

STATE LEVEL BANKERS' COMMITTEE

UNION TERRITORY OF PUDUCHERRY



STATE LEVEL BANKERS' COMMITTEE MEETING

**JUNE 2024
AGENDA**

Date : 27-09-2024, Friday Time : 11.00 A.M.

Venue : The Sunway Manor, Puducherry

Convenor

इंडियन बैंक



Indian Bank

इलाहाबाद

ALLAHABAD

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

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

Venue :	Hotel The Sunway Manor 100 Feet Road, Puducherry-605004	
Date: 27.09.2024	Time: 11.00 A M	

Agenda No.	Subject	Page No.
1.	Confirmation of the minutes of the SLBC meeting held on 25.06.2024	1
2.	Review of follow up action on the decisions taken in the earlier meetings	1
3.	Review of performance of Banks in U.T. of Puducherry as on June 2024	2
4.	Review of implementation of Annual Credit Plan (ACP) for June 2024 (FY 2024-25)	10
5.	Pradhan Mantri Mudra Yojana (PMMY) & Stand-up India Scheme	15
6.	Review of Performance under Government Sponsored Schemes in Union Territory of Puducherry	19
7.	Performance under SHG & JLG Schemes	33
8.	Financial Literacy Training& INDSETI	34
9.	Financial Inclusion, & Jansuraksha Scheme	35
10.	Pragathi Meeting & NSFI Enrollment under Social Security Schemes (PMJJBY, PMSBY & APY)	36
11.	Performance of Digital Banking Unit (DBU)	41
12.	Discussion on Market Intelligence Issues	44
13.	Armed Forces Flag Day Fund Collection in UT of Puducherry	44
14.	INDSETI Land Allotment and Claim Settlement	45
15.	Resuming of Nationwide AHDF KCC Campaign 2024-25 for Animal Husbandry	46
16.	Resuming of Nationwide AHDF KCC Campaign 2024-25 for Fisheries	46
17.	PM Surya Ghar: Muft Bijli Yojana	52
18.	Preparation of PLP 2025-26- Data Collection and Support	54
19.	KCC-Modified Interest Subvention Scheme (MISS) – Cut off dates	54
20.	Saturation of Loanee farmers under PMFBY for Kharif 2024 & Rabi 2024-25 season – Extension of cut off dates	55
21.	Extension and continuation of Schemes implemented by NABARD	55
	Minutes of the SLBC meeting held on 25.06.2024	

AGENDA-1

Confirmation of Minutes of the SLBC Meeting held on 25.06.2024

A copy of the minutes of the SLBC meeting held on 25.06.2024 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.	Indian Overseas Bank CD ratio was decreased from 48.7%(Dec 2023) to 47.9%(March 2024). Hence, IOB was advised to improve the CD ratio in the end of June Quarter 2024.	Indian Overseas Bank advances increased from 912.91 crores(March 2024) to 975.94 crores(June 2024) during the first quarter of the FY 2024-25 and thereby their CD ratio has increased from 47.9% (March 2024) to 51.2%(June 2024). Hence, ATR Complied.
2.	ICICI bank was advised to sanction two new applications under Stand Up India Scheme and to upload the same in the Stand-Up India portal before the next meeting.	ICICI Bank has sanctioned two Stand Up India loans and uploaded the details in the Stand Up India portal. Hence, ATR complied.
3.	DIC should ensure that applications are not submitted to banks without the Rural Area Certificate, as they will be considered incomplete. Therefore, DIC is instructed to submit only completed applications to the banks henceforth.	The District Industries Centre (DIC) has informed through email that the rural applications are now accompanied by a Rural Area Certificate. Applications without this certificate will not be processed or submitted to the bank by the DIC.
4.	PMEGP applications pending in branches due to the non-submission of a rural area certificate should be promptly returned instead of remaining pending in the portal.	SLBC vide its letter dated 19.08.2024, has instructed all the bank branches to return any unsanctioned applications in the rural category that lack a Rural Area Certificate. Furthermore, new applications for the rural category should not be accepted unless accompanied by a valid Rural Area Certificate. Prior to that this directive has also been communicated by the Lead Bank to all the Banks during the various Member Bank's meeting 05.07.2024, 24.07.2024 & 25.07.2024.
5.	As per the guidelines, INDSETI, Pondicherry has been allotted a land by the Govt. of Puducherry and the land allotted belongs to the Health Department, Puducherry, they yet to hand over the land to DRDA. Hence, INDSETI has requested to Government of Puducherry to provide the allotted land or a new land for the construction of own building. (Action: DRDA)	The Secretary to Government (RD) vide Letter No. 1494/Estt/DRD/2023-24/266 dated 05.08.2024, has requested the Secretary to Government (Health) to take necessary arrangements in register and transfer of land pertaining to the Health Department to DRDA for the establishment of RSETI. DRDA officials are closely monitoring this matter
6.	INDSETI, Puducherry, has submitted BPL claims totaling approximately ₹2.57 crores to DRDA, Puducherry. The DRDA was requested to reimburse these funds. (Action: DRDA) .	DRDA has informed that they have submitted the fund proposal to appropriate authority for the period FY 2018-19 to 2023-24 to the amount of Rs. 2.57 Crores and the reimbursement proposal is under scrutiny. DRDA officials are closely monitoring this matter

AGENDA-3

Review of performance of banks in the U.T. of Puducherry (As on June2024)

3.A. Branch Net Work:

District-wise & Area-wise Branch Distribution

S.No	District/ Region	Urban	Semi Urban	Rural	Total
1	Puducherry	129	36	49	214
2	Karaikal	0	33	21	54
3	Mahe	0	16	0	16
4	Yanam	0	13	0	13
	Total	129	98	70	297

Sector-wise & Area-wise Branch Distribution

S.No	Type of Bank	Urban	Semi Urban	Rural	Total
1	Public Sector Bank	57	56	27	140
2	Private Sector Bank	41	21	3	65
3	Small Finance Bank	10	6	1	17
4	Regional Rural Bank	9	9	29	47
5	State Co-operative Bank	10	5	10	25
6	Payment Bank	1	1	0	2
7	Govt Bank (SIDBI)	1	0	0	1
	Total	129	98	70	297

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

(Rs.in crores)

No	Details/Sector	March'23	June'23	YOY March'23 vs June'23	March'24	June'24	YOY March'24 vs June'24
1	Total Deposits	23727.34	24865.28	1137.94 4.80%	27936.7	28742.19	805.49 2.88%
2	Total Advances	17848.6	18809.8	961.2 5.39%	21698.08	22205.64	507.56 2.34%
3	CD Ratio	75.22%	75.65%	0.42%	77.7%	77.3%	-0.41%
4	Total Priority Sector Advances	9912.38	10736.7	824.32 8.32%	11384.29	11556.52	172.23 1.51%
5	% of Priority Sector Advances	55.54%	57.08%	1.54%	52.47%	52.04%	-0.42%
6	Total Advances to Agriculture	4927.48	5521.04	593.56 12.05%	5921.61	6126.17	204.56 3.45%
7	% of Agri. advances to Total Advances	27.61%	29.35%	1.74%	27.29%	27.59%	0.30%
8	Advances to MSME	3891.11	4104.64	213.53 5.49%	4306.9	4300.39	-6.51 -0.15%
9	% of MSME to Total Advances	21.80%	21.82%	0.02%	19.85%	19.37%	-0.48%
10	Advances to Education(PS+NPS)	298.88	322.43	23.55 7.88%	303.5	337.08	33.58 11.06%
11	% of Education to Total Advances	1.67%	1.71%	0.04%	1.40%	1.52%	0.12%
12	Advances to Housing(PS+NPS) Section	2940.67	3052.53	111.86 3.80%	3827.34	3888.04	60.7 1.59%
13	% of Housing to Total Advances	16.48%	16.23%	-0.25%	17.64%	17.51%	-0.13%
14	Advances to Weaker Section	3851.81	4245.2	393.39 10.21%	4827.55	4751.98	-75.57 -1.57%
15	% of WS to Total Advances	21.58%	22.57%	0.99%	22.25%	21.40%	-0.85%

3.C. CD Ratio:

For Quarter ended June'24 of 2024-25, QoQ growth, Deposits grew by 2.88% advances, 2.34% and the CD ratio stands at 77.3%.

- Out of the 12 Public sector banks, 7 Banks are having CD Ratio of 60% and above, and 5 banks have CD Ratio less than 60%. (Canara Bank, Central Bank of India, Indian Overseas Bank, State Bank of India, UCO Bank).
- Among 27 Private Sector Banks(including Small Finance Bank), 19 Banks have CD Ratio of 60% and above, and 8 banks have a CD Ratio less than 60%. (ICICI bank, Karnataka Bank, Kotak Mahindra, RBL bank, South Indian Bank, Tamilnad Mercantile Bank, Suryoday Small Fin. Bank, Utkarsh Small Fin. Bank).
- In respect of PSCB, RRB CD Ratio stood at above 60%.

3.D. Performance under other key functional areas:

Area	R B I Norms	Outstanding as on 30.06.2024
Priority Sector	40%	52.04%
Agricultural Advances	18%	27.59%
Weaker Section Advances	11.5%	21.40%

Bankwise Total Outstanding as on 30.06.2024 (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)		
		No.	Amt	Amt	%	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV
1	BANK OF BARODA	5	702.13	430.06	61.3%	6582	217	50%	5344	96.90	23%	898	99.05	23%
2	BANK OF INDIA	8	711.41	698.42	98%	16933	467	67%	14288	281.76	40%	1928	140.99	20%
3	BANK OF MAHARASHTRA	5	109.51	134.34	123%	2600	94	70%	2217	62.34	46%	277	23.68	18%
4	CANARA BANK	10	1803.13	1006.62	56%	31329	700	70%	26764	486.11	48%	3395	155.97	15%
5	CENTRAL BANK OF INDIA	3	342.75	160.44	46.8%	5916	113	70%	5586	91.38	57%	170	11.47	7%
6	INDIAN BANK	35	5094.22	3550.24	70%	99611	1894	53%	88957	1126.23	32%	8537	697.62	20%
7	INDIAN OVERSEAS BANK	21	1905.55	975.94	51.2%	43132	760	78%	34555	528.06	54%	6546	178.30	18%
8	PUNJAB AND SIND BANK	1	24.14	34.07	141%	180	12	36%	1	0.01	0%	149	10.47	31%
9	PUNJAB NATIONAL BANK	7	324.51	296.10	91%	7068	207	70%	5539	115.73	39%	1188	70.94	24%
10	STATE BANK OF INDIA	26	6030.71	3443.34	57.1%	35148	1230	36%	29372	631.65	18%	1730	353.86	10%
11	UCO BANK	10	863.78	454.18	52.6%	13533	318	70%	2885	31.98	7%	3943	131.38	29%
12	UNION BANK OF INDIA	9	527.41	570.43	108%	16598	411	72%	13358	228.37	40.0%	2557	154.67	27%
	SUB TOTAL OF PUBLIC SECTOR BANKS	140	18439.25	11754.18	64%	278630	6420.78	55%	228866	3680.52	31%	31318	2028.40	17%
13	AXIS BANK	5	630.38	952.85	151%	6678	493	52%	4782	139.66	15%	599	340.06	36%
14	BANDHAN BANK	1	56.78	59.18	104%	4238	28	48%	354	1.70	3%	518	10.43	18%
15	CITY UNION BANK	6	418.45	408.02	98%	5523	224	55%	5181	52.85	13%	290	166.84	41%
16	CSB BANK LIMITED	3	62.46	137.77	221%	3430	112	81%	3404	103.89	75%	19	8.09	6%
17	DBS BANK INDIA (E-LVB)	4	198.60	122.62	62%	4670	116	94%	4633	78.40	64%	35	37.35	30%
18	DCB BANK	1	11.16	53.71	481%	151	13	25%	12	0.14	0%	32	6.43	12%
19	DHANLAXMI BANK	1	1.23	3.11	253%	28	1	46%	28	1.43	46%	0	0.00	0%
20	FEDERAL BANK	5	335.46	343.52	102%	5335	180	52%	4456	77.24	22%	154	98.46	29%
21	HDFC BANK	9	1667.77	2317.85	139%	5979	441	19%	1555	44.92	2%	741	286.21	12%
22	ICICI BANK	7	1416.95	502.63	35%	1102	180	36%	736	33.91	7%	301	139.89	28%
23	IDBI BANK	2	118.08	131.22	111%	2383	94	72%	2226	77.19	59%	98	13.12	10%
24	IDFC FIRST BANK	1	241.49	445.94	185%	23042	241	54%	20470	146.54	33%	694	86.93	19%
25	INDUSIND BANK	2	152.39	314.90	207%	784	72	23%	447	14.88	5%	293	53.24	17%
26	KARNATAKA BANK	1	167.54	22.29	13%	64	9	38%	7	1.01	5%	29	6.15	28%
27	KARUR VYSYA BANK	7	716.36	592.92	83%	6887	349	59%	6522	147.02	25%	287	198.41	33%
28	KOTAK MAHINDRA BANK	2	211.59	125.12	59%	52	26	21%	6	0.86	1%	43	25.20	20%
29	RBL BANK	1	51.49	1.71	3%	2	1	84%	0	0.00	0%	2	1.44	84%
30	SOUTH INDIAN BANK	4	561.03	230.42	41%	3537	146	63%	3340	79.69	35%	138	61.38	27%
31	TAMILNAD MERCANTILE BANK	2	406.09	176.44	43%	2451	116	66%	2111	26.89	15%	294	86.16	49%
32	YES BANK	1	90.20	319.35	354%	906	147	46%	1	5.57	2%	905	141.85	44%
	SUB TOTAL OF PRIVATE SECTOR BANKS	65	7515.50	7261.57	97%	77242	2989.99	41%	60271	1033.79	14%	5472	1767.64	24%
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1334.34	1432.42	107%	106548	1348	94%	97812	1234.09	86%	8121	85.87	6%
	SUB TOTAL OF REGIONAL RURAL BANKS	47	1334.34	1432.42	107%	106548	1348.23	94%	97812	1234.09	86%	8121	85.87	6%
34	AU SMALL FIN.BANK	3	34.06	58.50	172%	9493	48	81%	8709	38.46	66%	82	5.83	10%
35	EQUITAS SMALL FIN. BANK	4	163.85	332.85	203%	26535	213	64%	12470	47.86	14%	2104	131.85	40%
36	ESAF SMALL FIN. BANK	3	18.87	83.03	440%	19378	82	98%	12127	55.07	66%	4385	15.63	19%
37	JANA SMALL FIN. BANK	3	70.50	242.55	344%	13956	185	76%	2757	11.10	5%	573	104.60	43%
38	SURYODAY SMALL FIN. BANK	2	151.73	17.01	11%	3749	13	79%	3367	12.67	74%	32	0.00	0%
39	UJIVAN SMALL FIN. BANK	1	104.78	138.70	132%	27385	122	88%	171	1.36	1%	10283	49.21	35%
40	UTKARSH SMALL FIN. BANK	1	53.74	0.21	0%	1	0	100%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF SMALL FINANCE BANK	17	597.53	872.85	146%	100497	662.00	76%	39601	166.52	19%	17459	307.12	35%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	25	847.64	773.26	91%	1839	24	3%	1400	11.25	1%	0	0.00	0%
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	25	847.64	773.26	91%	1839	24.16	3%	1400	11.25	1%	0	0.00	0%
42	INDIA POST PAYMENTS BANK	2	7.93	0.00	0%	0	0	-	0	0.00	-	0	0.00	-
	SUB TOTAL OF PAYMENT BANK	2	7.93	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-
43	SIDBI	1	0.00	111.36	-	147	111	100%	0	0.00	0%	147	111.36	100%
	SUB TOTAL, OF OTHERS	1	0.00	111.36	-	147	111.36	100%	0	0.00	0%	147	111.36	100%
	GRAND TOTAL	297	28742.19	22205.64	77.26%	564903	11556.52	52.04%	427950	6126.17	27.59%	62517	4300.39	19.37%

