENDA- 25

Reserve Bank of India (Co-Lending Arrangements) Directions, 2025

Comprehensive Directions on co-lending arrangements (CLA) have been issued with the objective of providing regulatory clarity and addressing some of the prudential as well as conduct related aspects. These Directions shall be applicable to the following Regulated entities:

- Commercial Banks (excluding Small Finance Banks, Local Area Banks, and Regional Rural Banks)
- All-India Financial Institutions
- Non-Banking Financial Companies (including Housing Finance Companies).

These Directions shall come into force from January 1, 2026, or from any earlier date as decided by a Regulated Entity (RE) and important aspects are as follows:

- Each RE under a CLA shall retain a minimum 10 per cent share of the individual loans in its books.
- The loan agreement signed with the borrower shall make a disclosure regarding the segregation of the roles and responsibilities (such as sourcing, and servicing) of concerned REs, including clear identification of the entity being the single point of interface with the customer.
- REs engaging in the CLA for loans eligible to be classified under priority sector lending can claim priority sector status in respect of their share of credit under CLA.
- The interest rate and any other charges to the borrower shall be based on the contractual agreement. The final interest rate charged to the borrower shall be the blended interest rate which is calculated as an average rate of interest derived from the interest rates charged by respective REs and disclosed appropriately in the Key Fact Statement.
- All transactions shall be routed through an escrow account maintained with a bank and each RE shall maintain a borrower's account individually for its respective share.
- REs shall prominently disclose the list of all active CLA partners on their website and make appropriate disclosures in their financial statements, under 'Notes to Accounts', relating to necessary details of CLAs on an aggregate basis.

(For Information)

AGENDA- 26

e-Kisan Upaj Nidhi E-NWR based Pledge Financing

With reference to letter NB.CPD.GLC/ 55968/ GLC Cores. / 2025-26 dated 09 July 2025 and subsequent communication vide Letter No. NB.CPD.GLC/103729/GLC Corresp./2025-26 dated 16 October 2025, a target of ₹ 10,000 crore has been set for e-NWR based pledge financing for the entire country by DFS, MoF, Gol. Under the overall target, a target of Rs.20.00 crore has been assigned to the Union Territory of Puducherry. The Agriculture Departement has informed that there is no WDRA accredited warehouse in UTP.

AGENDA- 27

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

- a. Department of Agriculture & Farmers welfare (Extension division) conveyed the continuation of the component of ACABC Scheme under Krishonnati Yojana for the FY 2025-26.
- b. 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. To enhance awareness and improve stakeholder engagement, NABARD has conducted two virtual workshops for agripreneurs, bankers, academicians and one physical workshop in RIVER, Puducherry involving bankers, line departments, and potential agripreneurs.
- c. A total of 25 candidates completed the training batch in October–November 2025 and will receive their MANAGE certificates in early December 2025, after which they will approach their respective banks for credit linkage under the ACABC Scheme. Candidates trained by the Centre for Environment and Agriculture Development (CEAD), Puducherry, as an Nodal Training Institute of MANAGE in 2025–26, are eligible for subsidy, and member banks are requested to extend active credit support to promote entrepreneurship and strengthen rural livelihoods.

AGENDA- 28

World's Largest Grain Storage Scheme (WLGS)

The Government of India launched the World's Largest Grain Storage Scheme (WLGS) in Cooperative Sector aligning with the Prime Minister's vision on Atmanirbhar Bharat to increase grain Storage capacities in PACS level. Cooperative bank may lend PACS to establish storage facilities and avail the benefit of concessional refinance.

AGENDA- 29

Saturation of loanee farmers under PMFBY / RWBCIS for Kharif and Rabi 2025-26

Government has approved the continuation of Pradhan Mantri Fasal Bhima Yojana (PMFBY) and Restricted Weather Based Crop Insurance Scheme (RWBCIS) till 2025-26. RRBs, StCBs, DCCBs and PACs may issue PMFBY operational guidelines in Local Language and display the key features on the notice boards.

AGENDA- 30

Targets for Allied Sector activities within Agriculture

NABARD vide Letter No. NB.CPD.GLC/103729/GLC Corresp./2025-26 dated 16 October 2025 allocated a total target of ₹ 5,00,000 crore for Agriculture Allied activities for FY 2025-26 for the entire country. Accordingly, a target of ₹2,260 crore has been assigned to the UT of Puducherry. All member banks are requested to ensure active credit disbursement under Agriculture Allied Activities.

AGENDA- 31

List of ongoing RIDF projects in UTP (Social Monitoring)

As part of the social monitoring requirements prescribed in the extant RIDF guidelines, the revised list of ongoing infrastructure projects in UTP is enclosed for banks information. Credit demand will also increase in these areas. Banks are requested to capitalise on the same and deploy BCs in those areas for loan syndication.

AGENDA- 32

Focus on Fisheries Sector Development through GoI Initiatives

The Government of India, under the Pradhan Mantri Matsya Sampada Yojana (PMMSY), has sanctioned a smart and integrated fishing harbour in Karaikal to provide world-class infrastructure for fish landing, processing, and handling, while strengthening the livelihoods of the fisher community. To further support fisheries sector development, initiatives such as the National Fisheries Digital Platform (NFDP), Fisheries Clusters, Integrated Aqua Parks, and 100 Climate Resilient Coastal Fishermen Villages (CRCFV) have been launched. All member banks are requested to actively participate in credit disbursement under these schemes to promote entrepreneurship and enhance rural livelihoods in the fisheries sector.

