

STATE LEVEL BANKERS' COMMITTEE

UNION TERRITORY OF PUDUCHERRY



STATE LEVEL BANKERS' COMMITTEE MEETING AGENDA

Date : 25-06-2024, Tuesday Time : 11.30 A.M.

Venue : The Sunway Manor, Puducherry

Convenor



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

STATE LEVEL BANKERS' COMMITTEE MEETING - UT OF PUDUCHERRY
For MARCH QUARTER 2024

Venue :	Hotel The Sunway Manor 100 Feet Road, Puducherry-605004	
	Date: 25.06.2024	Time: 11.30 A M

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State Level Bankers' Committee, Puducherry
Convenor: Indian Bank
Banking Development in U.T. of Puducherry
(As of March' 2024)

(Rs. in Crores)

S. No	Details/Sector	March	March	March	March	March	March
		2019	2020	2021	2022	2023	2024
1	Total No of Branches	276	277	277	277	282	297
	- Urban	124	124	124	124	121	127
	- Semi-urban	90	92	92	92	84	91
	- Rural	62	61	61	61	77	79
2	Total Deposits	17267.47	18680.96	20636.29	22006	23727.34	27936.7
3	Total Advances	12712.59	13738.64	15246.87	16398.96	17848.6	21698.08
4	CD Ratio	74%	74%	74%	75%	75%	77.7%
6	Total Priority Sector Advances	8204.12	8881.24	9875.62	10673.6	11662.04	13401.95
7	% of PSA to Total Advances	64.54%	64.64%	64.77%	65.09%	65.34%	61.77%
8	Priority Sector Agriculture Advances	3086.83	3351.18	3761.82	4127.23	4927.48	5921.61
9	% of Agri.(PS) To Total Advances	24.28%	24.39%	24.67%	25.17%	27.61%	27.29%
10	Advances to Weaker Section	2166.18	2375.53	2676.78	2991.75	3851.81	4827.55
11	% of W.S. adv to Total Adv	17.04%	17.29%	17.56%	18.24%	21.58%	22.25%
12	Advances to SC/ST	926.25	1016.12	1127.96	1257.29	1379.15	1717.07
13	% of SC/ST adv to Total Adv	7.29%	7.40%	7.40%	7.67%	7.73%	7.91%
14	Minorities adv	1290.62	1394.64	1560.98	1696.88	1829.8	2033.75
15	% of Minorities Adv to Total Adv	10.15%	10.15%	10.24%	10.35%	10.25%	9.37%

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

(Rs. In Crores)

Year	Particulars	Agriculture	Non-farm Sector	Others	Total
2017-18	Target	1162.63	562.63	914.01	2637.27
	Achievement	1219.41	586.43	913.15	2718.99
	% of Ach	104.88%	104.23%	99.90%	103.10%
2018-19	Target	1431.97	694.90	676.91	2803.79
	Achievement	1493.07	705.18	683.95	2882.20
	% of Ach	104.27%	101.48%	101.04%	102.80%
2019-20	Target	1554.33	759.36	742.61	3056.30
	Achievement	1576.14	764.55	755.38	3096.07
	% of Ach	101.40%	100.68%	101.72%	101.30%
2020-21	Target	1703.20	836.08	742.57	3281.86
	Achievement	1764.44	838.24	756.53	3358.03
	% of Ach	103.60%	100.26%	101.88%	102.32%
2021-22	Target	1967.30	805.50	826.40	3599.20
	Achievement	2163.32	756.52	818.02	3737.86
	% of Ach	109.96%	93.92%	98.99%	103.85%
2022-23	Target	2235	844.6	810	3889.6
	Achievement	3050.3	1352.4	891.1	5293.8
	% of Ach	136%	160%	110%	136%
2023-24 Mar'24	Annual Target	2411	910	929	4250.0
	Achievement Mar'24	6094.23	3204.77	410.02	9709.02
	% of Ach Mar'24	252%	352%	44%	228%

AGENDA-1

Confirmation of Minutes of the SLBC Meeting held on 15.03.2024

A copy of the minutes of the SLBC meeting held on 15.03.2024 circulated among the members is annexed. The minutes of the meeting may please be confirmed.

AGENDA-2

Action Taken Report for Points Discussed in the Previous SLBC Meeting

Sl. No.	Point	Action Taken
1.	CD Ratio of State Bank of India and Indian Overseas Bank has to be improved.	State Bank of India improved CD ratio from 54.8% to 56.2%. Indian Overseas Bank CD ratio has decreased from 48.7% to 47.9%.
2.	Under Stand-Up India: ICICI Bank in the last SLBC Meeting has informed that there were two accounts to upload under SUI which is to be uploaded.	Now ICICI Bank has informed that the said 2 loans were not uploaded yet since the same is not eligible to classify under SUI (Neither Women Borrower nor SC/ST Borrower).
3.	Under Stand-Up India: To explore more applications/sanctions under Stand-Up India.	The District Industries Centre (DIC) has sent a letter to the Women Welfare Department and the Adidravidar Welfare Association to spread awareness and mobilize more applications under Stand Up India Scheme. Financial awareness programs are planned in the industrial estate to increase the effort. (DIC) All the Bank District Coordinators were instructed to classify all the eligible accounts (i.e. MSME Loans More than Rs.10 Lakhs and up to Rs.100 lakhs to Women/SC/ST Borrowers) under Standup India in Udaya Mitra Portal during the sub committee meeting. As a result 92.30% achieved on the target till now and the remaining will be achieved on time.
4.	Under PMEGP Scheme: Six accounts were pending for MM disbursement since Rural Area Certificate not provided by Revenue Authorities	Election Code of Conduct was in existence at that time. Now KVIC vide letter dated 19.06.2024 has requested revenue authorities through chief secretariat for issue of the Rural Area Certificate.

AGENDA-3

Review of performance of banks in U.T. of Puducherry (as of March'24)

3.A. Branch Net Work:

District-wise & Area-wise Branch Distribution

S.No	District/ Region	Urban	Semi Urban	Rural	Total
1	Puducherry	127	32	55	214
2	Karaikal	0	30	24	54
3	Mahe	0	16	0	16
4	Yanam	0	13	0	13
	Total	127	91	79	297

Sector-wise & Area-wise Branch Distribution

S.No	Type of Bank	Urban	Semi Urban	Rural	Total
1	Public Sector Bank	55	49	36	140
2	Private Sector Bank	51	27	4	82
3	Regional Rural Bank	9	9	29	47
4	State Co-operative Bank	10	5	10	25
5	Payment Bank	1	1	0	2
6	Govt Bank (SIDBI)	1	0	0	1
	Grand Total	127	91	79	297

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

Rs.in crores

No	Details/Sector	Mar-22	Mar-23	YOY March 2022 vs 2023	Mar-24	YOY March 2023 vs 2024
1	Total Deposits	22006	23727.34	1721.34 7.82%	27936.7	4209.36 17.74%
2	Total Advances	16398.96	17848.6	1449.64 8.84%	21698.08	3849.48 21.57%
3	CD Ratio	74.52%	75.2%	0.70%	77.7%	2.44%
4	Total Priority Sector Advances	10673.6	11662.04	988.44 9.26%	13401.95	1739.91 14.92%
5	% of Priority Sector Advances	65.09%	65.34%	0.25%	61.77%	-3.57%
6	Total Advances to Agriculture	4127.23	4927.48	800.25 19.39%	5921.61	994.13 20.18%
7	% of Agri. advances to Total Advances	25.17%	27.61%	2.44%	27.29%	-0.32%
8	Advances to Weaker Section	2991.75	3851.81	860.06 28.75%	4827.55	975.74 25.33%
9	% of WS to Total Advances	18.24%	21.58%	3.34%	22.25%	0.67%
10	Advances to SC/ST	1257.29	1379.15	121.86 9.69%	1717.07	337.9 24.50%
11	% of SC/ST to Total Advances	7.67%	7.73%	0.06%	7.91%	0.19%

3.C. CD Ratio:

For Quarter ended Mar'24 of 2023-24, YoY growth, Deposits grew by 17.74% advances, 21.57%. The CD ratio is at 77.7% as on Mar 2024.

- Out of the 12 Public sector banks present in the UT, 6 Banks are having CD Ratio of 60% and above, and 6 banks have CD Ratio less than 60%. (Bank of Baroda, Canara Bank, Central Bank of India, State Bank of India, Indian Overseas Bank, UCO Bank).
- Among 27 Private Sector Banks, 19 Banks have CD Ratio of 60% and above, and 8 banks have a CD Ratio less than 60%. (ICICI bank, DBS Bank India (e-LVB), RBL bank, South Indian Bank, Tamilnad Mercantile Bank, Karnataka Bank, Suryoday Small Fin. Bank, Utkarsh Small Fin. Bank).
- In respect of PSCB, RRB CD Ratio stood at above 60%.

3.D. Performance under other key functional areas:

Area	R B I Norms	Outstanding as on 31.03.2024
Priority Sector	40%	61.77%
Agricultural Advances	18%	27.29%
Weaker Section Advances	11.5%	22.25%

Bankwise Total Outstanding as on 31.03.2024 (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)			Export Credit		
		No.	Amt	Amt	%	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV
1	BANK OF BARODA	5	714.49	411.05	57.5%	11651	369.09	90%	5882	110.30	27%	859	93.27	23%	0	0.00	0%
2	BANK OF INDIA	8	727.85	641.54	88%	17746	473.14	74%	13975	268.72	42%	2065	111.58	17%	0	0.00	0%
3	BANK OF MAHARASHTRA	5	111.76	124.87	112%	2328	89.18	71%	1909	49.45	40%	319	32.96	26%	0	0.00	0%
4	CANARA BANK	10	1807.13	1020.14	56%	36841	788.31	77%	32031	575.08	56%	3600	154.55	15%	0	0.00	0%
5	CENTRAL BANK OF INDIA	3	352.97	158.54	44.9%	5907	110.78	70%	5578	89.25	56%	167	11.39	7%	0	0.00	0%
6	INDIAN BANK	35	4508.03	3525.90	78%	109556	2166.86	61%	86331	1085.53	31%	12329	733.49	21%	0	0.00	0%
7	INDIAN OVERSEAS BANK	21	1907.55	912.91	47.9%	41646	690.13	76%	31233	464.43	51%	8377	172.67	19%	0	0.00	0%
8	PUNJAB AND SIND BANK	7	24.86	31.55	127%	328	17.16	54%	1	0.01	0%	149	10.46	33%	0	0.00	0%
9	PUNJAB NATIONAL BANK	9	326.33	278.10	85%	6521	191.33	69%	4946	101.07	36%	1219	70.28	25%	0	0.00	0%
10	STATE BANK OF INDIA	10	6014.08	3378.65	56.2%	91687	1552.92	46%	72713	609.31	18%	1598	337.77	10%	0	0.00	0%
11	UCO BANK	26	838.61	439.22	52.4%	13858	318.14	72%	2937	31.74	7%	5137	150.17	34%	0	0.00	0%
12	UNION BANK OF INDIA	1	536.29	571.81	107%	16698	417.44	73%	13446	219.69	38.4%	2568	169.48	30%	0	0.00	0%
	SUB TOTAL OF PUBLIC SECTOR BANKS	140	17869.95	11494.28	64%	354767	7184.48	63%	270982	3604.58	31%	38387	2048.07	18%	0	0.00	0%
13	AXIS BANK	5	644.02	1045.05	162%	11694	705.04	67%	5627	126.09	12%	555	353.16	34%	0	0.00	0%
14	BANDHAN BANK	1	69.66	58.76	84%	7238	36.98	63%	402	1.66	3%	613	10.08	17%	0	0.00	0%
15	CITY UNION BANK	6	419.65	406.75	97%	9982	415.04	102%	5042	50.08	12%	325	166.12	41%	0	0.00	0%
16	CSB BANK LIMITED	3	55.33	127.34	230%	3408	100.78	79%	3380	93.12	73%	21	7.58	6%	0	0.00	0%
17	DBS BANK INDIA (E-LVB)	4	190.28	104.86	55%	4507	98.91	94%	4475	66.78	64%	30	32.09	31%	0	0.00	0%
18	DCB BANK	1	10.04	50.28	501%	168	12.43	25%	23	0.26	1%	27	5.29	11%	0	0.00	0%
19	DHANLAXMI BANK	1	0.87	1.23	141%	17	0.80	65%	17	0.80	65%	0	0.00	0%	0	0.00	0%
20	FEDERAL BANK	5	318.73	321.32	101%	5137	187.75	58%	4267	67.90	21%	162	95.47	30%	0	0.00	0%
21	HDFC BANK	9	1741.53	2252.47	129%	9219	1044.59	46%	1394	45.41	2%	725	301.12	13%	0	0.00	0%
22	ICICI BANK	7	1477.64	480.70	33%	3535	361.02	75%	735	33.00	7%	275	130.44	27%	0	0.00	0%
23	IDBI BANK	2	125.19	133.69	107%	2732	103.78	78%	2553	85.87	64%	124	14.12	11%	0	0.00	0%
24	IDFC FIRST BANK	1	194.96	428.96	220%	24218	227.64	53%	20955	138.31	32%	608	80.70	19%	0	0.00	0%
25	INDUSIND BANK	2	164.41	296.98	181%	817	67.87	23%	442	15.61	5%	330	48.73	16%	0	0.00	0%
26	KARNATAKA BANK	1	159.09	21.95	14%	77	9.18	42%	12	1.06	5%	37	6.65	30%	0	0.00	0%
27	KARUR VYSYA BANK	7	693.69	554.43	80%	7818	332.77	60%	7447	153.73	28%	295	175.27	32%	0	0.00	0%
28	KOTAK MAHINDRA BANK	2	195.32	121.65	62%	51	27.04	22%	5	0.95	1%	43	25.66	21%	0	0.00	0%
29	RBL BANK	1	50.25	1.70	3%	2	1.62	95%	0	0.00	0%	2	1.62	95%	0	0.00	0%
30	SOUTH INDIAN BANK	4	539.88	223.80	41%	3427	142.03	63%	3205	74.77	33%	164	62.45	28%	0	0.00	0%
31	TAMILNAD MERCANTILE BANK	2	416.47	169.34	41%	2348	112.12	66%	2003	24.87	15%	299	84.55	50%	0	0.00	0%
32	YES BANK	1	83.10	337.99	407%	873	155.65	46%	1	5.53	2%	872	150.12	44%	0	0.00	0%
	SUB TOTAL OF PRIVATE SECTOR BANKS	65	7550.11	7139.25	95%	97268	4143.04	58%	61985	985.80	14%	5507	1751.22	25%	0	0.00	0%
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1318.75	1340.40	102%	102574	1260.28	94%	93072	1137.46	85%	8891	95.53	7%	0	0.00	0%
	SUB TOTAL OF REGIONAL RURAL BANKS	47	1318.75	1340.40	102%	102574	1260.28	94%	93072	1137.46	85%	8891	95.53	7%	0	0.00	0%
34	EQUITAS SMALL FIN. BANK	4	154.11	337.45	219%	27419	219.46	65%	12635	50.80	15%	2153	131.19	39%	0	0.00	0%
35	FINCARE SMALL FIN. BANK	3	39.35	56.03	142%	9660	45.28	81%	8848	35.99	64%	84	6.18	11%	0	0.00	0%
36	JANA SMALL FIN. BANK	3	68.01	231.13	340%	14209	177.00	77%	3184	12.32	5%	520	104.67	45%	0	0.00	0%
37	SURYODAY SMALL FIN. BANK	2	141.17	18.88	13%	5138	17.30	92%	3360	12.81	68%	32	0.01	0%	0	0.00	0%
38	UJJIVAN SMALL FIN. BANK	1	92.32	140.07	152%	26791	120.55	86%	139	1.02	1%	7424	39.05	28%	0	0.00	0%
39	UTKARSH SMALL FIN. BANK	1	52.46	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-
40	ESAF SMALL FIN. BANK	3	17.67	84.14	476%	20266	83.05	99%	12457	55.46	66%	4736	16.83	20%	0	0.00	0%
	SUB TOTAL OF SMALL FINANCE BANK	17	565.09	867.70	154%	103483	662.64	76%	40623	168.40	19%	14949	297.93	34%	0	0.00	0%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	25	624.56	742.51	119%	8114	37.57	5%	6162	25.37	3%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	25	624.56	742.51	119%	8114	37.57	5%	6162	25.37	3%	0	0.00	0%	0	0.00	0%
42	INDIA POST PAYMENTS BANK	2	8.24	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-
	SUB TOTAL OF PAYMENT BANK	2	8.24	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-
43	SIDBI	1	0.00	113.94	-	134	113.94	100%	0	0.00	0%	134	113.94	100%	0	0.00	0%
	SUB TOTAL OF OTHERS	1	0.00	113.94	-	134	113.94	100%	0	0.00	0%	134	113.94	100%	0	0.00	0%
	GRAND TOTAL	297	27936.70	21698.08	77.67%	666340	13401.95	61.77%	472824	5921.61	27.29%	67868	4306.69	19.85%	0	0.00	0.00%