		Bankwise Total Outstanding as on 30.06.2024 (No. in Actual and Amount in Crore)														
Sr. No.	Name of Bank	Export Credit			Education (PS)			Housing (PS)			Social Infrastructure			Renewable Energy		
		No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV
1	BANK OF BARODA	0	0.00	0%	201	6.75	2%	137	13.44	3%	0	0.00	0%	2	0.51	0%
2	BANK OF INDIA	0	0.00	0%	301	7.99	1%	416	35.96	5%	0	0.00	0%	0	0.00	0%
3	BANK OF MAHARASHTRA	0	0.00	0%	55	2.77	2%	51	4.79	4%	0	0.00	0%	0	0.00	0%
4	CANARA BANK	0	0.00	0%	747	26.63	3%	397	31.12	3%	0	0.00	0%	0	0.00	0%
5	CENTRAL BANK OF INDIA	0	0.00	0%	93	2.39	1%	67	7.36	5%	0	0.00	0%	0	0.00	0%
6	INDIAN BANK	0	0.00	0%	1648	39.84	1%	469	30.05	1%	0	0.00	0%	0	0.00	0%
7	INDIAN OVERSEAS BANK	0	0.00	0%	1706	20.29	2%	319	33.56	3%	0	0.00	0%	0	0.00	0%
8	PUNJAB AND SIND BANK	0	0.00	0%	10	0.30	1%	14	1.63	5%	0	0.00	0%	0	0.00	0%
9	PUNJAB NATIONAL BANK	0	0.00	0%	231	10.73	4%	92	9.11	3%	0	0.00	0%	0	0.00	0%
10	STATE BANK OF INDIA	0	0.00	0%	1929	64.29	2%	2117	179.95	5%	0	0.00	0%	0	0.00	0%
11	UCO BANK	12	0.00	0%	494	9.65	2%	573	48.57	11%	0	0.00	0%	0	0.00	0%
12	UNION BANK OF INDIA	0	0.00	0%	410	11.20	2%	223	16.45	3%	1	0.00	0%	0	0.00	0%
	SUB TOTAL OF PUBLIC SECTOR BANKS	12	0.00	0%	7825	202.83	2%	4875	411.99	4%	1	0.00	0%	2	0.51	0%
13	AXIS BANK	0	0.00	0%	16	0.69	0%	114	11.10	1%	0	0.00	0%	0	0.00	0%
14	BANDHAN BANK	0	0.00	0%	0	0.00	0%	19	2.19	4%	0	0.00	0%	0	0.00	0%
15	CITY UNION BANK	0	0.00	0%	17	0.58	0%	31	2.29	1%	0	0.00	0%	0	0.00	0%
16	CSB BANK LIMITED	0	0.00	0%	6	0.06	0%	1	0.02	0%	0	0.00	0%	0	0.00	0%
17	DBS BANK INDIA (E-LVB)	0	0.00	0%	0	0.00	0%	2	0.04	0%	0	0.00	0%	0	0.00	0%
18	DCB BANK	0	0.00	0%	0	0.00	0%	105	2.80	5%	2	4.04	8%	0	0.00	0%
19	DHANLAXMI BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
20	FEDERAL BANK	0	0.00	0%	13	0.31	0%	27	2.59	1%	0	0.00	0%	0	0.00	0%
21	HDFC BANK	0	0.00	0%	14	0.27	0%	1149	104.01	4%	0	0.00	0%	0	0.00	0%
22	ICICI BANK	0	0.00	0%	11	1.04	0%	54	4.84	1%	0	0.00	0%	0	0.00	0%
23	IDBI BANK	0	0.00	0%	23	0.86	1%	30	2.79	2%	6	0.34	0%	0	0.00	0%
24	IDFC FIRST BANK	0	0.00	0%	0	0.00	0%	1265	6.64	1%	613	1.02	0%	0	0.00	0%
25	INDUSIND BANK	0	0.00	0%	0	0.00	0%	44	3.50	1%	0	0.00	0%	0	0.00	0%
26	KARNATAKA BANK	0	0.00	0%	14	0.47	2%	8	0.88	4%	0	0.00	0%	0	0.00	0%
27	KARUR VYSYA BANK	0	0.00	0%	32	0.74	0%	33	2.93	0%	0	0.00	0%	2	0.04	0%
28	KOTAK MAHINDRA BANK	0	0.00	0%	0	0.00	0%	3	0.43	0%	0	0.00	0%	0	0.00	0%
29	RBL BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
30	SOUTH INDIAN BANK	0	0.00	0%	5	0.21	0%	51	4.48	2%	0	0.00	0%	0	0.00	0%
31	TAMILNAD MERCANTILE BANK	0	0.00	0%	10	0.18	0%	35	2.42	1%	0	0.00	0%	0	0.00	0%
32	YES BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF PRIVATE SECTOR BANKS	0	0.00	0%	161	5.41	0%	2971	153.95	2%	621	5.40	0%	2	0.04	0%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0	0.00	0%	0	0.00	0%	615	28.27	2%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF REGIONAL RURAL BANKS	0	0.00	0%	0	0.00	0%	615	28.27	2%	0	0.00	0%	0	0.00	0%
34	AU SMALL FIN.BANK	0	0.00	0%	0	0.00	0%	44	2.74	5%	0	0.00	0%	0	0.00	0%
35	EQUITAS SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	49	2.36	1%	0	0.00	0%	0	0.00	0%
36	ESAF SMALL FIN. BANK	0	0.00	0%	21	0.02	0%	6	1.13	1%	0	0.00	0%	0	0.00	0%
37	JANA SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	315	19.35	8%	0	0.00	0%	0	0.00	0%
38	SURYODAY SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	2	0.35	2%	0	0.00	0%	0	0.00	0%
39	UJJIVAN SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	2247	25.39	18%	0	0.00	0%	0	0.00	0%
40	UTKARSH SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF SMALL FINANCE BANK	0	0.00	0%	21	0.02	0%	2663	51.32	6%	0	0.00	0%	0	0.00	0%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
42	INDIA POST PAYMENTS BANK	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-
	SUB TOTAL OF PAYMENT BANK	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-
43	SIDBI	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF OTHERS	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	GRAND TOTAL	12	0.00	0.00%	8007	208.26	0.94%	11124	645.53	2.91%	622	5.40	0.02%	4	0.55	0.00%

		Bankwise Total Outstanding as on 30.06.2024 (No. in Actual and Amount in Crore)														
Sr. No.	Name of Bank	Other Priority			Loans to weaker sections under Priority Sector			SC/ST			Minorities			Women		
		No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV	No. of A/c	Amt	%of ADV
1	BANK OF BARODA	0	0.00	0%	3911	66.75	16%	281	7.43	2%	0	0.00	0%	3930	118.25	27%
2	BANK OF INDIA	0	0.00	0%	10277	185.47	27%	121	3.28	0%	760	23.59	3%	9042	239.20	34%
3	BANK OF MAHARASHTRA	0	0.00	0%	1178	27.63	21%	54	1.56	1%	139	5.37	4%	1239	38.98	29%
4	CANARA BANK	26	0.15	0%	28015	488.26	49%	1368	32.01	3%	6847	150.67	15%	18914	401.76	40%
5	CENTRAL BANK OF INDIA	0	0.00	0%	3796	67.53	42%	140	3.46	2%	208	5.27	3%	3150	70.45	44%
6	INDIAN BANK	0	0.00	0%	81474	807.23	23%	2737	40.82	1%	4862	130.51	4%	59386	962.31	27%
7	INDIAN OVERSEAS BANK	6	0.12	0%	29150	365.37	37%	285	4.31	0%	2267	32.94	3%	24342	381.03	39%
8	PUNJAB AND SIND BANK	6	0.00	0%	118	16.39	48%	20	0.17	0%	20	1.52	4%	64	6.19	18%
9	PUNJAB NATIONAL BANK	18	0.06	0%	5670	98.89	33%	148	5.35	2%	335	9.00	3%	3782	110.70	37%
10	STATE BANK OF INDIA	0	0.00	0%	20897	405.32	12%	963	36.51	1%	3929	169.68	5%	29907	1404.30	41%
11	UCO BANK	5626	96.19	21%	7487	78.25	17%	806	12.51	3%	1362	29.02	6%	7047	159.00	7%
12	UNION BANK OF INDIA	49	0.01	0%	14017	234.22	41%	586	13.71	2%	2531	52.49	9%	8838	196.94	35%
	SUB TOTAL OF PUBLIC SECTOR BANKS	5731	96.53	1%	205990	2841.31	24%	7509	161.12	1%	23260	610.06	5%	169641	4089.11	35%
13	AXIS BANK	1167	1.28	0%	5693	73.68	8%	96	3.20	0%	956	18.63	2%	7739	122.80	13%
14	BANDHAN BANK	3347	14.15	24%	3212	11.60	20%	0	0.00	0%	300	2.37	4%	7635	36.08	61%
15	CITY UNION BANK	4	1.49	0%	4896	48.25	12%	52	0.45	0%	154	9.47	2%	3192	99.44	24%
16	CSB BANK LIMITED	0	0.00	0%	1286	24.00	17%	12	0.44	0%	1211	21.64	16%	2193	40.58	29%
17	DBS BANK INDIA (E-LVB)	0	0.00	0%	4390	70.95	58%	0	0.00	0%	0	0.00	0%	336	8.04	7%
18	DCB BANK	0	0.00	0%	12	0.14	0%	0	0.00	0%	2	0.25	0%	28	1.34	2%
19	DHANLAXMI BANK	0	0.00	0%	22	0.92	30%	0	0.00	0%	0	0.00	0%	19	0.73	23%
20	FEDERAL BANK	685	1.39	0%	5027	70.40	20%	33	1.33	0%	884	39.28	11%	3616	84.17	25%
21	HDFC BANK	2520	5.41	0%	4119	45.56	2%	1	0.09	0%	289	22.49	1%	10034	178.87	8%
22	ICICI BANK	0	0.00	0%	394	16.37	3%	13	0.75	0%	266	21.70	4%	2355	187.87	37%
23	IDBI BANK	0	0.00	0%	1464	21.93	17%	30	1.11	1%	450	10.74	8%	1409	39.11	30%
24	IDFC FIRST BANK	0	0.00	0%	20965	97.33	22%	6429	31.30	7%	1466	7.47	2%	29313	176.07	39%
25	INDUSIND BANK	0	0.00	0%	428	13.64	4%	24	1.15	0%	26	0.95	0%	2958	42.05	13%
26	KARNATAKA BANK	6	0.01	0%	6	0.92	4%	4	0.56	3%	3	0.06	0%	82	3.33	15%
27	KARUR VYSYA BANK	11	0.03	0%	5362	92.49	16%	331	29.53	5%	771	26.68	4%	3834	125.32	21%
28	KOTAK MAHINDRA BANK	0	0.00	0%	1	0.11	0%	0	0.00	0%	13	5.24	4%	99	10.10	8%
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	3	0.00	0%	0	0.00	0%	0	0.00	0%	411	11.74	5%	1980	62.35	27%
31	TAMILNAD MERCANTILE BANK	1	0.00	0%	2029	26.66	15%	40	0.37	0%	408	12.31	7%	1127	47.90	27%
32	YES BANK	0	0.00	0%	13	3.22	1%	0	0.00	0%	13	3.22	1%	949	45.09	14%
	SUB TOTAL OF PRIVATE SECTOR BANKS	7744	23.76	0%	59319	618.17	9%	7065	70.28	1%	7623	214.24	3%	78898	1311	18%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0	0.00	0%	89348	1040.38	73%	8632	91.07	6%	2971	42.25	3%	65686	803.92	56%
	SUB TOTAL OF REGIONAL RURAL BANKS	0	0.00	0%	89348	1040.38	73%	8632	91.07	6%	2971	42.25	3%	65686	803.92	56%
34	AU SMALL FIN.BANK	658	0.51	1%	658	0.51	1%	152	0.32	1%	586	3.83	7%	8932	26.29	45%
35	EQUITAS SMALL FIN. BANK	11912	30.48	9%	24091	71.80	22%	4183	14.71	4%	2920	12.33	4%	29073	126.97	38%
36	ESAF SMALL FIN. BANK	2839	9.82	12%	18319	63.70	77%	1984	5.10	6%	528	3.83	5%	18319	63.70	77%
37	JANA SMALL FIN. BANK	10311	49.65	20%	10234	46.67	19%	1036	5.06	2%	1082	6.02	2%	10233	74.42	31%
38	SURYODAY SMALL FIN. BANK	348	0.43	3%	3392	9.18	54%	91	0.37	2%	217	0.87	5%	3741	14.53	85%
39	UJJIVAN SMALL FIN. BANK	14684	45.92	33%	17802	60.26	43%	783	3.82	3%	2526	9.44	7%	30112	120.93	87%
40	UTKARSH SMALL FIN. BANK	1	0.21	100%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF SMALL FINANCE BANK	40753	137.02	16%	74496	252.12	29%	8229	29.38	3%	7859	36.32	4%	100410	426.84	49%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	439	12.91	2%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	439	12.91	2%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
42	INDIA POST PAYMENTS BANK	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-
	SUB TOTAL OF PAYMENT BANK	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-	0	0.00	-
43	SIDBI	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF OTHERS	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%	0	0.00	0%
	GRAND TOTAL	54667	270.22	1.22%	429153	4751.98	21.40%	31435	351.85	1.58%	41713	902.87	4.07%	414635	6631.11	29.86%

		Bankwise Total NPA Outstanding as on 30.06.2024 (No. in Actual and Amount in Crore)															
Sr. No.	Name of Bank	Branch	Advances			Total Priority Sector			Total Agriculture (PS)			Total MSMEs (PS)			Export Credit		
		No.	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA
1	BANK OF BARODA	5	430.06	11.11	2.6%	216.65	9.07	4.2%	96.90	2.72	2.8%	99.05	5.34	5.4%	0.00	0.00	-
2	BANK OF INDIA	8	698.42	14.50	2.1%	466.70	10.64	2.3%	281.76	0.70	0.2%	140.99	8.24	5.8%	0.00	0.00	-
3	BANK OF MAHARASHTRA	5	134.34	1.44	1.1%	93.58	1.42	1.5%	62.34	0.99	1.6%	23.68	0.32	1.4%	0.00	0.00	-
4	CANARA BANK	10	1006.62	58.78	5.8%	699.98	52.53	7.5%	486.11	12.65	2.6%	155.97	34.96	22.4%	0.00	0.00	-
5	CENTRAL BANK OF INDIA	3	160.44	3.16	2.0%	112.60	2.89	2.6%	91.38	1.69	1.8%	11.47	0.32	2.8%	0.00	0.00	-
6	INDIAN BANK	35	3550.24	95.65	2.7%	1893.74	80.51	4.3%	1126.23	26.85	2.4%	697.62	45.28	6.5%	0.00	0.00	-
7	INDIAN OVERSEAS BANK	21	975.94	29.79	3.1%	760.33	26.17	3.4%	528.06	5.71	1.1%	178.30	17.59	9.9%	0.00	0.00	-
8	PUNJAB AND SIND BANK	1	34.07	4.76	14.0%	12.41	3.11	25.1%	0.01	0.00	0.0%	10.47	3.11	29.7%	0.00	0.00	-
9	PUNJAB NATIONAL BANK	7	296.10	35.99	12.2%	206.57	33.24	16.1%	115.73	16.77	14.5%	70.94	13.95	19.7%	0.00	0.00	-
10	STATE BANK OF INDIA	26	3443.34	34.34	1.0%	1229.75	24.35	2.0%	631.65	8.95	1.4%	353.86	12.13	3.4%	0.00	0.00	-
11	UCO BANK	10	454.18	19.63	4.3%	317.77	18.14	5.7%	31.98	4.03	12.6%	131.38	7.05	5.4%	0.00	0.00	-
12	UNION BANK OF INDIA	9	570.43	20.51	3.6%	410.70	17.64	4.3%	228.37	3.95	1.7%	154.67	9.90	6.4%	0.00	0.00	-
	SUB TOTAL OF PUBLIC SECTOR BANKS	140	11754.18	329.66	2.8%	6420.78	279.71	4.4%	3680.52	85.01	2.3%	2028.40	158.19	7.8%	0.00	0.00	-
13	AXIS BANK	5	952.85	7.32	0.8%	492.79	3.73	0.8%	139.66	2.03	1.5%	340.06	1.68	0.5%	0.00	0.00	-
14	BANDHAN BANK	1	59.18	3.77	6.4%	28.47	1.28	4.5%	1.70	0.24	14.1%	10.43	0.54	5.2%	0.00	0.00	-
15	CITY UNION BANK	6	408.02	10.98	2.7%	224.05	5.27	2.4%	52.85	0.66	1.2%	166.84	4.31	2.6%	0.00	0.00	-
16	CSB BANK LIMITED	3	137.77	2.81	2.0%	112.06	1.96	1.7%	103.89	0.01	0.0%	8.09	1.90	23.5%	0.00	0.00	-
17	DBS BANK INDIA (E-LVB)	4	122.62	0.10	0.1%	115.79	0.10	0.1%	78.40	0.00	0.0%	37.35	0.10	0.3%	0.00	0.00	-
18	DCB BANK	1	53.71	0.06	0.1%	13.41	0.06	0.4%	0.14	0.00	0.0%	6.43	0.00	0.0%	0.00	0.00	-
19	DHANLAXMI BANK	1	3.11	0.00	0.0%	1.43	0.00	0.0%	1.43	0.00	0.0%	0.00	0.00	-	0.00	0.00	-
20	FEDERAL BANK	5	343.52	8.30	2.4%	179.99	5.97	3.3%	77.24	0.47	0.6%	98.46	5.40	5.5%	0.00	0.00	-
21	HDFC BANK	9	2317.85	20.20	0.9%	440.82	5.40	1.2%	44.92	2.70	6.0%	286.21	1.39	0.5%	0.00	0.00	-
22	ICICI BANK	7	502.63	6.76	1.3%	179.68	2.46	1.4%	33.91	0.85	2.5%	139.89	1.31	0.9%	0.00	0.00	-
23	IDBI BANK	2	131.22	7.97	6.1%	94.30	7.28	7.7%	77.19	3.47	4.5%	13.12	3.61	27.5%	0.00	0.00	-
24	IDFC FIRST BANK	1	445.94	4.96	1.1%	241.13	1.63	0.7%	146.54	0.35	0.2%	86.93	1.27	1.5%	0.00	0.00	-
25	INDUSIND BANK	2	314.90	9.66	3.1%	71.62	4.69	6.5%	14.88	1.18	7.9%	53.24	2.92	5.5%	0.00	0.00	-
26	KARNATAKA BANK	1	22.29	0.42	1.9%	8.52	0.19	2.2%	1.01	0.00	0.0%	6.15	0.09	1.5%	0.00	0.00	-
27	KARUR VYSYA BANK	7	592.92	1.96	0.3%	349.17	0.70	0.2%	147.02	0.17	0.1%	198.41	0.00	0.0%	0.00	0.00	-
28	KOTAK MAHINDRA BANK	2	125.12	0.37	0.3%	26.49	0.00	0.0%	0.86	0.00	0.0%	25.20	0.00	0.0%	0.00	0.00	-
29	RBL BANK	1	1.71	0.00	0.0%	1.44	0.00	0.0%	0.00	0.00	-	1.44	0.00	0.0%	0.00	0.00	-
30	SOUTH INDIAN BANK	4	230.42	2.96	1.3%	145.76	1.92	1.3%	79.69	0.00	0.0%	61.38	1.91	3.1%	0.00	0.00	-
31	TAMILNAD MERCANTILE BANK	2	176.44	0.64	0.4%	115.65	0.13	0.1%	26.89	0.00	0.0%	86.16	0.13	0.2%	0.00	0.00	-
32	YES BANK	1	319.35	3.15	1.0%	147.42	0.32	0.2%	5.57	0.00	0.0%	141.85	0.32	0.2%	0.00	0.00	-
	SUB TOTAL OF PRIVATE SECTOR BANKS	65	7261.57	92.39	1.3%	2989.99	43.09	1.4%	1033.79	12.13	1.2%	1767.64	26.88	1.5%	0.00	0.00	-
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1432.42	18.27	1.3%	1348.23	18.02	1.3%	1234.09	9.59	0.8%	85.87	8.33	9.7%	0.00	0.00	-
	SUB TOTAL OF REGIONAL RURAL BANKS	47	1432.42	18.27	1.3%	1348.23	18.02	1.3%	1234.09	9.59	0.8%	85.87	8.33	9.7%	0.00	0.00	-
34	AU SMALL FIN.BANK	3	58.50	2.66	4.5%	47.54	1.44	3.0%	38.46	0.94	2.4%	5.83	0.41	7.0%	0.00	0.00	-
35	EQUITAS SMALL FIN. BANK	4	332.85	18.30	5.5%	212.55	6.37	3.0%	47.86	2.25	4.7%	131.85	3.96	3.0%	0.00	0.00	-
36	ESAF SMALL FIN. BANK	3	83.03	4.69	5.6%	81.67	4.67	5.7%	55.07	2.73	5.0%	15.63	1.40	9.0%	0.00	0.00	-
37	JANA SMALL FIN. BANK	3	242.55	4.77	2.0%	184.70	4.02	2.2%	11.10	1.06	9.5%	104.60	1.10	1.1%	0.00	0.00	-
38	SURYODAY SMALL FIN. BANK	2	17.01	0.38	2.2%	13.45	0.36	2.7%	12.67	0.23	1.8%	0.00	0.00	-	0.00	0.00	-
39	UJJIVAN SMALL FIN. BANK	1	138.70	1.74	1.3%	121.88	1.49	1.2%	1.36	0.01	0.7%	49.21	0.09	0.2%	0.00	0.00	-
40	UTKARSH SMALL FIN. BANK	1	0.21	0.00	0.0%	0.21	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL OF SMALL FINANCE BANK	17	872.85	32.54	3.7%	662.00	18.35	2.8%	166.52	7.22	4.3%	307.12	6.96	2.3%	0.00	0.00	-
41	PUDUCHERRY STATE CO-OPERATIVE BAN	25	773.26	8.06	1.0%	24.16	8.06	33.4%	11.25	5.92	52.6%	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL OF COOPERATIVE SECTOR BA	25	773.26	8.06	1.0%	24.16	8.06	33.4%	11.25	5.92	52.6%	0.00	0.00	-	0.00	0.00	-
42	INDIA POST PAYMENTS BANK	2	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL OF PAYMENT BANK	2	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
43	SIDBI	1	111.36	0.00	0.0%	111.36	0.00	0.0%	0.00	0.00	-	111.36	0.00	0.0%	0.00	0.00	-
	SUB TOTAL,OF OTHERS	1	111.36	0.00	0.0%	111.36	0.00	0.0%	0.00	0.00	-	111.36	0.00	0.0%	0.00	0.00	-
	GRAND TOTAL	297	22205.64	480.92	2.2%	11556.52	367.23	3.2%	6126.17	119.87	2.0%	4300.39	200.36	4.7%	0.00	0.00	8

