

STATE LEVEL BANKERS' COMMITTEE

UNION TERRITORY OF PUDUCHERRY



STATE LEVEL BANKERS' COMMITTEE MEETING

AGENDA

QE SEPTEMBER 2024

Date : 03-12-2024, Tuesday Time : 11.30 A.M.

Venue : The Sunway Manor, Puducherry

Convenor



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

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

Venue :	Hotel The Sunway Manor 100 Feet Road, Puducherry-605004	
Date: 03.12.2024	Time: 11.30 A M	

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AGENDA-1

Confirmation of Minutes of the SLBC Meeting held on 27.09.2024

A copy of the minutes of the SLBC meeting held on 27.09.2024 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.	Action Point	Action Taken
1.	INDSETI, Puducherry has been allotted a land by the Govt. of Puducherry and the land allotted belongs to the Health Department, Puducherry, they yet to hand over the land to DRDA. Hence, INDSETI has requested to DRDA, Government of Puducherry to provide the allotted land for the construction of own building.	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. As informed by DRDA, currently the issue is pending with the Department of Health, Govt. of Puducherry for further decision.
2.	INDSETI, Puducherry, has submitted BPL claims totaling approximately ₹2.57 crores to DRDA, Puducherry. The DRDA was requested to reimburse these funds.	DRDA has informed that they have submitted the fund proposal for the period FY 2018-19 to 2023-24 amounting to Rs. 2.57 Crores and the proposal is under process at MoRD. Further DRDA informed that the fund will be released by 1st week of December 2024.
3.	It was advised to form a Sub Committee for the developmental growth under MSME and PMFME Scheme with the Stake holders and Line Departments.	SLBC vide its letter dated 10.10.2024 invited the Stake holders & Line departments (RBI, NABARD, PIPDIC, DIC, Dept of, Agriculture, Animal Husbandry, Fisheries) and the Sub-committee on MSME and PMFME Scheme formed in the meeting held on 24.10.2024.
4.	DFS Nodal Officer has advised the Convenor to conduct the VC meeting with those who have not attended the last SLBC meeting to ensure their attendance in the subsequent meetings.	The SLBC Convenor has conducted a VC meeting on 03.10.2024 with the non-participating banks namely IPPB, Equitas SFB, Yes Bank, and Bandhan Bank, ascertained the reasons for their non-participation and advised them to ensure their participation in subsequent meetings.
5.	Data on the conversion of PMJDY accounts to regular savings bank accounts should be collected from the member banks and presented in the next meeting.	Data on the conversion of PMJDY accounts to regular SB accounts and the closure of PMJDY accounts was collected and presented in the agenda item under PMJDY.

AGENDA-3

Review of performance of banks in the U.T. of Puducherry (As on 30.09.2024)

3.A. Branch Net Work:

District-wise & Area-wise Branch Distribution

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

Sector-wise & Area-wise Branch Distribution

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

3.B. YTD and YoY Growth Comparison on Key Parameters.(as on 30.09.2024)

(Rs.in crores)

S.No	Details/Sector	Sep'23	March'24	Sep'24	Half yearly March'24 vs Sep'24	YoY Sep'23 vs Sep'24
1	Total Deposits	25978.24	27936.7	29690.95	1754.25 6.28%	3712.71 14.29%
2	Total Advances	20036.04	21698.08	22980.53	1282.45 5.91%	2944.49 14.70%
3	Total Business	46014.28	49634.78	52671.48	3036.7 6.12%	6657.2 14.47%
4	CD Ratio	77.13%	77.7%	77.4%	-0.27%	0.27%
5	Total Priority Sector Advances	10764.6	11384.29	12105.43	721.14 6.33%	1340.83 12.46%
6	% of Priority Sector Advances	53.73%	52.47%	52.68%	0.21%	-1.05%
7	Total Advances to Agriculture	5413.68	5921.61	6478.18	556.57 9.40%	1064.5 19.66%
8	% of Agri. advances to Total Advances	27.02%	27.29%	28.19%	0.90%	1.17%
9	Advances to MSME	4164.56	4306.9	4502.44	195.54 4.54%	337.88 8.11%
10	% of MSME to Total Advances	20.79%	19.85%	19.59%	-0.26%	-1.19%
11	Advances to Education(PS+NPS)	332.28	303.5	342.75	39.25 12.93%	10.47 3.15%
12	% of Education to Total Advances	1.66%	1.40%	1.49%	0.09%	-0.17%
13	Advances to Housing(PS+NPS) Section	2976.66	3827.34	3961.46	134.12 3.50%	984.8 33.08%
14	% of Housing to Total Advances	14.86%	17.64%	17.24%	-0.40%	2.38%
15	Advances to Weaker Section	4637.6	4827.55	5071.49	243.94 5.05%	433.89 9.36%
16	% of WS to Total Advances	23.15%	22.25%	22.07%	-0.18%	-1.08%

3.C. CD Ratio:

For Quarter ended Sep'24 of 2024-25, YoY growth (Sep'23 vs Sep'24), Deposits grew by 14.29% advances, 14.70% and the CD ratio stands at 77.4%.

- 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), 20 Banks have CD Ratio of 60% and above, and 7 banks have a CD Ratio less than 60%. (ICICI bank, Karnataka Bank, RBL bank, South Indian Bank, Tamilnad Mercantile Bank, Suryoday Small Fin. Bank, Utkarsh Small Fin. Bank).
- In respect of PSCB, RRB CD Ratio stood at above 60%.

3.D. Performance under other key functional areas:

Area	R B I Norms	Outstanding as on 30.09.2024
Priority Sector	40%	52.68%
Agricultural Advances	18%	28.19%
Weaker Section Advances	11.5%	22.07%

3.E. Advances Outstanding Sector wise :

(Amount in Crores)

S.No	Sector	Priority Sector	Non-Priority Sector	Total Advances	% of Total Advances
1	Agriculture	6478.18	59.82	6538.00	28.45%
2	MSME	4502.4	-	4502.40	19.59%
3	Export Credit	0	-	0.00	0.00%
4	Education	204.11	138.64	342.75	1.49%
5	Housing	641.07	3320.39	3961.46	17.24%
6	Social Infrastructure	5.46	-	5.46	0.02%
7	Renewable Energy	0.66	-	0.66	0.00%
8	Other Priority	273.53	-	273.53	1.19%
9	Personal Loans NPS Amt		2544.85	2544.85	11.07%
10	Others NPS Amt		4811.39	4811.39	20.94%
	Total	12105.41	10875.09	22980.5	100.00%

(Bank wise Outstanding figures are provided in the table)

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

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

S.No	Sector	Outstanding Amt	NPA Amt	% of NPA
1	Total Advances	22980.53	447.83	1.9%
2	Total Priority Sector	12105.41	335.47	2.8%
3	Total Agriculture(PS)	6478.18	103.61	1.6%
4	Total MSME(PS)	4502.44	186.76	4.1%
5	Education(PS)	204.12	29.32	14.4%
6	Housing(PS)	641.04	9.02	1.4%
7	Social Infrastructure	5.46	0.01	0.2%
8	Renewable Energy	0.66	0	0.0%
9	Other Priority Sector	273.53	6.75	2.5%
10	Non Priority Sector(NPS)	10875.09	112.36	1.0%

NPA distribution among Public sector & Private Sector Banks in Priority Sector

S.No	Sector	Total NPA Amt	PSBs		PVBs	
			NPA Amt	%of NPA	NPA Amt	% of NPA
1	Total Advances	447.83	289.69	64.7%	132.69	29.6%
2	Total Priority Sector	335.47	240.54	71.7%	69.71	20.8%
3	Total Agriculture(PS)	103.61	67.84	65.5%	20.69	20.0%
4	Total MSME(PS)	186.76	138.25	74.0%	40.6	21.7%
5	Education(PS)	29.32	28.47	97.1%	0.85	2.9%
6	Housing(PS)	9.02	5.45	60.4%	3.48	38.6%