Sr. No.	Name of Bank	Bankwise Total Outstanding as on 31.03.2024 (No. in Actual and Amount in Crore)															
		Education (PS)			Housing (PS)			Social Infrastructure			Renewable Energy			Other Priority			
		No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	
1	BANK OF BARODA	204	6.33	2%	138	13.55	3%	0	0.00	0%	1	0.50	0%	4567	145.14	35%	
2	BANK OF INDIA	305	7.96	1%	420	36.47	6%	0	0.00	0%	0	0.00	0%	981	48.41	8%	
3	BANK OF MAHARASHTRA	56	2.73	2%	44	4.04	3%	0	0.00	0%	0	0.00	0%	0	0.00	0%	
4	CANARA BANK	758	26.90	3%	404	31.55	3%	0	0.00	0%	0	0.00	0%	48	0.23	0%	
5	CENTRAL BANK OF INDIA	92	2.30	1%	70	7.84	5%	0	0.00	0%	0	0.00	0%	0	0.00	0%	
6	INDIAN BANK	1673	40.11	1%	500	31.95	1%	0	0.00	0%	0	0.00	0%	8723	275.78	8%	
7	INDIAN OVERSEAS BANK	1716	19.83	2%	315	33.09	4%	0	0.00	0%	0	0.00	0%	5	0.11	0%	
8	PUNJAB AND SIND BANK	10	0.30	1%	14	1.63	5%	0	0.00	0%	0	0.00	0%	154	4.76	15%	
9	PUNJAB NATIONAL BANK	236	10.80	4%	99	9.10	3%	0	0.00	0%	0	0.00	0%	21	0.08	0%	
10	STATE BANK OF INDIA	2267	66.25	2%	2751	187.44	6%	0	0.00	0%	0	0.00	0%	12358	352.15	10%	
11	UCO BANK	502	9.76	2%	571	48.47	11%	0	0.00	0%	0	0.00	0%	4711	78.00	18%	
12	UNION BANK OF INDIA	407	10.66	2%	232	17.60	3%	1	0.00	0%	0	0.00	0%	44	0.01	0%	
	SUB TOTAL OF PUBLIC SECTOR BANKS	8226	203.93	2%	5558	422.73	4%	1	0.00	0%	1	0.50	0%	31612	904.67	8%	
13	AXIS BANK	24	0.92	0%	273	19.42	2%	0	0.00	0%	0	0.00	0%	5215	205.45	20%	
14	BANDHAN BANK	0	0.00	0%	17	1.78	3%	0	0.00	0%	0	0.00	0%	6206	23.46	40%	
15	CITY UNION BANK	18	0.65	0%	36	2.74	1%	0	0.00	0%	0	0.00	0%	4561	195.45	48%	
16	CSB BANK LIMITED	6	0.06	0%	1	0.02	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	
17	DBS BANK INDIA (E-LVB)	0	0.00	0%	2	0.04	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	
18	DCB BANK	0	0.00	0%	116	2.80	6%	2	4.08	8%	0	0.00	0%	0	0.00	0%	
19	DHANLAXMI BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	
20	FEDERAL BANK	15	0.36	0%	27	2.59	1%	0	0.00	0%	0	0.00	0%	666	21.43	7%	
21	HDFC BANK	16	0.33	0%	1187	108.50	5%	0	0.00	0%	0	0.00	0%	5897	589.23	26%	
22	ICICI BANK	12	1.00	0%	55	5.02	1%	0	0.00	0%	0	0.00	0%	2458	191.56	40%	
23	IDBI BANK	23	0.90	1%	31	2.86	2%	1	0.03	0%	0	0.00	0%	0	0.00	0%	
24	IDFC FIRST BANK	0	0.00	0%	2007	7.52	2%	648	1.11	0%	0	0.00	0%	0	0.00	0%	
25	INDUSIND BANK	0	0.00	0%	45	3.53	1%	0	0.00	0%	0	0.00	0%	0	0.00	0%	
26	KARNATAKA BANK	15	0.56	3%	8	0.89	4%	0	0.00	0%	0	0.00	0%	5	0.02	0%	
27	KARUR VYSYA BANK	32	0.74	0%	32	2.99	1%	0	0.00	0%	1	0.01	0%	11	0.03	0%	
28	KOTAK MAHINDRA BANK	0	0.00	0%	3	0.43	0%	0	0.00	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	7	0.24	0%	51	4.57	2%	0	0.00	0%	0	0.00	0%	0	0.00	0%	
31	TAMILNAD MERCANTILE BANK	11	0.16	0%	35	2.54	1%	0	0.00	0%	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	179	5.92	0%	3926	168.24	2%	651	5.22	0%	1	0.01	0%	25019	1226.63	17%	
33	PUDUVAI BHARATHIYAR GRAMA BANK	0	0.00	0%	611	27.29	2%	0	0.00	0%	0	0.00	0%	0	0.00	0%	
	SUB TOTAL OF REGIONAL RURAL BANKS	0	0.00	0%	611	27.29	2%	0	0.00	0%	0	0.00	0%	0	0.00	0%	
34	EQUITAS SMALL FIN. BANK	0	0.00	0%	57	2.51	1%	0	0.00	0%	0	0.00	0%	0	0.00	0%	
35	FINCARE SMALL FIN. BANK	0	0.00	0%	42	2.55	5%	0	0.00	0%	0	0.00	0%	686	0.56	1%	
36	JANA SMALL FIN. BANK	0	0.00	0%	280	15.41	7%	0	0.00	0%	0	0.00	0%	10225	44.60	19%	
37	SURYODAY SMALL FIN. BANK	0	0.00	0%	1	0.34	2%	0	0.00	0%	0	0.00	0%	1745	4.14	22%	
38	UJJIVAN SMALL FIN. BANK	0	0.00	0%	1983	22.65	16%	0	0.00	0%	0	0.00	0%	17245	57.83	41%	
39	UTKARSH SMALL FIN. BANK	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	
40	ESAF SMALL FIN. BANK	100	0.06	0%	4	0.61	1%	0	0.00	0%	0	0.00	0%	2969	10.09	12%	
	SUB TOTAL OF SMALL FINANCE BANK	100	0.06	0%	2367	44.07	5%	0	0.00	0%	0	0.00	0%	45444	152.18	18%	
41	PUDUCHERRY STATE CO-OPERATIVE BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	1952	12.20	2%	
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	1952	12.20	2%	
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	8505	209.91	0.97%	12462	662.33	3.05%	652	5.22	0.02%	2	0.51	0.00%	104027	2295.68	10.58%	

Bankwise Total Outstanding as on 31.03.2024 (No. in Actual and Amount in Crore)													
Sr. No.	Name of Bank	Loans to weaker sections under Priority Sector			SC/ST			Minorities			Women		
		No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV
1	BANK OF BARODA	4441	75.31	18%	756	25.79	6%	419	31.50	8%	3843	117.67	29%
2	BANK OF INDIA	11463	213.33	33%	1045	45.58	7%	782	54.82	9%	8699	225.97	35%
3	BANK OF MAHARASHTRA	1031	21.09	17%	399	4.83	4%	113	10.36	8%	1077	32.93	26%
4	CANARA BANK	33218	573.78	56%	2461	98.91	10%	7596	173.52	17%	19342	408.23	40%
5	CENTRAL BANK OF INDIA	3804	66.20	42%	386	1.42	1%	232	12.36	8%	3108	70.25	44%
6	INDIAN BANK	84200	842.55	24%	4945	269.64	8%	4487	376.48	11%	59608	981.14	28%
7	INDIAN OVERSEAS BANK	29129	342.41	38%	1515	122.22	13%	2290	170.13	19%	23120	347.47	38%
8	PUNJAB AND SIND BANK	118	16.39	52%	25	0.38	1%	37	2.94	9%	70	6.48	21%
9	PUNJAB NATIONAL BANK	5011	81.79	29%	293	8.90	3%	258	24.14	9%	3498	103.80	37%
10	STATE BANK OF INDIA	50140	388.62	12%	7945	364.72	11%	6247	326.48	10%	59975	1368.46	41%
11	UCO BANK	7712	126.12	29%	1421	34.22	8%	1158	85.33	19%	6818	152.97	7%
12	UNION BANK OF INDIA	14119	225.22	39%	789	15.01	3%	2598	64.38	11%	8689	187.72	33%
	SUB TOTAL OF PUBLIC SECTOR BANKS	244386	2972.81	26%	21980	991.62	9%	26217	1332.44	12%	197847	4003.09	35%
13	AXIS BANK	6260	77.13	7%	392	37.30	4%	1179	72.50	7%	8769	147.55	14%
14	BANDHAN BANK	5766	26.83	46%	51	2.67	5%	279	4.64	8%	7713	36.54	62%
15	CITY UNION BANK	4866	46.35	11%	110	8.83	2%	662	48.40	12%	3199	98.24	24%
16	CSB BANK LIMITED	1342	22.31	18%	26	0.82	1%	1438	9.94	8%	2109	36.69	29%
17	DBS BANK INDIA (E-LVB)	4270	60.69	58%	0	0.00	0%	0	0.00	0%	2209	31.82	30%
18	DCB BANK	23	0.26	1%	3	0.02	0%	2	0.00	0%	27	1.34	3%
19	DHANLAXMI BANK	14	0.49	40%	0	0.00	0%	0	0.00	0%	11	0.50	41%
20	FEDERAL BANK	4863	63.06	20%	190	10.58	3%	811	11.76	4%	3439	79.88	25%
21	HDFC BANK	4682	34.28	2%	213	19.12	1%	751	43.67	2%	10622	175.35	8%
22	ICICI BANK	410	15.91	3%	638	48.33	10%	672	47.17	10%	2338	186.47	39%
23	IDBI BANK	1696	26.08	20%	87	6.62	5%	479	18.40	14%	1422	39.78	30%
24	IDFC FIRST BANK	22356	97.47	23%	21487	66.36	15%	1923	48.91	11%	30413	170.30	40%
25	INDUSIND BANK	431	14.47	5%	365	23.70	8%	831	35.85	12%	2808	39.81	13%
26	KARNATAKA BANK	11	0.97	4%	13	0.58	3%	151	6.34	29%	82	3.33	15%
27	KARUR VYSYA BANK	6236	101.37	18%	804	14.31	3%	819	29.06	5%	3766	119.31	22%
28	KOTAK MAHINDRA BANK	1	0.12	0%	31	0.62	1%	225	12.72	10%	75	10.28	8%
29	RBL BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
30	SOUTH INDIAN BANK	0	0.00	0%	124	2.41	1%	389	27.69	12%	6885	64.24	29%
31	TAMILNAD MERCANTILE BANK	1918	24.70	15%	156	4.70	3%	408	31.55	19%	1100	48.69	29%
32	YES BANK	11	2.46	1%	0	0.00	0%	84	8.81	3%	0	0.00	0%
	SUB TOTAL OF PRIVATE SECTOR BANKS	65156	614.95	9%	24690	246.97	3%	11103	457.41	6%	86987	1290.12	18%
33	PUDUVAI BHARATHIYAR GRAMA BANK	85885	972.28	73%	7086	308.38	23%	3715	148.18	11%	62374	749.21	56%
	SUB TOTAL OF REGIONAL RURAL BANKS	85885	972.28	73%	7086	308.38	23%	3715	148.18	11%	62374	749.21	56%
34	EQUITAS SMALL FIN. BANK	24896	78.39	23%	6849	33.92	10%	3100	13.64	4%	29507	131.96	39%
35	FINCARE SMALL FIN. BANK	686	0.56	1%	78	0.73	1%	607	3.36	6%	9118	25.45	45%
36	JANA SMALL FIN. BANK	10507	43.44	19%	2712	25.79	11%	1218	24.90	11%	10387	67.57	29%
37	SUREYODAY SMALL FIN. BANK	4815	13.26	70%	359	9.71	51%	208	2.30	12%	5135	17.71	94%
38	UJJIVAN SMALL FIN. BANK	18560	63.57	45%	2309	27.57	20%	2589	15.01	11%	29805	121.31	87%
39	UTKARSH SMALL FIN. BANK	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-
40	ESAF SMALL FIN. BANK	19301	68.29	81%	3597	5.33	6%	638	8.30	10%	19301	68.29	81%
	SUB TOTAL OF SMALL FINANCE BANK	78765	267.51	31%	15904	103.05	12%	8360	67.51	8%	103253	432.29	50%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	0	0.00	0%	1682	67.05	9%	0	28.21	4%	1182	16.52	2%
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	0	0.00	0%	1682	67.05	9%	0	28.21	4%	1182	16.52	2%
42	INDIA POST PAYMENTS BANK	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	-
43	SIDBI	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%
	GRAND TOTAL	474192	4827.55	22.25%	71342	1717.07	7.91%	49395	2033.75	9.37%	451643	6491.23	29.92%

Bankwise Total NPA Outstanding as on 31.03.2024 (No. in Actual and Amount in Crore)															
Sr. No.	Name of Bank	Branch	Advances			Total Priority Sector			Total Agriculture (PS)			Total MSMEs (PS)			
		No.	OS	NPS_OS	%of NPA	OS	NPS_OS	%of NPA	OS	NPS_OS	%of NPA	OS	NPS_OS	%of NPA	
1	BANK OF BARODA	5	411.05	10.20	2.5%	369.09	8.88	2.4%	110.30	2.66	2.4%	93.27	4.95	5.3%	
2	BANK OF INDIA	8	641.54	14.31	2.2%	473.14	11.23	2.4%	268.72	1.53	0.6%	111.58	8.00	7.2%	
3	BANK OF MAHARASHTRA	5	124.87	7.52	6.0%	89.19	7.50	8.4%	49.46	0.01	0.0%	32.96	7.46	22.6%	
4	CANARA BANK	10	1020.14	56.85	5.6%	788.33	51.22	6.5%	575.09	12.92	2.2%	154.56	33.38	21.6%	
5	CENTRAL BANK OF INDIA	3	158.54	2.33	1.5%	110.78	2.06	1.9%	89.25	0.86	1.0%	11.39	0.32	2.8%	
6	INDIAN BANK	35	3525.90	139.45	4.0%	2166.86	123.32	5.7%	1085.53	27.49	2.5%	733.49	87.38	11.9%	
7	INDIAN OVERSEAS BANK	21	912.91	29.53	3.2%	690.13	12.30	1.8%	464.43	2.18	0.5%	172.67	7.86	4.6%	
8	PUNJAB NATIONAL BANK	7	278.10	37.45	13.5%	191.32	34.01	17.8%	101.07	16.75	16.6%	70.27	14.61	20.8%	
9	UNION BANK OF INDIA	9	571.81	39.49	6.9%	417.44	33.39	8.0%	219.69	3.85	1.8%	169.48	25.68	15.2%	
10	UCO BANK	10	439.22	19.89	4.5%	318.14	18.36	5.8%	31.73	4.18	13.2%	150.18	7.19	4.8%	
11	STATE BANK OF INDIA	26	3378.65	28.86	0.9%	1552.91	18.62	1.2%	609.30	8.52	1.4%	337.77	6.45	1.9%	
12	PUNJAB AND SIND BANK	1	31.55	1.92	6.1%	17.17	1.92	11.2%	0.01	0.00	0.0%	10.47	1.80	17.2%	
SUB TOTAL OF PUBLIC SECTOR BANKS		140	11494.28	387.80	3.4%	7184.50	322.81	4.5%	3604.58	80.95	2.2%	2048.09	205.08	10.0%	
13	AXIS BANK	5	1045.05	5.62	0.5%	705.05	3.34	0.5%	126.09	1.62	1.3%	353.17	1.69	0.5%	
14	BANDHAN BANK	1	58.76	4.31	7.3%	36.99	2.91	7.9%	1.67	0.41	24.6%	10.08	0.62	6.2%	
15	CITY UNION BANK	6	406.75	10.95	2.7%	415.05	5.34	1.3%	50.09	0.70	1.4%	166.12	4.37	2.6%	
16	CSB BANK LIMITED	3	127.34	3.04	2.4%	100.77	1.96	1.9%	93.11	0.01	0.0%	7.58	1.90	25.1%	
17	DBS BANK INDIA (E-LVB)	4	104.86	0.55	0.5%	98.90	0.10	0.1%	66.78	0.00	0.0%	32.08	0.10	0.3%	
18	DCB BANK	1	50.28	0.00	0.0%	12.43	0.00	0.0%	0.26	0.00	0.0%	5.29	0.00	0.0%	
19	DHANLAXMI BANK	1	1.23	0.00	0.0%	0.80	0.00	0.0%	0.80	0.00	0.0%	0.00	0.00	-	
20	FEDERAL BANK	5	321.32	7.89	2.5%	187.76	5.98	3.2%	67.91	0.47	0.7%	95.47	5.40	5.7%	
21	HDFC BANK	9	2252.47	18.54	0.8%	1044.59	4.80	0.5%	45.41	2.45	5.4%	301.12	1.12	0.4%	
22	ICICI BANK	7	480.70	8.31	1.7%	361.02	2.43	0.7%	32.99	0.77	2.3%	130.45	1.34	1.0%	
23	IDBI BANK	2	133.69	7.99	6.0%	103.78	7.21	6.9%	85.87	3.61	4.2%	14.12	3.44	24.4%	
24	IDFC FIRST BANK	1	428.96	4.66	1.1%	227.64	1.45	0.6%	138.31	0.36	0.3%	80.70	1.07	1.3%	
25	INDUSIND BANK	2	296.98	8.50	2.9%	67.88	4.04	6.0%	15.61	0.11	0.7%	48.74	2.92	6.0%	
26	KARNATAKA BANK	1	21.95	0.43	2.0%	9.17	0.36	3.9%	1.06	0.00	0.0%	6.64	0.26	3.9%	
27	KARUR VYSYA BANK	7	554.43	3.20	0.6%	332.78	1.07	0.3%	153.74	0.17	0.1%	175.27	0.37	0.2%	
28	KOTAK MAHINDRA BANK	2	121.65	8.77	7.2%	27.04	1.20	4.4%	0.95	1.20	126.3%	25.66	0.00	0.0%	
29	RBL BANK	1	1.70	0.00	0.0%	1.62	0.00	0.0%	0.00	0.00	-	1.62	0.00	0.0%	
30	SOUTH INDIAN BANK	4	223.80	1.25	0.6%	142.03	0.73	0.5%	74.77	0.00	0.0%	62.45	0.69	1.1%	
31	TAMILNAD MERCANTILE BANK	2	169.34	0.69	0.4%	112.12	0.00	0.0%	24.87	0.00	0.0%	84.55	0.00	0.0%	
32	YES BANK	1	337.99	3.13	0.9%	155.66	0.27	0.2%	5.53	0.00	0.0%	150.13	0.27	0.2%	
SUB TOTAL OF PRIVATE SECTOR BANKS		65	7139.25	97.83	1.4%	4143.08	43.19	1.0%	985.82	11.88	1.2%	1751.24	25.56	1.5%	
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1340.40	18.05	1.3%	1260.28	17.81	1.4%	1137.46	9.38	0.8%	95.53	8.33	8.7%	
SUB TOTAL OF REGIONAL RURAL BANKS		47	1340.40	18.05	1.3%	1260.28	17.81	1.4%	1137.46	9.38	0.8%	95.53	8.33	8.7%	
34	EQUITAS SMALL FIN. BANK	4	337.45	19.64	5.8%	219.46	6.98	3.2%	50.80	2.33	4.6%	131.19	4.46	3.4%	
35	FINCAR SMALL FIN. BANK	3	56.03	3.70	6.6%	45.28	2.49	5.5%	35.99	1.65	4.6%	6.18	0.71	11.5%	
36	JANA SMALL FIN. BANK	3	231.13	4.38	1.9%	177.00	3.67	2.1%	12.32	1.05	8.5%	104.67	0.70	0.7%	
37	SURYODAY SMALL FIN. BANK	2	18.88	0.69	3.7%	17.31	0.64	3.7%	12.82	0.36	2.8%	0.01	0.00	0.0%	
38	UJJIVAN SMALL FIN. BANK	1	140.07	1.75	1.2%	120.55	1.47	1.2%	1.02	0.01	1.0%	39.05	0.05	0.1%	
39	UTKARSH SMALL FIN. BANK	1	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	
40	ESAF SMALL FIN. BANK	3	84.14	3.94	4.7%	83.05	3.92	4.7%	55.46	2.19	3.9%	16.83	1.33	7.9%	
SUB TOTAL OF SMALL FINANCE BANK		17	867.70	34.10	3.9%	662.65	19.17	2.9%	168.41	7.59	4.5%	297.93	7.25	2.4%	
41	PUDUCHERRY STATE CO-OPERATIVE BANK	25	742.51	8.06	1.1%	37.57	8.06	21.5%	25.37	5.92	23.3%	0.00	0.00	-	
SUB TOTAL OF COOPERATIVE SECTOR BANKS		25	742.51	8.06	1.1%	37.57	8.06	21.5%	25.37	5.92	23.3%	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	-	
SUB TOTAL OF PAYMENT BANK		2	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	
43	SIDBI	1	113.94	0.00	0.0%	113.94	0.00	0.0%	0.00	0.00	0.0%	-	113.94	0.00	0.0%
SUB TOTAL OF OTHERS		1	113.94	0.00	0.0%	113.94	0.00	0.0%	0.00	0.00	0.0%	-	113.94	0.00	0.0%
GRAND TOTAL		297	21698.08	545.84	2.5%	13402.02	411.04	3.1%	5921.64	115.72	2.0%	4306.73	246.22	10	5.7%

Bankwise Total NPA Outstanding as on 31.03.2024 (No. in Actual and Amount in Crore)