Bankwise Total NPA Outstanding as on 30.06.2024 (No. in Actual and Amount in Crore)																			
Sr. No.	Name of Bank	Education (PS)			Housing (PS)			Social Infrastructure			Renewable Energy			Other Priority			Loans to weaker sections under Priority Sector		
		OS	NPS_OS	%of NPA	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	6.75	0.93	13.8%	13.44	0.08	0.6%	0.00	0.00	-	0.51	0.00	0.0%	0.00	0.00	-	66.75	1.09	1.6%
2	BANK OF INDIA	7.99	1.05	13.1%	35.96	0.65	1.8%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	185.47	2.18	1.2%
3	BANK OF MAHARASHTRA	2.77	0.11	4.0%	4.79	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	27.63	0.01	0.0%
4	CANARA BANK	26.63	4.29	16.1%	31.12	0.62	2.0%	0.00	0.00	-	0.00	0.00	-	0.15	0.01	6.7%	488.26	16.56	3.4%
5	CENTRAL BANK OF INDIA	2.39	0.68	28.5%	7.36	0.20	2.7%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	67.53	1.00	1.5%
6	INDIAN BANK	39.84	7.80	19.6%	30.05	0.58	1.9%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	807.23	18.68	2.3%
7	INDIAN OVERSEAS BANK	20.29	2.62	12.9%	33.56	0.25	0.7%	0.00	0.00	-	0.00	0.00	-	0.12	0.00	0.0%	365.37	4.46	1.2%
8	PUNJAB AND SIND BANK	0.30	0.00	0.0%	1.63	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	16.39	0.07	0.4%
9	PUNJAB NATIONAL BANK	10.73	2.10	19.6%	9.11	0.37	4.1%	0.00	0.00	-	0.00	0.00	-	0.06	0.05	83.3%	98.89	5.05	5.1%
10	STATE BANK OF INDIA	64.29	2.89	4.5%	179.95	0.38	0.2%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	405.32	4.51	1.1%
11	UCO BANK	9.65	5.98	62.0%	48.57	0.78	1.6%	0.00	0.00	-	0.00	0.00	-	96.19	0.30	0.3%	78.25	6.22	7.9%
12	UNION BANK OF INDIA	11.20	2.84	25.4%	16.45	0.95	5.8%	0.00	0.00	-	0.00	0.00	-	0.01	0.00	0.0%	234.22	4.91	2.1%
	SUB TOTAL OF PUBLIC SECTOR BANKS	202.83	31.29	15.4%	411.99	4.86	1.2%	0.00	0.00	-	0.51	0.00	0.0%	96.53	0.36	0.4%	2841.31	64.74	2.3%
13	AXIS BANK	0.69	0.00	0.0%	11.10	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	1.28	0.02	1.6%	73.68	1.32	1.8%
14	BANDHAN BANK	0.00	0.00	-	2.19	0.46	21.0%	0.00	0.00	-	0.00	0.00	-	14.15	0.04	0.3%	11.60	0.38	3.3%
15	CITY UNION BANK	0.58	0.11	19.0%	2.29	0.19	8.3%	0.00	0.00	-	0.00	0.00	-	1.49	0.00	0.0%	48.25	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	-	0.00	0.00	-	24.00	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	-	0.00	0.00	-	70.95	0.00	0.0%
18	DCB BANK	0.00	0.00	-	2.80	0.06	2.1%	4.04	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.14	0.00	0.0%
19	DHANLAXMI BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.92	0.00	0.0%
20	FEDERAL BANK	0.31	0.09	29.0%	2.59	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	1.39	0.01	0.7%	70.40	0.23	0.3%
21	HDFC BANK	0.27	0.00	0.0%	104.01	0.86	0.8%	0.00	0.00	-	0.00	0.00	-	5.41	0.45	8.3%	45.56	2.77	6.1%
22	ICICI BANK	1.04	0.00	0.0%	4.84	0.30	6.2%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	16.37	0.13	0.8%
23	IDBI BANK	0.86	0.06	7.0%	2.79	0.14	5.0%	0.34	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	21.93	0.29	1.3%
24	IDFC FIRST BANK	0.00	0.00	-	6.64	0.01	0.2%	1.02	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	97.33	0.42	0.4%
25	INDUSIND BANK	0.00	0.00	-	3.50	0.59	16.9%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	13.64	0.16	1.2%
26	KARNATAKA BANK	0.47	0.10	21.3%	0.88	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.01	0.00	0.0%	0.92	0.00	0.0%
27	KARUR VYSYA BANK	0.74	0.42	56.8%	2.93	0.09	3.1%	0.00	0.00	-	0.04	0.00	0.0%	0.03	0.02	66.7%	92.49	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	-	0.00	0.00	-	0.11	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	-	0.00	0.00	-
30	SOUTH INDIAN BANK	0.21	0.01	4.8%	4.48	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
31	TAMILNAD MERCANTILE BANK	0.18	0.00	0.0%	2.42	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	26.66	0.00	0.0%
32	YES BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	3.22	0.00	0.0%
	SUB TOTAL OF PRIVATE SECTOR BANKS	5.41	0.84	15.5%	153.95	2.70	1.8%	5.40	0.00	0.0%	0.04	0.00	0.0%	23.76	0.54	2.3%	618.17	6.15	1.0%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0.00	-	28.27	0.10	0.4%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	1040.38	9.19	0.9%
	SUB TOTAL OF REGIONAL RURAL BANKS	0.00	0.00	-	28.27	0.10	0.4%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	1040.38	9.19	0.9%
34	AU SMALL FIN.BANK	0.00	0.00	-	2.74	0.04	1.5%	0.00	0.00	-	0.00	0.00	-	0.51	0.05	9.8%	0.51	0.05	9.8%
35	EQUITAS SMALL FIN. BANK	0.00	0.00	-	2.36	0.16	6.8%	0.00	0.00	-	0.00	0.00	-	30.48	0.00	0.0%	71.80	2.35	3.3%
36	ESAF SMALL FIN. BANK	0.02	0.01	50.0%	1.13	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	9.82	0.53	5.4%	63.70	4.43	7.0%
37	JANA SMALL FIN. BANK	0.00	0.00	-	19.35	0.28	1.4%	0.00	0.00	-	0.00	0.00	-	49.65	1.58	3.2%	46.67	1.85	4.0%
38	SURYODAY SMALL FIN. BANK	0.00	0.00	-	0.35	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.43	0.13	30.2%	9.18	0.36	3.9%
39	UJJIVAN SMALL FIN. BANK	0.00	0.00	-	25.39	0.16	0.6%	0.00	0.00	-	0.00	0.00	-	45.92	1.23	2.7%	60.26	1.69	2.8%
40	UTKARSH SMALL FIN. BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.21	0.00	0.0%	0.00	0.00	-
	SUB TOTAL OF SMALL FINANCE BANK	0.02	0.01	50.0%	51.32	0.64	1.2%	0.00	0.00	-	0.00	0.00	-	137.02	3.52	2.6%	252.12	10.73	4.3%
41	PUDUCHERRY STATE CO-OPERATIVE BAN	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	12.91	2.14	16.6%	0.00	0.00	-
	SUB TOTAL OF COOPERATIVE SECTOR BA	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	12.91	2.14	16.6%	0.00	0.00	-
42	INDIA POST PAYMENTS BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL OF PAYMENT BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
43	SIDBI	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	SUB TOTAL OF OTHERS	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	GRAND TOTAL	208.26	32.14	15.4%	645.53	8.30	1.3%	5.40	0.00	0.0%	0.55	0.00	0.0%	270.22	6.56	2.4%	4751.98	90.81	1.9%

AGENDA-4

Review of implementation of Annual Credit Plan for June'24(FY 2024-25)

4.A. Sector wise Target vs Achievement of Quarter ending June'24(FY 2024-25):

Sector	Target		Achievement	% of Achievement against	
	Annual FY 24-25	June'24	June'24	Annual Target	June'24 Target
Agriculture	5960.7	1490.2	2151.6	36%	144%
MSME	3394.9	848.7	1484.9	44%	175%
Other Sector	461.5	115.4	108.6	24%	94%
TOTAL	9817.2	2454.3	3745.0	38%	153%

The Credit disbursement for the June'24 quarter of the year 2024-25 amounted to **Rs. 3745.03** Crores against the June'24 target of **Rs. 2454.3** Crores, registering **153%** 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	June'24 (FY 2024-25)	
Farm Credit – Crop Loan	104209	1596.1
Farm Credit – Term Loan	24879	471.66
Agri Infrastructure	385	8.11
Ancillary Activities	829	75.74
TOTAL	130302	2151.61

4.C. Credit Flow to MSME:

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

Particulars	No. of A/c	Amount (Rs. in crores)
Loans disbursed	June'24 (FY 2024-25)	
Micro Enterprises	7495	561.04
Small Enterprises	468	562.64
Medium Enterprises	81	355.66
Khadi and Village Industries	3	0.07
Others under MSMEs	15	5.45
TOTAL	8062	1484.86

4.D Other Sector in Priority Lending:

Particulars	No. of A/c	Amount (Rs. in crores)
Loans disbursed	June'24 (FY 2024-25)	
Export Credit	-	-
Education (PS)	470	7.36
Housing (PS)	884	23.26
Social Infrastructure	12	0.35
Renewable Energy	1	0.01
Other Priority	7383	77.58
Other Sector Total	8750	108.56

Bankwise Performance ACP Target Vs Disbursement as on 30.06.2024 (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	182.73	1784	89.40	48.9%	101.31	1444	24.82	24.5%	75.29	313	63.79	84.7%	0.73	0	0.00	0.0%
2	BANK OF INDIA	8	377.44	4970	182.55	48.4%	265.66	4669	97.97	36.9%	103.77	272	83.74	80.7%	0.80	0	0.00	0.0%
3	BANK OF MAHARASHTRA	5	109.42	1177	39.99	36.5%	51.38	983	31.39	61.1%	24.71	64	4.23	17.1%	0.45	0	0.00	0.0%
4	CANARA BANK	10	730.39	4399	110.74	15.2%	617.22	4182	81.41	13.2%	100.04	152	27.83	27.8%	1.04	0	0.00	0.0%
5	CENTRAL BANK OF INDIA	3	111.07	1760	35.11	31.6%	99.67	1675	29.49	29.6%	9.59	69	5.30	55.3%	0.39	0	0.00	0.0%
6	INDIAN BANK	35	1574.60	29287	580.15	36.8%	993.67	28426	369.62	37.2%	567.33	789	208.80	36.8%	2.56	0	0.00	0.0%
7	INDIAN OVERSEAS BANK	21	659.37	13313	226.37	34.3%	538.92	13012	214.89	39.9%	110.43	249	9.94	9.0%	1.52	0	0.00	0.0%
8	PUNJAB AND SIND BANK	1	3.85	5	2.81	73.0%	0.00	0	0.00	-	3.55	5	2.81	79.1%	0.00	0	0.00	-
9	PUNJAB NATIONAL BANK	7	145.59	2182	52.93	36.4%	98.18	2133	42.75	43.5%	43.50	36	9.52	21.9%	1.05	0	0.00	0.0%
10	STATE BANK OF INDIA	26	703.52	9595	419.25	59.6%	366.79	8725	201.64	55.0%	313.34	614	213.25	68.1%	1.94	0	0.00	0.0%
11	UCO BANK	10	306.57	3256	78.13	25.5%	26.15	545	7.03	26.9%	185.59	259	28.46	15.3%	1.34	0	0.00	0.0%
12	UNION BANK OF INDIA	9	433.20	9356	251.40	58.0%	284.51	8679	150.90	53.0%	140.76	616	99.51	70.7%	0.91	0	0.00	0.0%
	SUB TOTAL OF PUBLIC SECTOR BANKS	140	5337.73	81084	2068.83	38.8%	3443.45	74473	1251.91	36.4%	1677.90	3438	757.18	45.1%	12.72	0	0.00	0.0%
13	AXIS BANK	5	482.06	989	212.44	44.1%	116.26	798	59.15	50.9%	361.61	172	152.72	42.2%	0.67	0	0.00	0.0%
14	BANDHAN BANK	1	36.34	973	7.21	19.8%	1.06	42	0.49	46.4%	9.33	13	1.71	18.3%	0.00	0	0.00	-
15	CITY UNION BANK	6	70.92	1685	21.40	30.2%	52.95	1678	17.25	32.6%	16.11	6	4.10	25.5%	0.67	0	0.00	0.0%
16	CSB BANK LIMITED	3	93.44	2041	70.13	75.1%	90.03	2041	70.13	77.9%	2.99	0	0.00	0.0%	0.37	0	0.00	0.0%
17	DBS BANK INDIA (E-LVB)	4	128.82	2351	80.15	62.2%	91.65	2331	45.34	49.5%	36.80	20	34.81	94.6%	0.25	0	0.00	0.0%
18	DCB BANK	1	9.57	85	0.71	7.4%	0.40	0	0.00	0.0%	1.83	0	0.00	0.0%	0.00	0	0.00	-
19	DHANLAXMI BANK	1	0.75	28	1.43	191.8%	0.75	28	1.43	191.8%	0.00	0	0.00	-	0.00	0	0.00	-
20	FEDERAL BANK	5	194.48	1939	98.34	50.6%	113.05	1828	46.86	41.5%	77.78	78	51.23	65.9%	0.60	0	0.00	0.0%
21	HDFC BANK	9	383.12	530	173.75	45.4%	41.48	306	21.98	53.0%	320.74	137	149.51	46.6%	1.31	0	0.00	0.0%
22	ICICI BANK	7	177.74	429	116.63	65.6%	35.17	315	12.01	34.1%	139.24	113	104.37	75.0%	1.06	0	0.00	0.0%
23	IDBI BANK	2	99.67	417	16.16	16.2%	73.43	370	11.46	15.6%	25.69	40	4.36	17.0%	0.22	0	0.00	0.0%
24	IDFC FIRST BANK	1	206.03	3277	59.88	29.1%	141.91	3191	32.71	23.0%	58.29	52	26.84	46.0%	0.11	0	0.00	0.0%
25	INDUSIND BANK	2	87.00	54	23.86	27.4%	11.68	16	0.74	6.3%	74.72	34	22.96	30.7%	0.26	0	0.00	0.0%
26	KARNATAKA BANK	1	3.42	11	0.58	17.0%	0.19	2	0.03	15.9%	2.99	2	0.50	16.7%	0.00	0	0.00	-
27	KARUR VYSYA BANK	7	179.31	2014	73.33	40.9%	143.91	2001	49.74	34.6%	34.03	12	23.52	69.1%	0.75	0	0.00	0.0%
28	KOTAK MAHINDRA BANK	2	53.21	15	6.83	12.8%	4.33	0	0.00	0.0%	48.19	15	6.83	14.2%	0.33	0	0.00	0.0%
29	RBL BANK	1	2.40	0	0.00	0.0%	0.00	0	0.00	-	2.40	0	0.00	0.0%	0.00	0	0.00	-
30	SOUTH INDIAN BANK	4	92.65	1659	31.34	33.8%	86.14	1658	31.33	36.4%	2.91	0	0.00	0.0%	0.43	0	0.00	0.0%
31	TAMILNAD MERCANTILE BANK	2	133.57	1017	78.30	58.6%	30.22	831	10.50	34.7%	102.14	184	67.77	66.3%	0.26	0	0.00	0.0%
32	YES BANK	1	107.09	86	30.72	28.7%	6.37	0	0.00	0.0%	100.72	86	30.72	30.5%	0.00	0	0.00	-
	SUB TOTAL OF PRIVATE SECTOR BANKS	65	2541.59	19600	1103.19	43.4%	1041.00	17436	411.15	39.5%	1418.50	964	681.95	48.1%	7.28	0	0.00	0.0%
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1428.13	35619	457.99	32.1%	1314.08	33902	441.27	33.6%	104.73	1685	14.51	13.9%	0.00	0	0.00	-
	SUB TOTAL OF REGIONAL RURAL BANKS	47	1428.13	35619	457.99	32.1%	1314.08	33902	441.27	33.6%	104.73	1685	14.51	13.9%	0.00	0	0.00	-
34	AU SMALL FIN.BANK	3	39.34	1275	19.75	50.2%	36.42	1244	19.29	53.0%	1.55	1	0.21	13.5%	0.00	0	0.00	-
35	EQUITAS SMALL FIN. BANK	4	142.88	1664	16.71	11.7%	44.95	1085	6.62	14.7%	66.95	71	6.84	10.2%	0.00	0	0.00	-
36	ESAF SMALL FIN. BANK	3	81.01	1811	19.37	23.9%	56.54	1272	15.87	28.1%	15.28	258	1.77	11.6%	0.00	0	0.00	-
37	JANA SMALL FIN. BANK	3	100.38	2040	22.95	22.9%	9.55	131	1.15	12.0%	42.25	42	7.61	18.0%	0.00	0	0.00	-
38	SURYODAY SMALL FIN. BANK	2	18.48	714	3.82	20.7%	13.82	705	3.71	26.8%	0.00	0	0.00	-	0.00	0	0.00	-
39	UJJIVAN SMALL FIN. BANK	1	93.42	3249	23.98	25.7%	0.68	50	0.61	90.0%	36.84	1591	9.41	25.5%	0.00	0	0.00	-
40	UTKARSH SMALL FIN. BANK	1	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF SMALL FINANCE BANK	17	475.52	10753	106.58	22.4%	161.96	4487	47.25	29.2%	162.88	1963	25.84	15.9%	0.00	0	0.00	-
41	PUDUCHERRY STATE CO-OPERATIVE BANK	25	3.26	46	3.06	93.7%	0.24	4	0.03	12.7%	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	25	3.26	46	3.06	93.7%	0.24	4	0.03	12.7%	0.00	0	0.00	-	0.00	0	0.00	-
42	INDIA POST PAYMENTS BANK	2	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF PAYMENT BANK	2	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
43	SIDBI	1	30.92	12	5.38	17.4%	0.00	0	0.00	-	30.92	12	5.38	17.4%	0.00	0	0.00	-
	SUB TOTAL OF OTHERS	1	30.92	12	5.38	17.4%	0.00	0	0.00	-	30.92	12	5.38	17.4%	0.00	0	0.00	-
	GRAND TOTAL	297	9817.16	147114	3745.03	38.1%	5960.73	130302	2151.61	36.1%	3394.94	8062	1484.86	43.7%	20.00	0	0.00	0.0%