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

Bankwise Total Outstanding as on 30.09.2024 (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	7	711.42	451.33	63.4%	6499	225.80	50%	5299	101.42	22%	869	103.83	23%
2	BANK OF INDIA	8	717.44	748.24	104%	16864	502.08	67%	14352	296.80	40%	1798	161.31	22%
3	BANK OF MAHARASHTRA	5	108.52	151.60	140%	3048	103.65	68%	2711	73.88	49%	244	24.28	16%
4	CANARA BANK	10	1759.45	1042.42	59%	27978	669.59	64%	23568	456.27	44%	3263	155.16	15%
5	CENTRAL BANK OF INDIA	3	330.55	172.69	52.2%	5811	122.02	71%	5494	98.93	57%	160	13.22	8%
6	INDIAN BANK	35	5344.92	3510.76	66%	101127	2026.23	58%	91938	1229.71	35%	7138	727.95	21%
7	INDIAN OVERSEAS BANK	21	1954.78	1068.80	54.7%	45024	827.35	77%	37909	593.28	56%	4984	180.43	17%
8	PUNJAB AND SIND BANK	1	24.98	34.81	139%	175	19.29	55%	11	0.36	1%	134	17.04	49%
9	PUNJAB NATIONAL BANK	7	327.04	324.02	99%	7847	228.17	70%	6384	134.18	41%	1130	74.12	23%
10	STATE BANK OF INDIA	26	6126.52	3584.02	58.5%	43574	1267.69	35%	37437	653.76	18%	1986	371.71	10%
11	UCO BANK	10	902.56	471.54	52.2%	13414	323.81	69%	2720	31.49	7%	3081	121.19	26%
12	UNION BANK OF INDIA	9	538.70	612.57	114%	16847	435.89	71%	13788	252.50	41.2%	2400	155.95	25%
	SUB TOTAL OF PUBLIC SECTOR BANKS	142	18846.88	12172.80	65%	288208	6751.57	55%	241611	3922.58	32%	27187	2106.19	17%
13	AXIS BANK	6	649.95	950.04	146%	6707	468.18	49%	4822	139.87	15%	581	315.90	33%
14	BANDHAN BANK	1	55.85	59.43	106%	5066	30.90	52%	337	1.69	3%	482	12.90	22%
15	CITY UNION BANK	6	426.88	424.11	99%	5576	237.22	56%	5235	55.58	13%	291	177.14	42%
16	CSB BANK LIMITED	3	56.36	150.95	268%	3560	124.18	82%	3534	116.44	77%	19	7.67	5%
17	DBS BANK INDIA (E-LVB)	4	204.08	139.67	68%	6163	131.92	94%	6018	86.55	62%	61	45.15	32%
18	DCB BANK	1	15.08	58.56	388%	164	13.00	22%	3	0.06	0%	31	6.10	10%
19	DHANLAXMI BANK	1	2.11	5.05	239%	49	2.39	47%	49	2.39	47%	0	0.00	0%
20	FEDERAL BANK	5	352.20	360.48	102%	5251	190.42	53%	4510	83.71	23%	149	103.22	29%
21	HDFC BANK	9	2074.92	2358.24	114%	5327	536.57	23%	1603	50.44	2%	745	381.92	16%
22	ICICI BANK	7	1460.72	525.00	36%	1047	185.90	35%	690	39.27	7%	307	141.92	27%
23	IDBI BANK	2	121.20	108.92	90%	2232	68.21	63%	2077	55.07	51%	97	9.30	9%
24	IDFC FIRST BANK	1	269.19	478.91	178%	21710	262.57	55%	19668	152.97	32%	744	102.62	21%
25	INDUSIND BANK	2	165.01	331.08	201%	738	68.83	21%	433	14.15	4%	261	51.34	16%
26	KARNATAKA BANK	1	162.22	23.31	14%	78	9.10	39%	28	1.05	5%	25	6.71	29%
27	KARUR VYSYA BANK	7	701.99	613.32	87%	6869	368.52	60%	6539	157.96	26%	255	206.80	34%
28	KOTAK MAHINDRA BANK	2	195.12	175.67	90%	40	24.96	14%	3	0.69	0%	34	23.85	14%
29	RBL BANK	1	50.49	2.20	4%	2	0.51	23%	0	0.00	0%	2	0.51	23%
30	SOUTH INDIAN BANK	4	561.29	243.33	43%	3570	153.91	63%	3374	80.16	33%	137	69.03	28%
31	TAMILNAD MERCANTILE BANK	2	394.10	185.19	47%	2520	120.72	65%	2195	29.05	16%	280	89.11	48%
32	YES BANK	1	88.51	308.24	348%	920	145.32	47%	1	5.57	2%	919	139.75	45%
	SUB TOTAL OF PRIVATE SECTOR BANKS	66	8007.27	7501.70	94%	77589	3143.33	42%	61119	1072.67	14%	5420	1890.94	25%
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1387.58	1523.90	110%	110106	1431.71	94%	100812	1307.76	86%	8686	94.80	6%
	SUB TOTAL OF REGIONAL RURAL BANKS	47	1387.58	1523.90	110%	110106	1431.71	94%	100812	1307.76	86%	8686	94.80	6%
34	AU SMALL FIN.BANK	3	32.22	62.78	195%	9483	51.49	82%	8722	42.66	68%	81	5.57	9%
35	EQUITAS SMALL FIN. BANK	4	146.17	338.44	232%	23247	195.06	58%	11714	45.10	13%	1980	121.93	36%
36	ESAF SMALL FIN. BANK	3	21.26	80.34	378%	18686	78.64	98%	11262	51.02	64%	4058	13.89	17%
37	JANA SMALL FIN. BANK	4	69.95	260.43	372%	13293	190.46	73%	2377	9.12	4%	1024	112.28	43%
38	SURYODAY SMALL FIN. BANK	2	171.85	21.07	12%	3768	15.70	75%	3531	14.76	70%	32	0.00	0%
39	UJJIVAN SMALL FIN. BANK	1	83.57	130.86	157%	26284	114.19	87%	149	1.26	1%	10990	47.93	37%
40	UTKARSH SMALL FIN. BANK	1	51.87	0.21	0%	1	0.21	100%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF SMALL FINANCE BANK	18	576.89	894.13	155%	94762	645.75	72%	37755	163.92	18%	18165	301.60	34%
41	PUDUCHERRY STATE CO-OPERATIVE BANK	25	863.42	779.09	90%	1839	24.16	3%	1400	11.25	1%	0	0.00	0%
	SUB TOTAL OF COOPERATIVE SECTOR BANKS	25	863.42	779.09	90%	1839	24.16	3%	1400	11.25	1%	0	0.00	0%
42	INDIA POST PAYMENTS BANK	2	8.91	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-
	SUB TOTAL OF PAYMENT BANK	2	8.91	0.00	0%	0	0.00	-	0	0.00	-	0	0.00	-
43	SIDBI	1	0.00	108.91	-	153	108.91	100%	0	0.00	0%	153	108.91	100%
	SUB TOTAL OF OTHERS	1	0.00	108.91	-	153	108.91	100%	0	0.00	0%	153	108.91	100%
	GRAND TOTAL	301	29690.95	22980.53	77.40%	572657	12105.43	52.68%	442697	6478.18	28.19%	59611	4502.44	19.59%