Sr. No.	Name of Bank	Education (PS)			Housing (PS)			Social Infrastructure			Renewable Energy			Loans to weaker sections under Priority Sector		
		OS	NPS_OS	%of NPA	OS	NPS_OS	%of NPA	OS	NPS_OS	%of NPA	OS	NPS_OS	%of NPA	OS	NPS_OS	%of NPA
1	BANK OF BARODA	6.33	0.93	14.7%	13.55	0.34	2.5%	0.00	0.00	-	0.50	0.00	0.0%	75.31	1.06	1.4%
2	BANK OF INDIA	7.96	1.09	13.7%	36.47	0.61	1.7%	0.00	0.00	-	0.00	0.00	-	213.33	1.89	0.9%
3	BANK OF MAHARASHTRA	2.73	0.03	1.1%	4.04	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	21.09	0.01	0.0%
4	CANARA BANK	26.90	4.41	16.4%	31.55	0.51	1.6%	0.00	0.00	-	0.00	0.00	-	573.78	16.41	2.9%
5	CENTRAL BANK OF INDIA	2.30	0.68	29.6%	7.84	0.20	2.6%	0.00	0.00	-	0.00	0.00	-	66.20	1.01	1.5%
6	INDIAN BANK	40.11	7.25	18.1%	31.95	1.20	3.8%	0.00	0.00	-	0.00	0.00	-	842.55	21.52	2.6%
7	INDIAN OVERSEAS BANK	19.83	2.06	10.4%	33.09	0.20	0.6%	0.00	0.00	-	0.00	0.00	-	342.41	2.57	0.8%
8	PUNJAB NATIONAL BANK	10.80	2.14	19.8%	9.10	0.45	4.9%	0.00	0.00	-	0.00	0.00	-	81.79	5.01	6.1%
9	UNION BANK OF INDIA	10.66	2.90	27.2%	17.60	0.96	5.5%	0.00	0.00	-	0.00	0.00	-	225.22	4.84	2.1%
10	UCO BANK	9.76	6.15	63.0%	48.47	0.54	1.1%	0.00	0.00	-	0.00	0.00	-	126.12	9.61	7.6%
11	STATE BANK OF INDIA	66.25	3.14	4.7%	187.44	0.51	0.3%	0.00	0.00	-	0.00	0.00	-	388.62	4.26	1.1%
12	PUNJAB AND SIND BANK	0.30	0.00	0.0%	1.63	0.12	7.4%	0.00	0.00	-	0.00	0.00	-	16.39	0.02	0.1%
	SUB TOTAL OF PUBLIC SECTOR BANKS	203.93	30.78	15.1%	422.73	5.64	1.3%	0.00	0.00	-	0.50	0.00	0.0%	2972.81	68.21	2.3%
13	AXIS BANK	0.92	0.00	0.0%	19.42	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	77.13	1.09	1.4%
14	BANDHAN BANK	0.00	0.00	-	1.78	0.14	7.9%	0.00	0.00	-	0.00	0.00	-	26.83	2.67	10.0%
15	CITY UNION BANK	0.65	0.12	18.5%	2.74	0.15	5.5%	0.00	0.00	-	0.00	0.00	-	46.35	0.27	0.6%
16	CSB BANK LIMITED	0.06	0.05	83.3%	0.02	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	22.31	0.02	0.1%
17	DBS BANK INDIA (E-LVB)	0.00	0.00	-	0.04	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	60.69	0.00	0.0%
18	DCB BANK	0.00	0.00	-	2.80	0.00	0.0%	4.08	0.00	0.0%	0.00	0.00	-	0.26	0.00	0.0%
19	DHANLAXMI BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.49	0.00	0.0%
20	FEDERAL BANK	0.36	0.10	27.8%	2.59	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	63.06	0.22	0.3%
21	HDFC BANK	0.33	0.00	0.0%	108.50	0.72	0.7%	0.00	0.00	-	0.00	0.00	-	34.28	2.90	8.5%
22	ICICI BANK	1.00	0.00	0.0%	5.02	0.32	6.4%	0.00	0.00	-	0.00	0.00	-	15.91	0.13	0.8%
23	IDBI BANK	0.90	0.02	2.2%	2.86	0.14	4.9%	0.03	0.00	0.0%	0.00	0.00	-	26.08	0.33	1.3%
24	IDFC FIRST BANK	0.00	0.00	-	7.52	0.02	0.3%	1.11	0.00	0.0%	0.00	0.00	-	97.47	0.40	0.4%
25	INDUSIND BANK	0.00	0.00	-	3.53	1.01	28.6%	0.00	0.00	-	0.00	0.00	-	14.47	0.14	1.0%
26	KARNATAKA BANK	0.56	0.10	17.9%	0.89	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.97	0.00	0.0%
27	KARUR VYSYA BANK	0.74	0.42	56.8%	2.99	0.09	3.0%	0.00	0.00	-	0.01	0.00	0.0%	101.37	0.16	0.2%
28	KOTAK MAHINDRA BANK	0.00	0.00	-	0.43	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.12	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	-
30	SOUTH INDIAN BANK	0.24	0.04	16.7%	4.57	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
31	TAMILNAD MERCANTILE BANK	0.16	0.00	0.0%	2.54	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	24.70	0.00	0.0%
32	YES BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	2.46	0.00	0.0%
	SUB TOTAL OF PRIVATE SECTOR BANKS	5.92	0.85	14.4%	168.24	2.59	1.5%	5.22	0.00	0.0%	0.01	0.00	0.0%	614.95	8.33	1.4%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0.00	-	27.29	0.10	0.4%	0.00	0.00	-	0.00	0.00	-	972.28	9.39	1.0%
	SUB TOTAL OF REGIONAL RURAL BANKS	0.00	0.00	-	27.29	0.10	0.4%	0.00	0.00	-	0.00	0.00	-	972.28	9.39	1.0%
34	EQUITAS SMALL FIN. BANK	0.00	0.00	-	2.51	0.19	7.6%	0.00	0.00	-	0.00	0.00	-	78.39	2.14	2.7%
35	FINCARE SMALL FIN. BANK	0.00	0.00	-	2.55	0.05	2.0%	0.00	0.00	-	0.00	0.00	-	0.56	0.08	14.3%
36	JANA SMALL FIN. BANK	0.00	0.00	-	15.41	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	43.44	2.34	5.4%
37	SURYODAY SMALL FIN. BANK	0.00	0.00	-	0.34	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	13.26	0.64	4.8%
38	UJJIVAN SMALL FIN. BANK	0.00	0.00	-	22.65	0.14	0.6%	0.00	0.00	-	0.00	0.00	-	63.57	1.92	3.0%
39	UTKARSH SMALL FIN. BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
40	ESAF SMALL FIN. BANK	0.06	0.03	50.0%	44.07	0.38	0.9%	0.00	0.00	-	0.00	0.00	-	68.29	3.81	5.6%
	SUB TOTAL OF SMALL FINANCE BANK	0.06	0.03	50.0%	44.07	0.38	0.9%	0.00	0.00	-	0.00	0.00	-	267.51	10.93	4.1%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	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	-	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	-
	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	-
43	SIDBI	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	-
	GRAND TOTAL	209.91	31.66	15.1%	662.33	8.71	1.3%	5.22	0.00	0.0%	0.51	0.00	0.0%	4827.55	96.86	2.0%

AGENDA-4

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

4.A. Sector wise target vis-à-vis achievement , FY 2023-24:

Sector	Annual Target	Achievement Mar'24	% of Achievement
Agriculture	2411	6094.23	252%
MSME	910	3204.77	352%
OPS	929	410.02	44%
TOTAL	4250	9709.02	228%

The Credit disbursement for the March quarter of the year 2023-24 amounted to Rs.**9709.02** Crores against the target of Rs. **4250** Crores, registering **228%** achievement.

4.B. Credit Flow to Agriculture:

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

Particulars	No. of A/c	Amount (Rs. in crores)
Loans disbursed		FY 2023-24
Short Term Loans for crop production purpose	421578	5881.84
Medium/Long Term loan	2777	212.39
TOTAL	424355	6094.23

The total credit deployment by banks in the UT of Puducherry to the agriculture sector is at Rs. 6094.23 Crores and 424355 accounts.

Bankwise Performance ACP Target Vs Disbursement as on 31.03.2024 (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		5	95.53	6087	178.02	186.3%	49.10	5752	104.12	212.1%	23.74	250	70.21	295.8%	0.06	0	0.00	0.0%
2	BANK OF INDIA		8	96.13	14645	361.80	376.4%	51.12	13474	257.74	504.2%	23.29	1036	98.21	421.7%	4.27	0	0.00	0.0%
3	BANK OF MAHARASHTRA		5	24.88	3536	101.98	409.9%	13.38	1914	48.57	363.1%	3.69	288	22.12	599.4%	0.20	0	0.00	0.0%
4	CANARA BANK		10	256.30	38338	742.21	289.6%	123.50	37265	641.32	519.3%	67.10	827	92.03	137.2%	1.32	0	0.00	0.0%
5	CENTRAL BANK OF INDIA		3	47.65	6250	106.47	223.4%	27.56	6133	96.77	351.1%	8.99	86	8.75	97.3%	0.00	0	0.00	-
6	INDIAN BANK		35	736.71	86154	1571.77	213.4%	436.87	79411	1036.55	237.3%	121.72	6497	529.31	434.9%	15.33	0	0.00	0.0%
7	INDIAN OVERSEAS BANK		21	430.26	45185	653.86	152.0%	256.74	36796	549.58	214.1%	75.27	8150	97.68	129.8%	0.00	0	0.00	-
8	PUNJAB NATIONAL BANK		7	86.31	5859	139.97	162.2%	36.28	5556	98.54	271.6%	25.50	265	39.79	156.0%	1.13	0	0.00	0.0%
9	UNION BANK OF INDIA		9	133.33	18952	408.93	306.7%	71.33	17784	275.68	386.5%	32.28	1002	128.99	399.6%	0.00	0	0.00	-
10	UCO BANK		10	171.59	15593	286.06	166.7%	89.38	2096	25.66	28.7%	42.78	7624	168.10	392.9%	5.20	0	0.00	0.0%
11	STATE BANK OF INDIA		26	633.97	18551	688.49	108.6%	363.12	17304	376.52	103.7%	124.78	767	296.79	237.8%	1.58	0	0.00	0.0%
12	PUNJAB AND SIND BANK		1	11.01	27	3.57	32.4%	0.00	0	0.00	-	5.80	25	3.30	56.9%	0.00	0	0.00	-
	SUB TOTAL OF PUBLIC SECTOR BANKS		140	2723.69	259177	5243.13	192.5%	1518.39	223485	3511.05	231.2%	554.95	26817	1555.28	280.3%	29.11	0	0.00	0.0%
13	AXIS BANK		5	54.28	5263	465.55	857.7%	24.73	4597	112.84	456.4%	13.35	311	349.85	2621.0%	0.00	0	0.00	-
14	BANDHAN BANK		1	2.11	5141	35.36	1674.3%	0.00	145	0.99	-	0.92	279	8.41	910.6%	0.00	0	0.00	-
15	CITY UNION BANK		6	98.96	6152	71.76	72.5%	54.65	6100	56.12	102.7%	23.93	43	14.79	61.8%	1.94	0	0.00	0.0%
16	CSB BANK LIMITED		3	15.21	3399	90.55	595.4%	8.64	3394	87.56	1013.7%	1.80	5	2.99	166.1%	0.00	0	0.00	-
17	DBS BANK INDIA (E-LVB)		4	68.46	6081	129.43	189.1%	40.05	6059	93.12	232.5%	12.98	22	36.31	279.8%	1.58	0	0.00	0.0%
18	DCB BANK		1	4.60	339	9.26	201.3%	0.00	36	0.43	-	3.00	7	1.61	53.7%	0.00	0	0.00	-
19	DHANLAXMI BANK		1	0.00	21	0.80	-	0	21	0.80	-	0	0	0.00	-	0	0.00	0.00	-
20	FEDERAL BANK		5	46.24	6029	192.24	415.8%	13.25	5468	116.97	882.9%	22.24	95	72.60	326.4%	0.00	0	0.00	-
21	HDFC BANK		9	123.14	2522	371.68	301.8%	25.43	476	40.51	159.3%	59.51	291	312.26	524.7%	4.86	0	0.00	0.0%
22	ICICI BANK		7	80.06	1204	167.49	209.2%	36.92	1015	34.02	92.1%	22.55	178	132.32	586.9%	1.09	0	0.00	0.0%
23	IDBI BANK		2	29.54	2988	100.14	339.0%	14.93	2916	75.06	502.6%	7.39	67	24.94	337.5%	0.00	0	0.00	-
24	IDFC FIRST BANK		1	4.38	18626	198.14	4523.7%	0.48	17141	139.02	28962.5%	2.50	462	53.50	2140.0%	0.00	0	0.00	-
25	INDUSIND BANK		2	9.91	377	81.08	818.2%	0.00	207	11.34	-	6.87	160	69.40	1009.6%	0.00	0	0.00	-
26	KARNATAKA BANK		1	15.26	25	3.02	19.8%	3.83	9	0.20	5.2%	7.58	6	2.63	34.7%	0.00	0	0.00	-
27	KARUR VYSYA BANK		7	95.84	7303	182.80	190.7%	50.54	7261	149.43	295.6%	25.22	39	33.15	131.5%	1.43	0	0.00	0.0%
28	KOTAK MAHINDRA BANK		2	13.41	68	51.59	384.7%	1.48	10	4.50	304.1%	7.89	56	46.92	594.4%	0.00	0	0.00	-
29	RBL BANK		1	10.82	4	2.36	21.8%	5.92	0	0.00	0.0%	2.40	4	2.36	98.3%	0.00	0	0.00	-
30	SOUTH INDIAN BANK		4	33.65	4916	95.88	284.9%	14.43	4898	89.96	623.2%	10.13	7	2.81	27.7%	0.00	0	0.00	-
31	TAMILNAD MERCANTILE BANK		2	33.79	2793	125.70	372.0%	16.73	2562	30.13	180.1%	8.98	220	94.76	1055.2%	0.00	0	0.00	-
32	YES BANK		1	5.46	341	99.73	1828.2%	2.08	2	5.87	282.3%	1.24	339	93.86	7598.8%	0.00	0	0.00	-
	SUB TOTAL OF PRIVATE SECTOR BANKS		65	745.11	73592	2474.56	332.1%	314.09	62317	1048.87	333.9%	240.49	2591	1355.47	563.6%	10.89	0	0.00	0.0%
33	PUDUVAI BHARATHIYAR GRAMA BANK		47	616.69	125070	1478.35	239.7%	528.74	116155	1376.80	260.4%	48.56	8814	92.24	189.9%	0.00	0	0.00	-
	SUB TOTAL OF REGIONAL RURAL BANKS		47	616.69	125070	1478.35	239.7%	528.74	116155	1376.80	260.4%	48.56	8814	92.24	189.9%	0.00	0	0.00	-
34	SEQUITAS SMALL FIN. BANK		4	8.05	14668	133.67	1660.1%	3.48	7806	43.64	1254.5%	1.31	762	59.04	4499.3%	0.00	0	0.00	-
35	FINCARE SMALL FIN. BANK		3	5.00	4417	38.09	761.8%	0.00	4295	35.36	-	2.00	24	1.37	68.5%	0.00	0	0.00	-
36	JANA SMALL FIN. BANK		3	11.40	6875	95.26	835.6%	1.74	1194	9.28	533.9%	4.76	140	37.41	785.5%	0.00	0	0.00	-
37	SURYODAY SMALL FIN. BANK		2	6.55	2791	18.08	276.0%	1.69	1884	13.41	795.2%	2.80	0	0.00	0.0%	0	0.00	0.00	-
38	UJJIVAN SMALL FIN. BANK		1	3.83	12816	89.00	2324.2%	0.00	51	0.66	-	0.62	5480	32.45	5254.2%	0.00	0	0.00	-
39	UTKARSH SMALL FIN. BANK		1	3.40	0	0.00	0.0%	0.40	0	0.00	0.0%	2.00	0	0.00	0.0%	0.00	0	0.00	-
40	ESAF SMALL FIN. BANK		3	11.48	11022	77.55	675.5%	0.88	7128	54.91	6239.8%	6.20	2035	13.46	217.1%	0.00	0	0.00	-
	SUB TOTAL OF SMALL FINANCE BANK		17	49.71	52589	451.65	908.5%	8.18	22358	157.26	1921.8%	19.69	8441	143.73	729.9%	0.00	0	0.00	-
41	PUDUCHERRY STATE CO-OPERATIVE BANK		25	91.31	82	3.28	3.6%	41.61	40	0.25	0.6%	24.48	0	0.00	0.0%	0.00	0	0.00	-
	SUB TOTAL OF COOPERATIVE SECTOR BANKS		25	91.31	82	3.28	3.6%	41.61	40	0.25	0.6%	24.48	0	0.00	0.0%	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	23.49	53	58.05	247.1%	0.00	0	0.00	-	21.82	53	58.05	266.0%	0.00	0	0.00	-
	SUB TOTAL OF OTHERS		1	23.49	53	58.05	247.1%	0.00	0	0.00	-	21.82	53	58.05	266.0%	0.00	0	0.00	-
	GRAND TOTAL		297	4250.00	510563	9709.02	228.4%	2411.00	424355	6094.23	252.8%	910.00	46716	3204.77	352.2%	40.00	0	0.00	13.00%