		Bankwise Performance ACP Target Vs Disbursement as on 30.06.2024 (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	2.70	21	0.46	17.0%	2.30	5	0.32	13.9%	0.00	0	0.00	-	0.39	1	0.01	2.6%
2	BANK OF INDIA	1.94	16	0.17	8.7%	4.86	13	0.67	13.8%	0.00	0	0.00	-	0.41	0	0.00	0.0%
3	BANK OF MAHARASHTRA	2.78	6	0.09	3.2%	1.32	11	0.85	64.6%	0.00	0	0.00	-	0.25	0	0.00	0.0%
4	CANARA BANK	5.57	44	0.50	9.0%	5.96	21	1.00	16.8%	0.00	0	0.00	-	0.54	0	0.00	0.0%
5	CENTRAL BANK OF INDIA	0.55	11	0.16	29.3%	0.67	5	0.16	23.8%	0.00	0	0.00	-	0.21	0	0.00	0.0%
6	INDIAN BANK	7.76	62	1.19	15.3%	1.91	10	0.54	28.3%	0.00	0	0.00	-	1.37	0	0.00	0.0%
7	INDIAN OVERSEAS BANK	2.23	35	0.49	22.0%	5.38	16	1.04	19.3%	0.00	0	0.00	-	0.81	0	0.00	0.0%
8	PUNJAB AND SIND BANK	0.05	0	0.00	0.0%	0.25	0	0.00	0.0%	0.00	0	0.00	-	0.00	0	0.00	-
9	PUNJAB NATIONAL BANK	1.36	7	0.25	18.4%	0.94	5	0.40	42.7%	0.00	0	0.00	-	0.56	0	0.00	0.0%
10	STATE BANK OF INDIA	10.79	197	2.77	25.7%	9.62	59	1.59	16.5%	0.00	0	0.00	-	1.04	0	0.00	0.0%
11	UCO BANK	1.01	14	0.16	15.8%	8.09	27	1.39	17.2%	0.00	0	0.00	-	0.71	0	0.00	0.0%
12	UNION BANK OF INDIA	4.73	48	0.76	16.1%	1.82	13	0.23	12.6%	0.00	0	0.00	-	0.47	0	0.00	0.0%
	SUB TOTAL OF PUBLIC SECTOR BANKS	41.48	461	7.00	16.9%	43.12	185	8.19	19.0%	0.00	0	0.00	-	6.76	1	0.01	0.1%
13	AXIS BANK	0.64	2	0.19	29.6%	1.02	6	0.34	33.2%	0.00	0	0.00	-	0.34	0	0.00	0.0%
14	BANDHAN BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
15	CITY UNION BANK	0.00	0	0.00	-	0.84	1	0.05	6.0%	0.00	0	0.00	-	0.36	0	0.00	0.0%
16	CSB BANK LIMITED	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.05	0	0.00	0.0%
17	DBS BANK INDIA (E-LVB)	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.13	0	0.00	0.0%
18	DCB BANK	0.00	0	0.00	-	3.00	85	0.71	23.7%	4.21	0	0.00	0.0%	0.00	0	0.00	-
19	DHANLAXMI BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
20	FEDERAL BANK	0.14	2	0.03	20.8%	0.89	1	0.10	11.3%	0.00	0	0.00	-	0.32	0	0.00	0.0%
21	HDFC BANK	0.02	0	0.00	0.0%	10.12	80	2.22	21.9%	0.00	0	0.00	-	0.67	0	0.00	0.0%
22	ICICI BANK	1.12	0	0.07	6.3%	0.59	1	0.18	30.6%	0.00	0	0.00	-	0.57	0	0.00	0.0%
23	IDBI BANK	0.18	1	0.01	5.6%	0.05	0	0.00	0.0%	0.00	6	0.33	-	0.11	0	0.00	0.0%
24	IDFC FIRST BANK	0.00	0	0.00	-	4.66	28	0.31	6.7%	0.99	6	0.02	2.0%	0.06	0	0.00	0.0%
25	INDUSIND BANK	0.00	0	0.00	-	0.34	4	0.16	47.3%	0.00	0	0.00	-	0.00	0	0.00	-
26	KARNATAKA BANK	0.11	2	0.03	26.7%	0.11	1	0.01	8.8%	0.00	0	0.00	-	0.00	0	0.00	-
27	KARUR VYSYA BANK	0.02	0	0.00	0.0%	0.21	1	0.07	33.6%	0.00	0	0.00	-	0.39	0	0.00	0.0%
28	KOTAK MAHINDRA BANK	0.00	0	0.00	-	0.17	0	0.00	0.0%	0.00	0	0.00	-	0.18	0	0.00	0.0%
29	RBL BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
30	SOUTH INDIAN BANK	0.09	0	0.00	0.0%	1.45	1	0.01	0.7%	0.00	0	0.00	-	0.02	0	0.00	0.0%
31	TAMILNAD MERCANTILE BANK	0.19	2	0.03	16.2%	0.71	0	0.00	0.0%	0.00	0	0.00	-	0.05	0	0.00	0.0%
32	YES BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF PRIVATE SECTOR BANKS	2.50	9	0.36	14.4%	24.15	209	4.16	17.2%	5.20	12	0.35	6.7%	3.24	0	0.00	0.0%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0	0.00	-	9.31	32	2.21	23.7%	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF REGIONAL RURAL BANKS	0.00	0	0.00	-	9.31	32	2.21	23.7%	0.00	0	0.00	-	0.00	0	0.00	-
34	AU SMALL FIN.BANK	0.00	0	0.00	-	1.06	4	0.16	15.1%	0.00	0	0.00	-	0.00	0	0.00	-
35	EQUITAS SMALL FIN. BANK	0.00	0	0.00	-	0.51	1	0.03	5.9%	0.00	0	0.00	-	0.00	0	0.00	-
36	ESAF SMALL FIN. BANK	0.02	0	0.00	0.0%	0.21	3	0.54	259.6%	0.00	0	0.00	-	0.00	0	0.00	-
37	JANA SMALL FIN. BANK	0.00	0	0.00	-	9.33	29	1.65	17.7%	0.00	0	0.00	-	0.00	0	0.00	-
38	SURYODAY SMALL FIN. BANK	0.00	0	0.00	-	0.00	1	0.01	-	0.00	0	0.00	-	0.00	0	0.00	-
39	UJJIVAN SMALL FIN. BANK	0.00	0	0.00	-	18.03	420	6.31	35.0%	0.00	0	0.00	-	0.00	0	0.00	-
40	UTKARSH SMALL FIN. BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF SMALL FINANCE BANK	0.02	0	0.00	0.0%	29.15	458	8.70	29.9%	0.00	0	0.00	-	0.00	0	0.00	-
41	PUDUCHERRY STATE CO-OPERATIVE BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
42	INDIA POST PAYMENTS BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF PAYMENT BANK	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
43	SIDBI	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF OTHERS	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-	0.00	0	0.00	-
	GRAND TOTAL	44.00	470	7.36	16.7%	105.72	884	23.26	22.0%	5.20	12	0.35	6.7%	10.00	1	0.01	0.1%

		Performance ACP Target Vs Disbursement as on 30.06.2024 (No. in Actual, Amt in Crore)													
Sr. No.	Name of Bank	Other Priority				Loans to weaker sections under			SC/ST		Minorities		Women		
		Target Amt	No. of A/c Disb	Disb Amt	% of Ach	Target Amt	No. of A/c Disb	Disb Amt	No. of A/c Disb	Disb Amt	No. of A/c Disb	Disb Amt	No. of A/c Disb	Disb Amt	
1	BANK OF BARODA	0.00	0	0.00	-	74.05	892	15.62	64	1.29	0	0.00	1133	24.70	
2	BANK OF INDIA	0.00	0	0.00	-	221.88	2823	48.71	27	0.44	188	3.18	2713	59.28	
3	BANK OF MAHARASHTRA	28.53	113	3.43	12.0%	29.93	470	13.95	16	0.23	285	2.82	2480	15.42	
4	CANARA BANK	0.02	0	0.00	0.0%	340.05	3166	61.32	279	4.23	1656	29.53	5142	92.04	
5	CENTRAL BANK OF INDIA	0.00	0	0.00	-	72.68	1095	22.01	27	0.62	71	1.52	972	16.68	
6	INDIAN BANK	0.00	0	0.00	-	838.13	23589	235.85	727	10.47	4862	130.51	17120	242.67	
7	INDIAN OVERSEAS BANK	0.09	1	0.01	10.8%	416.01	8927	131.42	61	0.70	692	10.08	7637	115.54	
8	PUNJAB AND SIND BANK	0.00	0	0.00	-	0.34	7	0.09	3	0.05	1	0.03	7	0.24	
9	PUNJAB NATIONAL BANK	0.00	1	0.01	-	97.15	2068	41.54	31	0.55	92	2.80	1082	23.32	
10	STATE BANK OF INDIA	0.00	0	0.00	-	252.44	6099	122.31	211	6.12	940	29.29	7078	216.01	
11	UCO BANK	83.67	2411	41.09	49.1%	102.26	1940	23.23	162	2.71	380	6.80	1952	35.43	
12	UNION BANK OF INDIA	0.00	0	0.00	-	304.31	8799	151.96	179	2.95	1319	23.20	4961	89.51	
	SUB TOTAL OF PUBLIC SECTOR BANKS	112.31	2526	44.54	39.7%	2749.23	59875	868.01	1787	30.36	10486	239.76	52277	930.84	
13	AXIS BANK	1.51	11	0.04	2.6%	71.15	608	21.71	1	0.04	36	1.96	363	13.66	
14	BANDHAN BANK	25.96	918	5.01	19.3%	27.07	808	4.08	0	0.00	59	0.42	1135	8.04	
15	CITY UNION BANK	0.01	0	0.00	0.0%	49.37	1578	16.17	9	0.14	16	0.25	1059	17.53	
16	CSB BANK LIMITED	0.00	0	0.00	-	23.45	716	14.69	5	0.25	704	13.93	1460	31.33	
17	DBS BANK INDIA (E-LVB)	0.00	0	0.00	-	82.97	2219	40.91	0	0.00	242	5.23	209	5.92	
18	DCB BANK	0.13	0	0.00	0.0%	0.42	0	0.00	0	0.00	0	0.00	19	0.16	
19	DHANLAXMI BANK	0.00	0	0.00	-	0.54	22	0.82	0	0.00	0	0.00	14	0.56	
20	FEDERAL BANK	1.70	30	0.12	7.0%	69.83	1297	29.26	22	0.50	230	9.22	876	22.93	
21	HDFC BANK	8.78	7	0.04	0.5%	23.64	294	8.25	0	0.00	46	1.77	1063	30.27	
22	ICICI BANK	0.00	0	0.00	-	17.99	129	4.05	0	0.00	34	1.16	1107	20.31	
23	IDBI BANK	0.00	0	0.00	-	66.96	218	3.75	10	0.25	166	2.97	344	9.63	
24	IDFC FIRST BANK	0.00	0	0.00	-	134.47	2685	19.37	560	4.95	195	1.56	4467	36.40	
25	INDUSIND BANK	0.00	0	0.00	-	10.90	10	0.47	2	0.12	0	0.00	409	7.23	
26	KARNATAKA BANK	0.02	4	0.01	53.5%	0.08	2	0.03	0	0.00	0	0.00	61	2.13	
27	KARUR VYSYA BANK	0.00	0	0.00	0.0%	109.28	1594	30.59	67	3.75	294	6.60	1455	37.57	
28	KOTAK MAHINDRA BANK	0.00	0	0.00	-	0.00	0	0.00	0	0.00	1	0.20	23	1.64	
29	RBL BANK	0.00	0	0.00	-	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
30	SOUTH INDIAN BANK	1.61	0	0.00	0.0%	0.00	0	0.00	0	0.00	411	2.58	854	17.22	
31	TAMILNAD MERCANTILE BANK	0.00	0	0.00	-	32.48	809	10.74	0	0.00	0	0.00	0	0.00	
32	YES BANK	0.00	0	0.00	-	2.80	2	1.80	0	0.00	2	1.80	39	4.44	
	SUB TOTAL OF PRIVATE SECTOR BANKS	39.72	970	5.22	13.1%	723	12991	206.69	676	10.00	2436	49.65	14957	266.97	
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0	0.00	-	1009.63	29055	352.46	2925	20.91	865	11.15	21778	268.71	
	SUB TOTAL OF REGIONAL RURAL BANKS	0.00	0	0.00	-	1010	29055	352.46	2925	20.91	865	11.15	21778	268.71	
34	AU SMALL FIN.BANK	0.31	26	0.09	29.4%	0.34	26	0.09	6	0.04	10	0.08	945	9.15	
35	EQUITAS SMALL FIN. BANK	30.48	507	3.22	10.6%	80.58	1592	9.83	337	2.36	222	1.37	2285	17.24	
36	ESAF SMALL FIN. BANK	8.96	278	1.19	13.3%	63.93	1171	7.02	112	0.59	91	1.32	1171	7.02	
37	JANA SMALL FIN. BANK	39.23	1838	12.54	32.0%	39.13	1648	10.83	109	1.00	144	1.31	1762	15.30	
38	SURYODAY SMALL FIN. BANK	4.67	8	0.10	2.1%	15.59	680	3.37	5	0.04	58	0.29	717	4.71	
39	UJJIVAN SMALL FIN. BANK	37.86	1188	7.65	20.2%	44.11	1679	11.19	95	0.94	280	1.79	3299	23.98	
40	UTKARSH SMALL FIN. BANK	0.00	0	0.00	-	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
	SUB TOTAL OF SMALL FINANCE BANK	121.51	3845	24.79	20.4%	244	6796	42.33	664	4.97	805	6.16	10179	77.40	
41	PUDUCHERRY STATE CO-OPERATIVE BANK	3.03	42	3.03	100.1%	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	3.03	42	3.03	100.1%	0	0	0.00	0	0.00	0	0.00	0	0.00	
42	INDIA POST PAYMENTS BANK	0.00	0	0.00	-	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
	SUB TOTAL OF PAYMENT BANK	0.00	0	0.00	-	0	0	0.00	0	0.00	0	0.00	0	0.00	
43	SIDBI	0.00	0	0.00	-	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
	SUB TOTAL OF OTHERS	0.00	0	0.00	-	0	0	0.00	0	0.00	0	0.00	0	0.00	
	GRAND TOTAL	276.57	7383	77.58	28.1%	4726	108717	1469.49	6052	66.24	14592	306.72	99191	1543.92	

AGENDA-5

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

5.A. Pradhan Mantri Mudra Yojana (PMMY)

The Bank-wise performance details under PMMY for the UT of Pondicherry for the period from 01.04.2024 to 20.09.2024 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 2024-25 as on 20.09.2024, Banks/FIs in UT of Pondicherry have sanctioned 22784 number of loans under three categories of Prime Minister Mudra Yojana scheme for an amount of Rs. 253.65 crores and have disbursed loans to the tune of Rs. 251.66 crores. Category-wise details are furnished below:

Target Vs Achievement as on 20.09.2024 (FY 2024-25)

Target (in Crores)	Achievement (in Crores)	% of Achievement
616.9	253.65	41.11%

MUDRA PERFORMANCE FOR FY 2024-25 (as on 20.09.2024)

Amt In Crores

Mudra	Number of accounts	Amount Sanctioned	Amount Disbursed
Shishu	9391	39.8	39.75
Kishore	12640	152.69	151.9
Tarun	753	61.16	60.01
Total	22784	253.65	251.66