List of ongoing RIDF projects in UTP

Sl No.	TRANCHE	PURPOSE	DISTRICT	Project Name	Date Of Sanction Letter	NO.OF WORKS	TFO Rs in Lakh	RIDF LOAN SANCTIONED (Rs.lakh)
1	28	Flood protection	Puducherry	Construction of protection wall to the left bank and right bank on the upstream and downstream of River Pennaiyar at Kommanthanmedu Village, Bahour Commune, Puducherry	12-04-2023	1	1312.000	1226.090
2	28	PWD-Rural Roads	Puducherry	Strengthening and formation of tank bund road around Bahour tank bund @ Ch.0 m to Ch.8290m in Bahour Commune, Puducherry.	08-06-2023	1	561.030	430.370
3	28	PWD-Rural Bridges	Puducherry	Construction of single Lane Bridge connecting eastern side bund and western side bund parallel to the surplus weir of Bahour tank, Bahour Revenue Village, Bahour Commune, Puducherry	08-06-2023	1	244.170	195.340
4	29	Rural educational institutions	Puducherry	Construction of Additional Classrooms for Government High School At Thirukkanur in Mannadipet Commune, Puducherry	01-06-2023	1	734.00	623.9
5	29	PWD-Rural Drinking Water Supply	Puducherry	Augmentation of water supply system at Veerampattinam village and adjacent areas in Ariyankuppam Commune, Puducherry	23-06-2023	1	1964.00	1669.40
6	29	PWD-Rural Drinking Water Supply	Puducherry	Comprehensive Water supply scheme for Alankuppam, Sanjeevi Nagar and Adjoining Areas in Puducherry.	08-06-2023	1	1796.30	1526.86
7	29	PWD - Coastal Protection measures	Puducherry	Construction of series of groyne at Pillaichavady	27-09-2023	1	662.00	628.9
8	30	Rural Roads	KARAIKAL	Improvements to North Ring Road connecting Thirunallar road and Sorakudy road at Thirunallar in Karaikkal	03-12-2024	1	375.000	300.000
9	30	Rural Roads	KARAIKAL	Improvements to Madur road connecting Thennangudy, Mupaithangudy, Kottapady, Thenpidagai and Sethur Villages in Thirunallar commune,	03-12-2024	1	573.200	458.560
10	30	Rural Roads	KARAIKAL	Improvements to Thondamangalmpet road, Thiruvengadapuram Melakasakudy road, Vadmattam, mathakoviltheru, Kanchipuram Kovilpathu	03-12-2024	1	841.000	672.800
11	30	Rural Roads	KARAIKAL	Improvements to Polagam Nainikattalai road, Thooduponamoolai road, Manampet road, Thiruvaskollai road Pattinacherry road and Vadakku	03-12-2024	1	976.000	780.800
12	30	Rural Roads	KARAIKAL	Improvements to the AMS Nagar, Isaq Nagar, PRN Nagar, Nila Nagar, Udhayam Nagar and leftout reaches of Keezhakasakudymedy road and	03-12-2024	1	1129.000	903.200
13	30	Rural Roads	KARAIKAL	Improvements to Athipadugai road and Keezhavur road in Thirunallar Commune at Karaikal, Puducherry	03-12-2024	1	770.500	616.400

Sl No.	TRANCHE	PURPOSE	DISTRICT	Project Name	Date Of Sanction Letter	NO.OF WORKS	TFO Rs in Lakh	RIDF LOAN SANCTIONED (Rs.lakh)
14	30	Rural Roads	KARAIKAL	Improvements to Nethaji Nagar, Subbaiyapillai Nagar, Oduthurai road, Puduthurai road including allied Nagar roads and Dharumapuram road	03-12-2024	1	1114.000	891.200
15	30	Rural Roads	KARAIKAL	Improvements to Nallazhandur village road and Karukkangudy road connecting Nallamba, Valathamangalam and Sorakudy villages in Thirunallar	03-12-2024	1	756.000	604.800
16	30	Rural Roads	KARAIKAL	Strengthening the right bank of Nandalar and forming a link road from Andoor to Kazhugumedu connecting Thondamangalam and Konnakaveli	03-12-2024	1	642.950	514.360
17	30	Rural Roads	MAHE	Strengthening and improvements to 9 no.s of internal roads in Mahe.	03-12-2024	1	496.000	396.800
18	30	Rural Roads	PUDUCHERRY	Improvements to internal roads of Dharmapuri, Savari Nagar, Isravel Nagar and Kamarajar Nagar in Puducherry	03-12-2024	1	495.500	396.400
19	30	Rural Roads	PUDUCHERRY	Improvements to the internal roads of Ambal Nagar, Aruthra Nagar, Rathna nagar, Golden Avenue Thanthai Periyar nagar, Ragavendra nagar, Manicka	03-12-2024	1	691.000	552.800
20	30	School	PUDUCHERRY	Construction of new school building with all infrastructure arrangements for Government High School at Ariyankuppam,	21-02-2025	1	447.250	380.160
21	30	PWD-Rural Drinking Water Supply	Karaikal	Construction of 1.50 lakh litres capacity OHT, 1.00 lakh litres capacity sump, pump house, compound wall, pumping main, distribution system, road restoration, Genset and Motor pump set at Pattinacherry village in Thirumalairayanpattinam, Karaikal	28-03-2025	1	385.000	327.250
22	30	PWD-Rural Drinking Water Supply	Puducherry	Construction of water supply system in Zone-II, Muthialpet and adjoining areas in Puducherry	28-03-2025	1	4625.000	3931.250
23	30	PWD-Rural Drinking Water Supply	Puducherry	Erection of 7 units Brackish water Desalination Plant , each of 1 MLD capacity in Puducherry	19-03-2025	1	3100.000	2635.000
24	30	PWD - Coastal Protection measures	Puducherry	Coastal Protection measures for immediate control of Sea erosion at Ganapathi Chettikulam	01-04-2025	1	658.000	625.100
25	30	PWD - Coastal Protection measures	Puducherry	Coastal Protection measures for immediate control of Sea erosion at Pillaichavady (North)	01-04-2025	1	662.000	628.900
26	30	PWD - Coastal Protection measures	Puducherry	Coastal Protection measures for immediate control of Sea erosion at Periya Kalapet	01-04-2025	1	665.000	631.750
27	30	PWD - Coastal Protection measures	Puducherry	Coastal Protection measures for immediate control of Sea erosion at Chinna Kalapet	01-04-2025	1	660.000	627.000
						27.00	27335.90	23175.39