Bankwise Performance ACP Target Vs Disbursement as on 31.03.2024 (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	3.21	61	1.39	43.3%	7.39	24	2.30	31.1%	5.17	0	0.00	0.0%	0.16	0	0.00	0.0%
2	BANK OF INDIA	1.47	75	0.99	67.3%	5.28	60	4.86	92.1%	5.56	0	0.00	0.0%	0.38	0	0.00	0.0%
3	BANK OF MAHARASHTRA	0.96	37	1.44	150.7%	2.56	15	1.32	51.5%	0.64	0	0.00	0.0%	0.02	0	0.00	0.0%
4	CANARA BANK	5.19	174	2.87	55.3%	18.32	69	5.97	32.6%	11.66	0	0.00	0.0%	0.91	0	0.00	0.0%
5	CENTRAL BANK OF INDIA	0.72	18	0.28	38.7%	2.65	13	0.67	25.3%	0.00	0	0.00	-	0.15	0	0.00	0.0%
6	INDIAN BANK	19.77	219	4.00	20.2%	47.15	27	1.91	4.1%	27.60	0	0.00	0.0%	4.22	0	0.00	0.0%
7	INDIAN OVERSEAS BANK	11.07	146	1.14	10.3%	26.56	67	5.37	20.2%	18.69	0	0.00	0.0%	2.31	0	0.00	0.0%
8	PUNJAB NATIONAL BANK	2.68	27	0.70	26.1%	8.16	11	0.94	11.5%	2.93	0	0.00	0.0%	0.15	0	0.00	0.0%
9	UNION BANK OF INDIA	2.90	141	2.44	84.0%	8.53	25	1.82	21.3%	4.49	0	0.00	0.0%	0.55	0	0.00	0.0%
10	UCO BANK	4.37	41	0.53	12.1%	9.95	92	8.10	81.4%	9.61	0	0.00	0.0%	0.64	0	0.00	0.0%
11	STATE BANK OF INDIA	15.48	385	5.56	35.9%	48.20	95	9.62	20.0%	28.83	0	0.00	0.0%	4.00	0	0.00	0.0%
12	PUNJAB AND SIND BANK	0.51	1	0.02	3.9%	1.00	1	0.25	24.9%	1.70	0	0.00	0.0%	0.00	0	0.00	-
SUB TOTAL OF PUBLIC SECTOR BANKS		68.33	1325	21.36	31.3%	185.75	499	43.13	23.2%	116.87	0	0.00	0.0%	13.50	0	0.00	0.0%
13	AXIS BANK	1.94	3	0.33	17.0%	4.17	22	1.02	24.4%	2.84	0	0.00	0.0%	0.61	0	0.00	0.0%
14	BANDHAN BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
15	CITY UNION BANK	1.73	0	0.00	0.0%	4.18	6	0.84	20.1%	1.96	0	0.00	0.0%	0.78	0	0.00	0.0%
16	CSB BANK LIMITED	0.00	0	0.00	-	2.59	0	0.00	0.0%	0.40	0	0.00	0.0%	0.00	0	0.00	-
17	DBS BANK INDIA (E-LVB)	3.09	0	0.00	0.0%	4.95	0	0.00	0.0%	2.24	0	0.00	0.0%	0.46	0	0.00	0.0%
18	DCB BANK	0.00	0	0.00	-	0.00	293	3.00	-	0.80	2	4.09	511.3%	0.00	0	0.00	-
19	DHANLAXMI BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
20	FEDERAL BANK	1.02	3	0.08	7.8%	2.92	5	0.89	30.5%	0.00	0	0.00	-	0.18	0	0.00	0.0%
21	HDFC BANK	3.16	1	0.01	0.3%	11.69	266	10.12	86.6%	4.31	0	0.00	0.0%	0.55	0	0.00	0.0%
22	ICICI BANK	3.14	7	0.57	18.2%	5.41	4	0.58	10.7%	2.41	0	0.00	0.0%	0.45	0	0.00	0.0%
23	IDBI BANK	0.20	4	0.09	44.9%	2.53	1	0.05	2.0%	1.89	0	0.00	0.0%	0.12	0	0.00	0.0%
24	IDFC FIRST BANK	0.00	0	0.00	-	0.00	774	4.66	-	0.40	249	0.96	240.0%	0.00	0	0.00	-
25	INDUSIND BANK	0.00	0	0.00	-	1.30	10	0.34	26.2%	0.40	0	0.00	0.0%	0.00	0	0.00	-
26	KARNATAKA BANK	0.17	2	0.06	35.9%	0.41	3	0.11	27.2%	0.35	0	0.00	0.0%	0.03	0	0.00	0.0%
27	KARUR VYSYA BANK	2.72	1	0.01	0.4%	4.27	1	0.21	4.9%	3.17	0	0.00	0.0%	0.99	0	0.00	0.0%
28	KOTAK MAHINDRA BANK	0.35	0	0.00	0.0%	0.80	2	0.17	21.3%	0.00	0	0.00	-	0.05	0	0.00	0.0%
29	RBL BANK	0.43	0	0.00	0.0%	0.86	0	0.00	0.0%	0.40	0	0.00	0.0%	0.00	0	0.00	-
30	SOUTH INDIAN BANK	0.71	1	0.05	7.0%	3.00	8	1.45	48.3%	1.05	0	0.00	0.0%	0.12	0	0.00	0.0%
31	TAMILNAD MERCANTILE BANK	0.99	5	0.10	10.2%	1.01	6	0.71	70.2%	0.19	0	0.00	0.0%	0.23	0	0.00	0.0%
32	YES BANK	0.00	0	0.00	-	0.47	0	0.00	0.0%	0.00	0	0.00	-	0.00	0	0.00	-
SUB TOTAL OF PRIVATE SECTOR BANKS		19.67	27	1.30	6.6%	50.56	1401	24.15	47.8%	22.81	251	5.05	22.1%	4.58	0	0.00	0.0%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0	0.00	-	3.09	101	9.31	301.8%	7.85	0	0.00	0.0%	1.79	0	0.00	0.0%
SUB TOTAL OF REGIONAL RURAL BANKS		0.00	0	0.00	-	3.09	101	9.31	301.8%	7.85	0	0.00	0.0%	1.79	0	0.00	0.0%
34	EQUITAS SMALL FIN. BANK	0.00	0	0.00	-	1.08	10	0.51	47.2%	0.44	0	0.00	0.0%	0.00	0	0.00	-
35	FINCARE SMALL FIN. BANK	0.00	0	0.00	-	0.00	16	1.06	-	0.00	0	0.00	-	0.00	0	0.00	-
36	JANA SMALL FIN. BANK	0.00	0	0.00	-	0.00	118	9.34	-	0.00	0	0.00	-	0.00	0	0.00	-
37	SURYODAY SMALL FIN. BANK	0.00	0	0.00	-	0.86	0	0.00	0.0%	0.00	0	0.00	-	0.00	0	0.00	-
38	UJJIVAN SMALL FIN. BANK	0.00	0	0.00	-	1.53	1172	18.03	1178.1%	0.44	0	0.00	0.0%	0.00	0	0.00	-
39	UTKARSH SMALL FIN. BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
40	ESAF SMALL FIN. BANK	0.00	5	0.01	-	0.00	5	0.21	-	0.00	0	0.00	-	0.00	0	0.00	-
SUB TOTAL OF SMALL FINANCE BANK		0.00	5	0.01	-	3.47	1321	29.15	839.0%	0.87	0	0.00	0.0%	0.00	0	0.00	-
41	PUDUCHERRY STATE CO-OPERATIVE BANK	0.00	0	0.00	-	4.13	0	0.00	0.0%	1.60	0	0.00	0.0%	0.13	0	0.00	0.0%
SUB TOTAL OF COOPERATIVE SECTOR BANKS		0.00	0	0.00	-	4.13	0	0.00	0.0%	1.60	0	0.00	0.0%	0.13	0	0.00	0.0%
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		88.00	1357	22.67	25.8%	247.00	3322	105.74	42.8%	150.00	251	5.05	3.4%	20.00	0	0.00	4.0%

Performance ACP Target Vs Disbursement as on 31.03.2024

Sr. No.	Name of Bank	Other Priority				Loans to weaker sections under		Women	
		Target Amt	No. of A/c Disb	Disb Amt	% of Ach	No. of A/c Disb	Disb Amt	No. of A/c Disb	Disb Amt
1	BANK OF BARODA	6.70	0	0.00	0.0%	4100	67.32	3205	76.22
2	BANK OF INDIA	4.76	0	0.00	0.0%	10898	201.72	7500	158.20
3	BANK OF MAHARASHTRA	3.44	1282	28.53	830.3%	1383	27.22	2072	38.11
4	CANARA BANK	28.29	3	0.02	0.1%	16726	309.15	20898	374.27
5	CENTRAL BANK OF INDIA	7.57	0	0.00	0.0%	4051	66.07	3168	56.70
6	INDIAN BANK	64.05	0	0.00	0.0%	74782	761.94	49838	697.13
7	INDIAN OVERSEAS BANK	39.61	26	0.09	0.2%	32714	378.20	20302	284.78
8	PUNJAB NATIONAL BANK	9.47	0	0.00	0.0%	5193	88.32	2895	64.88
9	UNION BANK OF INDIA	13.26	0	0.00	0.0%	18020	276.65	9943	169.74
10	UCO BANK	9.66	5740	83.67	866.3%	5707	92.96	5249	94.52
11	STATE BANK OF INDIA	47.98	0	0.00	0.0%	12231	229.49	15251	517.92
12	PUNJAB AND SIND BANK	2.00	0	0.00	0.0%	22	0.31	8	0.26
SUB TOTAL OF PUBLIC SECTOR BANKS		236.79	7051	112.31	47.4%	185827	2499.35	140329	2532.73
13	AXIS BANK	6.63	330	1.51	22.8%	4268	64.69	17796	323.73
14	BANDHAN BANK	1.19	4717	25.96	2184.6%	3940	24.61	5525	37.79
15	CITY UNION BANK	9.78	3	0.01	0.1%	4897	44.88	3395	62.52
16	CSB BANK LIMITED	1.78	0	0.00	0.0%	1325	21.32	4710	72.10
17	DBS BANK INDIA (E-LVB)	3.11	0	0.00	0.0%	5145	75.42	1870	27.05
18	DCB BANK	0.80	1	0.13	16.3%	33	0.38	49	0.56
19	DHANLAXMI BANK	0.00	0	0.00	-	17	0.49	11	0.50
20	FEDERAL BANK	6.62	458	1.70	25.7%	4010	63.49	3339	82.03
21	HDFC BANK	13.63	1488	8.78	64.4%	1937	21.49	5395	118.18
22	ICICI BANK	8.09	0	0.00	0.0%	535	16.35	1941	92.41
23	IDBI BANK	2.47	0	0.00	0.0%	2606	60.88	1474	38.51
24	IDFC FIRST BANK	1.00	0	0.00	0.0%	17480	122.24	21986	162.03
25	INDUSIND BANK	1.34	0	0.00	0.0%	184	9.91	1382	29.99
26	KARNATAKA BANK	2.88	5	0.02	0.7%	6	0.07	61	2.13
27	KARUR VYSYA BANK	7.51	1	0.00	0.0%	6062	99.34	0	91.17
28	KOTAK MAHINDRA BANK	2.84	0	0.00	0.0%	0	0.00	21	8.64
29	RBL BANK	0.80	0	0.00	0.0%	0	0.00	0	0.00
30	SOUTH INDIAN BANK	4.19	2	1.61	38.4%	0	0.00	4584	92.33
31	TAMILNAD MERCANTILE BANK	5.67	0	0.00	0.0%	2418	29.53	0	0.00
32	YES BANK	1.67	0	0.00	0.0%	9	2.55	1	0.01
SUB TOTAL OF PRIVATE SECTOR BANKS		82.02	7005	39.72	48.4%	54872	657.64	73540	1241.68
33	PUDUVAI BHARATHIYAR GRAMA BANK	26.67	0	0.00	0.0%	80996	917.83	58905	693.34
SUB TOTAL OF REGIONAL RURAL BANKS		26.67	0	0.00	0.0%	80996	917.83	58905	693.34
34	EQUITAS SMALL FIN. BANK	1.75	6090	30.48	1746.5%	13880	73.26	16732	104.51
35	FINCARE SMALL FIN. BANK	3.00	82	0.30	10.0%	82	0.30	3907	22.48
36	JANA SMALL FIN. BANK	4.90	5423	39.23	800.6%	4882	35.57	5022	50.72
37	SUREYODAY SMALL FIN. BANK	1.20	907	4.67	389.2%	2497	14.17	2743	18.00
38	UIJIVAN SMALL FIN. BANK	1.25	6113	37.86	3040.5%	6166	40.10	13992	95.65
39	UTKARSH SMALL FIN. BANK	1.00	0	0.00	0.0%	0	0.00	0	0.00
40	ESAF SMALL FIN. BANK	4.40	1849	8.96	203.6%	9737	58.12	9737	58.12
SUB TOTAL OF SMALL FINANCE BANK		17.49	20464	121.50	694.7%	37244	221.52	52133	349.48
41	PUDUCHERRY STATE CO-OPERATIVE BANK	19.36	42	3.03	15.6%	0	0.00	68	0.62
SUB TOTAL OF COOPERATIVE SECTOR BANKS		19.36	42	3.03	15.6%	0	0.00	68	0.62
42	INDIA POST PAYMENTS BANK	0.00	0	0.00	-	0	0.00	0	0.00
SUB TOTAL OF PAYMENT BANK		0.00	0	0.00	-	0	0.00	0	0.00
43	SIDBI	1.66	0	0.00	0.0%	0	0.00	0	0.00
SUB TOTAL OF OTHERS		1.66	0	0.00	0.0%	0	0.00	0	0.00
GRAND TOTAL		384.00	34562	276.56	72.0%	358939	4296.34	324975	4817.85

AGENDA-5

Pradhan Mantri Mudra Yojana (PMMY) & Stand- Up India Scheme

5.A. Pradhan Mantri Mudra Yojana (PMMY)

The Bank-wise performance details under PMMY for the UT of Pondicherry for the period from 01.04.2023 to 31.03.2024 are given in the annexure.

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

For FY 2023-24, Banks/FIs in UT of Pondicherry have sanctioned 89743 number of loans under three categories of Prime Minister Mudra Yojana scheme for an amount of Rs. 787.04 crores and have disbursed loans to the tune of Rs.784.27 crores. Category-wise details are furnished below:

Target (in Crores)	Achievement (in Crores)	% of Achievement
733.78	787.04	107.3%

MUDRA PERFORMANCE FOR FY 2023-24

Amt In Crores

Mudra	Number of accounts	Amount Sanctioned	Amount Disbursed
Shishu	43872	168.99	168.81
Kishore	44107	474.19	473.12
Tarun	1764	143.86	142.34
Total	89743	787.04	784.27

PERFORMANCE UNDER MUDRA FOR FY 2023-24

Loans Sanctioned from 01.04.2023 to 31.03.2024

Amount in Crores

Sr No	Bank Name	Shishu		Kishore		Tarun		Total Sanctioned	Target	% Of Ach	
		(upto Rs. 50,000)		(Rs. 50,001 to Rs. 5.00 Lakh)		(Rs. 5.00 to Rs. 10.00 Lakh)					
		A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt		
1	Bank of Baroda	1277	4.99	664	5.99	66	8.52	2007	19.5	6.00	325%
2	Bank of India	72	0.27	227	5.74	70	5.49	369	11.5	10.00	115%
3	Bank of Maharashtra	735	2.41	235	2.17	7	0.55	977	5.13	5.00	103%
4	Canara Bank	898	2.16	321	8.85	153	12.8	1372	23.81	30.00	79%
5	Central Bank of India	107	0.04	30	0.73	6	0.49	143	1.26	3.31	38%
6	Indian Bank	1924	4.28	985	22.2	325	27.62	3234	54.1	41.00	132%
7	Indian Overseas Bank	3400	12.08	2878	40.99	70	5.31	6348	58.38	50.80	115%
8	Punjab & Sind Bank	15	0.05	30	0.59	9	0.85	54	1.49	2.00	75%
9	Punjab National Bank	69	0.16	128	3.47	89	8.19	286	11.82	10.00	118%
10	State Bank of India	598	1.12	392	10.92	207	16.35	1197	28.39	56.00	51%
11	UCO Bank	1463	2.2	457	10.77	184	14.72	2104	27.69	9.00	308%
12	Union Bank of India	527	1.71	2850	49.64	108	9.13	3485	60.48	26.54	228%
13	Axis Bank	2662	11.38	482	7.27	92	6.86	3236	25.51	13.63	187%
14	Bandhan Bank	1856	6.57	2697	22.91	0	0	4553	29.48	22.00	134%
15	City Union Bank	0	0	1	0.05	0	0	1	0.05	2.50	2%
16	Federal Bank	0	0	0	0	6	0.5	6	0.5	0.67	75%
17	HDFC Bank	534	2	1044	9.4	160	11.16	1738	22.56	24.29	93%
18	ICICI Bank	3	0.02	103	2.35	33	2.56	139	4.93	6.96	71%
19	IDBI Bank	1	0	13	0.35	18	1.42	32	1.77	1.66	107%
20	IDFC First Bank	6800	27.52	14187	134.38	79	5.47	21066	167.37	123.34	136%
21	Indusind Bank	0	0	59	1.46	15	0.69	74	2.15	4.00	54%
22	Karnataka Bank	2	0	1	0.01	4	0.34	7	0.35	0.09	389%
23	Karur Vysya Bank	0	0	0	0	2	0.16	2	0.16	1.92	8%
24	South Indian Bank	0	0	6	0.21	0	0	6	0.21	0.60	35%
25	Tamil Nadu Mercantile Bank	0	0	0	0	0	0	0	0	0.50	0%
26	Yes Bank	0	0	7	0.3	54	4.17	61	4.47	6.00	75%
27	Equitas Small Finance Bank	9233	38.36	7290	48.8	0	0	16523	87.16	63.10	138%
28	ESAF Small Finance Bank	1595	7.15	1734	15.55	0	0	3329	22.7	30.00	76%
29	Fincare Small Finance Bank	1772	6.87	0	0	0	0	1772	6.87	11.50	60%
30	Jana Small Finance Bank	118	0.58	3	0.02	0	0	121	0.6	1.00	60%
31	Suryoday Small Finance Bank	682	2.89	1217	10.64	0	0	1899	13.53	12.00	113%
32	Ujjivan Small Finance Bank	6944	32.65	5952	56.73	0	0	12896	89.38	88.37	101%
33	Pudhuvai Bharathiyar Grama Bank	585	1.53	114	1.7	7	0.51	706	3.74	70.00	5%
	Grand Total	43872	168.99	44107	474.2	1764	143.86	89743	787.04	733.8	107.3%

5.B. Stand up India Programme (SUIP)

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

Stand Up India Scheme was launched by the Prime Minister on 05th April, 2016 and extended up to the year 2025. As 10.06.2024, 465 borrowers have been benefitted under Stand-up India Scheme. Banks are requested to upload data in the Portal on Sanction to enable update information at all levels.