PERFORMANCE UNDER MUDRA FOR FY 2024-25

Loans Sanctioned from 01.04.2024 to 20.09.2024

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 Lakhs)		(Rs. 5.00 Lakhs to Rs. 10.00 Lakhs)					
		A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	Amt	
1	Bank of Baroda	2	0	17	0.63	16	1.49	35	2.12	15.00	14%
2	Bank of India	72	0.15	101	2.87	24	2.08	197	5.1	11.10	46%
3	Bank of Maharashtra	251	0.81	39	0.34	0	0	290	1.15	5.00	23%
4	Canara Bank	197	0.91	115	3.09	39	3.43	351	7.43	20.00	37%
5	Central Bank of India	9	0.03	14	0.33	3	0.27	26	0.63	1.50	42%
6	Indian Bank	251	0.77	223	5.1	135	11.39	609	17.26	40.00	43%
7	Indian Overseas Bank	80	0.3	204	4.83	39	3.07	323	8.2	35.00	23%
8	Punjab & Sind Bank	2	0.01	1	0.04	1	0.1	4	0.15	2.00	8%
9	Punjab National Bank	11	0.03	23	0.58	34	3.22	68	3.83	10.00	38%
10	State Bank of India	60	0.14	146	3.67	72	6.07	278	9.88	35.00	28%
11	UCO Bank	245	0.64	491	9.71	111	8.31	847	18.66	15.40	121%
12	Union Bank of India	95	0.28	1137	21.41	59	4.96	1291	26.65	50.60	53%
13	Axis Bank	108	0.45	143	3.52	50	3.93	301	7.9	20.00	40%
14	Bandhan Bank	690	2.69	648	6.25	5	0.38	1343	9.32	20.00	47%
15	Federal Bank	90	0.35	493	9.53	6	0.56	589	10.44	18.00	58%
16	HDFC Bank	5	0.02	22	0.73	29	2.14	56	2.89	15.00	19%
17	ICICI Bank	8	0.03	138	3.13	50	3.97	196	7.13	12.00	59%
18	IDBI Bank	0	0	0	0	2	0.19	2	0.19	1.20	16%
19	IDFC First Bank	1617	6.83	2811	31.25	25	1.76	4453	39.84	90.00	44%
20	Indusind Bank	0	0	28	0.94	27	1.9	55	2.84	2.40	118%
21	Karnataka Bank	0	0	1	0.05	1	0.08	2	0.13	0.85	15%
22	Karur Vysya Bank	0	0	1	0.03	1	0.06	2	0.09	0.16	56%
23	South Indian Bank	0	0	1	0.02	1	0.07	2	0.09	0.60	15%
24	Yes Bank	0	0	3	0.1	21	1.62	24	1.72	3.00	57%
25	Equitas Small Finance Bank	558	2.26	3240	21.67	0	0	3798	23.93	57.00	42%
26	ESAF Small Finance Bank	198	0.83	450	3.75	0	0	648	4.58	23.00	20%
27	AU Small Finance Bank	1378	6.74	0	0	0	0	1378	6.74	12.00	56%
28	Jana Small Finance Bank	171	0.84	0	0	0	0	171	0.84	1.05	80%
29	Suryoday Small Finance Bank	920	3.71	279	2.52	0	0	1199	6.23	10.00	62%
30	Ujjivan Small Finance Bank	2154	10.2	1745	14.18	0	0	3899	24.38	80.00	30%
31	Pudhuvai Bharathiyar Grama	219	0.78	126	2.42	2	0.11	347	3.31	10.00	33%
	Grand Total	9391	39.8	12640	152.7	753	61.16	22784	253.65	616.9	41.1%

5.B. Stand up India Programme (SUIP)

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

Stand Up India Scheme was launched by the Prime Minister on 05th April, 2016 and extended up to the year 2025. As 13.09.2024, 505 borrowers have been benefitted under Stand-up India Scheme. Banks are requested to upload data in the Portal on Sanction to enable update information at all levels.

Target Vs Achievement as on 13.09.2024 (FY 2024-25)

Target (in numbers)	Achievement (in numbers)	% of Achievement
504	505	100.2%

STAND UP INDIA SCHEME

BANK WISE PERFORMANCE IN UT PUDUCHERRY AS ON 13.09.2024

Stand Up India Loans Sanctioned since Inception

(Amt in Crores)

S.No	District Name	SC		ST		Women (General)		Total	
		No. A/Cs	Amt	No. A/Cs	Amt	No. A/Cs	Amt	No. A/Cs	Amt
1	Puducherry	61	12.85	5	0.54	349	86.34	415	99.73
2	Karaikal	13	2.76	1	0.3	69	15.59	83	18.65
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	75	15.73	6	0.84	424	103.4	505	119.97

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 13.09.2024- UT of Puducherry

[Amount Rs. in Crore]

S.No	Bank Name	No. of Branches	Target	SC		ST		Women (General)		Total		% of Achievement
				No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	
1	Bank of Baroda	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	11	2.15	12	2.26	120%
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	30	5.29	3	0.3	103	25.78	136	31.37	194%
7	Indian Overseas Bank	21	42	5	0.65	1	0.14	33	6.74	39	7.53	93%
8	Punjab & Sind Bank	1	2	0	0	0	0	7	0.75	7	0.75	350%
9	Punjab National Bank	7	14	0	0	0	0	38	9.5	38	9.5	271%
10	State Bank of India	26	52	14	3.31	0	0	60	17.58	74	20.89	142%
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	5	2.18	6	2.28	60%
21	HDFC Bank	9	18	0	0	0	0	15	3.21	15	3.21	83%
22	ICICI Bank	7	14	0	0	0	0	4	0.72	4	0.72	29%
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	8	2.54	9	2.66	64%
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 Bharathiyar Grama Bank	47	94	4	0.4	1	0.1	18	1.8	23	2.3	24%
	Total	252	504	75	15.74	6	0.84	424	103.39	505	119.97	100.2%

AGENDA -6

Performance under Government Sponsored Schemes

6. A. PMEGP:

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

1st Loan:

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

2nd Loan:

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

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

Target Vs Achievement as on 23.09.2024 (FY 2024-25)

Details	Target	Achievement	% Of Achievement
Physical Target Margin Money Disbursed (In Numbers)	44	21	47.72%
Financial Target- Margin Money Disbursed (In lakhs)	127.80	61.5	48.12%

Performance Under PMEGP Scheme (01.04.2024 to 23.09.2024)

S.NO	Name	*Amount is Margin Money Involved															
		Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		MM Disbursed		Returned by Bank		Pending at bank		Pending for MM Disbursement		Referred back for Rectification	
		No of Prj.	(Rs. In Lakh)	No of Prj.	(Rs. In Lakh)	No of Prj.	(Rs. In Lakh)	No of Prj.	(Rs. In Lakh)	No of Prj.	(Rs. In Lakh)	No of Prj.	(Rs. In Lakh)	No of Prj.	(Rs. In Lakh)	No of Prj.	(Rs. In Lakh)
1	Bank of Baroda	1	1.75	1	1.69	2	4.19	1	5.58	0	0	0	0	2	4.19	0	0
2	Bank of India	8	15.95	2	4.08	0	0	0	0	1	2.45	5	9.34	0	0	0	0
3	Canara Bank	5	10.1	1	0.63	2	5.53	0	0	2	4.75	2	4.07	2	5.53	2	5.53
4	Indian Bank	31	76.69	9	25	23	50.9	15	33.09	12	24.7	13	31.36	10	21.59	9	19.93
5	Indian Overseas Bank	8	19.09	2	3.35	3	10.9	1	6.3	3	6.66	3	9.03	2	4.6	1	1.5
6	Punjab National Bank	3	9.1	0	0	0	0	0	0	1	3.54	2	5.56	0	0	0	0
7	State Bank of India	16	61.62	7	17.24	1	3.5	1	12.49	4	16.99	8	32.78	1	3.5	1	3.5
8	UCO Bank	3	20.86	2	8.36	3	9.25	1	0.75	1	12.5	0	0	2	8.5	2	8.5
9	Union Bank of India	2	2.96	1	1.4	3	4.69	2	3.29	0	0	1	1.38	1	1.4	1	1.4
10	Karur Vysya Bank	1	2.38	0	0	0	0	0	0	0	0	1	2.38	0	0	0	0
11	Pudhuvai Bharathiyar G	4	7.4	1	0.42	4	4.82	0	0	2	3.15	1	3.5	4	4.82	0	0
.	Total	82	227.9	26	62.17	41	93.78	21	61.50	26	74.74	36	99.4	24	54.13	16	40.36

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.

In the PM SVANidhi Scheme for FY 2023-24, the UT of Puducherry was awarded **2nd rank under 'Best Performing States - Loan Performance'** by the Ministry of Housing and Urban Affairs in the category of Small States & UTs. The Best Performing Bank was awarded to Indian Bank, State Bank of India, and Puduvai Bharathiyar Grama Bank. For FY 2023-24, the UT of Puducherry achieved its target across all three tranches.

OVERALL PERFORMANCE UNDER PM SVANidhi SCHEME FOR UT OF PUDUCHERRY as on 24.09.2024

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	3925	3517	3496	21	39	5	364	101.48%
2	Second	900	1479	1230	1137	93	57	9	183	126.33%
3	Third	170	429	273	243	30	20	0	136	142.94%
	Total		5833	5020	4876	144	116	14	683	

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 24.09.2024- 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	55	44	43	1	2	0	9
3	Bank of Maharashtra	148	146	144	2	0	0	2
4	Canara Bank	78	59	59	0	0	0	19
5	Central Bank of India	26	22	22	0	0	0	4
6	Indian Bank	1447	1374	1374	0	4	0	69
7	Indian Overseas Bank	314	229	228	1	1	0	84
8	Punjab & Sind Bank	13	11	11	0	0	0	2
9	Punjab National Bank	41	29	28	1	0	0	12
10	State Bank of India	1073	1001	991	10	12	0	60
11	UCO Bank	120	104	104	0	0	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	24	12	10	2	4	0	8
22	South Indian Bank	6	1	1	0	0	0	5
23	Tamilnad Mercantile Bank	6	0	0	0	2	0	4
24	Fincare Small Finance Bank	1	0	0	0	1	0	0
25	Ujjivan Small Finance Bank	1	0	0	0	0	1	0
26	Pudhuvai Bharathiyar Grama Bank	172	137	137	0	1	0	34
27	Total	3925	3517	3496	21	39	5	364

PMSVANidhi performance as on 24.09.2024- 2nd Tranche

S.No	Bank Name	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	130	105	105	0	0	7	18
2	Bank of India	19	15	15	0	1	0	3
3	Bank of Maharashtra	54	37	31	6	10	0	7
4	Canara Bank	25	17	17	0	1	0	7
5	Central Bank of India	12	8	5	3	4	0	0
6	Indian Bank	323	302	301	1	7	0	14
7	Indian Overseas Bank	67	59	56	3	2	0	6
8	Punjab & Sind Bank	5	5	5	0	0	0	0
9	Punjab National Bank	8	6	6	0	1	0	1
10	State Bank of India	739	616	539	77	24	2	97
11	UCO Bank	36	21	21	0	2	0	13
12	Union Bank of India	19	15	12	3	1	0	3
13	Pudhuvai Bharathiyar Grama Bank	42	24	24	0	4	0	14
14	Total	1479	1230	1137	93	57	9	183

PMSVANidhi performance as on 24.09.2024- 3rd Tranche

S.No	Bank Name	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	41	40	39	1	1	0	0
2	Bank of India	6	6	6	0	0	0	0
3	Bank of Maharashtra	4	3	1	2	1	0	0
4	Canara Bank	10	9	9	0	0	0	1
5	Central Bank of India	2	2	2	0	0	0	0
6	Indian Bank	71	68	67	1	2	0	1
7	Indian Overseas Bank	18	15	14	1	0	0	3
8	Punjab & Sind Bank	4	4	4	0	0	0	0
9	State Bank of India	260	115	90	25	16	0	129
10	UCO Bank	4	3	3	0	0	0	1
11	Union Bank of India	3	3	3	0	0	0	0
12	Pudhuvai Bharathiyar Grama Bank	6	5	5	0	0	0	1
13	Total	429	273	243	30	20	0	136

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

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

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

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

Target Vs Achievement as on 24.09.2024 (FY 2024-25)

Target (in numbers)	Achievement (in numbers)	% of Achievement
200	11	5.5%

Performance Under PMFME Scheme in UT of Puducherry
From 01.04.2024 to 24.09.2024

(in numbers)

S.No	Name of the Bank	Target	Total No. of App	Sanctioned	Rejected	Pending	Pending > 30 days	Ach %
1	Bank of Baroda	8	0	0	0	0	0	0%
2	Bank of India	10	1	1	0	0	0	10%
3	Bank of Maharashtra	6	0	0	0	0	0	0%
4	Canara Bank	12	0	0	0	0	0	0%
5	Central Bank of India	6	0	0	0	0	0	0%
6	Indian Bank	30	15	3	10	2	0	10%
7	Indian Overseas Bank	22	7	2	3	2	1	9%
8	Punjab & Sind Bank	2	0	0	0	0	0	0%
9	Punjab National Bank	10	0	0	0	0	0	0%
10	State Bank of India	22	4	0	1	3	0	0%
11	UCO Bank	8	1	1	0	0	0	13%
12	Union Bank of India	12	0	0	0	0	0	0%
13	Axis Bank	4	0	0	0	0	0	0%
14	City Union Bank	3	2	0	0	2	1	0%
15	Federal Bank	3	0	0	0	0	0	0%
16	HDFC Bank	5	3	3	0	0	0	60%
17	ICICI Bank	5	1	0	0	1	0	0%
18	IDBI Bank	2	0	0	0	0	0	0%
19	Karnataka Bank	1	1	0	1	0	0	0%
20	Karur Vysya Bank	3	0	0	0	0	0	0%
21	Pudhuvai Bharathiyar Gram	26	9	1	2	6	4	4%
22	Total	200	44	11	17	16	6	5.5%

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).

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

Target Vs Achievement as on 20.09.2024 (FY 2024-25)

Target (in numbers)	Achievement (in numbers)	% of Achievement
300	56	18.66%

MUPSES SCHEME PERFORMANCE FOR FY 2024-25
From 01.04.2024 to 20.09.2024

(in numbers)

S.No	Bank Name	Target	Total Applications	Sanctioned	Rejected	Pending	% of Ach
1	Bank of Baroda	6	1	0	0	1	0%
2	Bank of India	10	2	2	0	0	20%
3	Bank of Maharashtra	11	0	0	0	0	0%
4	Canara Bank	12	3	1	0	2	8%
5	Central Bank of India	4	3	0	0	3	0%
6	Indian Bank	67	40	33	4	3	49%
7	Indian Overseas Bank	30	5	2	1	2	7%
8	Punjab & Sind Bank	1	0	0	0	0	0%
9	Punjab National Bank	9	0	0	0	0	0%
10	State Bank of India	40	3	0	0	3	0%
11	UCO Bank	10	1	1	0	0	10%
12	Union Bank of India	10	0	0	0	0	0%
13	Axis Bank	5	0	0	0	0	0%
14	City Union Bank	8	1	0	0	1	0%
15	HDFC Bank	10	1	0	0	1	0%
16	ICICI Bank	8	0	0	0	0	0%
17	Karur Vysya Bank	8	0	0	0	0	0%
18	Pudhuvai Bharathiyar Grama B	51	21	17	3	1	33%
19	Total	300	81	56	8	17	18.7%

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)	Achievement (in numbers)	% Of Achievement
4000	5810	145.25%

KCC Animal Husbandry outstanding as on 30.06.2024**(Amt in Crores)**

S.No	Bank Name	Target	No. of KCC Accounts	Amount Outstanding (in Crores)	% of Ach
1	Bank of Baroda	60	1	0	2%
2	Bank of India	151	7	0.02	5%
3	Bank of Maharashtra	100	3	0.02	3%
4	Canara Bank	250	46	0.4	18%
5	Central Bank of India	50	0	0	0%
6	Indian Bank	461	1143	4.99	248%
7	Indian Overseas Bank	331	1011	17.39	305%
8	Punjab & Sind Bank	10	0	0	0%
9	Punjab National Bank	120	0	0	0%
10	State Bank of India	470	120	0.51	26%
11	UCO Bank	240	118	0.2	49%
12	Union Bank of India	321	1756	28.35	547%
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	0	0	0%
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 Bharathiyar Grama Bank	277	1580	11.55	570%
32	Puducherry State Co-operative Bank	99	24	0.1	24%
	Total	4000	5810	63.58	145.25%

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)	Achievement (in numbers)	% Of Achievement
4000	3342	83.55%

KCC Fisheries outstanding as on 30.06.2024

(Amt in Crores)

S.No	Bank Name	Target	Total No. of KCC Accounts	Amount Outstanding	% of Ach
1	Bank of Baroda	60	2	0.05	3%
2	Bank of India	151	129	0.52	85%
3	Bank of Maharashtra	100	106	0.17	106%
4	Canara Bank	250	0	0	0%
5	Central Bank of India	50	0	0	0%
6	Indian Bank	461	1364	17.71	296%
7	Indian Overseas Bank	331	365	6.38	110%
8	Punjab & Sind Bank	10	0	0	0%
9	Punjab National Bank	120	47	0.9	39%
10	State Bank of India	470	50	2.26	11%
11	UCO Bank	240	15	0.09	6%
12	Union Bank of India	321	352	4.54	110%
13	Axis Bank	150	27	5.83	18%
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	703	13.36	710%
19	HDFC Bank	151	2	1.75	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 Bharathiyar Grama Bank	277	180	2.58	65%
32	Puducherry State Co-operative Bank	99	0	0	0%
	Total	4000	3342	56.14	84%

AGENDA -7

Performance under SHG & JLG Schemes

SHG Performance for FY 2024-25(as on 30.06.2024)

S.No	NAME OF BANK	Credit Linked	
		No.	Amt.(in Cr)
1	Bank of India	5	0.82
2	Canara Bank	53	2.42
3	Indian Bank	1483	36.28
4	Indian Overseas Bank	13	0.89
5	Union Bank of India	1	0.04
6	UCO Bank	1	0.15
7	State Bank of India	21	0.4
8	HDFC Bank	78	5.44
9	ICICI Bank	4	0.41
10	Pudhuvai Bharathiyar Grama Bank	79	5.09
	TOTAL	1739	51.94

JLG Credit Linked Performance FY 2024-25 as on 30.06.2024

		(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	9	0.32	77	1.44
3	INDIAN BANK	29	1.17	787	19.41
4	INDIAN OVERSEAS BANK	0	0	58	1.71
5	UCO BANK	22	0.69	22	0.59
6	AXIS BANK	49	0.21	4821	10.91
7	HDFC BANK	45	1.11	220	1.21
8	IDBI BANK	0	0	1	0.02
9	IDFC FIRST BANK	2605	19.06	19050	94.17
10	PUDUVAI BHARATHIYAR GRAMA BANK	143	3.06	1470	20.44
11	EQUITAS SMALL FIN. BANK	2231	13.92	27976	87.28
12	AU SMALL FIN.BANK	773	3.56	8564	14.54
13	JANA SMALL FIN. BANK	82	1.13	667	3.38
14	SURYODAY SMALL FIN. BANK	713	3.81	3729	13.1
15	UJJIVAN SMALL FIN. BANK	0	0	33457	101.07
16	ESAF SMALL FIN. BANK	214	6.58	4860	83.03
17	PUDUCHERRY STATE CO-OPERATIVE BANK	2	0.06	62	0.6
	GRAND TOTAL	6917	54.68	105823	452.92

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 01.04.2024 to 31.08.2024										
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	Puducherry	Indian Bank	Puducherry	54	1380	74	94	267	52	48
3	Puducherry	PBGB	Bahour	32	1017	520	224	247	164	241
2	Karaikal	PBGB	T.R. Pattinam	8	267	51	38	70	28	83
			Total	94	2664	645	356	584	244	372

Centre for Financial Literacy(CFL):

Based on RBI Guidelines, Lead Banks are required to set up Scaled-up centre for Financial Literacy (CFL) in association with **Dhan Foundation**, one such CFL has been set up at Ariyankuppam, for FY 2024-25 as on 31.08.2024, a total of 270 Programs have been conducted by CFL benefitting 7464 individuals.