AGENDA- 33

Sanction and Disbursement of Credit for Shrimp Farming by Banks and RFls

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.

NABARD PLP reports that there is a credit potential of ₹6.09 crore in Union Territory of Puducherry for shrimp farming. All Member banks are requested to actively sanction loans to shrimp farming to boost the credit under the Sector.

AGENDA- 34

One State One RRB Initiative: Name Change and Branding of Puducherry Grama Bank

Puduvai Bharathiar Grama Bank, A Regional Rural Bank of Puducherry headquartered at Puducherry established on 26 March 2008 by Govt. Of India vide Ministry of Finance notification no. 1/16/2007-RRB(i) dated 26 March 2008. The bank is jointly owned by Government of India, Government of Puducherry U.T. and Sponsor Bank, Indian Bank with ownership share of 50%, 15% and 35% respectively. The Bank has a wide coverage over all the four regions of Puducherry viz. Puducherry, Karaikal, Mahe and Yanam with 48 branches.

As a measure to bring uniformity among all RRBs. following request from Sponsor Bank, Dept. of Financial Services, Ministry of Finance has released a gazette Notification (Annexed) regarding the name change of PBGB. In exercise of the powers conferred by sub-section (1) of section (3) of The Regional Rural Banks Act, 1976 (21 of 1976), the Central Government, on being requested so to do by the Indian Bank hereby changes the name of Puduvai Bharathiar Grama Bank to Puducherry Grama Bank.

Under “One State One RRB” initiative by Government of India, a common branding strategy has been envisaged to provide a unique identity to RRBs. NABARD has advised PBGB Bank to adopt:

1. Common logo,
2. Bank name (Puducherry Grama Bank) representation: The name of the Bank in signage, boards, stationery etc. Must be bilingual – in English and the respective Regional Language and

3. Ownership representation: All branding materials must indicate ownership as:

“Scheduled Bank Owned by Government”

As per the directions, PBGB have adopted the new bank name as “Puducherry Grama Bank”

Puducherry Grama Bank Logo:



(For Information)



State Level Bankers' Committee UT of Puducherry

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Indian Bank, Zonal Office,
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Ref: SLBC-UTP/2025-26/Q1

Date: 14.08.2025

Minutes of the State Level Bankers Committee meeting for the Quarter ended June'2025 held on 08.08.2025

The meeting of the State Level Bankers' Committee (SLBC) was held on 08.08.2025 at Puducherry to review the performance of banks for the quarter ended June'2025 for the FY 2025-26.

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

- Shri. Krishna Mohan Uppu, I.A.S. The Secretary (Finance)- Govt. of Puducherry
- Shri Choudhary Mohammed Yasin, I.A.S. The Secretary (Agriculture)- Govt. of Puducherry
- Smt. Uma Shankar, Regional Director, RBI, Chennai
- Smt. Padmavathy Srikant, FGM, Indian Bank, FGMO Chennai,
- Dr. P.S Harikrishnaraj, General Manager, NABARD
- 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 Smt. Padmavathy Srikant, Field General Manager Chennai, Indian Bank

- Deposits and advances in UT of Puducherry grew steadily in Q1 FY 2025-26, with a CD Ratio of 78.3% and strong performance in Priority Sector (53.84%), Agriculture (28.47%), and Weaker Sections (21.73%) advances, all exceeding stipulated norms.
- Year-on-year, deposits increased by 12.45% and advances by 13.95% over June 2024.
- Under the Annual Credit Plan, Rs. 4,112.65 crore was disbursed against a target of Rs. 12,100 crores, achieving 34% in the first quarter.

- Key schemes recorded strong progress, including PMMY (Rs. 174.6 crore, 11,545 accounts), Stand-Up India (112% achievement), and KCC (106% in Animal Husbandry, 109% in Fisheries), alongside notable results under PMEGP, PM SVANidhi, PM FME, and MUPSES.
- The “Financial Inclusion Saturation Campaign” (01.07.2025 – 30.09.2025) shows active participation covering PMJDY, PMJJBY, PMSBY, APY, Re-KYC, and awareness initiatives on unclaimed deposits, fraud prevention, nomination, and grievance redressal.