Target (in numbers)	Achievement (in numbers)	% of Achievement
504	465	92.3%

STAND UP INDIA SCHEME BANK WISE PERFORMANCE IN UT PUDUCHERRY AS ON 10.06.2024 Stand Up India Loans Sanctioned since Inception									
S.No	District Name	SC		ST		Women (General)		Total	
		No. A/Cs	Amt	No. A/Cs	Amt	No. A/Cs	Amt	No. A/Cs	Amt
1	Pondicherry	46	10	2	0.24	333	82.82	381	93.06
2	Karaikal	12	2.62	1	0.3	64	14.68	77	17.6
3	Mahe	1	0.12	0	0	2	0.44	3	0.56
4	Yanam	0	0	0	0	4	1.03	4	1.03
Total		59	12.74	3	0.54	403	98.97	465	112.25

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 10.06.2024- UT of Puducherry

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	5	10	0	0	0	0	15	4.25	15	4.25	150%
2	Bank of India	8	16	2	0.14	0	0	12	1.58	14	1.72	88%
3	Bank of Maharashtra	5	10	1	0.11	0	0	10	1.9	11	2.01	110%
4	Canara Bank	10	20	8	3.1	0	0	41	11.5	49	14.6	245%
5	Central Bank of India	3	6	0	0	1	0.3	0	0	1	0.3	17%
6	Indian Bank	35	70	21	4	0	0	99	24.39	120	28.39	171%
7	Indian Overseas Bank	21	42	4	0.48	1	0.14	30	6.24	35	6.86	83%
8	Punjab & Sind Bank	1	2	0	0	0	0	6	0.65	6	0.65	300%
9	Punjab National Bank	7	14	0	0	0	0	38	9.5	38	9.5	271%
10	State Bank of India	26	52	8	1.78	0	0	58	17.19	66	18.97	127%
11	UCO Bank	10	20	5	1.5	0	0	20	6.53	25	8.03	125%
12	Union Bank of India	9	18	2	0.58	0	0	22	3.99	24	4.57	133%
13	Axis Bank	5	10	0	0	0	0	0	0	0	0	0%
14	Bandhan Bank	1	2	0	0	0	0	0	0	0	0	0%
15	Catholic Syrian Bank	3	6	0	0	0	0	0	0	0	0	0%
16	City Union Bank	6	12	0	0	0	0	0	0	0	0	0%
17	DBS Bank	4	8	0	0	0	0	0	0	0	0	0%
18	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	3	1.98	4	2.08	40%
21	HDFC Bank	9	18	0	0	0	0	13	2.81	13	2.81	72%
22	ICICI Bank	7	14	0	0	0	0	2	0.47	2	0.47	14%
23	IDBI Bank	2	4	0	0	0	0	2	0.48	2	0.48	50%
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	5	1.69	6	1.81	43%
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	0	0	0	0	0	0	0	0	0%
33	Pudhuvai Bharathiyan Grama Bank	47	94	4	0.4	1	0.1	17	1.7	22	2.2	23%
Total		252	504	59	12.75	3	0.54	403	98.96	465	112.25	92.3%

AGENDA -6

Performance under Government Sponsored Schemes

6. A. PMEGP:

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

1st Loan:

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

2nd Loan:

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

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

Target Vs Achievement as on 31.03.2024 (FY 2023-24)

Details	Target	Achievement	% Of Achievement
Physical Target Margin Money Disbursed (In Numbers)	37	30	81%
Financial Target- Margin Money Disbursed (In lakhs)	127	97.46	77%

Performance Under PMEGP Scheme from 01.04.2023 to 31.03.2024

S.NO	Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		MM Disbursed		Returned by Bank		Pending at bank		Pending for MM Disbursement	
		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)
1	Bank of Baroda	7	17.05	3	9.58	1	5.58	0	0	2	4.45	2	3	1	5.58
2	Bank of India	4	9	3	9.24	2	7	0	0	1	1.75	1	1.5	2	7
3	Canara Bank	19	53.69	5	26.66	4	27.97	3	15.47	14	29.32	0	0	1	12.5
4	Central Bank of India	3	8.32	0	0	0	0	0	0	3	8.32	0	0	0	0
5	Indian Bank	98	289.92	46	100.58	23	73.19	17	63.23	40	124.13	16	64.41	7	12.46
6	Indian Overseas Bank	10	21.07	2	2.37	2	6	4	11.66	5	8.7	3	9.99	0	0
7	Punjab National Bank	3	5.42	1	0.63	1	0.63	0	0	2	4.67	0	0	1	0.63
8	State Bank of India	49	134.48	13	44.49	3	14.68	0	0	31	75.21	3	7.79	3	14.68
9	UCO Bank	5	7.75	4	4.05	4	5.41	3	3.66	1	3.5	0	0	1	1.75
10	Union Bank of India	6	14.58	6	8.67	3	5.92	1	2.63	1	3.5	1	5.53	2	3.29
11	Axis Bank	1	2.5	0	0	0	0	0	0	0	0	1	2.5	0	0
12	Federal Bank	1	2.5	1	1.32	1	1.32	0	0	0	0	0	0	1	1.32
13	HDFC Bank	1	6.25	0	0	0	0	0	0	0	0	1	6.25	0	0
14	Karur Vysya Bank	2	5.41	0	0	0	0	0	0	2	5.41	0	0	0	0
15	Pudhuvai Bharathiyar Grama Bank	7	12.83	3	4.1	5	5.21	2	0.81	3	6.2	1	1.4	3	4.4
.	Total	216	590.77	87	211.69	49	152.91	30	97.46	105	275.16	29	102.37	22	63.61

Performance Under PMEGP Scheme from 01.04.2024 to 13.06.2024

S.NO	Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		MM Disbursed		Returned by Bank		Pending at bank		Pending for MM Disbursement	
		No of Prj.	MM Involve	No of	MM Involve	No of	MM Involve	No of	MM	No of	MM	No of Prj.	MM Involve	No of Prj.	MM
			(In Lakh)	Prj.	(In Lakh)	Prj.	(In Lakh)	Prj.	(In Lakh)	Prj.	(In Lakh)		(In Lakh)		(In Lakh)
1	Bank of Baroda	1	1.75	1	1.69	1	2.5	0	0	0	0	0	0	1	2.5
2	Bank of India	3	4.38	0	0	0	0	0	0	1	2.45	2	1.93	0	0
3	Canara Bank	0	0	0	0	1	2.1	0	0	0	0	0	0	1	2.1
4	Indian Bank	16	42.98	5	13.65	10	22.63	0	0	1	2.5	12	30.98	10	22.63
5	Indian Overseas Bank	3	8.31	0	0	2	7.8	0	0	0	0	3	8.31	2	7.8
6	State Bank of India	7	25.01	3	6.09	0	0	0	0	1	1.44	6	23.57	0	0
7	UCO Bank	3	12.24	1	6.75	2	7.5	0	0	0	0	2	5.49	2	7.5
8	Union Bank of India	1	1.38	0	0	0	0	0	0	0	0	1	1.38	0	0
9	Karur Vysya Bank	1	2.38	0	0	0	0	0	0	0	0	1	2.38	0	0
10	Pudhuvai Bharathiya Grama Ba	2	2.5	0	0	0	0	0	0	1	1.75	1	0.75	0	0
Total		37	100.93	10	28.18	16	42.53	0	0	4	8.14	28	74.79	16	42.53

6. B. PM SVANidhi SCHEME

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

Quantum of Loan and Interest Subsidy

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

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

OVERALL PERFORMANCE UNDER PM SVANidhi SCHEME FOR UT OF PUDUCHERRY as on 13.06.2024

S.No	Tranche Name	Target	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned	% of Ach(Disb vs Target)
1	First	3445	3904	3496	3461	35	49	7	352	100.46%
2	Second	900	1107	957	943	14	30	8	112	104.78%
3	Third	170	246	234	228	6	4	0	8	134.12%
	Total		5257	4687	4632	55	83	15	472	

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 13.06.2024- 1st Tranche

S.No	Bank Name	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	304	289	288	1	1	1	13
2	Bank of India	54	43	43	0	1	1	9
3	Bank of Maharashtra	145	143	142	1	0	0	2
4	Canara Bank	78	58	58	0	0	0	20
5	Central Bank of India	26	22	22	0	0	0	4
6	Indian Bank	1440	1372	1366	6	6	0	62
7	Indian Overseas Bank	307	219	216	3	3	1	84
8	Punjab & Sind Bank	13	10	10	0	1	0	2
9	Punjab National Bank	41	30	28	2	0	0	11
10	State Bank of India	1074	1002	986	16	15	0	57
11	UCO Bank	117	100	100	0	1	0	16
12	Union Bank of India	68	55	53	2	3	0	10
13	Axis Bank	1	0	0	0	1	0	0
14	City Union Bank	5	2	2	0	2	0	1
15	DBS Bank	4	0	0	0	4	0	0
16	Federal Bank	3	0	0	0	1	1	1
17	HDFC Bank	5	0	0	0	0	0	5
18	ICICI Bank	5	0	0	0	0	2	3
19	IDBI Bank	1	1	1	0	0	0	0
20	Karnataka Bank	4	1	0	1	0	0	3
21	Karur Vysya Bank	23	12	9	3	3	0	8
22	South Indian Bank	6	1	1	0	0	0	5
23	Tamilnad Mercantile Bank	6	0	0	0	4	0	2
24	Fincare Small Finance Bank	1	0	0	0	1	0	0
25	Ujjivan Small Finance Bank	1	0	0	0	0	1	0
26	Pudhuvai Bharathiya Grama Bank	170	136	136	0	0	0	34
27	Total	3902	3496	3461	35	47	7	352

PMSVANidhi performance as on 13.06.2024- 2nd Tranche

S.No	Bank Name	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	129	104	104	0	0	7	18
2	Bank of India	18	15	15	0	0	0	3
3	Bank of Maharashtra	21	19	16	3	2	0	0
4	Canara Bank	24	18	17	1	0	0	6
5	Central Bank of India	5	5	5	0	0	0	0
6	Indian Bank	281	257	255	2	12	0	12
7	Indian Overseas Bank	45	34	34	0	4	1	6
8	Punjab & Sind Bank	5	5	5	0	0	0	0
9	Punjab National Bank	7	6	6	0	0	0	1
10	State Bank of India	489	441	436	5	8	0	40
11	UCO Bank	29	18	18	0	2	0	9
12	Union Bank of India	19	15	12	3	1	0	3
13	Pudhuvai Bharathiyan Grama Bank	35	20	20	0	1	0	14
14	Total	1107	957	943	14	30	8	112

PMSVANidhi performance as on 13.06.2024- 3rd Tranche

S.No	Bank Name	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	39	38	38	0	1	0	0
2	Bank of India	5	5	5	0	0	0	0
3	Canara Bank	10	9	9	0	0	0	1
5	Indian Bank	66	64	64	0	0	0	2
6	Indian Overseas Bank	9	7	7	0	2	0	0
7	Punjab & Sind Bank	4	4	4	0	0	0	0
8	State Bank of India	98	94	90	4	1	0	3
9	UCO Bank	4	3	3	0	0	0	1
10	Union Bank of India	3	3	3	0	0	0	0
11	Pudhuvai Bharathiyan Grama Bank	6	5	5	0	0	0	1
12	Total	246	234	228	6	4	0	8

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

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

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

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

The Scheme is being implemented through online application on PMFME Portal of Ministry of Food Processing. As per the portal 144 applications have been forwarded to various banks and 53 applications have been sanctioned, 86 applications were rejected and 5 applications are under processing. The Implementing agency for PMFME scheme in UT Puducherry is PIPDIC.

Performance under PMFME for FY 2023-24

Target (in numbers)	Achievement (in numbers)	% Of Achievement
106	53	50%

Performance Under PMFME Scheme in UT of Puducherry

From 01.04.2023 to 31.03.2024

(in numbers)

S.No	Name of the Bank	Revised Target*	Total No. of App	Sanctioned	Rejected	Pending	Pending > 30 days	Ach %
1	Bank of Baroda	4	1	1	0	0	0	
2	Bank of India	5	3	2	1	0	0	40%
3	Bank of Maharashtra	3	1	0	1	0	0	0%
4	Canara Bank	6	10	4	6	0	0	67%
5	Central Bank of India	3	0	0	0	0	0	0%
6	Indian Bank	14	50	18	32	0	0	129%
7	Indian Overseas Bank	11	14	4	9	1	1	36%
8	Punjab & Sind Bank	1	0	0	0	0	0	0%
9	Punjab National Bank	5	0	0	0	0	0	0%
10	State Bank of India	10	11	3	8	0	0	30%
11	UCO Bank	3	1	1	0	0	0	33%
12	Union Bank of India	6	1	0	0	1	1	0%
13	Axis Bank	1	0	0	0	0	0	0%
14	Bandhan Bank	0	1	0	0	1	1	0%
15	City Union Bank	3	2	0	1	1	1	0%
16	Federal Bank	0	1	1	0	0	0	0%
17	HDFC Bank	4	2	1	1	0	0	25%
18	ICICI Bank	3	1	0	0	1	1	0%
19	IDBI Bank	2	1	0	1	0	0	0%
20	Karur Vysya Bank	4	1	0	1	0	0	0%
21	Tamilnad Mercantile Bank	2	1	0	1	0	0	0%
22	Pudhuvai Bharathiyan Grama	16	42	18	24	0	0	113%
23	Total	106	144	53	86	5	5	50%

6. D. MUPSES

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

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

Target (in numbers)	Achievement (in numbers)	% Of Achievement
300	287	95.7%

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

MUPSES SCHEME PERFORMANCE FOR FY 2023-24

(in numbers)

S.No	Bank Name	Revised Target	Total Applications	Sanctioned	Rejected	Pending	% of Ach
1	Bank of Baroda	6	3	0	0	3	0%
2	Bank of India	10	19	10	0	9	100%
3	Bank of Maharashtra	11	42	40	1	1	364%
4	Canara Bank	12	17	8	0	9	67%
5	Central Bank of India	4	5	3	0	2	75%
6	Indian Bank	67	273	143	14	116	213%
7	Indian Overseas Bank	30	56	20	1	35	67%
8	Punjab & Sind Bank	1	0	0	0	0	0%
9	Punjab National Bank	9	5	4	0	1	44%
10	State Bank of India	40	44	8	1	35	20%
11	UCO Bank	10	9	6	0	3	60%
12	Union Bank of India	10	4	2	0	2	20%
13	Axis Bank	5	0	0	0	0	0%
14	City Union Bank	8	2	1	0	1	13%
15	HDFC Bank	10	1	0	0	1	0%
16	ICICI Bank	8	0	0	0	0	0%
17	Karur Vysya Bank	8	4	0	0	4	0%
18	Pudhuvai Bharathiya Grama Bank	51	74	39	10	25	76%
19	Puducherry State Co-operative Bank	0	6	3	2	1	0%
20	Total	300	564	287	29	248	95.7%

6.E. KCC Facility to Animal Husbandry

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

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

Target (in numbers) FY 2023-24	Achievement (in numbers) FY 2023-24	% Of Achievement FY 2023-24
4000	5192	129.80%

KCC Animal Husbandry outstanding as on 31.03.2024

(Amt in Crores)

S.No	Bank Name	Target	No. of KCC Accounts	Amount Outstanding (in Crores)	% of Ach
1	Bank of Baroda	60	0	0	0%
2	Bank of India	151	7	0.04	5%
3	Bank of Maharashtra	100	10	0.07	10%
4	Canara Bank	250	44	0.38	18%
5	Central Bank of India	50	0	0	0%
6	Indian Bank	461	1133	5.2	246%
7	Indian Overseas Bank	331	732	12.08	221%
8	Punjab & Sind Bank	10	0	0	0%
9	Punjab National Bank	120	0	0	0%
10	State Bank of India	470	126	0.54	27%
11	UCO Bank	240	120	0.21	50%
12	Union Bank of India	321	1560	27.66	486%
13	Axis Bank	150	1	0.05	1%
14	Bandhan Bank	10	0	0	0%
15	Catholic Syrian Bank	10	0	0	0%
16	City Union Bank	50	0	0	0%
17	DBS Bank	150	0	0	0%
18	Federal Bank	99	1	0.02	1%
19	HDFC Bank	151	0	0	0%
20	ICICI Bank	100	0	0	0%
21	IDBI Bank	20	0	0	0%
22	IDFC First Bank	20	0	0	0%
23	Indusind Bank	20	0	0	0%
24	Karnataka Bank	10	0	0	0%
25	Karur Vysya Bank	129	0	0	0%
26	Kotak Mahindra Bank	20	0	0	0%
27	RBL Bank	10	0	0	0%
28	South Indian Bank	51	0	0	0%
29	Tamilnad Mercantile Bank	50	0	0	0%
30	Yes Bank	10	0	0	0%
31	Pudhuvai Bharathiya Grama Bank	277	1330	6.91	480%
32	Puducherry State Co-operative Bank	99	128	0.46	129%
	Total	4000	5192	53.62	129.80%

**KCC Animal Husbandry Weekly Campaign status
(From 01.04.2023 to 10.06.2024)**

S.No	Bank Name	Forwarded	Sanctioned	Rejected	Pending
1	Bank of India	25	23	0	2
2	Bank of Baroda	2	0	2	0
3	Canara Bank	17	5	10	2
4	Central Bank of India	143	1	142	0
5	Indian Bank	870	261	584	25
6	Indian Overseas Bank	261	108	135	18
7	Punjab National Bank	2	0	1	1
8	State Bank of India	251	191	39	21
9	UCO Bank	100	57	42	1
10	Union Bank of India	14	4	3	7
11	Axis Bank	1	0	0	1
12	City Union Bank	1	0	0	1
13	HDFC Bank	1	0	0	1
14	ICICI Bank	2	0	1	1
15	Karur Vysya Bank	2	0	0	2
16	South Indian Bank	1	0	1	0
17	Pudhuvai Bharathiya Grama Bank	356	98	228	30
18	Puducherry State Cooperative Bank	203	48	142	13
	TOTAL	2252	796	1330	126

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

6.F. KCC Facility to Fisheries

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

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

Target (in numbers) FY 2023-24	Achievement (in numbers) FY 2023-24	% Of Achievement FY 2023-24
4000	2888	72%

KCC Fisheries outstanding as on 31.03.2024

(Amt in Crores)

S.No	Bank Name	Target	Total No. of KCC Accounts	Amount Outstanding	% of Ach
1	Bank of Baroda	60	2	0.04	3%
2	Bank of India	151	134	0.55	89%
3	Bank of Maharashtra	100	111	0.22	111%
4	Canara Bank	250	25	0.16	10%
5	Central Bank of India	50	0	0	0%
6	Indian Bank	461	1174	13.29	255%
7	Indian Overseas Bank	331	268	4.6	81%
8	Punjab & Sind Bank	10	0	0	0%
9	Punjab National Bank	120	47	0.92	39%
10	State Bank of India	470	53	2.37	11%
11	UCO Bank	240	16	0.09	7%
12	Union Bank of India	321	285	3.98	89%
13	Axis Bank	150	25	5.73	17%
14	Bandhan Bank	10	0	0	0%
15	Catholic Syrian Bank	10	0	0	0%
16	City Union Bank	50	0	0	0%
17	DBS Bank	150	0	0	0%
18	Federal Bank	99	692	13.14	699%
19	HDFC Bank	151	1	0.96	1%
20	ICICI Bank	100	0	0	0%
21	IDBI Bank	20	0	0	0%
22	IDFC First Bank	20	0	0	0%
23	Indusind Bank	20	0	0	0%
24	Karnataka Bank	10	0	0	0%
25	Karur Vysya Bank	129	0	0	0%
26	Kotak Mahindra Bank	20	0	0	0%
27	RBL Bank	10	0	0	0%
28	South Indian Bank	51	0	0	0%
29	Tamilnad Mercantile Bank	50	0	0	0%
30	Yes Bank	10	0	0	0%
31	Pudhuvai Bharathiya Grama Bank	277	55	0.44	20%
32	Puducherry State Co-operative Bank	99	0	0	0%
	Total	4000	2888	46.49	72%

KCC Fisheries Weekly Campaign performance
(From 01.04.2023 to 10.06.2024)

S.No	Bank Name	Forwarded	Sanctioned	Rejected	Pending
1	Bank of India	215	151	59	5
2	Bank of Baroda	15	3	12	0
3	Bank of Maharashtra	8	2	6	0
4	Canara Bank	20	8	12	0
5	Central Bank of India	32	1	27	4
6	Indian Bank	861	589	253	19
7	Indian Overseas Bank	257	108	124	25
8	Punjab & Sind Bank	2	0	2	0
9	Punjab National Bank	64	27	36	1
10	State Bank of India	269	241	25	3
11	UCO Bank	117	68	17	32
12	Union Bank of India	7	4	1	2
13	City Union Bank	9	0	0	9
14	HDFC Bank	2	0	0	2
15	ICICI Bank	1	0	0	1
16	IDBI Bank	6	0	3	3
17	Karnataka Bank	10	2	8	0
18	Karur Vysya Bank	6	0	0	6
19	South Indian Bank	7	0	0	7
20	Equitas Small Finance Bank	1	0	0	1
21	Pudhuvai Bharathiya Grama Bank	506	152	114	240
22	Puducherry State Cooperative Bank	10	0	5	5
TOTAL		2425	1356	905	365

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

AGENDA -7

Performance under SHG & JLG Schemes

SHG Credit Linkage:

During the year FY 2023-24, 2415 groups have been credit linked to the tune of Rs 83.84 crores. E Sakthi portal has been operationalized by NABARD in UT of Puducherry and the details of DRDA promoted groups are presently available. Different types of facilities are presently available for the benefit of banks through this portal. Banks are requested to utilize the same.

SHG Performance for FY 2023-24			
SR.	NAME OF BANK	(Amt in Crores)	
		Credit Linked	
		No.	Amt.
1	BANK OF BARODA	11	0.91
2	BANK OF MAHARASHTRA	8	0.27
3	CANARA BANK	183	5.94
4	INDIAN BANK	1529	40.1
5	INDIAN OVERSEAS BANK	102	5.29
6	PUNJAB NATIONAL BANK	5	0.17
7	STATE BANK OF INDIA	108	5.62
8	UCO BANK	10	0.78
9	UNION BANK OF INDIA	29	2.3
10	HDFC BANK	265	16.88
11	ICICI BANK	31	2.15
12	IDBI BANK	134	3.43
	GRAND TOTAL	2415	83.84

Joint Liability Groups (JLG):

During the FY 2023-24 an amount of Rs. 210.77 Crore have been disbursed to 28866 JLGs. The Outstanding for the JLG amount to Rs.389.23 crores for 94199 accounts. Banks are requested to form more Joint Liability Group and extend credit to these groups.