Self Employment Training Institute

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

Sl.No	Name of Institution	No. Of Training Completed	No. Of Candidates Trained	No. Of Candidates Settled	Settlement Percentage	No. Of Candidates Credit Linked	Credit Linkage Percentage
1	INDSETI Puducherry	17	573	345	60%	144	42%

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 11.09.2024, the enrolment under PMJJBY, PMSBY and APY was 178354, 436405 and 95031 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 20050, 4578 APY enrolment made and achieved a percentage of 23%. All banks should improve their enrolment in the APY to achieve the given target.

Performance Under PMJDY & SSS Scheme (in numbers)

Scheme	FY'24 (as on 31.03.2024)	FY'25 (as on 11.09.2024)	Growth (in numbers)
PMJDY	215740	225438	9698
PMJJBY	167724	178354	10630
PMSBY	413039	436405	23366
APY	90453	95031	4578

PMJDY Account Status as on 11.09.2024

(in Numbers)

S.No	Bank Name	Cumulative PMJDY Accounts since Inception
1	Bank of Baroda	6413
2	Bank of India	5296
3	Bank of Maharashtra	5758
4	Canara Bank	11805
5	Central Bank of India	1643
6	Indian Bank	54315
7	Indian Overseas Bank	28351
8	Punjab & Sind Bank	1765
9	Punjab National Bank	5570
10	State Bank of India	23481
11	UCO Bank	9632
12	Union Bank of India	5079
13	Axis Bank	1815
14	City Union Bank	748
15	Federal Bank	1011
16	HDFC Bank	7315
17	ICICI Bank	800
18	IDBI Bank	1536
19	Indusind Bank	1184
20	Karur Vysya Bank	643
21	Kotak Mahindra Bank	534
22	South Indian Bank	551
23	Yes Bank	18
24	Pudhuvai Bharathiyar Grama Bank	48516
25	Puducherry State Co-operative Bank	1659
26	Total	225438

PMJJBY Account Status as on 11.09.2024		
		(in Numbers)
S.No	Bank Name	Cumulative PMJJBY Accounts since
1	Bank of Baroda	3263
2	Bank of India	6579
3	Bank of Maharashtra	595
4	Canara Bank	15363
5	Central Bank of India	2807
6	Indian Bank	46636
7	Indian Overseas Bank	23425
8	Punjab & Sind Bank	327
9	Punjab National Bank	2393
10	State Bank of India	27239
11	UCO Bank	7171
12	Union Bank of India	7470
13	Axis Bank	313
14	City Union Bank	640
15	Federal Bank	236
16	HDFC Bank	2816
17	ICICI Bank	1206
18	IDBI Bank	739
19	IDFC First Bank	6
20	Indusind Bank	268
21	Karur Vysya Bank	889
22	Kotak Mahindra Bank	159
23	South Indian Bank	334
24	Tamilnad Mercantile Bank	616
25	Yes Bank	2
26	Pudhuvai Bharathiyar Grama Bank	26862
27	Total	178354

PMSBY Account Status as on 11.09.2024		
		(In Numbers)
S.No	Bank Name	Cumulative PMSBY Accounts since Inception
1	Bank of Baroda	9024
2	Bank of India	22218
3	Bank of Maharashtra	2075
4	Canara Bank	35708
5	Central Bank of India	5594
6	Indian Bank	101166
7	Indian Overseas Bank	43149
8	Punjab & Sind Bank	1232
9	Punjab National Bank	9281
10	State Bank of India	98994
11	UCO Bank	15664
12	Union Bank of India	22656
13	Axis Bank	902
14	City Union Bank	982
15	Federal Bank	589
16	HDFC Bank	5986
17	ICICI Bank	2054
18	IDBI Bank	2484
19	IDFC First Bank	4
20	Indusind Bank	681
21	Karur Vysya Bank	1487
22	Kotak Mahindra Bank	461
23	South Indian Bank	1512
24	Tamilnad Mercantile Bank	1912
25	Yes Bank	4
26	Pudhuvai Bharathiyar Grama Bank	50586
27	Total	436405

APY Scheme performance as on 14.09.2024 (FY 2024-25)					
					(in numbers)
S.No	Bank Name	ANNUAL TARGET FY 2024-25	APY accounts opened in FY 2024-25	Annual Target Achievement in FY 2024-25	Cumulative APY accounts opened since inception
1	Axis Bank	350	1	0%	1276
2	Bandhan Bank	35	0	0%	94
3	Bank of Baroda	450	118	26%	1683
4	Bank of India	630	61	10%	2529
5	Bank of Maharashtra	450	77	17%	499
6	Canara Bank	900	122	14%	5255
7	Catholic Syrian Bank	105	4	4%	95
8	Central Bank of India	270	15	6%	883
9	City Union Bank	210	13	6%	362
10	DBS Bank	175	0	0%	17
11	DCB Bank	35	0	0%	15
12	Dhanlaxmi Bank	35	2	6%	3
13	Equitas Small Finance Bank	130	0	0%	4
14	ESAF Small Finance Bank	195	46	24%	403
15	Federal Bank	70	37	53%	79
16	HDFC Bank	560	135	24%	2585
17	ICICI Bank	350	1	0%	143
18	IDBI Bank	140	17	12%	845
19	Indian Bank	3060	1203	39%	38192
20	Indian Overseas Bank	1800	225	13%	6909
21	Indusind Bank	35	0	0%	3
22	Karnataka Bank	35	13	37%	100
23	Karur Vysya Bank	245	9	4%	254
24	Kotak Mahindra Bank	70	179	256%	276
25	Pudhuvai Bharathiyar Grama Bank	4140	1701	41%	19975
26	Puducherry State Co-operative Bank	520	0	0%	1
27	Punjab & Sind Bank	90	49	54%	226
28	Punjab National Bank	630	4	1%	890
29	South Indian Bank	140	48	34%	355
30	State Bank of India	2250	230	10%	5307
31	Suryoday Small Finance Bank	65	2	3%	134
32	Tamilnad Mercantile Bank	70	134	191%	1251
33	UCO Bank	900	41	5%	2801
34	Ujjivan Small Finance Bank	65	0	0%	0
35	Union Bank of India	810	90	11%	1586
36	Yes Bank	35	1	3%	1
	Total	20050	4578	23%	95031

AGENDA- 11

Performance of Digital Banking Unit (DBU)

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

Perfomance and Outstanding for FY 2024-25												
Parameters	No. of Accounts Opened from 01.04.2024 to 31.08.2024						No. of Accounts and Amount Oustanding as on 31.08.2024					
	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	180	447	551	12.25	731	459.25	176	447	2934	150.4	3110	597.4
Current Account	7	122	7	2.19	14	124.19	7	122	36	47.11	43	169.11
CASA (Total)	187	569	558	14.44	745	583.44	183	569	2970	197.51	3153	766.51
TERM DEPOSIT	0	0	28	80.13	28	80.13	0	0	86	248.78	86	248.78
Total Deposit	187	569	586	94.57	773	663.57	183	569	3056	446.29	3239	1015.29
Advances												
Pre-approved Personal Loan	33	237	0	0	33	237	35	258.5	2	2.6	37	261.1
OD against Deposit	3	194	3	5.4	6	199.4	3	194	5	10.37	8	204.37
Vehicle Loan	9	76	4	39.6	13	115.6	10	106	15	107.57	25	213.57
Mortgage Loan	11	765	0	0	11	765	11	765	1	11.69	12	776.69
Educational Loan	2	29	0	0	2	29	0	0	1	18.62	1	18.62
Home Loan	0	0	0	0	0	0	0	0	2	48.57	2	48.57
Other Loans	-	-	-	-	0	0	-	-	-	-	0	0
Total Advances	58	1301	7	45	65	1346	59	1323.5	26	199.42	85	1522.92
Total Business												
Total Business	245	1870	593	139.57	838	2009.57	242	1892.5	3082	645.71	3324	2538.21

Digital Performance for FY 2024-25 (in numbers)

S.No	Parameters(Issued/ enrolled)	During FY 2024-25			Cummulative as on 31.08.2024 (since opening)		
		DBU Puducherry (ICICI)	DBU Kariakal (IB)	Total	DBU Puducherry (ICICI)	DBU Kariakal (IB)	Total
1	Mobile Banking	-	207	207	-	1804	1804
2	Net Banking	98	143	241	98	1708	1806
3	ATM Card	190	441	631	190	2669	2859
4	Credit card	210	2	212	210	2	212
5	Jan Suraksha Schemes enrolle	0	299	299	0	1132	1132
6	Mercahant Qr Code	8	6	14	8	830	838
7	Jeevan Praman	0	0	0	0	14	14
8	Fast Tag	0	0	0	0	0	0
9	PPF	0	0	0	0	0	0
10	NPS	0	0	0	0	0	0
11	Suganya Samiridhi Yojana	-	-	0	-	-	0
	Total	506	1098	1604	506	8159	8665

AGENDA- 12

Discussion on Market Intelligence Issues

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

The 1930 helpline is an initiative of MHA where a Cyber fraud related complaints can be informed and banks are instructed to act on the complaints in real time. RBI Chennai (Market Intelligence Section) has conducted Awareness Programme on Unauthorized Deposit Acceptance/ Ponzi Schemes/Financial cybercrimes at Puducherry on July 11, 2024. The event was attended by the public and officials, helping to raise awareness and educate people on how to protect themselves from these scams.

AGENDA- 13

Armed Forces Flag Day Fund Collection in UT of Puducherry

Government of Puducherry has requested that bankers should actively participate in the Armed Forces Flag Day fund Collection. All branch managers in the Union Territory are requested to actively participate in the collection of funds and they also should reach out to both individual and institutional customers to encourage contributions. Furthermore, all bank employees are encouraged personally to contribute a minimum amount, reflecting similar contributions from state government officials. To facilitate donations, clearly labeled collection boxes will be placed at each branch counter, and customers will be actively encouraged to donate. Additionally, a QR code linked to the Armed Forces Flag Day Fund will be prominently displayed at branch counters and on Notice Boards to simplify the donation process

AGENDA- 14

INDSETI Land Allotment and Claim Settlement

Land Allotment:

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

The Secretary to Government (RD) vide Letter No. 1494/Estt/DRD/2023-24/266 dated 05.08.2024, has requested the Secretary to Government (Health) to take necessary arrangements in register and transfer of land pertaining to the Health Department to DRDA for the establishment of RSETI. DRDA officials are closely monitoring this matter.

Claim Settlement:

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

DRDA has submitted the fund proposal to appropriate authority for the period FY 2018-19 to 2023-24 to the amount of Rs. 2.57 Crores and the reimbursement proposal is under scrutiny. DRDA officials are closely monitoring this matter

AGENDA- 15

Resuming of Nationwide AHDF KCC Campaign 2024-25 for Animal Husbandry

The Ministry of Fisheries, Animal Husbandry, and Dairying, Government of India, Department of Animal Husbandry & Dairying vide their letter No. F.No.M-02022/14/2020-CDD(E-15981) dated 30.08.2024 has resumed the nationwide Kisan Credit Card (KCC) Campaign for FY 2024-25 and the campaign will run from September 15, 2024, to March 31, 2025. Its aim is to provide KCC loans to all eligible farmers engaged in Animal Husbandry activities. The target for the Union Territory of Puducherry for KCC Animal Husbandry is 100 numbers. We kindly request the support of the department and bankers to mobilize application for sanctions to achieve this target. The letter from DFS and MoFAHD is enclosed for reference.

AGENDA- 16

Resuming of Nationwide AHDF KCC Campaign 2024-25 for Fisheries

The Ministry of Fisheries, Animal Husbandry, and Dairying, Government of India, Department of Fisheries vide their letter No. F.No.j-1 17/2/2022-DOF dated 02.09.2024 has resumed the nationwide Kisan Credit Card (KCC) Campaign for FY 2024-25 and the campaign will run from September 15, 2024, to March 31, 2025. Its aim is to provide KCC loans to all eligible farmers engaged in fishing activities. The target for the Union Territory of Puducherry for KCC Fisheries is 11000 numbers. We kindly request the support of the department and bankers to mobilize application for sanctions to achieve this target. The letter from DFS and MoFAHD is enclosed for reference.

F.No. 3/52/2022-AC
Government of India
Ministry of Finance
Department of Financial Services

Jeevan Deep Building Parliament Street,
New Delhi – 110001
Dated: 10.09.2024

To

1. Chairman, SBI/ MD & CEOs of all other PSBs
2. Chairman, NABARD (for RRBs and Cooperatives)
3. CEO, IBA (for Private Sector Banks)

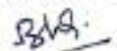
Subject: Resuming of the nationwide AHDF KCC Campaign from 15.09.2024 to 31.03.2025 – reg.

Sir,

As you are aware, a special saturation drive in the form of weekly "District-level Camp" was launched w.e.f. November 2021 to ensure maximum coverage of farmers engaged in Animal Husbandry & Fisheries under KCC.

2. A Standard Operating Procedure (SOP) dated 24th September, 2021 had been issued and shared with all PSBs and NABARD to streamline the process of credit delivery through KCC to Animal Husbandry & Fisheries farmers. A copy of the SOP is enclosed at Annexure I for ready reference.
3. Department of Animal Husbandry & Dairying vide its circular dated 30.08.2024 (Annexure II) and Department of Fisheries vide its circular dated 02.09.2024 (Annexure III) have informed that Nationwide AHDF KCC campaign will resume from 15.09.2024 till 31.03.2025. The guidelines mentioned in circular dated 10.11.2021 (enclosed as part of Annexure II) should be strictly followed during the campaign.
4. In view of the above, you are requested to issue suitable instructions to all zonal and regional heads, bank branches and other field functionaries, including RRBs sponsored by your bank for their proactive participation in the camp and to ensure processing and sanctioning of KCC to eligible Animal Husbandry & Fisheries farmers in a timely manner. You are also requested to monitor the conduct and progress of the camp from your personal desk.

Yours faithfully



(Ratnakar Jha)

Under Secretary to the Govt. of India
Tel. No. 23748762
E-mail: acsec-bkg@nic.in

Encl: as above

F.No.M-02022/14/2020-CDD(E-15981)
Government of India
Ministry of Fisheries, Animal Husbandry & Dairying
Department of Animal Husbandry & Dairying

Krishi Bhawan, New Delhi.

Dated: 30th August, 2024

Circular

Subject: - Resuming of Nationwide AHDF KCC Campaign for 2024-25 from 15th September 2024 to 31st March 2025, for providing Kisan Credit Card facility to all eligible Animal Husbandry and Fishery Farmers-reg.

The undersigned is directed to refer to this department's circular of even number dated 10.11.2021 related to Nationwide AHDF KCC Campaign and to inform that the Nationwide AHDF KCC Campaign for 2024-25 will resume from 15.09.2024 till 31.03.2025. The guidelines mentioned in the initial circular dated 10.11.2021(copy enclosed) should be followed strictly during the campaign to achieve maximum saturation. The state-wise target for the year 2024-25 for Animal Husbandry and Dairying is enclosed as Annexure.

In this regard, further instruction to all Banks shall be issued separately by Department of Financial Services, Ministry of Finance.

This issue with the approval of Competent Authority.


(Ajith Kumar.K)

Assistant Commissioner (DD)

Encl: A/a

To

1. The Chief Secretaries/Administrators of all States/UTs.
2. Principal Secretaries, Animal Husbandry and Dairy Department of States.
3. Secretary, Department of Financial Services, Jeevan Deep Building, Parliament Street, New Delhi
4. Secretary, Department of Fisheries, GoI
5. Principal Secretary to the Prime Minister, PMO, South Block, New Delhi.
6. Cabinet Secretary, Government of India
7. Additional Secretary, Cabinet Secretariat, Rastrapati Bhavan, New Delhi.
8. All Joint Secretaries, (D/o Animal Husbandry and Dairying)
9. Chairman, NABARD, Mumbai
10. CGM, FIDD, Reserve Bank of India, Mumbai

AHD KCC Target for 2024-25:

State/UT	Target
Andaman & Nicobar Islands	100
Andhra Pradesh	50000
Arunachal Pradesh	100
Assam	5000
Bihar	30000
Chandigarh	100
Chhattisgarh	3000
Dadra & Nagar haveli	50
Daman & Diu	50
Delhi	0
Goa	200
Gujarat	80000
Haryana	5000
Himachal Pradesh	1000
Jammu & Kashmir	10000
Jharkhand	4000
Karnataka	100000
Kerala	15000
Ladakh	100
Lakshadweep	100
Madhya Pradesh	120000
Maharashtra	100000
Manipur	600
Meghalaya	500
Mizoram	100
Nagaland	100
Odisha	2000
Puducherry	100
Punjab	75000
Rajasthan	100000
Sikkim	200
Tamil Nadu	90000
Telangana	40000
Tripura	100
Uttar Pradesh	120000
Uttarakhand	45000
West Bengal	2500
Grand Total	1000000



F.No. j-1 17/2/2022-DOF
Government of India
Ministry of Fisheries, Animal Husbandry and Dairying
Department of Fisheries

Krishi Bhawan, New Delhi
Dated: 2nd September 2024

CIRCULAR

Subject: Resuming of Nationwide AHDF KCC Campaign for 2024-25 from 15th September 2024 to 31st March 2025, for saturating all the eligible fishers and fish farmers -reg.