Bankwise Total Outstanding as on 30.09.2024 (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%	195	6.75	1%	133	13.25	3%	0	0.00	0%	3	0.55	0%
2	BANK OF INDIA	0	0.00	0%	303	8.09	1%	411	35.88	5%	0	0.00	0%	0	0.00	0%
3	BANK OF MAHARASHTRA	0	0.00	0%	67	2.89	2%	26	2.60	2%	0	0.00	0%	0	0.00	0%
4	CANARA BANK	0	0.00	0%	729	26.42	3%	397	31.55	3%	0	0.00	0%	4	0.07	0%
5	CENTRAL BANK OF INDIA	0	0.00	0%	93	2.54	1%	64	7.33	4%	0	0.00	0%	0	0.00	0%
6	INDIAN BANK	0	0.00	0%	1604	39.41	1%	447	29.16	1%	0	0.00	0%	0	0.00	0%
7	INDIAN OVERSEAS BANK	0	0.00	0%	1673	17.81	2%	316	35.48	3%	0	0.00	0%	0	0.00	0%
8	PUNJAB AND SIND BANK	0	0.00	0%	10	0.28	1%	14	1.61	5%	0	0.00	0%	0	0.00	0%
9	PUNJAB NATIONAL BANK	0	0.00	0%	227	10.48	3%	93	9.34	3%	0	0.00	0%	0	0.00	0%
10	STATE BANK OF INDIA	0	0.00	0%	1955	64.50	2%	2196	177.72	5%	0	0.00	0%	0	0.00	0%
11	UCO BANK	11	0.00	0%	463	9.19	2%	564	47.46	10%	0	0.00	0%	0	0.00	0%
12	UNION BANK OF INDIA	0	0.00	0%	400	11.44	2%	212	15.79	3%	2	0.20	0%	0	0.00	0%
	SUB TOTAL OF PUBLIC SECTOR BANKS	11	0.00	0%	7719	199.80	2%	4873	407.17	3%	2	0.20	0%	7	0.62	0%
13	AXIS BANK	0	0.00	0%	14	0.59	0%	108	10.77	1%	0	0.00	0%	0	0.00	0%
14	BANDHAN BANK	0	0.00	0%	0	0.00	0%	18	1.98	3%	0	0.00	0%	0	0.00	0%
15	CITY UNION BANK	0	0.00	0%	16	0.57	0%	32	2.69	1%	0	0.00	0%	0	0.00	0%
16	CSB BANK LIMITED	0	0.00	0%	6	0.06	0%	1	0.01	0%	0	0.00	0%	0	0.00	0%
17	DBS BANK INDIA (E-LVB)	0	0.00	0%	1	0.00	0%	0	0.00	0%	68	0.19	0%	0	0.00	0%
18	DCB BANK	0	0.00	0%	0	0.00	0%	128	2.86	5%	2	3.98	7%	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%	14	0.33	0%	30	2.47	1%	0	0.00	0%	0	0.00	0%
21	HDFC BANK	0	0.00	0%	14	0.27	0%	1109	100.27	4%	0	0.00	0%	0	0.00	0%
22	ICICI BANK	0	0.00	0%	0	0.00	0%	50	4.71	1%	0	0.00	0%	0	0.00	0%
23	IDBI BANK	0	0.00	0%	23	0.83	1%	29	2.68	2%	6	0.33	0%	0	0.00	0%
24	IDFC FIRST BANK	0	0.00	0%	0	0.00	0%	758	6.23	1%	540	0.75	0%	0	0.00	0%
25	INDUSIND BANK	0	0.00	0%	0	0.00	0%	44	3.34	1%	0	0.00	0%	0	0.00	0%
26	KARNATAKA BANK	0	0.00	0%	14	0.47	2%	8	0.86	4%	0	0.00	0%	0	0.00	0%
27	KARUR VYSYA BANK	0	0.00	0%	30	0.77	0%	33	2.91	0%	0	0.00	0%	2	0.05	0%
28	KOTAK MAHINDRA BANK	0	0.00	0%	0	0.00	0%	3	0.42	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%	49	4.37	2%	0	0.00	0%	0	0.00	0%
31	TAMILNAD MERCANTILE BANK	0	0.00	0%	9	0.21	0%	35	2.35	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%	146	4.31	0%	2435	148.92	2%	616	5.25	0%	2	0.05	0%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0	0.00	0%	0	0.00	0%	608	29.15	2%	0	0.00	0%	0	0.00	0%
	SUB TOTAL OF REGIONAL RURAL BANKS	0	0.00	0%	0	0.00	0%	608	29.15	2%	0	0.00	0%	0	0.00	0%
34	AU SMALL FIN.BANK	0	0.00	0%	0	0.00	0%	45	2.81	4%	0	0.00	0%	0	0.00	0%
35	EQUITAS SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	49	2.55	1%	0	0.00	0%	0	0.00	0%
36	ESAF SMALL FIN. BANK	0	0.00	0%	14	0.01	0%	10	2.07	3%	0	0.00	0%	0	0.00	0%
37	JANA SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	319	21.01	8%	0	0.00	0%	0	0.00	0%
38	SURYODAY SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	4	0.68	3%	0	0.00	0%	0	0.00	0%
39	UJJIVAN SMALL FIN. BANK	0	0.00	0%	0	0.00	0%	2441	26.68	20%	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%	14	0.01	0%	2868	55.80	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	11	0.00	0.00%	7879	204.12	0.89%	10784	641.04	2.79%	618	5.45	0.02%	9	0.67	0.06%

Bankwise Total Outstanding as on 30.09.2024 (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%	3784	67.95	15%	299	7.64	2%	359	12.55	3%	4083	124.89	28%
2	BANK OF INDIA	0	0.00	0%	9610	176.78	24%	127	3.54	0%	772	23.14	3%	9328	253.89	34%
3	BANK OF MAHARASHTRA	0	0.00	0%	1313	30.64	20%	64	1.67	1%	154	6.17	4%	1477	46.90	31%
4	CANARA BANK	17	0.12	0%	24889	459.73	44%	1361	32.94	3%	6821	157.11	15%	18773	417.35	40%
5	CENTRAL BANK OF INDIA	0	0.00	0%	3655	71.66	41%	146	3.89	2%	193	5.41	3%	3191	78.15	45%
6	INDIAN BANK	0	0.00	0%	85090	973.48	28%	2913	45.19	1%	5012	141.08	4%	60781	1041.71	30%
7	INDIAN OVERSEAS BANK	142	0.35	0%	31783	431.69	40%	286	4.28	0%	2335	34.84	3%	25875	422.24	40%
8	PUNJAB AND SIND BANK	6	0.00	0%	127	16.72	48%	0	0.00	0%	0	0.00	0%	0	0.00	0%
9	PUNJAB NATIONAL BANK	13	0.05	0%	6425	117.61	36%	187	5.96	2%	372	10.21	3%	4191	121.62	38%
10	STATE BANK OF INDIA	0	0.00	0%	26324	412.94	12%	1188	38.43	1%	4838	182.38	5%	36474	1470.92	41%
11	UCO BANK	6575	114.48	24%	7455	81.05	17%	807	12.85	3%	1387	29.00	6%	7327	166.33	7%
12	UNION BANK OF INDIA	45	0.01	0%	14391	258.67	42%	585	14.72	2%	2604	56.16	9%	9187	212.92	35%
	SUB TOTAL OF PUBLIC SECTOR BANKS	6798	115.01	1%	214846	3098.92	25%	7963	171.11	2%	24847	658.05	5%	180687	4356.92	36%
13	AXIS BANK	1182	1.05	0%	5753	77.42	8%	90	2.95	0%	951	18.35	2%	7892	122.38	13%
14	BANDHAN BANK	4229	14.33	24%	3901	12.13	20%	0	0.00	0%	297	3.58	6%	7235	32.76	55%
15	CITY UNION BANK	2	1.24	0%	4882	50.59	12%	54	0.43	0%	116	9.16	2%	3217	103.66	24%
16	CSB BANK LIMITED	0	0.00	0%	1213	25.36	17%	22	0.78	1%	1211	22.81	15%	2001	43.71	29%
17	DBS BANK INDIA (E-LVB)	15	0.03	0%	3132	53.88	39%	0	0.00	0%	1	0.05	0%	305	7.55	5%
18	DCB BANK	0	0.00	0%	3	0.06	0%	0	0.00	0%	2	0.24	0%	30	1.31	2%
19	DHANLAXMI BANK	0	0.00	0%	39	1.16	23%	0	0.00	0%	0	0.00	0%	33	1.52	30%
20	FEDERAL BANK	548	0.69	0%	4874	66.05	18%	37	1.35	0%	842	40.21	11%	3500	93.36	26%
21	HDFC BANK	1856	3.67	0%	3497	49.64	2%	7	0.59	0%	289	22.81	1%	10991	461.27	20%
22	ICICI BANK	0	0.00	0%	376	16.63	3%	17	0.96	0%	279	22.79	4%	2334	195.02	37%
23	IDBI BANK	0	0.00	0%	1504	27.59	25%	33	1.23	1%	478	11.48	11%	1408	37.42	34%
24	IDFC FIRST BANK	0	0.00	0%	19503	94.83	20%	5794	29.84	6%	1388	7.37	2%	27935	179.72	38%
25	INDUSIND BANK	0	0.00	0%	409	12.85	4%	23	1.40	0%	22	0.77	0%	3018	45.58	14%
26	KARNATAKA BANK	3	0.01	0%	24	0.99	4%	4	0.56	2%	6	0.09	0%	91	4.24	18%
27	KARUR VYSYA BANK	10	0.03	0%	5300	94.98	15%	285	27.84	5%	736	26.56	4%	3898	126.59	21%
28	KOTAK MAHINDRA BANK	0	0.00	0%	1	0.11	0%	0	0.00	0%	18	11.19	6%	149	15.83	9%
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	5	0.14	0%	0	0.00	0%	0	0.00	0%	447	12.39	5%	2048	64.96	27%
31	TAMILNAD MERCANTILE BANK	1	0.00	0%	2117	28.86	16%	47	0.50	0%	448	13.45	7%	1200	48.85	26%
32	YES BANK	0	0.00	0%	18	3.19	1%	1	0.12	0%	16	3.07	1%	917	42.77	14%
	SUB TOTAL OF PRIVATE SECTOR BANKS	7851	21.19	0%	56546	616.32	8%	6414	68.55	1%	7547	226.37	3%	78202	1629	22%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0	0.00	0%	92053	1103.76	72%	9173	99.14	7%	3058	38.61	3%	67371	854.90	56%
	SUB TOTAL OF REGIONAL RURAL BANKS	0	0.00	0%	92053	1103.76	72%	9173	99.14	7%	3058	38.61	3%	67371	854.90	56%
34	AU SMALL FIN.BANK	635	0.45	1%	8662	19.78	32%	122	0.30	0%	620	4.23	7%	8925	28.78	46%
35	EQUITAS SMALL FIN. BANK	9504	25.48	8%	20938	63.75	19%	3773	13.71	4%	2460	11.05	3%	26235	121.30	36%
36	ESAF SMALL FIN. BANK	3342	11.65	15%	17569	57.63	72%	1844	4.65	6%	548	3.94	5%	17569	57.62	72%
37	JANA SMALL FIN. BANK	9573	48.05	18%	9570	46.55	18%	1003	5.23	2%	1058	6.48	2%	10254	78.94	30%
38	SURYODAY SMALL FIN. BANK	201	0.26	1%	3379	11.06	52%	76	0.36	2%	232	0.96	5%	3758	16.55	79%
39	UJJIVAN SMALL FIN. BANK	12704	38.32	29%	16064	53.72	41%	801	4.27	3%	2446	8.93	7%	28879	113.14	86%
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	35960	124.42	14%	76182	252.49	28%	7619	28.52	3%	7364	35.59	4%	95620	416.33	47%
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	51048	273.53	1.19%	439627	5071.49	22.07%	31169	367.32	1.60%	42816	958.62	4.17%	421880	7256.65	34.58%