JLG Credit Linked Performance FY 2023-24 as on 31.03.2024					
				(No. in Actual and Amt in Crores)	
S.No	Name of the Bank	Disbursement		Outstanding	
		No.	Amt.	No.	Amt.
1	BANK OF INDIA	0	0	2	0.02
2	CANARA BANK	22	0.48	72	1.28
3	INDIAN BANK	56	2.41	827	21.06
4	INDIAN OVERSEAS BANK	16	0.62	55	1.77
5	UCO BANK	18	0.53	19	0.53
6	AXIS BANK	5810	25.99	4957	12.76
7	HDFC BANK	113	2.71	358	3.57
8	IDBI BANK	1	0.03	1	0.02
9	IDFC FIRST BANK	2559	19.2	19639	93.17
10	PUDUVAI BHARATHIYAR GRAMA BANK	301	6.54	1368	18.99
11	EQUITAS SMALL FIN. BANK	16523	87.16	28367	92.16
12	FINCARE SMALL FIN. BANK	794	3.43	8762	14.32
13	JANA SMALL FIN. BANK	49	1.01	769	2.2
14	SURYODAY SMALL FIN. BANK	879	5.89	5118	16.96
15	UJJIVAN SMALL FIN. BANK	0	0	20791	41.54
16	ESAF SMALL FIN. BANK	1717	54.63	3033	68.27
17	PUDUCHERRY STATE CO-OPERATIVE BANK	8	0.14	61	0.61
	GRAND TOTAL	28866	210.77	94199	389.23

AGENDA-8

Financial Literacy Training & INDSETI

Financial Literacy Centre (FLC)

Three Financial Literacy and Credit Counseling Centre (FLCC) is functioning in UT of Puducherry and providing services to general public. Branch Level Financial Literacy Activities were also conducted. In addition to such programmes literacy information is also being disseminated through E mail, Mobile phone, whatsapp, sms etc..

FLC data for the period of 01.04.2023 to 31.03.2024										
S.No	District Name	Sponsor Bank	Name of the FLC	No. of Camps conducted	No. of Beneficiaries attended	No. of Saving accounts opened	No. of PMJDY accounts Opened	No. of PMSBY accounts Opened	No. of PMJJBY accounts Opened	No. of APY accounts Opened
1	Pondicherry	Indian Bank	Puducherry	119	2196	75	47	381	149	48
2	KARAIKAL	PBGB	T.R PATTINAM	22	572	390	118	285	215	164
3	PUDUCHERRY	PBGB	BAHOUR	37	1110	632	315	700	670	318
			Total	178	3878	1097	480	1366	1034	530

Centre for Financial Literacy(CFL):

Based on RBI Guidelines, Lead Banks are required to set up Scaled-up centre for Financial Literacy (CFL) in association with **Dhan Foundation**, one such CFL has been set up at Ariyankuppam, for FY 2023-24 as on 31.03.2024, a total of 461 Programs have been conducted by CFL benefitting 11756 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	27	911	723	80%	494	68%

AGENDA-9

Financial Inclusion & Jansuraksha Schemes

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

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

Saturation drive for Jan Suraksha Schemes

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

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

AGENDA-10

PRAGATI meeting and NSFI - Enrolment under Social Security Schemes

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

As on 31.03.2024, the enrolment under PMJJBY, PMSBY and APY was 167724,413039 and 89822 respectively. The bank-wise performance is placed for the information of the members. As these social security schemes are part of the flagship programmes of Government of India, they are giving special importance for the performance in UT of Puducherry and regularly the progress is reviewed in through Video Conference. Hence, banks are requested to ensure maximum enrollment of all eligible account holders to attain saturation in these schemes in view of the Jansuraksha Campaign so that social security benefits will be made available to them.

Atal Pension Yojana

Out of Annual target of 21340, 12573 APY enrolment made and achieved a percentage of 59%. All banks should improve their enrolment in the APY to achieve the given target.

Scheme	FY'23	FY'24	Growth	% of Growth
PMJDY	185689	215740	30051	16%
PMJJBY	133923	167724	33801	25%
PMSBY	322448	413039	90591	28%
APY	77249	89822	12573	16%

PMJDY Account Status as on 31.03.2024

S.No	Bank Name	Cumulative PMJDY Accounts since Inception
1	Bank of Baroda	6413
2	Bank of India	5275
3	Bank of Maharashtra	5321
4	Canara Bank	11469
5	Central Bank of India	1646
6	Indian Bank	49874
7	Indian Overseas Bank	27170
8	Punjab & Sind Bank	1658
9	Punjab National Bank	5688
10	State Bank of India	23217
11	UCO Bank	9281
12	Union Bank of India	5101
13	Axis Bank	1785
14	City Union Bank	754
15	Federal Bank	913
16	HDFC Bank	6681
17	ICICI Bank	800
18	IDBI Bank	1530
19	Indusind Bank	1170
20	Karur Vysya Bank	700
21	Kotak Mahindra Bank	540
22	South Indian Bank	446
23	Yes Bank	14
24	Pudhuvai Bharathiyan Grama Bank	46635
25	Puducherry State Co-operative Bank	1659
26	Total	215740

PMJJBY Account Status as on 31.03.2024

S.No	Bank Name	Cumulative PMJJBY Accounts since Inception
1	Bank of Baroda	3235
2	Bank of India	6524
3	Bank of Maharashtra	576
4	Canara Bank	15087
5	Central Bank of India	2694
6	Indian Bank	41829
7	Indian Overseas Bank	22184
8	Punjab & Sind Bank	295
9	Punjab National Bank	2378
10	State Bank of India	25576
11	UCO Bank	6744
12	Union Bank of India	7387
13	Axis Bank	311
14	City Union Bank	628
15	Federal Bank	230
16	HDFC Bank	2767
17	ICICI Bank	1186
18	IDBI Bank	730
19	IDFC First Bank	6
20	Indusind Bank	221
21	Karur Vysya Bank	857
22	Kotak Mahindra Bank	147
23	South Indian Bank	212
24	Tamilnad Mercantile Bank	572
25	Yes Bank	2
26	Pudhuvai Bharathiyar Grama Bank	25346
27	Total	167724

PMSBY Account Status as on 31.03.2024

S.No	Bank Name	Cumulative PMSBY Accounts since Inception
1	Bank of Baroda	8985
2	Bank of India	22138
3	Bank of Maharashtra	2017
4	Canara Bank	35116
5	Central Bank of India	5352
6	Indian Bank	90295
7	Indian Overseas Bank	41001
8	Punjab & Sind Bank	1084
9	Punjab National Bank	9225
10	State Bank of India	96323
11	UCO Bank	14942
12	Union Bank of India	22368
13	Axis Bank	902
14	City Union Bank	885
15	Federal Bank	584
16	HDFC Bank	5433
17	ICICI Bank	2048
18	IDBI Bank	2459
19	IDFC First Bank	4
20	Indusind Bank	634
21	Karur Vysya Bank	1332
22	Kotak Mahindra Bank	436
23	South Indian Bank	502
24	Tamilnad Mercantile Bank	1869
25	Yes Bank	4
26	Pudhuvai Bharathiya Grama Bank	47101
27	Total	413039

APY Scheme performance as on 31.03.2024 (FY 2023-24)

(in numbers)					
S.No	Bank Name	ANNUAL TARGET FY 2023-24	APY accounts opened in FY 2023-24	Annual Target Achievement in FY 2023-24	Cumulative APY accounts opened since inception
1	Axis Bank	350	6	2%	1273
2	Bandhan Bank	30	0	0%	94
3	Bank of Baroda	500	217	43%	1565
4	Bank of India	800	362	45%	2466
5	Bank of Maharashtra	300	216	72%	395
6	Canara Bank	1000	298	30%	5133
7	Catholic Syrian Bank	90	14	16%	91
8	Central Bank of India	300	63	21%	868
9	City Union Bank	180	45	25%	349
10	DBS Bank	120	0	0%	17
11	DCB Bank	30	10	33%	15
12	Federal Bank	90	2	2%	42
13	HDFC Bank	560	193	34%	2441
14	ICICI Bank	420	2	0%	142
15	IDBI Bank	140	140	100%	828
16	IDFC First Bank	30	-	-	-
17	Indian Bank	3400	3641	107%	36987
18	Indian Overseas Bank	2100	906	43%	6683
19	Indusind Bank	60	1	2%	3
20	Karnataka Bank	30	10	33%	88
21	Karur Vysya Bank	210	105	50%	245
22	Kotak Mahindra Bank	60	65	108%	97
23	Pudhuvai Bharathiyan Grama Bank	4600	4389	95%	18183
24	Puducherry State Co-operative Bank	500	0	0%	1
25	Punjab & Sind Bank	100	45	45%	177
26	Punjab National Bank	700	14	2%	886
27	RBL Bank	30	-	-	-
28	South Indian Bank	120	51	43%	307
29	State Bank of India	2500	609	24%	5075
30	Tamilnad Mercantile Bank	60	466	777%	1117
31	UCO Bank	1000	526	53%	2760
32	Union Bank of India	900	177	20%	1494
33	Yes Bank	30	0	0%	0
	Total	21340	12573	59%	89822

AGENDA- 11

MSME Annual Growth and MSME Sub Committee

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

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

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

AGENDA- 12

Discussion on Market Intelligence Issues

Banks / Branches are requested to inform SLBC about any instances of (a) Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public, (b) Banking Related Cyber Frauds, phishing, etc., (c) Usurious activities by lending entities in the area, cases of over indebtedness, (d) Credit related frauds by borrower groups, etc. so as to inform member Banks and Public as a matter of preventive vigilance.

The 1930 helpline is an initiative of MHA where a Cyber fraud related complaints can be informed and banks are instructed the banks to act on the complaints in real time.

AGENDA- 13

Review of Business Correspondents

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

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

Bankwise Business Correspondent Status as on 05.06.2024

S.No	Bank Name	Total no. of Business Correspondents enrolled	Out of Total, Number of Active BCs	Out of Total, No. of Inactive BCs?
1	Bank of Baroda	8	6	2
2	Canara Bank	2	2	0
3	Central Bank of India	1	1	0
4	India Post Payment Bank	180	140	40
5	Indian Bank	55	55	0
6	Indian Overseas Bank	35	35	0
7	Karur Vysya Bank	1	1	0
8	Pudhuvai Bharathiya Gran	21	21	0
9	Punjab & Sind Bank	1	1	0
10	RBL Bank	12	8	4
11	State Bank of India	21	17	4
12	UCO Bank	9	8	1
	Total	346	295	51

AGENDA- 14

Implementation of Agri Stack in UT of Puducherry

The Department of Agriculture & Farmers Welfare, Puducherry has informed that it has been instructed by the Government of India to implement the AGRISTACK in the UT of Puducherry as a part of national endeavour. The concept of AGRISTACK comprises three key registries – (i) Farmers database with dynamic linking of land records ; (ii) Geo- referencing of village maps and (iii) Digital crop survey system.

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

The adoption of AGRISTACK was endorsed by the SLBC chairman, RBI, NABARD, and all member banks during the last SLBC meeting. In light of this, Indian Bank is committed to piloting the implementation of AGRISTACK among banks.

The further improvement in this matter is delayed due to the engagement of government in-line departments officials in the parliamentary election duties. A meeting is now scheduled to ensure further progress and to proactively advance this initiative for its successful execution.

AGENDA- 15

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.

		Perfomance and Outstanding for FY 2023-24											
		No. of Accounts Opened from 01.04.2023 to 31.03.2024						No. of Accounts and Amount Oustanding as on 31.03.2024					
Parameters	DBU Pondicherry ICICI		DBU Karaikal (Indian Bank)		Total A/c Opened		DBU Pondicherry 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	53	543	1492	118.92	1545	661.92	0	0	2492	159.33	2492	159.33	
Current Account	20	49	25	23.4	45	72.4	0	0	32	26.68	32	26.68	
CASA (Total)	73	592	1517	142.32	1590	734.32	0	0	2524	186.01	2524	186.01	
TERM DEPOSIT			57	167.59	57	167.59			57	167.59	57	167.59	
Total Deposit	73	592	1574	309.91	1647	901.91	0	0	2581	353.6	2581	353.6	
Advances													
Pre-approved Personal Loan	90	287	3	6.6	93	293.6	3	24	3	3.05	6	27.05	
OD against Deposit	3	254	4	2.7	7	256.7	0	0	4	2.62	4	2.62	
Vehicle Loan	6	57	11	73.25	17	130.25	1	12	11	68.46	12	80.46	
Mortgage Loan	1	1033	1	12	2	1045	0	0	1	11.98	1	11.98	
Educational Loan	0	0	1	45	1	45	0	0	1	9.09	1	9.09	
Home Loan	0	0	2	36.45	2	36.45	1	23	2	31.27	3	54.27	
Other Loans			4	79.65	4	79.65			4	26.71	4	26.71	
Total Advances	100	1631	26	255.65	126	1886.65	5	59	26	153.18	31	212.18	
Total Business													
Total Business	173	2223	1600	565.56	1773	2788.56	5	59	2607	506.78	2612	565.78	

Digital Performance for FY 2023-24 (in numbers)

S.No	Parameters(Issued/ enrolled)	During FY 2023-24			Cummulative as on 31.03.2024 (since opening)		
		DBU Puducherry (ICICI)	DBU Kariakal (IB)	Total	DBU Puducherry (ICICI)	DBU Kariakal (IB)	Total
1	Mobile Banking	-	1215	1215		1480	1480
2	Net Banking	70	1233	1303	80	1530	1610
3	ATM Card	100	1374	1474	155	2100	2255
4	Credit card	667	2	669	693	2	695
5	Jan Suraksha Schemes enrolled	0	742	742	0	752	752
6	Mercahant Qr Code	19	308	327	24	867	891
7	Jeevan Praman	0	16	16	0	20	20
8	Fast Tag	10	10	20	10	14	24
9	PPF	0	2	2	0	5	5
10	NPS	0	1	1	0	1	1
11	Suganya Samiridhi Yojana	-	3	3	-	3	3
	Total	866	4906	5772	962	6774	7736

AGENDA- 16

Performance review of Central Sector Interest Subsidy (CSIS) scheme

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

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

Therefore, the data pertaining to CSIS scheme collected given in the below table for review.

Performance review of Central Sector Interest Subsidy (CSIS) scheme								
S.No	Bank Name	No. of Education Loans that are eligible for interest subsidy as per CSIS scheme Guidelines for FY 2022-23?	Total Interest amount (in lakhs) of Education Loans that are eligible for subsidy as per CSIS scheme Guidelines for FY 2022-23?	Out of Total eligible accounts, No. of Education Loans that are claimed for CSIS interest subsidy for FY 2022-23?	Out of Total eligible Interest amount, Interest subsidy amount (in lakhs) claimed for CSIS interest subsidy for FY 2022-23?	Out of Total eligible accounts, No. of Education Loans that are not claimed due to various reasons for CSIS interest subsidy for FY 2022-23?	Out of Total eligible Interest amount, Interest subsidy amount (in lakhs) that are not claimed due to various reasons for CSIS interest subsidy for FY 2022-23?	Reasons for unclaimed account*
1	Axis Bank	1	4	0	0	0	0	Nil
2	Bandhan Bank	0	0	0	0	0	0	Nil
3	Bank of Baroda	417	64.99	417	64.99	0	0	Nil
4	Bank of India	12	1.95	12	1.95	0	0	Nil
5	Bank of Maharashtra	2	0.01	2	0.01	0	0	Nil
6	Canara Bank	86	9.76	86	9.76	0	0	Nil
7	Catholic Syrian Bank	0	0	0	0	0	0	Nil
8	Central Bank of India	0	0	0	0	0	0	Nil
9	City Union Bank	0	0	0	0	0	0	Nil
10	City Union Bank	0	0	0	0	0	0	Nil
11	DBS Bank	0	0	0	0	0	0	Nil
12	DCB Bank	0	0	0	0	0	0	Nil
13	Dhanlaxmi Bank	0	0	0	0	0	0	Nil
14	Equitas Small Finance Bank	0	0	0	0	0	0	Nil
15	ESAF Small Finance Bank	0	0	0	0	0	0	Nil
16	Federal Bank	0	0	0	0	0	0	Nil
17	Fincare Small Finance Bank	0	0	0	0	0	0	Nil
18	ICICI Bank	0	0	0	0	0	0	Nil
19	IDBI Bank	3	0.6	3	0.6	0	0	Nil
20	India Post Payment Bank	0	0	0	0	0	0	Nil
21	Indian Bank	190	33.54	190	33.54	0	0	Nil
22	Indian Overseas Bank	219	38.19	219	38.19	0	0	Nil
23	Jana Small Finance Bank	0	0	0	0	0	0	Nil
24	Jana Small Finance Bank	0	0	0	0	0	0	Nil
25	Karnataka Bank	0	0	0	0	0	0	Nil
26	Karur Vysya Bank	0	0	0	0	0	0	Nil
27	Kotak Mahindra Bank	0	0	0	0	0	0	Nil
28	Pudhuwai Bharathiya Grama	0	0	0	0	0	0	Nil
29	Puducherry State Co-operativ	0	0	6	0	0	0	Nil
30	Punjab & Sind Bank	0	0	0	0	0	0	Nil
31	Punjab National Bank	8	1.27	8	2.56	0	0	Nil
32	RBL Bank	0	0	0	0	0	0	NA
33	South Indian Bank	0	0	0	0	0	0	NA
34	State Bank of India	139	8.83	138	8.83	1	0	Income certificate not available
35	Suryoday Small Finance Bank	0	0	0	0	0	0	0
36	Tamilnad Mercantile Bank	0	0	0	0	0	0	Nil
37	UCO Bank	17	3.28	17	3.13	0	0.14	Nil
38	Ujjivan Small Finance Bank	0	0	0	0	0	0	Nil
39	Union Bank of India	36	5.5	36	5.5	0	0	Nil
40	Utkarsh Small Finance Bank	0	0	0	0	0	0	NA
Total		1130	171.92	1134	169.06	1	0.14	0

F. No. 21(23)/2014-FI (Mission Office)
Government of India
Ministry of Finance
Department of financial Services

3rd floor, Jeevandeep Building
Sansad Marg, New Delhi-110001
Dated: 28.11.2023

To

SLBC/UTLBC Convenors of all State/UTs

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

Sir/Madam,

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

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

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

Yours faithfully,


(Sushil Kumar Singh)
Director
email: missionfi@nic.in

Copy to:

MD&CEO of all Public & Private Sector Banks

AGENDA- 17

Launch of SLBC Website for UT of Puducherry

- As per Lead Bank Scheme, SLBC should have a functional website to provide information to the public.
- The SLBC website for UT of Puducherry has developed and will be launched during the SLBC meeting and made accessible to the public, providing comprehensive information about the Lead Bank Scheme and Government-sponsored Schemes.

AGENDA- 18

Release of Annual Credit Plan for Year 2024-25

SLBC Puducherry has prepared the Annual Credit Plan for financial year 2024-25 based on the Potential linked plan published by NABARD and the Previous Year ACP achievement. The targets are provided by District wise, Block wise and Bank wise for UT of Puducherry. The ACP FY 2024-25 target for agriculture is Rs. 5960 Crores, MSME is Rs.3395 Crores, Other priority sector is 462 Crores, which total to Rs.9817 Crores. All banks are requested to perform well and achieve the provided ACP target for financial year 2024-25.