The undersigned is directed to refer to the attached circular dated 30.08.2024 issued by the Department of Animal Husbandry & Dairying, M/o Fisheries, Animal Husbandry & Dairying on 'Resuming of Nationwide AHDF KCC Campaign for 2024-25' from 15th September 2024 to 31st March 2025 for providing the Kisan Credit Card facility to all eligible Animal Husbandry and Fish Farmers'.

In this regard, all the concerned State/UT Fisheries Departments are requested to take active part in this 'Nationwide AHDF KCC Campaign for 2024-25' for saturating all the eligible fishers and fish farmers. All the preparations including the daily progress report on this campaign may please be intimated to the undersigned on regular basis.

This issues with the approval of Competent Authority.

Yours sincerely,



(V Srinivasa Rao)
Director (KCC)

Copy to:

- I. All the Secretaries/ Commissioners/Directors, D/o Fisheries, States/UTs
- II. The Chief Executive, NFDB, Hyderabad-500052
- III. The Director, CIFNET, Kochi-682016
- IV. The Director General (i/c), FSI, Mumbai-400005
- V. The Director, CICEF, Bangalore- 56003
- VI. The Director (i/c), NIFPHATT, Kochi-68201 - for necessary compliance.
- VII. The Additional Secretary (FS), Department of Financial Services, Ministry of Finance, Jeevan Deep Building, Sansad Marg, New Delhi-110001
- VIII. The Chief General Manager, FIDD, Reserve Bank of India (RBI), 16th floor, Central Office Building, Shahid Bhagat Singh Marg, Mumbai - 400 001
- IX. PS to the Secretary, Department of Fisheries, Gol
- X. PS to the Joint Secretaries (D/o Fisheries)
- XI. PS to the Joint Secretary (D/o Animal Husbandry and Dairying) - for necessary information.

ANNEXURE - I

State- Wise Target for the KCC Campaign		
S.No	Name of the State/UT	KCC Targets
1	Andhra Pradesh	404000
2	Arunachal Pradesh	10000
3	Assam	350000
4	Bihar	400000
5	Chhattisgarh	108000
6	Goa	8000
7	Gujarat	441800
8	Haryana	10700
9	Himachal Pradesh	5700
10	Jammu & Kashmir	4200
11	Jharkhand	150000
12	Karnataka	150000
13	Kerala	400000
14	Madhya Pradesh	200000
15	Maharashtra	376000
16	Manipur	10000
17	Meghalaya	10000
18	Mizoram	5000
19	Nagaland	5000
20	Odisha	200000
21	Punjab	5100
22	Rajasthan	16600
23	Sikkim	500
24	Tamil Nadu	400000
25	Telangana	358000
26	Tripura	5000
27	Uttarakhand	5000
28	Uttar Pradesh	509000
29	West Bengal	400000
30	A and N Islands	20000
31	Ladakh	100
32	Daman and Diu, Dadra & Nagar Haveli	14300
33	Delhi	1000
34	Lakshadweep	6000
35	Puducherry	11000
All India		5000000

AGENDA- 17

PM Surya Ghar: Muft Bijli Yojana

Government of India approved the PM Surya Ghar: Muft Bijli Yojana on 29th February 2024, aimed at installing rooftop solar plants in one crore households, with a total financial outlay of Rs. 75,021 crore. Financing under the scheme is one of major component which states that "The consumer may also opt for financing through the PM Surya Ghar National Portal. The loan products of various banks and financial institutions will be available on portal and the consumer may opt for any of them through integration provided by Jan Samarth Portal or through other financial institutions directly."

In order to further scale up the scheme and to unlock its true potential, the SLBCs/UTLBCs are also advised to closely monitor the progress made under the scheme. Further, a review of the progress made under the scheme may be included as a specific agenda item for periodic review meetings of the banks and update of the same may be shared with this department.

F. No. 17/15/2024-IF-I (Pt)
Government of India
Ministry of Finance
Department of Financial Services

3rd floor, Jeevan Deep Building,
Sansad Marg, New Delhi-110001
Dated: the 13th September, 2024

To

SLBC/UTLBC Convenor of all States/UTs

Subject: Monitoring of loan facility in PM Surya Ghar: Muft Bijli Yojana (PMSGMBY)- reg.

Sir/Madam,

As you are aware that, Government of India approved the PM Surya Ghar: Muft Bijli Yojana on 29th February 2024, aimed at installing rooftop solar plants in one crore households, with a total financial outlay of Rs. 75,021 crore.

2. Financing under the scheme is one of major component which states that "The consumer may also opt for financing through the PM Surya Ghar National Portal. The loan products of various banks and financial institutions will be available on portal and the consumer may opt for any of them through integration provided by Jan Samarth Portal or through other financial institutions directly."

3. In this regard, it is understood that a Model Loan Scheme has been devised by Indian Banks' Association in consultation with banks. Further, this department is also monitoring the scheme through regular meetings with stakeholders concerned.

4. In order to further scale up the scheme and to unlock its true potential, the SLBCs/UTLBCs are also advised to closely monitor the progress made under the scheme. Further, a review of the progress made under the scheme may be included as a specific agenda item for periodic review meetings of the banks and update of the same may be shared with this department.

Yours sincerely,



(Subhashchandra Amin)

Under Secretary to the Government of India

Copy 📎 for information to:

1. O/o Secretary (DFS)
2. O/o Additional Secretary (DFS)
3. O/o JS (MMA)
4. All Joint Secretaries/EAs/Directors/DSs/Nominated Officers in DFS (SLBC/UTLBC)

AGENDA - 18

Preparation of PLP 2025-26- Data Collection and Support

The Potential Linked Credit Plan (PLP) is being prepared by NABARD to map the potential in priority sectors which could be exploited with institutional credit during the ensuing financial year. The preparation of PLP for the year financial year 2025-26 has been started and we request the Departments and Bankers to provide the list of priority sector schemes begin implemented by them and forward their inputs to NABARD for effective preparation of PLP.

AGENDA – 19

KCC-Modified Interest Subvention Scheme (MISS) – Cut off dates

The Department of Agriculture and Farmers' Welfare, Ministry of Agriculture & Farmers' Welfare (MoA&FW), is actively implementing the modified Interest Subvention Scheme (MISS) through the Kisan Rin Portal (KRP) from Scheme Year 2022-23 onwards, to streamline the claim submission process for the Kisan Credit Card (KCC) holders.

This initiative is critical in ensuring the timely and transparent disbursement of benefits to farmers availing the benefits under KCC Scheme. However, it is observed that progress by most of the banks is not up to the mark. Further, MoA & FW advised to strictly adhere **to the deadlines for submission of data in the KRP portal** as given below :-

- i. Claim submission and processing for IS and PRI for the fiscal year 2023-24 must be completed on the KRP portal by **15th November 2024**.

Submission shall be **disabled** on Kisan Rin Portal for the said fiscal years after the due date and shall be closed thereafter.

AGENDA – 20

Saturation of Loanee farmers under PMFBY for Kharif 2024 & Rabi 2024-25 season – Extension of cut off dates.

- GoI has already rolled out a campaign called “Saturation of Loanee farmers under PMFBY for Kharif 2024 & Rabi 2024-25” to ensure maximum coverage of eligible loanee farmers under PMFBY by the banks.
- For Rabi 2024-25 PMFBY saturation drive is from **1 December to 31 December 2024**.
- LDMs in coordination with DDM to monitor the progress on weekly basis.
- District coordinators of Commercial Banks, RRB and Cooperative Bank to ensure 100% saturation.
- Bank branches have to complete data entry on National Crop Insurance Scheme in PMFBY Portal using their existing login credentials.

AGENDA – 21

Extension and continuation of Schemes implemented by NABARD

Parameters	Details
Agri-Clinics and Agri-Business Centres (AC&ABC) Scheme	Extension and continuation of the AC&ABC scheme up to 31.03.2025, received vide GOI letter dated 08.04.2024.
Agricultural Marketing Infrastructure Scheme (New AMI Scheme)	<p>Extension and continuation of New AMI scheme up to 31.03.2026, received vide GOI notification dated 26.04.2023.</p> <p>All AMI subsidy applications will be processed through the new online portal ENSURE 2.0 (https://ensure.nabard.org). Detailed guidelines on the new portal have been issued to the FIs.</p> <p>The key features include user friendly dashboard, report generation at financing bank level, integration with AIF portal of Ministry of Agriculture, Government of India etc. A detailed</p>

	'Help Corner' is also developed for guidance on User roles viz., Admin, Maker & Checker and Module/returns being submitted.
--	---

Conduct of AC&ABC Workshops FY 2024-25


- ACABC workshop will be conducted during October 2024 in Puducherry by NABARD. The date will be communicated in due course. Bank officials are encouraged to participate in the workshop and deliberations for effective implementation of the scheme.

Support under Financial inclusion fund for FY 2024-25

- Grant assistance for deployment of micro-ATMs shall be extended by NABARD for deployment at Co-Operative Dairy societies and PACCS.

Other schemes of NABARD include-

- Deployment of PoS/mPoS in Banks,
- CAPEX support to RSETIs
- Providing technological support to RCBs for onboarding onto BHIM UPI, positive pay, Green PIN and CKYCR.
- NABARD has taken the initiative for onboarding of all 43 RRBs to the JanSuraksha portal. The project is to be implemented by Online PSB Loans Limited (OPL) in a phased manner for all 43 RRBs. As envisaged under the project, the JanSuraksha portal and Core Banking Solution (CBS) of RRBs' will be connected through a centralized server/middleware via Application Programming Interface (APIs). NABARD will provide CAPEX and OPEX support for one year under the project. Subsequently, RRBs will assume responsibility for driving the project forward. During the year, all efforts will be made to reach saturation. PBGB is expected to onboard on JanSuraksha portal by 31 March 2025.

	State Level Banker's Committee UT of Puducherry	Lead Bank Department, Indian Bank, Zonal Office, RS.NO.66/4A, ECR Road, Pakkamudayanpet, Puducherry – 605008 ☎ 0413 225 7149 Ldmpondy@indianbank.co.in
Ref: SLBC-UTP/2024-25/Q4		Date: 05.07.2024

Minutes of the State Level Bankers Committee meeting for Quarter ending March 2024 held on June 25, 2024

The meeting of the State Level Bankers' Committee (SLBC) was held on 25.06.2024 at Puducherry to review the performance of banks for the quarter ended March 2024 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, Shri. A. Kulothungan, I.A.S, District Collector, Puducherry, Shri. M. Rajkumar, Deputy General Manager, Reserve Bank of India, Chennai, Smt. Jothi Srinivas, General Manager, NABARD, Shri Chandrasekaran V, General Manager (RBD), Indian Bank, Corporate Office, Chennai, Shri. Chandraprakash, Deputy General Manager, Indian Bank, FGMO Chennai, Shri. Vengata Subramanian M, 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. Chandrasekaran V, General Manager (RBD), Indian Bank

While delivering his welcome address **Shri. Chandrasekaran V, 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.
- UT of Puducherry witnessed deposits growth of **17.74%** and advances growth of **21.57%** over Mar' 23.
- Performance under Annual Credit Plan: During Q3 FY24 SLBC, Puducherry achieved **Rs.9709.02 Crores** against the ACP Credit Disbursement target of **Rs.4250 Crores** and the achievement is **228%**. This is mainly due to the Mega Credit Outreach Program.
- He appreciated the performance of the Banks under Govt. Schemes especially PMMY with 107%, Stand up India Program with 92%, PMEGP with 81%, and PM SVANidhi scheme with 104%
- Performance under SHG & JLG Schemes needs appreciation. During the year FY 2023-24, 2415 groups have been credit linked to the tune of Rs.83.84 crores. Similarly, under JLGs, In FY 2023-24, an amount of Rs.210.77 Crore have been disbursed to 28866 JLGs.
- Under Financial Inclusion, our performance is commendable. In FY'24, Total No of accounts opened are 215740 with growth of 16% over previous year. As on 31.03.2024, the enrolment under PMJJBY, PMSBY and APY was 167724, 413039 and 89822 with growth of 25%, 28% and 16% over the previous year respectively.



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

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

Brief of the deliberations:

- **ACP Achievement FY 2023-24:** UT of Puducherry has far exceeded its annual credit plan by achieving 228%, indicating substantial growth potential.
- **Annual Credit Plan FY 2024-25:** The annual credit plan for FY 2024-25 target has been set to Rs.9817 Crores and Bankers should aim to meet or exceed this target..
- The CD ratio improved by 2.77% over the last FY and should focus on reaching the 80% benchmark.. The priority sector stands at 61.77% against the stipulated 40%, showing that credit flows align with the government's socially desirable objectives and are increasing the state's production levels.
- Agriculture credit in UT of Puducherry has exceeded the RBI's stipulated 18% target, reaching 27.29%. Weaker section lending stands at 22.25%, reflecting strong participation in priority sector lending across the state.
- Puducherry has achieved 100% digitalization, demonstrating the system's penetration and efficiency. This enables consumers to perform digital transactions, helping identify poor sections of the population for bank financing and development.
- It gives immense pleasure to launch the SLBC Puducherry website today. The website will provide first-hand information to stakeholders, bankers, and the public about government-sponsored schemes and Lead Bank activities.

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:

The State Level Bankers' Committee (SLBC) has shown commendable progress in various schemes. Under the Mudra Yojana, the achievement stands at ₹787 crores against a target of ₹733 crores, surpassing the 100% mark. Similarly, in the PM SVANidhi scheme, all targets in urban areas have been met, with significant credit benefits provided during and after the COVID-19 period. Additionally, under the MUPSES, an achievement of ₹313 crores against a target of ₹300 crores has been recorded. The CD ratio currently stands at 77.7%, reflecting a 2.44% increase over the previous year.

Despite these achievements, certain sectors in Pondicherry require a boost, particularly tourism, fisheries, and small to medium-scale industries. There is a need to create a conducive environment for entrepreneurs to invest in these sectors, which can enhance local income and employment. Continuous interaction among departmental heads and bankers is crucial for identifying and implementing new ideas to support these sectors. The government is committed to providing necessary assistance to ensure the betterment and future growth of Pondicherry.



Special Address given by Shri. A. Kulothungan, I.A.S, District Collector, Puducherry

He expressed his pleasure in attending his first State Level Bankers Committee meeting, highlighting the impressive Credit-Deposit (CD) ratio and the achievement of 228% of last year's annual credit plan. He emphasized the need for continued efforts to maintain or exceed this performance in the upcoming financial year. Addressing public grievances, he requested bank officials to ensure the acceptance of all coin's denominations across the Union Territory and suggested conducting awareness program. He also raised concerns about the need for simplifying the educational loan approval process and increasing awareness among higher educational institutions. Furthermore, he emphasized the importance of focusing on government schemes such as Jan Suraksha, PMJDY, PMJJBY, PMSBY and Atal Pension Yojana to achieve better results.

The District Collector suggested of increasing the number banking correspondents in regions like Karaikal and Yanam. He highlighted the necessity of identifying critical locations for installing ATMs, citing the example of the Karaikal railway station lacking an ATM. He suggested holding regular and quarterly Bankers Committee meetings in all territories of the Union Territory. He assured the bank officials of the district administration's support in addressing any coordination issues with the concerned departments.

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

He announced the RBI's 90th year of existence, commemorated by organizing 90 financial literacy programs across Tamil Nadu and Puducherry. Key developments included the decision by the Monetary Policy Committee to keep the policy rate at 6% and maintain a withdrawal accommodation stance to meet inflation targets. The country's GDP growth was 8.2% last year, marking a third consecutive year above 7%, with resilient economic activity supported by domestic demand and infrastructure spending.

The RBI introduced amendments to the circular on NRLM to benefit women entrepreneurs, including reimbursement of credit guarantee fees and an interest subvention for prompt repayment. Providing credit facilities for Scheduled Castes and Scheduled Tribes were also highlighted, urging banks to focus on villages with significant populations of these communities. The master circular on lending to micro, small, and enterprises has changed and the Credit decisions for loans up to ₹25 lakhs must be conveyed within 14 working days, while banks should establish their own timelines for loans exceeding this amount.

The RBI also emphasized the importance of the Indian rupee in global trade and reported on coin distribution efforts through six-coin melas. The need to enhance credit flow to the renewable energy sector was highlighted, urging banks to support government initiatives like rooftop solar modules. The SLBC website's development and launch were praised, with banks urged to maintain data on the platform. In conclusion, all banks are complimented for the achievement of the ACP and their active role in extending banking services.

Special address given by Smt. Jothi Srinivas, General Manager, NABARD

All banks were praised for surpassing last year's credit plan by achieving 228%, amounting to Rs 9,709 crore. This remarkable success reflects the unwavering dedication of all bankers present, who have played a crucial role in driving economic growth in the Union Territory. At this gathering, our



focus remains on accelerating credit flow across MSMEs and other sectors to foster inclusive and sustainable development. NABARD's longstanding commitment to empowering farmers, rural entrepreneurs and marginalized communities through robust policies and initiatives underscores our role as a catalyst for growth in Pondicherry.

In FY 2024, NABARD extended Rs 329 crore to eligible financial institutions in Pondicherry for both long-term and short-term credit. Puduvai Bharatiya Grama Bank received Rs 215 crore in refinance for short-term and long-term lending, while Puducherry State Co-operative Bank received Rs 40 crore in refinance after a five-year gap. NABARD efforts include substantial refinance support, totaling Rs 97.49 crore disbursed under RIDF, and initiatives supporting FPOs and advancements like IoT-based drones in agriculture and provided grant also.

NABARD call on banks to support initiatives like agri-clinics and agri-business centers, enhance agriculture marketing infrastructure, and facilitate greater uptake of investment credit. Pledge financing through digital platforms like e- Kisan Upaj Nidhi is also pivotal, ensuring farmers can access credit without resorting to distress sales. Together, with the support of the district administration and state government, we aim to further strengthen Pondicherry's economy.

Launch of SLBC website, UT of Puducherry

As per the Lead Bank Scheme, SLBC should have a functional website to provide information to public with easy access to information related to Lead Bank activities, government-sponsored schemes, and various other relevant data. The website will serve as a centralized repository of information, making it easier for individuals to access data related to the conduct of meetings and the performance of banks on a state-wise and bank-wise basis

Following the Executive Director and Chairman of SLBC directive, the General Manager of the Rural Banking Department Shri. Chandrasekaran V took immediate and proactive measures to ensure the successful development of this website. The HO ITD team, Indian bank has developed a SLBC website for Puducherry that adheres to the RBI norms mentioned in the Lead Bank Scheme. The Website has launched by **Shri. Shiv Bajrang Singh, Executive Director& Chariman SLBC, Indian Bank**

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. **Shri. Shiv Bajrang Singh, Executive Director& Chariman SLBC, Indian Bank** launched Annual Credit Plan and requested member banks to perform well and achieve the provided ACP target for financial year 2024-25.