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

- **Global Economy:** IMF projects global growth of 3.0% in 2025 and 3.1% in 2026; inflation expected to decline 4.2% in 2025 and 3.6% in 2026 but with regional divergence; global trade volume to rise 2.6% in 2025 amid tariff-related uncertainty.
- **Indian Economy:** RBI maintains FY26 GDP growth projection at 6.5%; recent US 25% blanket tariff on Indian goods expected to reduce GDP growth by 20–40 bps; inflation forecast cut to 3.7% for FY26 due to strong agricultural output and lower commodity prices.
- **RBI Policy Measures:** Repo rate reduced by 50 bps to 5.50%, CRR cut by 100 bps in phases to inject Rs. 2.5 lakh crore liquidity. The RBI clarified that banks can accept voluntary pledge of gold and silver as collateral for agriculture and MSME loans, within the collateral free-limit.
- **Banking Sector Trends:** Scheduled Commercial Bank's non-food bank credit grew 10.2% y-o-y as of June 2025; Credit to agriculture and allied activities, credit to industry, credit to services and personal loans registered a growth of 6.8%, 5.5%, 9.6% and 14.7% Y-o-Y respectively as on the fortnight ended 27th Jun'25.
- **Puducherry Banking Performance:** CD ratio at 78.3%; Priority Sector Lending 53.84%, Agriculture 28.47%, Weaker Sections 21.73%, all above norms; deposits grew 12.45% and advances 13.95% y-o-y.
- **Annual Credit Plan (ACP):** Disbursed Rs. 4,112.63 crore, achieving 136% of quarterly target; Agriculture and MSME sectors exceeded expectations; Other Priority Sectors achieved 92% of target.
- **Financial Inclusion Campaign:** DFS launched three-month FI Scheme saturation Campaign from July–Sept 2025 achieved significant outreach: thousands of new enrollments in PMJDY, PMJJBY, PMSBY, APY; Re-KYC and nomination updates progressing well. A mega event at Villianur Gram

Panchayat witnessed high public participation and was graced by Shri Kesavan R., Executive Director, Reserve Bank of India.

- **New Initiatives:** The banking sector is adopting new initiatives including the Smart Farmer ID Card under AgriStack for streamlined crop loan disbursement, collaboration with Atal Incubation Centre – PEC Foundation to boost innovation and MSME growth.

Special Address given by respected Shri. Choudhary Mohammed Yasin, I.A.S, Secretary to Government (Agriculture), Govt of Puducherry

- **Credit–Deposit Ratio & Agricultural Lending:** Puducherry's CD ratio is 78.3%, with agricultural lending at 28.47%, both above RBI-prescribed norms. This reflects strong credit support to the primary sector.
- **Credit Flow Performance:** Total credit disbursement under agriculture in Q1 2025–26 reached ₹2,567 crore, exceeding the target of ₹1,813 crore. This shows robust growth in lending despite sectoral challenges in the agriculture.
- **KCC Expansion & Recognition:** Banks are encouraged to expand Kisan Credit Card coverage in agriculture and animal husbandry. Indian Bank, Puduvai Bharathiyar Grama bank and Indian Overseas bank are delivering Outstanding performance in KCC issuance.
- **AgriStack Digital Farmer Registry:** Puducherry is leading in implementing the AgriStack, issuing Smart Farmer IDs that enable faster KCC loan processing and streamlined access to government scheme benefits. Integration underway with the Department of Revenue's Land Records Digitization to link cultivated land's geo-coordinates to farmer profiles.
- **Competitiveness for local goods:** The recent high US tariffs have prompted a call to build resilience by enhancing the competitiveness of local goods, especially in agriculture, with emphasis on Swadeshi, organic and natural farming, mechanisation, and support for FPOs and SHGs.

Special Address given by respected Smt. Uma Shankar, Regional Director, RBI, Chennai

- In the recent Monetary Policy Committee (MPC) meeting, the RBI decided to maintain the policy repo rate at 5.50%, continue with the neutral stance, and retained the GDP growth projection for FY 2024–25 at 6.5%.
- The RBI also amended the Master Direction – Know Your Customer (KYC) Directions, 2016, to simplify the KYC updation process. The amendments allow

transactions in low-risk individual customers' accounts, mandate KYC updation within one year of its due date or up to June 30, 2026 (whichever is later), and permit Business Correspondents (BCs) to update KYC and activate inoperative accounts.

- RBI has issued new directions exempting certain floating rate loans from pre-payment charges, effective for loans sanctioned or renewed on or after January 1, 2026.
- It has also revised norms on lending against gold and silver collateral to harmonise regulations and allow voluntary pledging of these metals for agriculture and MSME loans up to the collateral-free limit without breaching guidelines.
- The Reserve Bank's top management is prioritising financial inclusion by visiting Three Monts Financial Inclusion Scheme saturation camps to boost the campaign and monitor progress. The Executive Director, RBI attended the Villianur panchayat camp in Puducherry, congratulating Indian Bank and all participating banks. Banks are urged to send senior officials to such camps and ensure branch-level participation.
- Under the Annual Credit Plan for FY 2025–26, Puducherry has achieved 34% of the Priority Sector target, with 35% in Agriculture, 33% in MSME, and 23% in Other Sectors against the annual target. Banks are encouraged to maintain momentum to meet targets within the first three quarters, ahead of the 2026 elections.

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

- NABARD celebrated its 44th Foundation Day in Chennai on 11th July 2025 and continues its interventions in the UT of Puducherry, focusing on digitalisation initiatives, including computerisation of 45 PACS and the ARDB.
- Five FPOs are functioning well, with two achieving a credit turnover of ₹3.5 crore. FPOs are being promoted with credit linkage through NAF Kisan, and now banks also have started lending to them. Additionally, NABARD entered MOU for forming 1,000 JLGs in collaboration with Puduvai Bharatiyar Grama Bank.
- Agri-clinic and agri-business: Agri, veterinary, fisheries, and forestry graduates receive specialised training through nodal institute in Puducherry and can access bank loans to start agri-allied ventures with Subsidy of 36% for the general category and 44% for SC/ST and women.