AGENDA- 19

Monitoring of utilization of the credit provided for agriculture and allied activities for the intended purpose

A study was conducted by RBI on amount outstanding under credit for crop cultivation and allied activities with input requirements for the period from FY 2018-19 to FY 2020-21. This revealed that the credit extended is nearly forty-three times the input requirement for the Union Territory of Puducherry indicating diversion/misutilisation of funds which is a matter of concern.

Computation of ratio of outstanding loan amount to input requirement

Amount in ₹crore

	Crops				Ratio of O/s loan amount to Input requirements
	Gross Value Output (GVO)	Gross value Added (GVA) (as on 1.8.2023)	Input requirements (GVO-GVA)	Loan outstanding (including investment credit)	
India	20,06,340.66	17,19,271.54	2,87,069.12	12,38,370.44	4.31
Puducherry	579.09	512.29	66.80	2,859.84	42.81

1. Average of three years (2018-19, 2019-20 and 2020-21) data have been computed in respect of GVO (at current prices) and GVA (at current prices). Analysis has been done up to year 2020-21 (the year up to which GVO data is available).
 2. Input requirement means input cost which has been arrived at by subtracting GVA from GVO. Input requirement has been calculated as per the methodology used by IWG to review agricultural credit.
 3. Average of two years (2019-20 and 2020-21) data has been computed for loan amount outstanding in respect of SCBs (including RRBs) and Cooperatives. Crop loan data for FY 2018-19 could not be considered as NABARD does not have bifurcated data on crops, investment credit and allied activities for the year in respect of RRBs and Cooperatives.

As per the instructions of RBI, banks have to ensure that all crop loans against which they are claiming interest subvention should satisfy the criteria as per the circular "*Interest Subvention Scheme Monitoring of end-use of Crop Loans*" dated November 09, 2012. Further, banks were advised to strengthen their systems for pre-sanction scrutiny and post-disbursement supervision as well as consider carrying out post-disbursement audits to ensure that all crop loans for which interest subvention is being claimed are being used for the stated purpose and there is no diversion of funds.

In addition, banks were advised to monitor the end use of funds for the loans sanctioned under KCC including Animal Husbandry and Fisheries by undertaking field visits to the site of unit/project to be carried out by the branch officials to check the purpose of the unit.

Further, banks were advised to ensure that a mechanism to flag agricultural loans sanctioned against gold as collateral is in place for monitoring the end use of such loans.

In view of the above, banks are advised to ensure monitoring of the utilization of credit provided for agriculture and allied activities for the intended purpose.

AGENDA- 20

INDSETI Land Allotment and Claim Settlement

As per the MORD Guidelines, every RSETI should have its own building in coordination with DRDA (District Rural Development Agency) and the State Government. As per the guidelines, INDSETI, Pondicherry has been allotted a land by the Govt. of Puducherry as per G.O.Ms.No.9 dated 03.04.2018. A Resolution NO.2021/M.55/382 was passed in the meeting held on 15.01.2021 for licensing of land belonging to DRD (Directorate of Rural Development). Since the land allotted belongs to the Health Department, Puducherry, they refused to hand over the land to DRDA. Hence it is requested to Government of Puducherry to provide the allotted land or a new land for the construction of own building to INDSETI, Pondicherry.

As per the MoRD guidelines, INDSETI, Puducherry has to submit the BPL (Below poverty line) claims to DRDA, Puducherry every year. Accordingly, the claims were submitted up to 2023-2024 to DRDA, Puducherry. The pending claim amount to be reimbursed from 2018-19 to 2023-24 is Rs. 2.57 Crores. Hence, INDSETI requested to settle the pending claim amount to DRDA. Puducherry

AGENDA- 21

e- Kisan Upaj Nidhi

An online platform to facilitate the farmers with stocks in WDRA registered warehouses to obtain post-harvest loans from banks. The gateway will boost post-harvest pledge financing for farmers. This will provide them sufficient liquidity and help them defer sale of their harvested produce to a more opportune time when it could fetch better prices. Thus, distress sale can be reduced.

Digital Gateway facilitates loaning against electronic Negotiable Warehouse Receipts (e-NWRs) regulated by WDRA. It will reduce the turnaround time for pledge loans through seamless transfer of data. Banks on boarded on the digital gateway will provide a choice to farmers in terms of rate of interest, loan amount, etc. Farmer can choose the best option available.

The farmer will first have to register himself with his repository account details issued to him by the repository, authorized by WDRA. The gateway will automatically authenticate these details through electronically integrated data bases of UIDAI, CBDT, Repository, etc. The Rule engine of portal also examines the farmer credit details like CIBIL score, etc. The Rule engine then provides the farmer, details of loans offered by banks. Once the farmer chooses a bank's offer, the portal provides a digital in-principle approval for the loan. The farmer can go to the bank to complete documentation and to get the amount disbursed.

Digital Gateway is a fruit of collaborative efforts of Department of Food & Public Distribution, Department of Financial Services (DFS), Warehousing Development and Regulatory Authority (WDRA) and National Bank for Agriculture and Rural Development (NABARD). WDRA has got this gateway developed through the Task Force set up by the of Department of Financial Services for putting all financial services offered by Gol on a single electronic platform called Jansamarth portal. WDRA is a regulatory body established by the Government of India with a prime objective of implementing Negotiable Warehouse Receipt (NWR) System in the country, which would help farmers to store their produce in scientific storage godowns and to seek loan from banks against their NWRs. NABARD has facilitated the development of this gateway by providing critical inputs based on their wide experience in agriculture finance. NABARD will promote the digital gateway through its District Development Managers (DDMs) posted across the country.



भांडागारण विकास और विनियामक प्राधिकरण

भारत सरकार

चौथी मंज़िल, एनसीयूआई भवन, 3, सीरी इंस्टीट्यूशनल एरिया, अगस्त क्रान्ति मार्ग, हौज खास,
नई दिल्ली- 110016, दूरभाष - :49536496, 49092978

Warehousing Development and Regulatory Authority

Government of India

4th Floor, NCUI Building, 3, Siri Institutional Area, August Kranti Marg,
Hauz Khas, New Delhi - 110016, Tel. No. 49536496, 49092978

File No: T-25011(21)/2/2022-Technical-Part(1)/514

Dated:- 10.04.2024

To

All SLBC Convenors

Subject:- Promotion of e-Kisan Upaj Nidhi (e-KUN)

As you are aware the e-KUN was launched on 04-03-2024 for farmers to use. The e-KUN is onboarded on Jansamarth portal. It is envisaged to provide a hassle free loan application journey to the farmers by reducing Turn Around Time required for making application to the bank. Further, farmers can get offers from various banks onboarded on the portal, which can help farmers to have multiple choices at a single source. A brief note on e-KUN is attached with this letter for your kind perusal.

2. It may be noted that DFS vide letter dated 17-10-2023 has already requested to include e-NWR based pledge finance as a permanent agenda in the SLBC meetings. Copy of DFS letter is also attached for kind information.

3. Therefore, it is requested to include e-KUN along with e-NWR based pledge financing in the discussions with bankers and state government officials in SLBC/DLBC/BLBC meetings, so that bankers and state government officials engage actively with this portal and progress of e-NWR based pledge loaning through e-KUN and otherwise is monitored.

Yours faithfully,

Director (Technical)
(H.K. Dabas)

Enclosure: As above.

CC: Director & Under Secretary, DFS

DIGITAL GATEWAY e-Kisan Upaj Nidhi



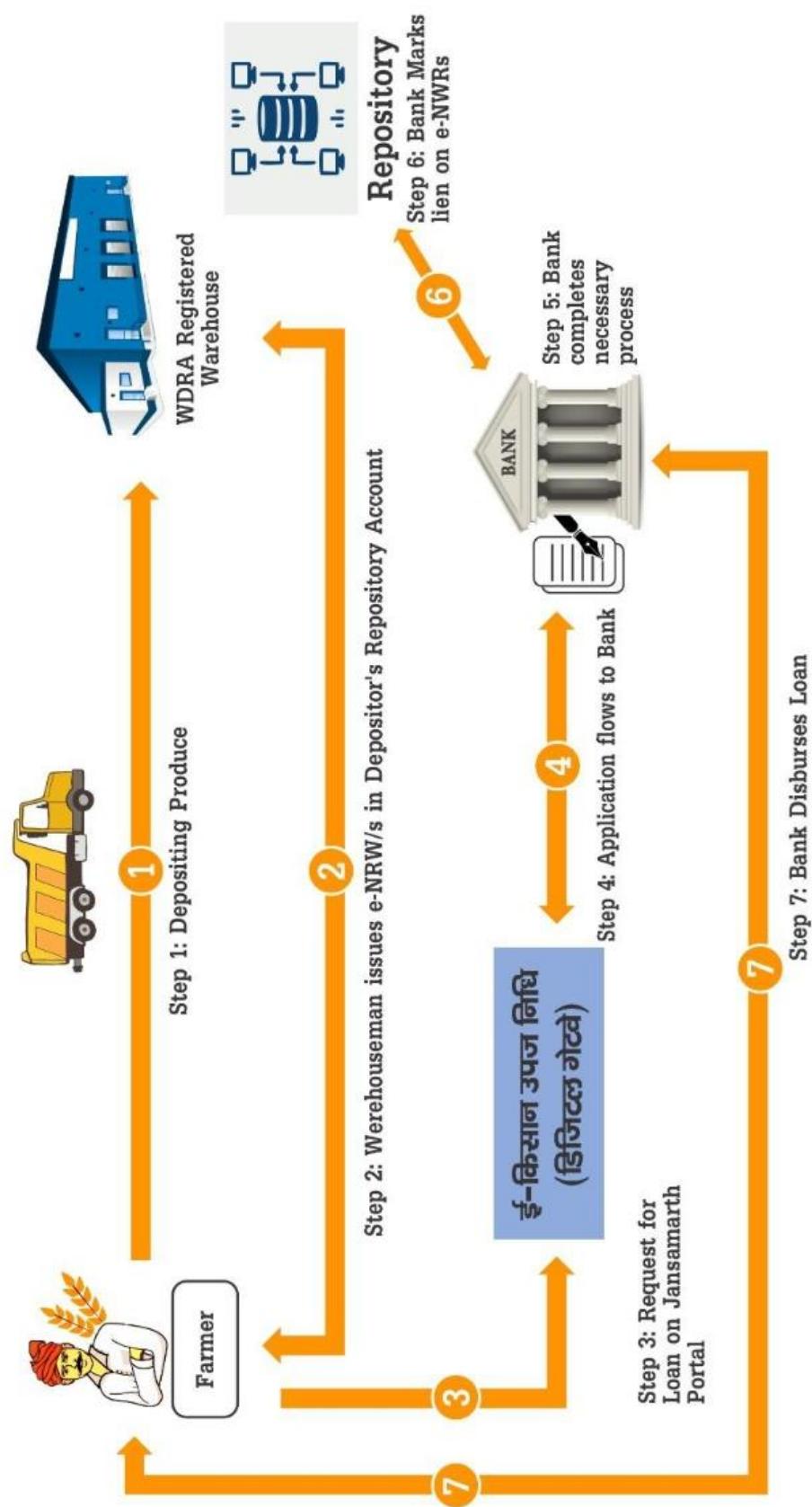
Digital Gateway:- An online platform to facilitate the farmers with stocks in WDRA registered warehouses to obtain post-harvest loans from banks. The gateway will boost post-harvest pledge financing for farmers. This will provide them sufficient liquidity and help them defer sale of their harvested produce to a more opportune time when it could fetch better prices. Thus, distress sale can be reduced.

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SCHEMATIC REPRESENTATION OF WORK FLOW



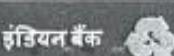
AGENDA- 22

Banking Correspondents to facilitate the promotion of financial education

National Centre for Financial Education (NCFE) is a National level nodal organisation for promoting Financial Education among all sections of the population across India. It is also charged with the responsibility of formulating and implementing the National Strategy for Financial Education (NSFE: 2020-25). NCFE has been promoted by Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI) and Pension Fund Regulatory and Development Authority (PFRDA).

The Board of NCFE, comprising members from all the financial sector regulators, in its 21st meeting held on 09th February 2024 suggested that NCFE may utilize the network of Banking Correspondents to facilitate the promotion of financial education which is in accordance with one of the action plan stated under National Strategy for Financial Education (NSFE) 2020-25 i.e. “engagement of formal financial service providers such as BCs, CFLs and FLCs for disseminating the financial education in a sustainable manner”.

It has been advised by NCFE that they will offer extensive training to Banking Correspondents (BCs), who in turn will serve as Financial Education Trainers to conduct the sessions for target audience. These sessions will cover the basic concept of Banking, Insurance, Pension, Securities Market and digital financial literacy.

 Indian Bank ALLAHABAD आपका अपना बैंक, हर कदम आपके साथ Your Own Bank, Always with you फोन / Phone : 044 - 28134529 / 28134516	वित्तीय समावेशन विभाग / Financial Inclusion Department कार्पोरेट कार्यालय / Corporate Office 254-260 अवै शन्मुगम सालै / Avvai Shanmugham Salai रायपेट्टा Royapettah, चेन्नै / Chennai 600 014 ईमेल / E mail: cofid@indianbank.co.in
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Ref: - FID/32/2024-25

Date: - 24.04.2024

To
 The Convenor,
 SLBC -Union Territory of Puducherry.

Sir/Madam

Sub: Utilization of the network of Banking Correspondents for promotion of Financial Education-reg

You must be aware that the National Centre for Financial Education (NCFE) is a National level nodal organisation for promoting Financial Education among all sections of the population across India. It is also charged with the responsibility of formulating and implementing the National Strategy for Financial Education (NSFE: 2020-25). NCFE has been promoted by Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI) and Pension Fund Regulatory and Development Authority (PFRDA).

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It has been advised by NCFE that they will offer extensive training to Banking Correspondents (BCs), who in turn will serve as Financial Education Trainers to conduct the sessions for target audience. These sessions will cover the basic concept of Banking, Insurance, Pension, Securities Market and digital financial literacy.

In this regard, it has been requested by NCFE that they shall be invited to attend the meeting of SLBC-Sub Committee as and when convened to take forward the agenda of disseminating financial literacy across UT of Puducherry.

Please acknowledge

Yours faithfully,

General Manager (FI / Rural Banking / SLBC / RRB)



Copy to: NCFE, Mumbai



 <p>SLBC - UT of Puducherry</p>	<p>Lead Bank Department, Indian Bank, Zonal Office, RS.NO.64/4A,ECR Road, Pakkamudayanpet, Puducherry – 605008 0413 225 7149, : Ldmpondy@indianbank.co.in Ldmpondy@gmail.com</p>	
<p>SLBC-UTP/L 05/ 2023-24/Q3-24/1</p>		<p>Dated: 22.03.2024</p>

**Minutes of the State Level Bankers Committee meeting for Quarter ending Dec 2023 held on
March 15, 2024**

The meeting of the State Level Bankers' Committee (SLBC) was held on 15.03.2024 at Puducherry to review the performance of banks for the quarter ended Dec 2023 of the FY 2023-24. Shri. Shiv Bajrang Singh, Executive Director, Indian Bank, Shri. Ashish Madhaorao More, I.A.S, Secretary to Government of Puducherry, Smt. Uma Sankar, Regional Director, Reserve Bank of India, Chennai, Shri. R. Shankar Narayan, Chief General Manager, NABARD, Shri. G Rajeswara Reddy, Field General Manager, Indian Bank, Chennai, Shri. Venkatesan M, General Manager (RBD), Indian Bank, Corporate Office, Chennai, Shri. B. Kumar Doure, Zonal Manager and Convenor SLBC, Indian Bank, Puducherry, Senior Executives/Officials of various banks, Senior Officials of various Government Departments and Co-Ordinator of member banks participated in the meeting.

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

While delivering his welcome address **Shri. M Venkatesan, General Manager (RBD)** Indian Bank expressed his views as under:

- Banks have performed well in many key banking parameters like growth in Deposits and Advances, Performance under Priority Sector, Performance under Agriculture and advance to weaker sections.
- Thrust is to be given on implementation of Atma Nirbhar Bharat schemes in right earnest and processing of the applications on a priority basis.
- Performance under Annual Credit Plan: During Q3 FY24 SLBC, Puducherry achieved **Rs.4961 Crores** against the ACP Credit Disbursement target of **Rs.4250 Crores** and the achievement is **117%**. This is mainly due to the Mega Credit Outreach Program.
- Under PMFME Scheme, in line with Hon'ble Prime Minister's vision on Atma Nirbhar Bharat schemes, DFS is monitoring the progress made on a continuous basis. Hence, he advised banks and line department to take necessary steps to achieve the targets.
- He appreciated the performance of the Banks under Govt. Schemes especially PMMY with 95%, Stand up India Program with 93%, PMEGP with 58%, and PM SVANidhi scheme with 1st Tranche at 98.84%, 2nd Tranche at 101.33% and 3rd Tranche at 121.76% achievement.

- He also expressed his gratitude to all member banks and the Development Agencies who had participated in the Viksit Bharat Sankalp Yatra, an “Outreach Program - for Saturation of schemes of Govt. of India” and made it a grand success.

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

Shri. Shiv Bajrang Singh, Executive Director, Indian Bank in his speech deliberated on the overall economic scenario and on the progress made by banks.

Brief of the deliberations:

- **Global Recognition:** India is esteemed as a growth center globally, particularly in the South-East Asian region, identified by the IMF as the world's fastest-growing economy.
- **Economic Growth:** India's consistent growth rate of 7 to 7.5% positions it as a key player in the region, with a growth trend expected to continue for the next three decades.
- **Vision for the Future:** India aims to become a \$5 trillion economy by 2030, ranking as the third-largest economy globally, relying on local employment and self-reliance initiatives.
- He insisted that prioritizing employment in rural areas reduces migration costs and promotes efficient investment closer to population centers. Hence, Vocal for Local should be focused.
- Puducherry boasts abundant marine and land resources, with activities such as marine products and fisheries prioritized for development.
- He appreciated that UT of Puducherry has exceeded 117% of its annual credit plan by the third quarter of the current fiscal year, indicating substantial growth potential. The annual credit plan for FY 2024-25 has been set close to 6000 crores and SLBC should aim to reciprocate this year to achieve ACP targets of next financial year by December 2024, focusing on employment and inclusion, particularly for marginalized groups.
- **Empowerment Initiatives:** He appreciated the efforts taken by banks, including the Viksit Bharat Sankalp Yatra. He also said that efforts are to be directed towards integrating marginalized individuals into the mainstream economy through initiatives like the successful Viksit Bharat Sankalp Yatra.
- Identifying and addressing gaps in scheme coverage is essential to ensure all intended beneficiaries benefit from economic development programs.

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

Shri. Ashish Madhaorao More, I.A.S, Secretary in his speech emphasized as under:

- Puducherry is making strides in various sectors and initiatives, yet some sectors require improvement in performance, such as fisheries, which requires more attention. Discussions have been held with the Secretary and Director of Fisheries regarding improvements and progress in the next financial year.
- The Viksit Bharath Sankalp Yatra was conducted in the UT of Puducherry, wherein both Government Departments and banks performed well.

- For a period of more than two months VBSY camps were organized and Government Schemes and lending Schemes were offered to public benefiting a greater number of people.
- Similar programs are anticipated in the upcoming year as well.