Banking Correspondents to facilitate the promotion of financial education

National Centre for Financial Education (NCFE) as the national nodal agency for the National Strategy for Financial Education (NSFE), we are actively executing its comprehensive five-year action plan. Central to this strategy is leveraging banking correspondents (BCs) and financial literacy centers (FLCs) to effectively disseminate financial education, particularly in rural regions. NCFE ongoing dialogue with major banks aims to formalize partnerships through MOUs, facilitating the integration of financial education into school curriculum across 20 states and 2 Union Territories, including Pondicherry.

Under RBI's directive, banks are encouraged to utilize NCFE-developed educational content available on our website and the E-Learning Management System (ELMS) during their financial education initiatives. This content, vetted and approved by regulatory authorities, ensures consistency and quality in financial literacy programs. As we finalize agreements with banks, we plan to engage State Level Bankers' Committees (SLBCs) to coordinate BC conclaves and ensure effective implementation on the ground. Our objective is to empower individuals with essential financial knowledge, fostering informed decision-making and financial independence nationwide.

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

1. Confirmation of minutes of the Previous SLBC Meeting

The minutes of the SLBC meeting held on 15.03.2024 was confirmed by the forum.

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

2.1 ATR 1:

Action (previous Meeting): CD Ratio of State Bank of India and Indian Overseas Bank has to be improved.

Action Taken Report: State Bank of India improved CD ratio from 54.8% to 56.2%(SBI). Indian Overseas Bank CD ratio has decreased from 48.7% to 47.9%(IOB).

Revised Action: The CD ratio of Indian Overseas Bank has decreased. The IOB AGM informed that this was due to unexpected funds in the deposits. However, for the current quarter, the CD ratio has improved and is expected to be more than 50 percent. (**Action: Indian Overseas Bank**).

2.2 ATR 2:

Action (previous Meeting): 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.

Action Taken Report: 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) (ICICI Bank).

Revised Action: ICICI informed that the two applications informed earlier were ineligible under the Stand-Up India Scheme and therefore were not uploaded. The Action Taken Report (ATR) was advised to continue, and ICICI has promised to mobilize, sanction, and upload two new applications to the Stand-Up India portal before the next meeting. (**Action: ICICI Bank**)



2.3 ATR 3:

Action (previous Meeting): Under Stand-Up India: To explore more applications/sanctions under Stand-Up India.

Action Taken Report:

District Industries Centre: The District Industries Centre (DIC) has sent a letter to the Women Welfare Department and the Adidraavidar 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.

Lead Bank: 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 subcommittee meeting.

ATR -4:

Action (previous Meeting): Under PMEGP Scheme: Six accounts were pending for MM disbursement since Rural Area Certificate not provided by Revenue Authorities

Action Taken Report: 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.

Revised Action: DIC should ensure that applications are not submitted to banks without the Rural Area Certificate, as they will be considered incomplete. Therefore, DIC is instructed to submit only complete applications to the banks henceforth. (Action: District Industries Centre).

Applications pending in branches due to the absence of a rural area certificate should be returned promptly without being kept pending in the portal (Lead Bank).

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

3.1 Bank Branches in Puducherry:

The total number of branches in the Union Territory of Puducherry has increased from 282 to 297 during the FY 2023-24. Specifically, there are 79 branches in rural areas, 91 in semi-urban areas, and 127 in urban areas.

3.2 CD ratio & Advances Outstanding in UT Puducherry as on Quarter ended March'24:

- Total deposits amount to approximately Rs. 27,936.7 crores.
- Advances outstanding total Rs. 21,698.08 crores.
- The Credit-Deposit (CD) ratio for UT Puducherry stands at 77.7%.

As of 31st March,'24, in the total outstanding amount, with the Priority sector comprising 61.77%, exceeding the required 40%. Similarly, the Agriculture sector accounted for 27.29%, surpassing the mandated 18%, while weaker section advances reached 22.25%, exceeding the specified 11.5%.

While presenting the Non-Performing Assets (NPA) against total advances, it was informed that the overall NPA stands at 2.5% and the Public Sector Banks at 3.5%, Private Sector Banks at 1.65%. The education loans have the highest level of NPA of 15.1%.



4. Performance under Annual Credit Plan as on 31st March'24

A comprehensive update on credit disbursements during Q4 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.9709.02 crores and stood at 228.4%, surpassing the yearly target.

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

- **Agriculture:** Achieved Rs. 6,094.23 crores against the target of Rs. 2,411 crores, which is 252%.
- **MSME:** Achieved Rs. 3,204.77 crores against the target of Rs. 910 crores, which is 352%.
- **Other Priority Sectors:** Achieved Rs. 410.02 crores against the target of Rs. 929 crores, which is 44%. at 252%, 352%, and 44%, respectively.

5.1 Pradhan Mantri MUDRA Yojana (PMMY):

The performance details of banks and other financial institutions, in the UT of Puducherry as on 31.03.2024 were informed to the members. Under this scheme, the achievement is Rs.787.04 crores (107.3%) against a target of Rs.733.78 Crores.

5.2 Stand up India (SUI)

As of 10.06.2024, banks have sanctioned SUI loans to 465 beneficiaries, totaling Rs.112.25 crores, achieving 92.3% of the target. Banks are requested to review their loan portfolios. If any loans eligible under the Stand-Up India scheme have not been uploaded, all banks are urged to update the details of these eligible loans disbursed in the Stand-Up India portal. All banks are requested to achieve the target before this financial year as the scheme will end by then.

6. Performance under Government Sponsored Schemes in UT of Puducherry

6.1 PMEGP (Prime Minister's Employment Generation Programme)

For FY 2023-24, Banks have disbursed 30 loans, which represents 81% of the target 37, and the margin money utilized amounts to Rs.97.46 lakhs, equivalent to 77% of the target 127. The low in performance is due to the rural area certificate issue in PMEGP scheme. Hence, the rural area certificate issue is advised to follow up with the revenue authorities to get it resolved. (**Action :Lead Bank**).

6.2 PM SVANidhi Scheme

For the first tranche, the target set was 3445, and the achievement was at 3463 (100.52%). For the second tranche, the target was 900, and the achievement was 953(105.89%). For the third tranche, the target was 170, and the achievement was 228(134.12%). Banks were appreciated for achieving the target in all three tranches under this scheme.

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

For FY 2023-24, in the fiscal year 2024, banks have sanctioned 53 loans against the annual target of 106, resulting in an achievement rate of 50%.



Shri. Shiv Bajrang Singh, Executive Director& Chariman SLBC, Indian Bank has advised Lead Bank and NABARD to collaborate form cluster of the Micro Food Processing unit clusters (**Action: Lead Bank and NABARD**). At least one cluster should be formed before end of the September 2024 Quarter.

6.4 MUPSES:

During FY 2023-24, against the annual target of 300, banks have sanctioned 313 loans, achieving 104%. Banks were appreciated for achieving the target under this scheme.

6.5 KCC to Animal Husbandry and Fisheries:

Under Animal Husbandry as on 31.03.2024, against the target of 4000, banks have sanctioned 5192 (129.80%) applications and surpassed saturation target.

Under Fisheries as on 31.03.2024, against the target of 4,000, banks have sanctioned 2888 applications which is 72% of target. Banks are requested to perform well and achieve the target under this Scheme.

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

SHG Credit Linkage: As of March'24, 2415 groups have been credit linked to the tune of Rs 83.84 crores.

The details of SHGs linked with banks (Bank Linkage) and those yet to be credit linked should be obtained from the NRLM scheme and provided in the next meeting. (**Action: Lead Bank**). SHGs that are active and have been bank-linked for one year should be credit linked.

The data on Lakpati Didi Scheme should be included in the next SLBC meeting. (**Action: Lead Bank**).

Joint Liability Groups (JLG): As of March'24, an amount of Rs.210.77 Crore have been disbursed to 28866 JLGs.

8. Financial Literacy Training:

During FY 2023-24, a total of 178 FLC Camps have been conducted, benefiting 3878 participants. Currently, three FLC counselors have been deployed at Indian Bank and Pudhuvai Bharathiyar Grama Bank in Puducherry and Karaikal District.

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 31.03.2024, 461 programs have been conducted by CFL benefitting 11,756 individuals. Lead bank officials should attend one or two camp in the month.

Self-Employment Training Institute:

Indian Bank Self Employment Training Institute (INDSETI) – conducted 27 training programs benefiting 911 candidates. Out of these, 723 candidates settled in businesses, and 494 received credit linkages, which is 68%. INDSETI is expected to ensure that a minimum of 75% of trainees are linked with credit for business after completion of training.



9. Saturation drive for Jan Suraksha Schemes

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.

10. Performance under Jansuraksha Scheme.

The Cumulative enrolment figures for government schemes with their annualized growth rates are (for FY 2023-24):

- PMJDY : 2,15,740 enrolments, 16% annualized growth.
- PMJJBY: 1,67,724 enrolments, 25% annualized growth.
- PMSBY: 4,13,039 enrolments, 28% annualized growth.
- APY : 89,822 enrolments, 16% annualized growth.

During FY 2023-24 under APY scheme, achieved 12573 enrolments against the target of 21340, which is 59%. Member banks were requested to improve the APY performance and strive to reach the annual target.

Under PMJDY, PMJJBY, and PMSBY, the Lead Bank is advised to collect the corporate targets given by member banks to their branches in the Union Territory of Puducherry and consolidate them to review the performance. (Action: Lead Bank)

11. 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.

12. Discussion on Market Intelligence Issues

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

13. Review of Business Correspondents

The review aimed to assess the current status of BCs, distinguishing between operative versus inoperative. Out of a total of 346 BCs, 295 were found active, while 51 are inactive, representing 15% of the total. All SSAs in the UT of Puducherry should be covered by at least one banking facility, such as banking outlets or BC mode.



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, where 100% of farmers were registered 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. Performance of Digital Banking Unit:

The performance of two DBUs in the UT of Puducherry is provided. ICICI Bank operates a DBU in the Puducherry district, and Indian Bank operates a DBU in the Karaikal district. The total outstanding of these DBUs in FY 2023-24 is Rs. 9.45 crores in deposits and Rs. 27.43 crores in advances.

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

The performance review of the CSIS scheme in UT Puducherry is provided, showing that 1,128 education loans were claimed with an interest subsidy of Rs. 1.67 crores.

17. 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.

In this matter, it is advised that there should not be multiple credits or financing in the agriculture sector against the same crop or activities, and credit should be determined based on the Scale of Finance. Jewel loans can be given for the purpose of agriculture based on the Scale of Finance, but they should not be provided for activities that have already been financed.

18. INDSETI Land Allotment and Claim Settlement

As per the guidelines, INDSETI, Pondicherry has been allotted a land by the Govt. of Puducherry and the land allotted belongs to the Health Department, Puducherry, they refused to hand over the land to DRDA. Hence, INDSETI has requested to Government of Puducherry to provide the allotted land or a new land for the construction of own building. This Agenda will be put in follow up for next meeting (Action : INDSETI and DRDA)

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. DRDA has informed that they are waiting for budget provision and once it is received, they will release the funds. The Lead District Manager has also advised to coordinate and expedite the process. (Action: INDSETI, DRDA, Lead Bank).



19. 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.

The agriculture department has informed that the Central Warehousing Corporation is operating one godown in Puducherry where traders are availing loans. It is advised to determine the number of godowns available in Puducherry, establish tie up with them, and register them accordingly. (**Action: Lead Bank**).

Shri. Shiv Bajrang Singh, Executive Director & Chariman SLBC, Indian Bank has informed NCFE to share the communication with SLBC convenor and then MOU can be entered with the government or the SLBC and later it will be taken to various stakeholders.

20. Other Discussion:

It has been discussed to form a cluster focusing on credit opportunities for activities in fisheries and terracotta, aiming to benefit artisans from weaker sections. This initiative will provide initial support and pave the way for diversifying into additional clusters in the future. (**Action : Lead Bank, NABARD & DIC**)

The meeting concluded with summing up of the agenda and vote of thanks given by **Shri. Chandraprakash, Deputy General Manager, Indian Bank** who requested members to continue to perform well and achieve the ACP target for FY 2024-25.



The image shows a handwritten signature in blue ink over a circular official stamp. The stamp is from the 'STATE LEVEL BANKERS' COMMITTEE - UT OF PUDUCHERRY' and includes the Indian Bank logo and name in Hindi and English. There is also a small handwritten mark to the left of the stamp.

List of participants of the SLBC convened on 25.06.2024

S.No	Name (Sarvashri)	Designation	Institution
1.	Ashish Madhaorao More, I.A.S	Secretary to Government	Govt. of Puducherry
2.	Shri. A. Kulothungan I.A.S	District Collector, Puducherry	Govt. of Puducherry
3.	Shiv Bajrang Singh	Executive Director & Chairman of SLBC	Indian Bank
4.	M. Rajkumar	Deputy General Manager	RBI, Chennai
5.	Smt. Jothi Srinivas	General Manager	NABARD Chennai
6.	Chandrasekaran V,	General Manager (RBD)	Indian Bank Chennai
7.	Chandraprakash	Deputy General Manager (FGMO, Chennai)	Indian Bank Chennai
8.	Vengata Subramanian M	Zonal Manager & SLBC Convenor	Indian Bank, Puducherry

BANKS/FINANCIAL INSTITUTIONS			
S.No.	Name (S/Shree)	Designation	Bank
1.	S. Krishna Kumar	AGM	Reserve Bank of India
2.	S.V. Vijayviknesh	Manager	Reserve Bank of India
3.	B. Senthilvel	DDM	NABARD
4.	R.V. Sidharthan	AGM	NABARD
5.	Sathish Kumar	LDM	Lead Bank
6.	Ranjith	LBO	Lead Bank
7.	Sasi Kumar	LBC	Lead Bank
8.	Balaji Thakur	Deputy Regional Head	Union Bank of India
9.	Rajeshwar	Chief Manager	Union Bank of India
10.	Sheo Kant Singh	Senior Branch Manager	Punjab National Bank
11.	Ashwini Pandey	Chief Manager	Central Bank of India
12.	Shashant Shekhar	Senior Manager	Central Bank of India
13.	Jeasandhiran	Deputy Manager	RBL BANK
14.	Raj Kumar	Branch Head	Utkarsh SFB
15.	Ravi Kumar	Assistant Vice President	Axis Bank
16.	Mohan A	Regional Head Sales	ICICI Bank
17.	Palanivel J	Relationship Manager	HDFC Bank
18.	Praveen	Senior Manager	Punjab and Sind Bank
19.	Partheeban P	Senior Manager	Bank of Maharashtra



20.	Kuldeep Mishra	AGM	UCO Bank
21.	Premnath S	Senior Manager	Bank of Baroda
22.	Sathish Babu	AGM	State Bank of India
23.	Lakshman Rao	Chief Manager	State Bank of India
24.	Dinesh Kumar	Manager	State Bank of India
25.	Ranjith Kumar K	Chairman	PBGB
26.	Ebenezer Sophia	AGM	Indian Overseas Bank
27.	Mangaleswari S	Senior Manager	Indian Overseas Bank
28.	Sudarshan Reddy	Deputy Manager	Canara Bank
29.	Periyathambi R	Chief Manager	Bank of India
30.	Thiyagarajan N	AVP	Bandhan Bank
31.	Chithra R	AVP	CSB Bank
32.	Rajarajan R	AVP	Kotak Mahindra Bank
33.	Sridhar P	BDM	IndusInd Bank
34.	Vickneswaran T	Senior Manager	Tamilnad Mercantile Bank
35.	Javed T	Bank Manager	Federal Bank
36.	Ramasundaram T	Senior Manager	City Union Bank
37.	P Ratheesh	Cluster Head	The South Indian Bank Ltd
38.	Kannan K M	Branch Head	IDBI Bank
39.	Gunasekar M	AGM	P.S.C. Bank
40.	Kaviarasan V	Assistant Manager	P.S.C. Bank
41.	Baskar G	AGM	SIDBI
42.	Harish R	FBA	IDFC First Bank
43.	Sabeesh C	Assistant Branch Manager	Dhanalakshmi Bank
44.	Vijay U	Cluster Head	DBS Bank
45.	Kanagaraj	Branch Head	DCB Bank
46.	Rajesh Kumar J	Assistant Manager	City Union Bank
47.	Vignesh K	Regional Head	Jana SFB
48.	Boobalan G	Assistant Manager	Suryoday SFB
49.	Prasath	Assistant Manager	Equitas SFB
50.	Prem Kumar I.A.	Area Manager	Ujjivan SFB
51.	Sathish Ram	Senior Manager	Karur Vysya Bank
52.	Praveen B	Manager	YES Bank
53.	Aravindhan S	Branch Manager	Karnataka Bank
54.	Murali Manohar S	Assistant Branch Manager	The South Indian Bank Ltd
55.	Sudhan Kannan S	Branch Manager	IPPB
56.	Praveen Kumar J	Manager	Lead bank
57.	Josephine Sahaya Rani J	Director	IND SETI



GOVERNMENT DEPARTMENTS/BOARD/CORPORATION			
S.No.	Name (S/Shree)	Designation	Department
1	Govindrajan	General Manager	DIC
2	Jayaraman G	Functional Manager	DIC
3	Rudra Goud	MD	PIPDIC
4	Aravindhan S	Technical Consultant	PIPDIC
5	Sobana Dominic	State programme Manager	DRDA
6	Vaishakh Bagee	Project Officer	DRDA
7	Rakesh		PUDA
8	Jayaraj C	Nodal Officer	PKVIB
9	Narendiran	CEO	PKVIB
10	Rajendiran G	Deputy Director	Dept. of Fisheries
11	Anbukkarasu	Joint Director	DAH&AW
12	Vasanth Kumar	Director	Dept. of Agriculture
13	Sezhian Babu	Deputy Director	Dept. of Agriculture
14	Asokan R	Consultant	Planning & Research Department
15	Vijayalakshmi C	Veterinary Officer	PONLAIT
16	Dhanalaksmi	Coordinator	FLC- IB
17	Prabakaran	Coordinator	FLC- PBGB