- Key initiatives include introducing Smart Farmer ID Cards and enabling faster KCC loan processing and providing drone training to farmers in collaboration with PAJANCOA.
- NABARD has also started preparing the Potential Linked Credit Plan (2026-27) and has requested all stakeholders to provide the necessary information for its timely completion.
- The WDRA is promoting e-Negotiable Warehouse Receipt Systems (e-NWRS) through tie-ups with repositories, enabling farmers to obtain loans against stored produce. In the fisheries sector, credit under KCC for fisheries and investment loans for infrastructure, including shrimp farming, needs expansion.

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 22.05.2025 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 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%.

ATR 1: Indian Overseas Bank has improved its CD ratio and reached 62.5% as on 30.06.2025. Hence ATR complied.

Action Point 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.

ATR 2: 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. The DRDA is now in the process of identifying a new land for the RSETI building. The Secretary (Finance) has informed

that the process of allotting new land will probably be completed before the next SLBC meeting.

Action Point 3: SLBC has advised to increase the enrollments under APY and to achieve the Target of FY2025-26.

ATR 3: 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 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 30.06.2025.

In addition to branch details, information on BC points may also be incorporated.

3.B CD ratio, Advances Outstanding & NPA in UT Puducherry as on 30.06.2025:

- The total business amounts to ₹57622.99 crores with a YoY growth of 13.10%, deposits at ₹32319.84 crores with a YoY growth of 12.45%, and advances outstanding at ₹25303.15 crores with a YoY growth of 13.95%. The Credit-Deposit (CD) ratio for UT Puducherry stands at 78.3%.
- Out of Total advances, the Priority sector comprising 53.84%, the agriculture sector accounted for 28.47%, while weaker section advances reached 21.73%. MSME outstanding stand at Rs. 4918.94 Crores.
- Non-Performing Assets (NPA) against total advances, the overall NPA stands at 1.9% and the Public Sector Banks at 1.7%, Private Sector Banks at 1.3%. The education loans have the highest level of NPA of 10.6%.

Agenda 4: Performance under Annual Credit Plan as on 30.06.2025

A comprehensive update on credit disbursements as on June 2025 of the fiscal year 2025-26 was provided, covering sectors such as Agriculture, MSME, Housing, and Education, along with outreach to Minorities, SC/ST, and women beneficiaries. The overall ACP achievement stood at Rs. 4112.63 crore, surpassing the quarterly target of Rs. 3025.00 crore with 136% achievement and against the annual target of Rs. 12100.00 crore, the achievement stood at 34%.

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

- **Agriculture:** Achieved Rs. 2567.67 crores against the target of Rs. 1813.80 crores, which is 142%.
- **MSME:** Achieved Rs. 1425.77 crores against the target of Rs. 1081.3 crores, which is 132%.
- **Other Sectors (Priority):** Achieved Rs. 119.19 crores against the target of Rs. 130 crores, which is 92%.

Major points in ACP Disbursement by SLBC Chairman:

- The majority of loan disbursements in the Agriculture and MSME sectors are predominantly in the form of jewel loans, largely availed for consumption purposes. These loans are rolled over every year under ACP disbursements.
- In the case of Agricultural and MSME consumption loans, since gold is accepted as collateral, NPAs generally arise after 2 years (for Agri). At that point, fluctuations in gold prices create a mismatch of the collateral value; however, this should not adversely impact lending for productive purposes.
- To address this, banks need to design suitable products within RBI guidelines to effectively utilize gold as collateral for production-oriented loans, rather than purely for consumption loans.
- While preparing the PLP 2026-27, NABARD may consider this issue from a collateral perspective to reflect the real potential.

Agenda 5:

5.A Pradhan Mantri MUDRA Yojana (PMMY):

The performance of banks and other financial institutions, in the UT of Puducherry as on 18.07.2025 (FY 2025-26) were informed to the members. Under this scheme, the achievement is Rs.174.60 crores against the Annual Target of Rs.602.70 Crores with the achievement of 29%.

5.B Stand up India (SUI)

As on 30.06.2025, 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 30.06.2025 (FY 2025-26), banks have disbursed 10 loans against annual target of 25 loans representing 40% achievement. The margin money claimed amounts to Rs. 35.97 lakhs, which is 39% of the target of Rs. 91.75 lakhs. Banks are performing well in the scheme and making good progress.

6.B PM SVANidhi Scheme

As on 25.07.2025, 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 1414(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.

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

As on 27.07.2025(FY 2025-26), banks have sanctioned 27 loans against the Annual Target 50, resulting in an achievement rate of 54%.

6.D PM Vishwakarma Scheme:

As on 27.07.2025 (FY 2025-26), out of 162 applications received, banks have sanctioned 126 loans and rejected 20 applications. The sanction percentage stood at 77.7%.

The Secretary (Finance) has advised District Industries Centre (DIC) to provide the target for PM Vishwakarma Scheme.

6.4 MUPSES:

As on 25.07.2025 (FY 2025-26), against the annual target of 200, banks have sanctioned 61 loans out of 75 applications received, achieving 30.5% of target.

6.5 KCC to Animal Husbandry and Fisheries:

Animal Husbandry: As on 30.06.2025, against the target of 4000, banks have sanctioned 4231 (106%) applications and surpassed saturation target.

Fisheries: As on 30.06.2025, against the target of 3200, banks have sanctioned 3502 applications which is 109% of target.

Agenda 7:

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

SHG Credit Linkage: As on 30.06.2025(FY 2025-26), 612 groups have been credit linked and disbursed to the tune of Rs 48.14 crores during the year.

Member Banks were advised to conduct a Women Enterprises Loan Campaign from 5th to 31st August 2025. DRDA was requested to provide sponsorship letters for beneficiaries identified under Lakhpati Didhi schemes immediately to Member Banks.