Special Address given by Smt. Uma Sankar, Regional Director, Reserve Bank of India, Smt. Uma Sankar, Regional Director, Reserve Bank of India in her speech gave a gist of the recent RBI initiatives and progress made by SLBC, Puducherry in various sectors.

- She expressed her appreciation to the banks for achieving 100% under expanding and deepening of digital payments ecosystem in Puducherry, making it the fifth state in the country to achieve this milestone.
- The active participation of banks in the Financial Literacy Week 2024 held during 26th Feb'24 to 1st Mar'24, with emphasis on the theme "Make a Right Start, Become Financially Smart has made the event successful.
- The Reserve Bank of India decided to maintain the status quo on the policy repo at 6.5%.
- The Reserve Bank of India has estimated the real gross domestic product growth for the next financial year at 7% and inflation has been projected at 4.5% for the next financial year.
- Regarding the Credit flow to the primary sector, she complimented banks for surpassing the target prescribed under the Annual Credit Plan.
- Concern was raised over banks' shortfall in achieving targets set by the Prime Minister's Task Force on MSMEs for Puducherry, urging joint efforts to improve lending to the MSME sector.
- All banks should make efforts to achieve the CD ratio of more than 60%.

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

- He reiterated the views that achievements in private sector banks disbursements, as indicators of untapped potential. He also anticipated further growth by March and credit growth momentum owing to successful outreach programs.
- NABARD's potential linked credit plan acknowledges past achievements, showing substantial improvement and ACP for 2024-25 should be prepared in align with PLP.
- He also said that various government schemes promote food processing, drip irrigation, asset creation and capital formation and it should be prioritized for term lending.
- Recently, NABARD organized a marketing event called Tarang for FPOs, inaugurated by the Hon'ble Chief Minister of Puducherry and FPOs' ability to sell directly to consumers was appreciable, emphasizing the need for bankers to familiarize themselves with FPOs.
- He also requested members to visit the FPO exhibition arranged in Pondicherry city from March 15th to 17th, 2024, at Vel Sokkanadan Thirumana Mandapam, Vallalar Salai where many products such as millets items, handloom items, handicraft items, oils etc. are showcased.

- He also said that Puduvi Bharathiya Grama Bank has made efforts to finance JLGs and diversify the operations and is expecting more momentum in the coming year. Over 100 crores refinance has been released from NABARD to PBGB and 20 Crores to PSCB which has eased their position.

Thereafter Shri. B Kumar Doure, 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.

1. Confirmation of minutes of the Previous SLBC Meeting

The minutes of the SLBC meeting held on 21.12.2023 was confirmed by the forum.

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

Sl. No.	Direction	Action Taken
1.	NPA Figures of all sectors should be added in agenda for discussion	NPA figures included in agenda for Committee deliberations.
2.	Under KCC Fisheries, Fish vending activity should be included as a state specific eligible activity.	Fish Vending activity is added as a state specific activity in Scale of finance for FY 2023-24. Hence all banks were informed to give KCC fisheries for Fish vending in UT of Puducherry
3.	Performance of FLC is informed to be added for discussion.	Data pertaining to the performance of FLC added as part of review agenda.
4.	Performance of Digital banking Unit to be added in agenda	Data pertaining to Performance of Digital banking Unit included for review as an agenda item.

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

Bank Branches in Puducherry:

Total Branches in UT of Puducherry has increased from 282 to 286, four branches were opened by State Bank of India, PBGB, Dhanlaxmi Bank and Axis Bank respectively. **Mr. Muthuselvan, DGM, Reserve Bank of India**, highlighted the opportunity for banks to establish new branches in untapped areas which has population more than 5000 and having no brick and mortar branches within 5 km vicinity. It was informed that there was no untapped centres qualifying this criteria. However, banks were advised to open more B&M branches to facilitate inclusive growth.

CD ratio of banks:

This quarter, the CD ratio of UT, Puducherry rose from 77.1% to 77.6%, mainly driven by the disbursements during Outreach Program and effect of HDFC Limited's merger. However, five public sector banks and nine private sector banks were found to have CD ratios below 60%, requiring a roadmap for improvement.

Both SBI and IOB having good branch presence were requested to give commitment and suggested to draw up a strategy/plan to increase their CD ratio. (**Action: State Bank of India and Indian Overseas Bank**). State bank of India gave a commitment to reach CD ratio of 60% by March'24.

It was also suggested by DGM, RBI that these banks should align their corporate targets to the ACP targets set by SLBC.

Advances Outstanding in UT Puducherry as on Dec'23

As of 31st Dec'23, the total outstanding amount was Rs. 20772.48 crores, with the Priority sector comprising 62.16%, exceeding the required 40%. Similarly, the Agriculture sector accounted for 27.07%, surpassing the mandated 18%, while weaker section advances reached 23.04%, exceeding the specified 11.5%.

While presenting the Non-Performing Assets (NPA) against total advances, it was informed that the overall NPA stands at 3.1% and Priority sector at 4.0%. Specifically, within the Priority Sector, the NPA rates are 3.2% for Agriculture, 6.5% for MSMEs, 17.5% for Education, and 1.6% for Housing.

Performance under Annual Credit Plan as on 31st Dec'23

A comprehensive update on credit disbursements during Q3 of the fiscal year 2023-24, covering sectors such as Agriculture, MSME, Housing, and Education, as well as reaching out to Minorities, SC/ST, and women beneficiaries was given. The overall ACP Achievement was at Rs.4961.21 crores and stood at 117%, surpassing the yearly target. Specifically, against the annual target achievements in Agriculture, MSME, and OPS were notably high at 125%, 121%, and 92%, respectively.

4. Pradhan Mantri MUDRA Yojana (PMMY):

The performance details of banks and other financial institutions, including NBFCs, in the UT of Puducherry as on 01.03.2024 were informed to the members. Under this scheme, the achievement is Rs.696.35 crores (95%) against a target of Rs.733.78 Crores.

Stand up India (SUI)

As of 07.03.2024, banks have sanctioned SUI loans to 449 beneficiaries, totaling Rs.107.87 crores, achieving 93.2% of the target. Many banks having more than five branches were also not contributing to the achievement numbers. All Banks were therefore requested to update the details of eligible loans disbursed in the Stand-Up India portal.

ICICI Bank informed that four sanctions were given, and 2 accounts were yet to be uploaded in the portal, which they assured to complete. (**Action : ICICI bank**).

Shri. Shiv Bajrang Singh, Executive Director, Chairman SLBC, advised that DIC has to collaborate with LDM to explore avenues to sponsor more applications qualifying under Stand up India Scheme. (**Action: LDM & District Industries Centre**).

5. Performance under Government Sponsored Schemes in UT of Puducherry

PMEGP (Prime Minister's Employment Generation Programme)

As on 07.03.2024 for FY 2023-24, Banks have disbursed 21 loans, which represents 57% of the target 37, and the margin money utilized amounts to 73.63 lakhs, equivalent to 58% of the target 127. Banks were requested to expedite the MM disbursement of the sanctioned loans to achieve the target before

31st March. The Disbursement number were also at 30% of sanctions and it was advised to be brought down.

There were 6 cases where MM disbursement is pending because of Rural Area certificate not provided by Revenue Authorities. **Chairman SLBC**, directed LDM, NABARD and DIC to collaborate and to resolve the issues. He also advised that, if not resolved then those applications should be rejected/ returned in the portal within 15 days. (**Action: LDM, DDM NABARD, DIC**)

PM SVANidhi Scheme

For the first tranche, the target set was 3445, and the achievement was at 3405 (98.84%). For the second tranche, the target was 900, and the achievement was 912(101.33%). For the third tranche, the target was 170, and the achievement was 207(121.76%). Member banks were requested to expedite disbursements to achieve the first tranche target too.

PM Formalisation of Micro food processing Enterprises (PMFME) Scheme

As of 13.03. 2024, in the fiscal year 2024, banks have sanctioned 51 loans against the annual target of 106, resulting in an achievement rate of 48%. Department requested bank branches to sponsor two applications per branch as per ministry target to increase the sanctions. Department informed that banks are taking more time to process the application and it has to be reduced to 15 days.

MUPSES:

As of 09.03.2024, in the fiscal year 2024, against the annual target of 300, banks have sanctioned 262 loans, achieving 87.3%. There are currently 275 pending applications that were recently received and all banks were requested to clear it.

Agriculture Infrastructure Fund (AIF)

The Agricultural Infrastructure Fund's performance in Puducherry is NIL and last year it was significantly low, with only 3 accounts sanctioned totaling Rs. 2.47 crores against a Rs.48 crore budget.

KCC to Animal Husbandry and Fisheries:

Under Animal Husbandry as on 31.12.2023, against the target of 4000, banks have sanctioned 4165 (104%) applications and surpassed saturation target.

Under Fisheries as on 31.12.2023, against the target of 4,000, banks have sanctioned 2358 applications which is 59% of target.

The Convenor requested banks to sanction loans for Fish Vending activity under KCC Fisheries. A clarification has also been communicated to all member banks through letter that fish vending has been incorporated into the scale of finance as a state-specific activity.

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

SHG Credit Linkage: As of Dec '23, 2973 groups have been credit linked to the tune of Rs 110.26 crores.

Joint Liability Groups (JLG): As of Dec '23, an amount of Rs.434.43 Crore have been provided 117056 JLGs. Banks are requested to form more Joint Liability Group and extend credit to these groups.

7. Financial Literacy Training:

As of February 29, 2024, a total of 211 FLC Camps have been conducted, benefiting 5247 participants. Currently, three FLC counselors have been deployed at Indian Bank and Pudhuval Bharathiya Grama Bank in Puducherry and Karaikal District. The performance metrics of FLC under various social security schemes stood at 522 for PMJDY, 1616 for PMSBY, 937 for PMJJBY, and 492 for APY, respectively.

Center for Financial Literacy: (CFL)

Based on RBI Guidelines, Lead Banks were required to set up Scaled-up centre for Financial Literacy (CFL) in association with Dhan Foundation, one such CFL has been set up at Ariyankuppam, As on 31.01.2024, 381 programs have been conducted by CFL benefitting 9581 individuals.

Self-Employment Training Institute:

Indian Bank Self Employment Training Institute (INDSETI) – conducted 27 training programs benefiting 911 candidates. Out of these, 545 candidates settled in businesses, and 339 received credit linkages. INDSETI is expected to ensure that a minimum of 75% of trainees are linked with credit for business establishment before March 31st, 2024.

8. Performance under Jansuraksha Scheme.

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

- PMJDY : 2,17,828 enrolments, 19% annualized growth.
- PMJJBY: 1,65,048 enrolments, 25% annualized growth.
- PMSBY : 4,08,000 enrolments, 29% annualized growth.
- APY : 88,136 enrolments, 16% annualized growth.

Member banks were requested to improve the APY performance and strive to reach the annual target. It was also informed that PFRDA is closely monitoring the performance under APY.

9. MSME Annual Growth and Formation of Sub Committee

The meeting highlighted the necessity of collaborating with government officials and the District Industries Centre (DIC) to identify potential areas for MSME lending in Puducherry. Suggestions were made to explore clusters and other strategic approaches to enhance the MSME lending sector in the region. The Director, PIPDIC requested that financial literacy programs can be arranged for Industries people regarding CGTMSE and other loan schemes which will be useful for getting financial assistance.

10. Discussion on Market Intelligence Issues

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

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

Already Karaikal, Mahe and Yanam have been digitalized during March 21 and December 2022 respectively. Now Puducherry district has achieved 100% digitalization. It has been announced that the Union Territory of Puducherry is the first UT in India to achieve 100% digitalization and fifth state in Puducherry. All banks were requested to ensure that all accounts opened in the future were exclusively provided with any one of digital services. Customers who are not willing to avail digital products should be honored, and should mark them as voluntary exclusion.

12. Review of Business Correspondents

The review aimed to assess the current status of BCs, distinguishing between operative versus inoperative. Out of a total of 391 BCs, 301 were found active, while 90 are inactive, representing 23% of the total. Notably, the majority of inactive BCs are associated with IPPB (India Post Payments Bank). DGM, RBI desired to know the reason from IPPB for the major inactive BCs at their end. IPPB official informed that postmen were designated as BCs and multiple postmen available at each post office is one reason for such inactive figures reflected in the review.

13. Viksit Bharath Sankalp Yatra

The Viksit Bharat Sankalp Yatra is a nationwide campaign launched by the Government of India in November 2023. Totally 170 camps have been conducted, resulting in the benefit of thousands of beneficiaries through the campaign. The Bank Schemes covered under this Yatra and their performances are PMJDY- 9826, PMSBY-18751, PMJJBY-14474, APY-2571, KCC-2820, MUDRA-22695. All banks were requested to expedite sanction of applications received under VBSY.

14. Implementation of Agri Stack in UT of Puducherry

The Government of India has mandated the implementation of AGRISTACK in Puducherry. The Department of Agriculture & Farmers Welfare has developed this database, assigning unique IDs to farmers, and proposes its use for issuing Kisan Credit Cards (KCC) and Seasonal Crop Loans by banks. The Lead Bank (Indian Bank) has collaborated with the Agriculture Department to pilot this initiative in Indian Bank branches within the UT of Puducherry to study the model and then implement in all branches in UT of Puducherry.

15. CERSAI- CKYC

In compliance with the directions of DFS, SLBC, Puducherry requested CERSAI officials to give a presentation on the recent developments under CKYCR. Accordingly, MD&CEO gave a detailed presentation emphasizing the need for CKYC of all the customers and the initiatives to be taken in this regard by banks to upload and download the KYC records. He also deliberated on the importance to be given by field in this important parameter and advised bank officials to take it forward.

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

It has been proposed to incorporate performance review of CSIS scheme as an agenda item in all forthcoming SLBC/UTLBC meetings for better monitoring of same. The format was placed in agenda book and the data would be collected for this scheme to review in the upcoming SLBC meetings.

17. Website for SLBC, UT of Puducherry

As per Lead Bank Scheme, SLBC should have a functional website to provide information to the public. In the Union Territory of Puducherry, the process of creation of the SLBC website is currently under process. SLBC, Puducherry have initiated discussions with vendor for the site creation, and negotiations are in progress. It was informed that the website would soon be developed and made accessible to the public, providing comprehensive information about the Lead Bank Scheme and Government-sponsored Schemes. Chairman SLBC directed that the website to be developed in 60 days.

The meeting concluded with summing up of the agenda and vote of thanks given by **Shri. G Rajeswara Reddy, Field General Manager, Indian Bank** who requested members to continue to perform well and maintain the good image created. He concluded with best wishes to the bankers for a successful financial year ending and closing of books.

List of participants of the SLBC convened on 15.03.2024

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

BANKS/FINANCIAL INSTITUTIONS			
S.No.	Name (S/Shree)	Designation	Bank
1.	Muthuselvan	DGM	Reserve Bank of India
2.	K. Balamurugan	DGM	NABARD
3.	Sathish Kumar	LDM	Lead Bank
4.	Ranjith	LBO	Lead Bank
5.	Sasi Kumar Reddy	LBC	Lead Bank
6.	Josephine Sahaya Rani	Director	INDSETI
7.	K. Ranjith Kumar	Chairman	PBGB
8.	Rajalakshmi	Senior Manager	Indian Overseas Bank
9.	J. Ebenezer Sophia	AGM	Indian Overseas Bank
10.	Srinivasan	Chief Manager	State Bank of India
11.	Lakshman Rao	Manager	State Bank of India
12.	P. Balasubramanian	AGM	Canara Bank
13.	M. Sudarshan Reddy	Divisional Manager	Canara Bank
14.	Sheo Kant Singh	Senior Manager	Punjab National Bank
15.	Ram Mohan	AGM	Punjab National Bank
16.	Dolamani Beheera	Chief Manager	Union Bank of India
17.	Dinesh B	Assistant General Manager	Union Bank of India
18.	Shanmuga Sundaram	Chief Manager	Bank of Baroda
19.	Premnath	Manager	Bank of Baroda
20.	Jitendra Kumar	AGM	UCO Bank
21.	Bala Murugan	Branch Manager	Punjab and Sind Bank

22.	Ishita De	Senior Manager	Bank of Maharastra
23.	Prasanjit Kumar	Chief Manager	Central Bank of India
24.	Shashank Sekar	Senior Manager	Central Bank of India
25.	Periyathambi	Chief Manager	Bank of India
26.	M. Gunasekaran	AGM	PSC Bank
27.	T.R. Ganesan	Manager	PSC Bank
28.	Kaviarasan. V	Assistant Manager	PSC Bank
29.	Elumalai	AVP	Axis Bank
30.	P. Thyagarajan	Senior Manager	ICICI Bank
31.	Vimal K	Manager	ICICI Bank
32.	Meenatchi Sundaram	Branch Manager	HDFC Bank
33.	Viswanath	Manager	Federal Bank
34.	N Thiagarajan	Bank Manager	Bandhan Bank
35.	Divakar	Relationship Manager	Kotak Mahendra Bank
36.	P Ratheesh	Cluster Head	The South Indian Bank Ltd
37.	Murali manohar	Assistant Branch Manager	The South Indian Bank Ltd
38.	T. Vickneswaran	Branch Head	Tamil Nadu Mercantile Bank
39.	Sendhamizh Selvan	Assistant General Manager	IDBI Bank
40.	Chithra	AVP	CSB Bank
41.	R. Vinoth Kumar	Senior Manager	City Union Bank
42.	Pravin	Relationship Manager	RBL Bank
43.	Karthick	Senior Manager	KVB
44.	Murali. K	Chief Manager	KVB
45.	Balaji	Branch head	DBS Bank
46.	Aravindan	Branch Manager	Karnataka Bank
47.	Hariharan	ASDM	Indusind Bank
48.	Pushpa Raj	Deputy Manager	IDFC First Bank
49.	Senathipathy	Branch Manager	Dhanalaxmi Bank
50.	Logeswaran	Branch Manager	DCB Bank
51.	Praveen B	Relationship Manager	Yes Bank
52.	Rajkumar	Branch Head	Yes Bank
53.	Sudhan Kannan	Branch Head	IPPB
54.	Javit Bacha	Regional Manager	Jana SFB
55.	V Prem	RCM	Jana SFB
56.	Arun Kumar	Branch Head	Fincare SFB
57.	Raman	Assistant Manager	ESAF SFB
58.	Prem Kuamr	Area Manager	UJJIVAN SFB
59.	Shakthi Kumar	Relationship Manager	Equitas SFB
60.	Rajkumar	Branch Head	Utkarsh SFB

GOVERNMENT DEPARTMENTS/BOARD/CORPORATION			
S.No.	Name (S/Shree)	Designation	Department
1	P T Rudra Goud	Director	DIC
2	Govindrajan	General Manager	DIC
3	D.Jayakumar	SMM	PUDA
4	S. Anbukkarasu	DAH & AW	Joint Director
5	A.Narendiran	CEO	PKVIB
6	Sakkarapani	Superintendent	DRDA
7	Cherian Babu	Deputy Director	Dept of Agriculture
8	G. Rajendiran	Fisheries Dept	Deputy Director
9	Vincent	UDC	DIC
10	Arul Mozhi	Joint Director	Department of Planning and Research
11	Asokan	Consultant	Department of Planning and Research
12	Aravindhan	Technical Consultant	PIPDIC
13	C.Jayaraj	Nodal officer	PKVIB
14	Vishnu	Coordinator	CFL
15	Dhanalaksmi	Coordinator	FLC- IB
16	Prabagaran	Coordinator	FLC- PBGB