Bankwise Total NPA Outstanding as on 30.09.2024 (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	7	451.33	10.83	2.4%	225.80	8.71	3.9%	101.42	2.71	2.7%	103.83	5.04	4.9%	0.00	0.00	-
2	BANK OF INDIA	8	748.24	12.28	1.6%	502.08	9.10	1.8%	296.80	0.53	0.2%	161.31	6.48	4.0%	0.00	0.00	-
3	BANK OF MAHARASHTRA	5	151.60	1.24	0.8%	103.65	0.57	0.5%	73.88	0.07	0.1%	24.28	0.45	1.9%	0.00	0.00	-
4	CANARA BANK	10	1042.42	58.61	5.6%	669.59	51.92	7.8%	456.27	12.70	2.8%	155.16	33.62	21.7%	0.00	0.00	-
5	CENTRAL BANK OF INDIA	3	172.69	2.26	1.3%	122.02	2.00	1.6%	98.93	0.84	0.8%	13.22	0.34	2.6%	0.00	0.00	-
6	INDIAN BANK	35	3510.76	74.18	2.1%	2026.23	59.69	2.9%	1229.71	15.88	1.3%	727.95	37.69	5.2%	0.00	0.00	-
7	INDIAN OVERSEAS BANK	21	1068.80	28.53	2.7%	827.35	22.64	2.7%	593.28	2.17	0.4%	180.43	17.48	9.7%	0.00	0.00	-
8	PUNJAB AND SIND BANK	1	34.81	0.00	0.0%	19.29	0.00	0.0%	0.36	0.00	0.0%	17.04	0.00	0.0%	0.00	0.00	-
9	PUNJAB NATIONAL BANK	7	324.02	35.77	11.0%	228.17	32.88	14.4%	134.18	16.61	12.4%	74.12	13.77	18.6%	0.00	0.00	-
10	STATE BANK OF INDIA	26	3584.02	27.48	0.8%	1267.69	19.49	1.5%	653.76	8.76	1.3%	371.71	7.50	2.0%	0.00	0.00	-
11	UCO BANK	10	471.54	19.65	4.2%	323.81	17.05	5.3%	31.49	3.97	12.6%	121.19	6.50	5.4%	0.00	0.00	-
12	UNION BANK OF INDIA	9	612.57	18.86	3.1%	435.89	16.49	3.8%	252.50	3.60	1.4%	155.95	9.38	6.0%	0.00	0.00	-
	SUB TOTAL OF PUBLIC SECTOR BANKS	142	12172.80	289.69	2.4%	6751.57	240.54	3.6%	3922.58	67.84	1.7%	2106.19	138.25	6.6%	0.00	0.00	-
13	AXIS BANK	6	950.04	7.95	0.8%	468.18	4.02	0.9%	139.87	1.98	1.4%	315.90	2.03	0.6%	0.00	0.00	-
14	BANDHAN BANK	1	59.43	4.14	7.0%	30.90	1.93	6.2%	1.69	0.24	14.2%	12.90	0.72	5.6%	0.00	0.00	-
15	CITY UNION BANK	6	424.11	8.89	2.1%	237.22	4.48	1.9%	55.58	0.27	0.5%	177.14	4.03	2.3%	0.00	0.00	-
16	CSB BANK LIMITED	3	150.95	2.96	2.0%	124.18	2.16	1.7%	116.44	0.01	0.0%	7.67	2.10	27.4%	0.00	0.00	-
17	DBS BANK INDIA (E-LVB)	4	139.67	1.04	0.7%	131.92	0.56	0.4%	86.55	0.22	0.3%	45.15	0.34	0.8%	0.00	0.00	-
18	DCB BANK	1	58.56	0.47	0.8%	13.00	0.00	0.0%	0.06	0.00	0.0%	6.10	0.00	0.0%	0.00	0.00	-
19	DHANLAXMI BANK	1	5.05	0.00	0.0%	2.39	0.00	0.0%	2.39	0.00	0.0%	0.00	0.00	-	0.00	0.00	-
20	FEDERAL BANK	5	360.48	8.07	2.2%	190.42	5.61	2.9%	83.71	0.49	0.6%	103.22	5.02	4.9%	0.00	0.00	-
21	HDFC BANK	9	2358.24	19.76	0.8%	536.57	5.48	1.0%	50.44	2.78	5.5%	381.92	1.24	0.3%	0.00	0.00	-
22	ICICI BANK	7	525.00	6.58	1.3%	185.90	2.22	1.2%	39.27	0.65	1.7%	141.92	1.27	0.9%	0.00	0.00	-
23	IDBI BANK	2	108.92	8.83	8.1%	68.21	7.81	11.4%	55.07	3.55	6.4%	9.30	4.00	43.0%	0.00	0.00	-
24	IDFC FIRST BANK	1	478.91	6.19	1.3%	262.57	2.28	0.9%	152.97	0.88	0.6%	102.62	1.37	1.3%	0.00	0.00	-
25	INDUSIND BANK	2	331.08	9.66	2.9%	68.83	4.69	6.8%	14.15	1.18	8.3%	51.34	2.92	5.7%	0.00	0.00	-
26	KARNATAKA BANK	1	23.31	0.42	1.8%	9.10	0.19	2.1%	1.05	0.00	0.0%	6.71	0.09	1.3%	0.00	0.00	-
27	KARUR VYSYA BANK	7	613.32	1.90	0.3%	368.52	0.73	0.2%	157.96	0.20	0.1%	206.80	0.00	0.0%	0.00	0.00	-
28	KOTAK MAHINDRA BANK	2	175.67	0.39	0.2%	24.96	0.00	0.0%	0.69	0.00	0.0%	23.85	0.00	0.0%	0.00	0.00	-
29	RBL BANK	1	2.20	0.00	0.0%	0.51	0.00	0.0%	0.00	0.00	-	0.51	0.00	0.0%	0.00	0.00	-
30	SOUTH INDIAN BANK	4	243.33	3.10	1.3%	153.91	2.48	1.6%	80.16	0.54	0.7%	69.03	1.93	2.8%	0.00	0.00	-
31	TAMILNAD MERCANTILE BANK	2	185.19	0.64	0.3%	120.72	0.13	0.1%	29.05	0.00	0.0%	89.11	0.13	0.1%	0.00	0.00	-
32	YES BANK	1	308.24	7.07	2.3%	145.32	4.41	3.0%	5.57	0.00	0.0%	139.75	4.41	3.2%	0.00	0.00	-
	SUB TOTAL OF PRIVATE SECTOR BANKS	66	7501.70	98.06	1.3%	3143.33	49.18	1.6%	1072.67	12.99	1.2%	1890.94	31.60	1.7%	0.00	0.00	-
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1523.90	17.39	1.1%	1431.71	17.16	1.2%	1307.76	9.16	0.7%	94.80	7.91	8.3%	0.00	0.00	-
	SUB TOTAL OF REGIONAL RURAL BANKS	47	1523.90	17.39	1.1%	1431.71	17.16	1.2%	1307.76	9.16	0.7%	94.80	7.91	8.3%	0.00	0.00	-
34	AU SMALL FIN. BANK	3	62.78	1.90	3.0%	51.49	0.85	1.7%	42.66	0.64	1.5%	5.57	0.14	2.5%	0.00	0.00	-
35	EQUITAS SMALL FIN. BANK	4	338.44	19.90	5.9%	195.06	7.81	4.0%	45.10	2.11	4.7%	121.93	5.53	4.5%	0.00	0.00	-
36	ESAF SMALL FIN. BANK	3	80.34	7.08	8.8%	78.64	7.06	9.0%	51.02	4.16	8.2%	13.89	1.87	13.5%	0.00	0.00	-
37	JANA SMALL FIN. BANK	4	260.43	3.81	1.5%	190.46	3.12	1.6%	9.12	0.63	6.9%	112.28	1.28	1.1%	0.00	0.00	-
38	SURYODAY SMALL FIN. BANK	2	21.07	0.23	1.1%	15.70	0.21	1.3%	14.76	0.15	1.0%	0.00	0.00	-	0.00	0.00	-
39	UJJIVAN SMALL FIN. BANK	1	130.86	1.71	1.3%	114.19	1.48	1.3%	1.26	0.01	0.8%	47.93	0.18	0.4%	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	18	894.13	34.63	3.9%	645.75	20.53	3.2%	163.92	7.70	4.7%	301.60	9.00	3.0%	0.00	0.00	-
41	PUDUCHERRY STATE CO-OPERATIVE BAN	25	779.09	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	779.09	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	108.91	0.00	0.0%	108.91	0.00	0.0%	0.00	0.00	-	108.91	0.00	0.0%	0.00	0.00	-
	SUB TOTAL OF OTHERS	1	108.91	0.00	0.0%	108.91	0.00	0.0%	0.00	0.00	-	108.91	0.00	0.0%	0.00	0.00	-
	GRAND TOTAL	301	22980.53	447.83	1.9%	12105.43	335.47	2.8%	6478.18	103.61	1.6%	4502.44	186.76	4.1%	0.00	0.00	-