DRDA informed that under NRLM, the targets are 1500 SHGs for bank credit linkage and 500 SHGs for enterprise promotion loans. DRDA further informed that the targets will be communicated to SLBC through an official letter.

SLBC chairman has advised that as informed there are 5 FPO operating in the UT of Puducherry. DRDA was requested to explore the possibilities of forming SHGs with the members of these FPOs for facilitating credit linkage and enterprise promotion.

Agenda 8:

Financial Literacy Training:

As on 30.06.2025 (FY 2025-26), a total of 58 FLC camps have been conducted, benefiting 1,586 participants.

Center for Financial Literacy: (CFL)

As on 30.06.2025 (FY 2025-26), CFL DHAN Foundation Ariyankuppam has conducted 180 programs benefitting 4725 individuals.

Self-Employment Training Institute:

Indian Bank Self Employment Training Institute (INDSETI) – conducted 8 training programs benefiting 270 candidates. Out of these, 175 candidates settled in businesses, and 104 received credit linkages, which is 59%. INDSETI is expected to ensure that a minimum of 75% of trainees are linked with credit for business after completion of training.

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. INDSETI and FLCs are utilized for this purpose.

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 16.07.2025 (FY 2025-26):

- PMJDY : 2,61,429 enrolments.
- PMJJBY: 2,30,547 enrolments.
- PMSBY: 5,23,499 enrolments.
- APY : 1,10,711 enrolments.

The SLBC Chairman informed that while reviewing the number of PMSBY accounts, considering the large PMSBY numbers, there may be a misclassification in the conversion of PMJDY accounts could happened. Member Banks were advised to recheck the transaction status of such accounts, and the eligible accounts should be reconverted to PMJDY accounts.

The performance of PMSBY, considering the population, was noted as satisfactory. Member Banks were advised to take a pledge to declare PMSBY as saturated during the current year. Further, from the next year onwards, focus should also be given to PMJJBY with the objective of achieving saturation.

Agenda 11:

Performance of Digital Banking Unit

The total outstanding of DBUs as on 30.06.2025 (FY 2025-26) is Rs. 2330.06 Lakhs in deposits and Rs. 3167.66 crores in advances.

For the purpose of relativity study, the growth rate of Deposits and Advances of DBUs should be correlated with the overall growth of the State.

Agenda 12:

Discussion on Market Intelligence Issues

Banks/Branches were requested to inform SLBC about any instances of Ponzi schemes, illegal deposit-taking, or cyber frauds. The 1930 helpline (MHA initiative) may be used for reporting cyber frauds. Member Banks' State Coordinators were advised to promptly share data with LEAs, act on complaints in real time, and follow the escalation matrix for faster resolution.

The SLBC Chairman advised arranging a 10–15 minute program on Door darshan and All India Radio, in collaboration with other member banks, to create wider public awareness on cyber frauds and Ponzi schemes. (Action: SLBC)

Agenda 13:

INDSETI Land Allotment

As per MoRD guidelines, every RSETI must have its own building in coordination with DRDA and the State Government. The earlier land allotment Government Order has been revoked, and DRDA is in the process of identifying an alternative site for the RSETI building. The Secretary (Finance) informed that the process of allotting new land is likely to be completed before the next SLBC meeting.

Agenda 14:

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. The Department of Survey, Settlement, and Land Records has completed drone surveys and issued 2543 SVAMITVA Cards.

In this regard, the Pondicherry Land Grant Rules, 1975 have been amended to facilitate the implementation of the scheme.

Agenda 15:

Assessment of Inactive Business Correspondents (BCs)

With the growing importance of the Business Correspondent (BC) model in last-mile financial service delivery, RBI's FIDD has advised UTLBC Puducherry to assess inactive BC outlets as a measure of service quality. Data on inactive BCs has been collected

from all banks and is placed before the forum for review and necessary action to improve BC activity in underserved areas. Axis bank and HDFC banks are advised to make the Inactive BCs to Active BCs immediately.

Agenda 16:

Three-Month Saturation Campaign for Financial Inclusion (01.07.2025 – 30.09.2025)

DFS, MoF launched a nationwide FI Saturation Campaign at GP level covering PMJDY, PMJJBY, PMSBY, APY, Re-KYC, unclaimed deposits, fraud prevention, nomination, and grievance redressal. In UT of Puducherry, 108 FI camps have been planned (81 in Puducherry District and 27 in Karaikal District). As of 31.07.2025, 44 camps have been conducted (24 in Puducherry and 20 in Karaikal). The details of camps conducted and the bank-wise progress are placed before the forum for review.

The Gram Panchayat camps should be conducted in the morning and evening to facilitate customer participation as per their availability. BCs should also remain active in the field during these timings, when customers are at home or returning from work.

The SLBC Chairman advised Member Banks to submit the weekly progress (every Friday) on PMSBY, PMJJBY against their allocated targets and Re-KYC against their pending as on 30.06.2025, to enable review and monitoring.

Banks were advised to generate CKYC IDs for all customers completing Re-KYC, which will also facilitate Law Enforcement Agencies in marking fraudulent activities to CERSAI.

Agenda 17:

Smart Farmer ID cards under AgriStack for issuance of Crop Loans

The Department of Agriculture has introduced Smart Farmer IDs under the Agristack initiative. All banks will be provided with login credentials to search and download the Sowing Certificate, which can be used for sanctioning KCC loans. Shri S. Sezhian Babu, Deputy Director of Agriculture, presented a demonstration of downloading the Sowing Certificate from the Agristack Portal in the forum.