Bankwise Total NPA Outstanding as on 30.09.2024 (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	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA	OS	NPA_OS	%of NPA
1	BANK OF BARODA	6.75	0.88	13.0%	13.25	0.08	0.6%	0.00	0.00	-	0.55	0.00	0.0%	0.00	0.00	-	67.95	1.12	1.6%
2	BANK OF INDIA	8.09	1.09	13.5%	35.88	1.00	2.8%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	176.78	0.98	0.6%
3	BANK OF MAHARASHTRA	2.89	0.05	1.7%	2.60	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	30.64	0.02	0.1%
4	CANARA BANK	26.42	4.46	16.9%	31.55	1.13	3.6%	0.00	0.00	-	0.07	0.00	0.0%	0.12	0.01	8.3%	459.73	16.96	3.7%
5	CENTRAL BANK OF INDIA	2.54	0.62	24.4%	7.33	0.20	2.7%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	71.66	1.00	1.4%
6	INDIAN BANK	39.41	5.90	15.0%	29.16	0.22	0.8%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	973.48	23.61	2.4%
7	INDIAN OVERSEAS BANK	17.81	2.43	13.6%	35.48	0.43	1.2%	0.00	0.00	-	0.00	0.00	-	0.35	0.13	37.1%	431.69	2.86	0.7%
8	PUNJAB AND SIND BANK	0.28	0.00	0.0%	1.61	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	16.72	0.00	0.0%
9	PUNJAB NATIONAL BANK	10.48	2.13	20.3%	9.34	0.33	3.5%	0.00	0.00	-	0.00	0.00	-	0.05	0.04	80.0%	117.61	4.86	4.1%
10	STATE BANK OF INDIA	64.50	2.70	4.2%	177.72	0.53	0.3%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	412.94	4.65	1.1%
11	UCO BANK	9.19	5.45	59.3%	47.46	0.78	1.6%	0.00	0.00	-	0.00	0.00	-	114.48	0.35	0.3%	81.05	6.14	7.6%
12	UNION BANK OF INDIA	11.44	2.76	24.1%	15.79	0.75	4.7%	0.20	0.00	0.0%	0.00	0.00	-	0.01	0.00	0.0%	258.67	4.40	1.7%
	SUB TOTAL OF PUBLIC SECTOR BANKS	199.80	28.47	14.2%	407.17	5.45	1.3%	0.20	0.00	0.0%	0.62	0.00	0.0%	115.01	0.53	0.5%	3098.92	66.60	2.1%
13	AXIS BANK	0.59	0.00	0.0%	10.77	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	1.05	0.01	1.0%	77.42	1.39	1.8%
14	BANDHAN BANK	0.00	0.00	-	1.98	0.46	23.2%	0.00	0.00	-	0.00	0.00	-	14.33	0.51	3.6%	12.13	0.79	6.5%
15	CITY UNION BANK	0.57	0.11	19.3%	2.69	0.07	2.6%	0.00	0.00	-	0.00	0.00	-	1.24	0.00	0.0%	50.59	0.26	0.5%
16	CSB BANK LIMITED	0.06	0.05	83.3%	0.01	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	25.36	0.02	0.1%
17	DBS BANK INDIA (E-LVB)	0.00	0.00	-	0.00	0.00	-	0.19	0.00	0.0%	0.00	0.00	-	0.03	0.00	0.0%	53.88	0.00	0.0%
18	DCB BANK	0.00	0.00	-	2.86	0.00	0.0%	3.98	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.06	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	-	1.16	0.00	0.0%
20	FEDERAL BANK	0.33	0.09	27.3%	2.47	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.69	0.01	1.4%	66.05	0.27	0.4%
21	HDFC BANK	0.27	0.00	0.0%	100.27	1.04	1.0%	0.00	0.00	-	0.00	0.00	-	3.67	0.42	11.4%	49.64	2.77	5.6%
22	ICICI BANK	0.00	0.00	-	4.71	0.30	6.4%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	16.63	0.05	0.3%
23	IDBI BANK	0.83	0.06	7.2%	2.68	0.20	7.5%	0.33	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	27.59	0.37	1.3%
24	IDFC FIRST BANK	0.00	0.00	-	6.23	0.02	0.3%	0.75	0.01	1.3%	0.00	0.00	-	0.00	0.00	-	94.83	0.87	0.9%
25	INDUSIND BANK	0.00	0.00	-	3.34	0.59	17.7%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	12.85	0.16	1.2%
26	KARNATAKA BANK	0.47	0.10	21.3%	0.86	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.01	0.00	0.0%	0.99	0.00	0.0%
27	KARUR VYSYA BANK	0.77	0.42	54.5%	2.91	0.09	3.1%	0.00	0.00	-	0.05	0.00	0.0%	0.03	0.02	66.7%	94.98	0.20	0.2%
28	KOTAK MAHINDRA BANK	0.00	0.00	-	0.42	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%	4.37	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.14	0.00	0.0%	0.00	0.00	-
31	TAMILNAD MERCANTILE BANK	0.21	0.00	0.0%	2.35	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	28.86	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	-	3.19	0.15	4.7%
	SUB TOTAL OF PRIVATE SECTOR BANKS	4.31	0.84	19.5%	148.92	2.77	1.9%	5.25	0.01	0.2%	0.05	0.00	0.0%	21.19	0.97	4.6%	616.32	7.30	1.2%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0.00	-	29.15	0.09	0.3%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	1103.76	8.88	0.8%
	SUB TOTAL OF REGIONAL RURAL BANKS	0.00	0.00	-	29.15	0.09	0.3%	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-	1103.76	8.88	0.8%
34	AU SMALL FIN.BANK	0.00	0.00	-	2.81	0.03	1.1%	0.00	0.00	-	0.00	0.00	-	0.45	0.04	8.9%	19.78	0.41	2.1%
35	EQUITAS SMALL FIN. BANK	0.00	0.00	-	2.55	0.16	6.3%	0.00	0.00	-	0.00	0.00	-	25.48	0.01	0.0%	63.75	1.53	2.4%
36	ESAF SMALL FIN. BANK	0.01	0.01	100.0%	2.07	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	11.65	1.02	8.8%	57.63	6.71	11.6%
37	JANA SMALL FIN. BANK	0.00	0.00	-	21.01	0.37	1.8%	0.00	0.00	-	0.00	0.00	-	48.05	0.84	1.7%	46.55	0.81	1.7%
38	SURYODAY SMALL FIN. BANK	0.00	0.00	-	0.68	0.00	0.0%	0.00	0.00	-	0.00	0.00	-	0.26	0.06	23.1%	11.06	0.18	1.6%
39	UJJIVAN SMALL FIN. BANK	0.00	0.00	-	26.68	0.15	0.6%	0.00	0.00	-	0.00	0.00	-	38.32	1.14	3.0%	53.72	1.53	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	0.01	0.01	100.0%	55.80	0.71	1.3%	0.00	0.00	-	0.00	0.00	-	124.42	3.11	2.5%	252.49	11.17	4.4%
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	204.12	29.32	14.4%	641.04	9.02	1.4%	5.45	0.01	0.2%	0.67	0.00	0.0%	273.53	6.75	2.5%	5071.49	93.95	1.9%