Major Points from SLBC Chairman & Secretary (Finance)

- If possible, details of KCC crop loans already provided to farmers should be integrated into the AgriStack portal.
- At least 50% of adult family members in a farmer's household should get 250–300 days of work per year for sustainability, along with coverage under social security schemes.

- Block/Panchayat level arrangements should be made for facilitating crop insurance for notified crops under PMFBY, for farmers who have not opted out of the scheme. (Action: Agriculture Department)
- In the AgriStack portal, the sowing certificate should clearly mention whether the crop is a notified crop under PMFBY for that season, and the PMFBY coverage status should be incorporated. (Action: Agriculture Department)
- The allied activities of larger farmers should be tracked, and opportunities to develop them as entrepreneurs should be explored.

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 may be invited to the MSME Sub-Committee meetings so that start-ups in the nurturing stage can be tracked and enabled for credit linkage.

Agenda 19 :

NSKFDC Initiatives: NAMASTE and SUI Schemes for Mechanization and Livelihoods.

The SLBC Chairman advised the Member banks to extend Loans under NAMASTE and SUI schemes and implementing department to sponsor the applications to member banks.

Agenda 20:

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

ACABC Scheme under Krishonnati Yojana will continue in FY 2025–26. NABARD has conducted workshops with bankers, departments, and agripreneurs. Member Banks were advised to extend credit support to trained candidates to promote agri-entrepreneurship and rural livelihoods.

The SLBC Chairman advised the Agriculture Department to target existing licensed entrepreneurs engaged in the sale of seeds, fertilizers, pesticides, etc., to create initial traction under the scheme. (Action: Agriculture Department)

The SLBC Chairman advised NABARD to submit the 14 pending applications through the JanSamarth portal for follow-up. (Action: DDM, NABARD)

Agenda 21 :**Amendment to Master Direction - Know Your Customer (KYC) Direction, 2016**

RBI has amended the KYC Directions, 2016 to simplify KYC updation. Low-risk customers can continue transactions with KYC updation allowed till June 30, 2026; BCs may record self-declarations electronically. Banks must send three advance reminders (including one by letter) and implement the changes by January 1, 2026. Member banks were advised to avoid sending repetitive messages to customers who have already completed Re-KYC.

Agenda 22 :**Inoperative Accounts/ Unclaimed Deposits in Banks - Revised Instructions (Amendment) 2025**

RBI has amended KYC updation norms for inoperative accounts and unclaimed deposits. Banks were advised to enable updation at all branches (including non-home branches) and through V-CIP, and also utilize BCs for account activation.

Agenda 23 :**Clarification regarding acceptance of Udyam Registration Certificate (URC) in its electronic form issued to Digital Locker account**

As per the updated KYC Master Direction (June 12, 2025), equivalent e-documents with valid digital signature, including those issued to the customer's Digital Locker, are acceptable as proof of business/activity. URC in electronic form issued to a customer's Digital Locker account can be accepted by Regulated Entities as proof of business/activity for proprietary firms.

Agenda 24 :**Reserve Bank of India (Lending Against Gold and Silver Collateral) Directions, 2025**

RBI has issued revised directions on lending against gold and silver collateral to harmonize regulations across REs, covering renewal norms, interest payments, collateral weight limits, and consumption loan LTV caps.

Agenda 25 :**Lending Against Gold and Silver Collateral - Voluntary Pledge of Gold and Silver as Collateral for Agriculture and MSME Loans**

RBI clarified that loans against voluntary pledge of gold and silver, sanctioned within the collateral-free limit under agriculture and MSME guidelines, will not be treated as a violation. Such loans remain compliant with the revised directions on lending against gold and silver collateral.

Agenda 26 :

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

The Reserve Bank has issued fresh directions to harmonise the levy of pre-payment charges across Regulated Entities. Accordingly:

- No pre-payment charges shall be levied on floating rate loans granted to individuals (non-business purposes) and on business loans to individuals and MSEs by Commercial Banks (except SFBs, RRBs & LABs), Tier-4 UCBs, NBFC-UL and AIFIs.
- For SFBs, RRBs, Tier-3 UCBs, StCBs, CCBs and NBFC-ML, the waiver is applicable to such loans up to ₹50 lakh.

These instructions will apply to loans sanctioned/renewed on or after January 1, 2026.

Agenda 27 :

Preparation of PLP 2026-27

NABARD has initiated preparation of the Potential Linked Credit Plan (PLP) for FY 2026-27. Departments and Banks are requested to share details of priority sector schemes and inputs to NABARD for effective planning. The Secretary(Finance) has insisted that the PLP should be prepared on the Credit worthiness of the person not on the collateral basis.

Agenda 28 :

Other agendas from NABARD

e-Kisan Upaj Nidhi: Farmers can avail post-harvest loans by pledging e-NWRs through WDRA-registered warehouses. Banks to extend pledge finance under the platform.

Fisheries Sector Review: Quarterly review of GLC achievement to continue; initiatives include NFDP, Fisheries Clusters, Integrated Aqua Parks and CRCFV.

Shrimp Farming Credit : As per Union Budget 2024-25, NABARD has assessed credit potential of ₹6.09 crore in UT of Puducherry. Fisheries Department advised to sponsor applications to member banks under the scheme.

Shri. Rathinavel D,Chairman, PBGB has summed up of the agenda and given vote of thanks with following points.