AGENDA-4

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

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

Sector	Target		Achievement	% of Achievement against	
	Annual FY 24-25	Sep'24		Annual Target	Sep'24 Target
Agriculture	5960.7	2980.4	4438.4	74%	149%
MSME	3394.9	1697.5	2178.7	64%	128%
Other Sector	461.5	230.7	219.7	48%	95%
TOTAL	9817.2	4908.6	6836.8	70%	139%

The Credit disbursement for the Sep'24 quarter of the year 2024-25 amounted to **Rs. 6836.8** Crores against the Sep'24 target of **Rs. 4908.6** Crores, registering **139%** 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	Sep'24 (FY 2024-25)	
Farm Credit – Crop Loan	205115	3442.93
Farm Credit – Term Loan	42861	821.06
Agri Infrastructure	421	8.78
Ancillary Activities	1114	165.67
TOTAL	249511	4438.44

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	Sep'24 (FY 2024-25)	
Micro Enterprises	14167	920.29
Small Enterprises	687	789.17
Medium Enterprises	111	458.09
Khadi and Village Industries	5	0.53
Others under MSMEs	39	10.61
TOTAL	15009	2178.69

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

Particulars	No. of A/c	Amount (Rs. in crores)
Loans disbursed	Sep'24 (FY 2024-25)	
Export Credit	0	0
Education (PS)	1015	15.43
Housing (PS)	1606	54.98
Social Infrastructure	21	0.59
Renewable Energy	8	0.15
Other Priority	13434	148.52
Other Sector Total	16084	219.67

		Bankwise Performance ACP Target Vs Disbursement as on 30.09.2024 (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	7	182.73	3667	143.30	78.4%	101.31	3211	57.28	56.5%	75.29	401	84.74	112.6%	0.73	0	0.00	0.0%
2	BANK OF INDIA	8	377.44	8834	303.59	80.4%	265.66	8385	176.37	66.4%	103.77	376	124.55	120.0%	0.80	0	0.00	0.0%
3	BANK OF MAHARASHTRA	5	109.42	1491	48.33	44.2%	51.38	1116	33.94	66.1%	24.71	64	4.23	17.1%	0.45	0	0.00	0.0%
4	CANARA BANK	10	730.39	10493	257.38	35.2%	617.22	10018	204.63	33.2%	100.04	345	49.18	49.2%	1.04	0	0.00	0.0%
5	CENTRAL BANK OF INDIA	3	111.07	3409	70.67	63.6%	99.67	3311	61.65	61.9%	9.59	71	8.24	85.9%	0.39	0	0.00	0.0%
6	INDIAN BANK	35	1574.60	57939	1130.21	71.8%	993.67	56199	802.75	80.8%	567.33	1586	324.26	57.2%	2.56	0	0.00	0.0%
7	INDIAN OVERSEAS BANK	21	659.37	26793	751.10	113.9%	538.92	26115	710.46	131.8%	110.43	528	32.98	29.9%	1.52	0	0.00	0.0%
8	PUNJAB AND SIND BANK	1	3.85	6	3.73	97.0%	0.00	0	0.00	-	3.55	6	3.73	105.0%	0.00	0	0.00	-
9	PUNJAB NATIONAL BANK	7	145.59	4371	100.37	68.9%	98.18	4259	82.88	84.4%	43.50	85	15.95	36.7%	1.05	0	0.00	0.0%
10	STATE BANK OF INDIA	26	703.52	18462	658.47	93.6%	366.79	16933	389.75	106.3%	313.34	988	257.65	82.2%	1.94	0	0.00	0.0%
11	UCO BANK	10	306.57	6369	159.74	52.1%	26.15	838	11.34	43.4%	185.59	444	60.63	32.7%	1.34	0	0.00	0.0%
12	UNION BANK OF INDIA	9	433.20	14070	368.91	85.2%	284.51	13238	240.59	84.6%	140.76	716	126.43	89.8%	0.91	0	0.00	0.0%
	SUB TOTAL OF PUBLIC SECTOR BANKS	142	5337.73	155904	3995.80	74.9%	3443.45	143623	2771.64	80.5%	1677.90	5610	1092.57	65.1%	12.72	0	0.00	0.0%
13	AXIS BANK	6	482.06	1346	262.65	54.5%	116.26	1112	82.97	71.4%	361.61	206	178.81	49.4%	0.67	0	0.00	0.0%
14	BANDHAN BANK	1	36.34	1504	13.52	37.2%	1.06	71	0.80	75.7%	9.33	49	5.22	56.0%	0.00	0	0.00	-
15	CITY UNION BANK	6	70.92	3192	45.65	64.4%	52.95	3165	32.94	62.2%	16.11	24	12.53	77.8%	0.67	0	0.00	0.0%
16	CSB BANK LIMITED	3	93.44	3218	104.03	111.3%	90.03	3218	104.03	115.5%	2.99	0	0.00	0.0%	0.37	0	0.00	0.0%
17	DBS BANK INDIA (E-LVB)	4	128.82	4312	127.03	98.6%	91.65	4275	80.11	87.4%	36.80	35	46.91	127.5%	0.25	0	0.00	0.0%
18	DCB BANK	1	9.57	112	1.31	13.7%	0.40	17	0.00	0.0%	1.83	2	0.60	32.8%	0.00	0	0.00	-
19	DHANLAXMI BANK	1	0.75	75	3.63	486.9%	0.75	75	3.63	486.9%	0.00	0	0.00	-	0.00	0	0.00	-
20	FEDERAL BANK	5	194.48	3753	153.97	79.2%	113.05	3620	89.79	79.4%	77.78	96	63.54	81.7%	0.60	0	0.00	0.0%
21	HDFC BANK	9	383.12	839	249.99	65.3%	41.48	530	35.70	86.1%	320.74	177	209.86	65.4%	1.31	0	0.00	0.0%
22	ICICI BANK	7	177.74	717	140.65	79.1%	35.17	575	26.31	74.8%	139.24	141	114.09	81.9%	1.06	0	0.00	0.0%
23	IDBI BANK	2	99.67	1004	36.86	37.0%	73.43	953	31.36	42.7%	25.69	44	5.16	20.1%	0.22	0	0.00	0.0%
24	IDFC FIRST BANK	1	206.03	5403	112.88	54.8%	141.91	5212	48.76	34.4%	58.29	137	63.55	109.0%	0.11	0	0.00	0.0%
25	INDUSIND BANK	2	87.00	101	38.57	44.3%	11.68	30	1.44	12.3%	74.72	66	36.95	49.4%	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 VYSA BANK	7	179.31	4216	141.41	78.9%	143.91	4194	105.29	73.2%	34.03	21	36.01	105.8%	0.75	0	0.00	0.0%
28	KOTAK MAHINDRA BANK	2	53.21	19	10.40	19.5%	4.33	0	0.00	0.0%	48.19	19	10.40	21.6%	0.33	0	0.00	0.0%
29	RBL BANK	1	2.40	1	0.05	2.1%	0.00	0	0.00	-	2.40	1	0.05	2.1%	0.00	0	0.00	-
30	SOUTH INDIAN BANK	4	92.65	3250	125.66	135.6%	86.14	3155	59.92	69.6%	2.91	90	65.29	2242.7%	0.43	0	0.00	0.0%
31	TAMILNAD MERCANTILE BANK	2	133.57	1835	98.79	74.0%	30.22	1629	21.04	69.6%	102.14	202	77.68	76.1%	0.26	0	0.00	0.0%
32	YES BANK	1	107.09	149	42.06	39.3%	6.37	0	0.00	0.0%	100.72	149	42.06	41.8%	0.00	0	0.00	-
	SUB TOTAL OF PRIVATE SECTOR BANKS	66	2541.59	35057	1709.69	67.3%	1041.00	31833	724.12	69.6%	1418.50	1461	969.21	68.3%	7.28	0	0.00	0.0%
33	PUDUVAI BHARATHIYAR GRAMA BANK	47	1428.13	70620	908.85	63.6%	1314.08	66445	861.15	65.5%	104.73	4101	42.74	40.8%	0.00	0	0.00	-
	SUB TOTAL OF REGIONAL RURAL BANKS	47	1428.13	70620	908.85	63.6%	1314.08	66445	861.15	65.5%	104.73	4101	42.74	40.8%	0.00	0	0.00	-
34	AU SMALL FIN.BANK	3	39.34	2111	32.81	83.4%	36.42	2065	31.88	87.5%	1.55	5	0.44	28.3%	0.00	0	0.00	-
35	EQUITAS SMALL FIN. BANK	4	142.88	3356	43.78	30.6%	44.95	2050	12.80	28.5%	66.95	262	24.12	36.0%	0.00	0	0.00	-
36	ESAF SMALL FIN. BANK	3	81.01	3119	35.66	44.0%	56.54	1934	27.42	48.5%	15.28	396	2.58	16.9%	0.00	0	0.00	-
37	JANA SMALL FIN. BANK	4	100.38	3748	48.78	48.6%	9.55	184	1.93	20.2%	42.25	533	20.76	49.1%	0.00	0	0.00	-
38	SURYODAY SMALL FIN. BANK	2	18.48	1329	7.33	39.7%	13.82	1317	6.72	48.6%	0.00	0	0.00	-	0.00	0	0.00	-
39	UJJIVAN SMALL FIN. BANK	1	93.42	5279	40.57	43.4%	0.68	56	0.75	110.6%	36.84	2606	15.80	42.9%	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	18	475.52	18942	208.93	43.9%	161.96	7606	81.50	50.3%	162.88	3802	63.70	39.1%	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	35	10.47	33.9%	0.00	0	0.00	-	30.92	35	10.47	33.9%	0.00	0	0.00	-
	SUB TOTAL OF OTHERS	1	30.92	35	10.47	33.9%	0.00	0	0.00	-	30.92	35	10.47	33.9%	0.00	0	0.00	-
	GRAND TOTAL	301	9817.16	280604	6836.80	69.6%	5960.73	249511	4438.44	74.5%	3394.94	15009	2178.69	64.2%	20.00	0	0.00	0.0%