SLBC Chairman has highlighted the global and national economic outlook, MPC announcements, and the performance of banks in Puducherry. The Secretary(Agriculture)appreciated banks' achievements in priority sector lending and urged focus on KCC and AgriStack. The presence of the Secretary (Finance) made the meeting interactive, directions were given to govt departments on fixing targets for the schemes implemented by the concern department and appreciated bankers, departments, and participants for their contributions. The Regional Director,

RBI, spoke on recent policy directives, FI campaign progress, and requested effective implementation of AgriStack. The GM, NABARD, discussed schemes like ENWRs, FPO financing, AgriClinics, drone usage, and sought active support for PLPs, fisheries, and shrimp farming. A presentation on smart farmer ID cards by the Deputy Director of Agriculture was noted as useful for seamless credit flow. Finally, everyone was thanked for their participation and contribution.

List of Other participants of the SLBC convened on 08.08.2025

BANKS/FINANCIAL INSTITUTIONS			
S.No.	Name of the Institution	Name of the Official (Mr/ Ms./Mrs.)	Designation
1.	Reserve Bank of India	M. Rajkumar	General Manager
2.	Reserve Bank of India	Vijayviknesh SV	Lead District Officer
3.	Indian Bank	Subramani P	AGM/DZM
4.	Indian Bank	Sathish Kumar	Lead District Manager
5.	NABARD	R.V. Sidharthan	DDM
6.	State Bank of India	R. Sriram Kumar	Chief Manager
7.	State Bank of India	V Dinesh Kumar	Manager
8.	Indian Overseas Bank	Ravi Shankar Sahoo	Chief Regional Manager
9.	Indian Overseas Bank	S. Mangaleswari	Senior Manager
10	Bank of India	Malathi M	Manager
11	Punjab National Bank	Mohanvel M	Dy. Manager
12	Punjab National Bank	Aasthi Meenu	Senior Manager
13	Bank of Maharashtra	Harikrishnan M	Senior Manager
14	Punjab and Sindh Bank	P. Praveen	Senior Manager
15	ICICI	Siva Guga Priyan G	SLBC Regional Coordinator
16	ICICI	Megala. S	Branch Manager
17	Axis Bank Ltd	Elumalai R	Branch Head
18	Axis Bank Ltd	Balaganpathy	CRDM-FI
19	HDFC Bank	R. Ashok Kumar	AVP-Branch Head
20	HDFC Bank	Karthik Kumar M	Senior Manager
21	Union Bank of India	B. Rani	Branch Head
22	Union Bank of India	Susmit kamal Malakar	Chief Manager
23	Central Bank of India	Tianungsang	Senior Manager
24	Central Bank of India	Sachen Kumar	Chief Manager
25	UCO Bank	Rahul Kumar	AGM
26	UCO Bank	Dinesh Babu S	Asst. Branch Head
27	Bank of Baroda	R. Suresh	Senior Manager
28	Canara Bank	Ashishek k. Kaushik	Chief Manager
29	Puduvai Bharathiar Grama Bank	D. Rathinavel	Chairman
30	Puduvai Bharathiar Grama Bank	AR Surya	Assistant Manager
31	SIDBI	Amit Ravi	Manager
32	Pondicherry State Cooperative Bank	R. Ilango	Manager
33	Pondicherry State Cooperative Bank	V. Kaviarasan	Assistant Manager
34	Dhanalaxmi Bank	Vikraman A	Assistant Manager
35	City Union Bank	R. Sakthivel	BDM
36	City Union Bank	Ramasundaram J	BM

37	Tamilnad Merchantile bank	R. Arunachalam	Branch Manager
38	Federal Bank	Barath Kumar V	Assistant Manager
39	DBS Bank	Sharan J	Assistant Manager
40	IDBI Bank	Balamurugan D	Junior Asst. Manager
41	IDBI Bank	G. Renuga Devi	Junior Asst. Manager
42	Kotak Mahindra Bank	H. Mubarak	Assistant Manager
43	IndusInd Bank	Mukesh D	Deputy Manager
44	Catholic Syrian Bank	K. Arulmani	Branch Operation Manager
45	Karnataka Bank	Febin Baby	Assistant Branch Manager
46	RBL Bank	Giridharan S	Branch Manager
47	Jana Small Finance Bank	S. Sivarajan	Area operation Manager
48	AU Small finance bank	Karthikeyan	Operation (AU)
49	Yes Bank	Mano M	Manager
50	Suryoday Small Finance Bank	R. Balaiyar	Senior Manager
51	Utkarsh Small Finance Bank	Narendhar Rajmohan	Branch Head
52	Bandhan Bank	N. Thiyagarajan	Branch Head
53	Bandhan Bank	Rajesh Kumar	Cluster Head
54	India Post Payment Bank	Vinoth Kumar S	Manager
55	Equitas Small Finance Bank	S. Surendran	Area Manager

GOVERNMENT DEPARTMENTS/BOARD/CORPORATION			
S.No.	Department	Name (Mr/ Ms./Mrs.)	Designation
1.	Planning & Research	Thirunavukarasu	Joint Director
2.	Agriculture	Mr.Cherian Babu	Deputy Director
3.	Animal Husbandry	Dr. G. Latha Mangeshwar	Director
4.	Fisheries	R. Kaviyarasan	Deputy Director
5.	DIC	Govindarajan	General Manager
6.	DIC	Jayaraman	Functional Manager
7.	DRDA	Shobana D	State Mission Manager
8.	PUDA	Sabareesan M	State Mission Manager
9.	PUDA	Vignesh R	CMM
10.	AIC-PEC	Vishnu V	CEO
11.	PKVIB	C. Jayaraj	Nodal Officer
12.	PIPDIC	S. Aravindan	Technical Consultant
13.	INDSETI	J. Josephine Sahaya Rani	Director
14.	PKVIB	C. Jayaraj	Nodal Officer
15.	Financial Literacy Centre	Raja	Financial Literacy Counsellor