		Bankwise Performance ACP Target Vs Disbursement as on 30.09.2024 (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	40	0.69	25.5%	2.30	11	0.52	22.6%	0.00	0	0.00	-	0.39	4	0.07	17.9%
2	BANK OF INDIA	1.94	48	0.71	36.5%	4.86	25	1.96	40.3%	0.00	0	0.00	-	0.41	0	0.00	0.0%
3	BANK OF MAHARASHTRA	2.78	20	0.28	10.1%	1.32	11	0.85	64.6%	0.00	0	0.00	-	0.25	0	0.00	0.0%
4	CANARA BANK	5.57	92	1.16	20.8%	5.96	34	2.33	39.1%	0.00	0	0.00	-	0.54	4	0.08	14.8%
5	CENTRAL BANK OF INDIA	0.55	21	0.42	77.0%	0.67	6	0.36	53.6%	0.00	0	0.00	-	0.21	0	0.00	0.0%
6	INDIAN BANK	7.76	138	2.35	30.3%	1.91	16	0.85	44.6%	0.00	0	0.00	-	1.37	0	0.00	0.0%
7	INDIAN OVERSEAS BANK	2.23	89	1.72	77.2%	5.38	38	5.70	106.0%	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	18	0.49	36.0%	0.94	8	1.04	111.0%	0.00	0	0.00	-	0.56	0	0.00	0.0%
10	STATE BANK OF INDIA	10.79	409	5.62	52.1%	9.62	132	5.45	56.7%	0.00	0	0.00	-	1.04	0	0.00	0.0%
11	UCO BANK	1.01	28	0.26	25.6%	8.09	39	2.59	32.0%	0.00	0	0.00	-	0.71	0	0.00	0.0%
12	UNION BANK OF INDIA	4.73	99	1.29	27.3%	1.82	16	0.40	22.0%	0.00	1	0.20	-	0.47	0	0.00	0.0%
	SUB TOTAL OF PUBLIC SECTOR BANKS	41.48	1002	14.99	36.1%	43.12	336	22.05	51.1%	0.00	1	0.20	-	6.76	8	0.15	2.2%
13	AXIS BANK	0.64	2	0.19	29.6%	1.02	7	0.61	59.6%	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	3	0.18	21.6%	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	93	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	3	0.06	41.7%	0.89	4	0.46	51.9%	0.00	0	0.00	-	0.32	0	0.00	0.0%
21	HDFC BANK	0.02	1	0.01	56.2%	10.12	124	4.38	43.3%	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	40	0.51	11.0%	0.99	14	0.06	6.1%	0.06	0	0.00	0.0%
25	INDUSIND BANK	0.00	0	0.00	-	0.34	5	0.18	53.3%	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 VYSA BANK	0.02	0	0.00	0.0%	0.21	1	0.11	52.8%	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	3	0.31	21.4%	0.00	0	0.00	-	0.02	0	0.00	0.0%
31	TAMILNAD MERCANTILE BANK	0.19	4	0.07	37.8%	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	13	0.44	17.6%	24.15	282	7.64	31.6%	5.20	20	0.39	7.5%	3.24	0	0.00	0.0%
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0	0.00	-	9.31	74	4.96	53.3%	0.00	0	0.00	-	0.00	0	0.00	-
	SUB TOTAL OF REGIONAL RURAL BANKS	0.00	0	0.00	-	9.31	74	4.96	53.3%	0.00	0	0.00	-	0.00	0	0.00	-
34	AU SMALL FIN. BANK	0.00	0	0.00	-	1.06	9	0.36	34.0%	0.00	0	0.00	-	0.00	0	0.00	-
35	EQUITAS SMALL FIN. BANK	0.00	0	0.00	-	0.51	3	0.27	53.0%	0.00	0	0.00	-	0.00	0	0.00	-
36	ESAF SMALL FIN. BANK	0.02	0	0.00	0.0%	0.21	7	1.38	663.5%	0.00	0	0.00	-	0.00	0	0.00	-
37	JANA SMALL FIN. BANK	0.00	0	0.00	-	9.33	73	5.86	62.8%	0.00	0	0.00	-	0.00	0	0.00	-
38	SURYODAY SMALL FIN. BANK	0.00	0	0.00	-	0.00	3	0.50	-	0.00	0	0.00	-	0.00	0	0.00	-
39	UJJIVAN SMALL FIN. BANK	0.00	0	0.00	-	18.03	819	11.96	66.3%	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	914	20.33	69.8%	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	1015	15.43	35.1%	105.72	1606	54.98	52.0%	5.20	21	0.59	11.3%	10.00	8	0.15	14.5%

		Performance ACP Target Vs Disbursement as on 30.09.2024 (No. in Actual, Amt in Crore)												
Sr. No.	Name of Bank	Other Priority				Loans to weaker sections under Priority Sector			SC/ST		Minorities		Women	
		Target Amt	No. of A/c Disb	Disb Amt	% of Ach	Target Amt	No. of A/c Disb	Disb Amt	No. of A/c Disb	Disb Amt	No. of A/c Disb	Disb Amt	No. of A/c Disb	Disb Amt
1	BANK OF BARODA	0.00	0	0.00	-	74.05	2077	35.19	134	3.28	432	11.61	2150	47.14
2	BANK OF INDIA	0.00	0	0.00	-	221.88	5286	95.66	34	0.77	348	7.39	2598	55.81
3	BANK OF MAHARASHTRA	28.53	280	9.03	31.6%	29.93	534	13.94	41	0.66	340	4.85	3029	33.17
4	CANARA BANK	0.02	0	0.00	0.0%	340.05	7521	155.04	519	9.24	3408	63.32	10542	201.43
5	CENTRAL BANK OF INDIA	0.00	0	0.00	-	72.68	2105	42.55	73	1.67	120	2.76	1879	37.28
6	INDIAN BANK	0.00	0	0.00	-	838.13	50210	587.83	1527	19.91	4496	105.18	34453	502.75
7	INDIAN OVERSEAS BANK	0.09	23	0.24	258.9%	416.01	19251	510.19	53	0.56	1380	20.46	14303	227.32
8	PUNJAB AND SIND BANK	0.00	0	0.00	-	0.34	7	0.09	0	0.00	1	0.03	0	0.00
9	PUNJAB NATIONAL BANK	0.00	1	0.01	-	97.15	4096	79.92	63	1.00	185	5.02	2184	47.76
10	STATE BANK OF INDIA	0.00	0	0.00	-	252.44	11695	234.86	445	12.77	1890	67.30	13829	457.13
11	UCO BANK	83.67	5020	84.92	101.5%	102.26	3654	44.51	200	2.82	736	12.71	3731	65.94
12	UNION BANK OF INDIA	0.00	0	0.00	-	304.31	13388	242.38	151	2.76	2080	37.82	7653	146.07
	SUB TOTAL OF PUBLIC SECTOR BANKS	112.31	5324	94.20	83.9%	2749.23	119824	2042.16	3240	55.44	15416	338.45	96351	1821.80
13	AXIS BANK	1.51	19	0.07	4.6%	71.15	923	41.57	2	0.15	67	3.99	687	31.81
14	BANDHAN BANK	25.96	1384	7.50	28.9%	27.07	1247	6.82	0	0.00	93	2.07	1770	13.25
15	CITY UNION BANK	0.01	0	0.00	0.0%	49.37	2518	25.75	18	0.20	27	0.40	2061	39.94
16	CSB BANK LIMITED	0.00	0	0.00	-	23.45	1065	21.04	22	0.78	1053	19.56	2431	48.94
17	DBS BANK INDIA (E-LVB)	0.00	2	0.01	-	82.97	4096	74.00	0	0.00	242	5.23	220	6.03
18	DCB BANK	0.13	0	0.00	0.0%	0.42	17	0.00	0	0.00	0	0.00	25	0.19
19	DHANLAXMI BANK	0.00	0	0.00	-	0.54	61	1.95	0	0.00	0	0.00	31	1.37
20	FEDERAL BANK	1.70	30	0.12	7.0%	69.83	2359	47.40	11	0.17	470	17.86	1964	51.31
21	HDFC BANK	8.78	7	0.04	0.5%	23.64	511	17.90	0	0.00	69	3.03	2031	67.19
22	ICICI BANK	0.00	0	0.00	-	17.99	252	8.39	3	0.02	85	4.05	1398	49.02
23	IDBI BANK	0.00	0	0.00	-	66.96	687	17.59	13	0.34	361	7.40	724	19.44
24	IDFC FIRST BANK	0.00	0	0.00	-	134.47	4662	34.13	415	3.73	339	2.71	7985	66.25
25	INDUSIND BANK	0.00	0	0.00	-	10.90	21	1.12	4	0.37	0	0.00	787	16.15
26	KARNATAKA BANK	0.02	4	0.01	53.5%	0.08	2	0.03	0	0.00	3	0.03	53	2.20
27	KARUR VYSYA BANK	0.00	0	0.00	0.0%	109.28	3310	62.22	39	2.68	463	12.29	2557	66.78
28	KOTAK MAHINDRA BANK	0.00	0	0.00	-	0.00	0	0.00	0	0.00	6	7.52	80	7.27
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	2	0.14	8.7%	0.00	0	0.00	0	0.00	858	7.38	2426	47.72
31	TAMILNAD MERCANTILE BANK	0.00	0	0.00	-	32.48	1576	21.20	0	0.00	0	0.00	0	0.00
32	YES BANK	0.00	0	0.00	-	2.80	6	2.10	1	0.12	5	1.98	66	6.60
	SUB TOTAL OF PRIVATE SECTOR BANKS	39.72	1448	7.89	19.9%	723	23313	383.21	528	8.56	4141	95.50	27296	541.46
33	PUDUVAI BHARATHIYAR GRAMA BANK	0.00	0	0.00	-	1009.63	53124	651.30	2201	34.07	1554	20.39	39618	499.00
	SUB TOTAL OF REGIONAL RURAL BANKS	0.00	0	0.00	-	1010	53124	651.30	2201	34.07	1554	20.39	39618	499.00
34	AU SMALL FIN. BANK	0.31	32	0.13	42.5%	0.34	1481	10.27	6	0.04	169	2.55	1628	15.65
35	EQUITAS SMALL FIN. BANK	30.48	1041	6.59	21.6%	80.58	3086	19.22	595	4.49	404	2.55	4373	35.10
36	ESAF SMALL FIN. BANK	8.96	782	4.28	47.8%	63.93	1847	11.13	88	0.48	205	2.52	1847	11.13
37	JANA SMALL FIN. BANK	39.23	2958	20.23	51.6%	39.13	2945	19.96	128	1.08	300	2.75	3224	29.12
38	SURYODAY SMALL FIN. BANK	4.67	9	0.11	2.4%	15.59	1263	6.07	7	0.06	97	0.48	1328	7.72
39	UJJIVAN SMALL FIN. BANK	37.86	1798	12.06	31.9%	44.11	2725	19.04	87	1.14	474	3.30	5375	41.12
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	6620	43.40	35.7%	244	13347	85.69	911	7.29	1649	14.15	17775	139.84
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	13434	148.52	53.7%	4726	209608	3162.36	6880	105.36	22760	468.49	181040	3092.10

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 20.11.2024 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 20.11.2024, Banks/FIs in UT of Pondicherry have sanctioned 32323 number of loans under three categories of Prime Minister Mudra Yojana scheme for an amount of Rs. 384.08 crores and have disbursed loans to the tune of Rs. 380.05 crores. Category-wise details are furnished below:

Target Vs Achievement as on 20.11.2024 (FY 2024-25)

Annual Target (in Crores)	Achievement (in Crores)	% of Achievement
616.9	384.08	62%

MUDRA PERFORMANCE FOR FY 2024-25 (as on 20.11.2024)

Amt In Crores

Mudra	Number of accounts	Amount Sanctioned	Amount Disbursed
Shishu	11987	48.29	48.15
Kishore	19157	242.05	239.38
Tarun	1179	93.74	92.52
Total	32323	384.08	380.05

PERFORMANCE UNDER MUDRA FOR FY 2024-25
Loans Sanctioned from 01.04.2024 to 20.11.2024

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					
		A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	Amt	
1	Bank of Baroda	599	1.97	158	2.21	27	2.29	784	6.47	15.00	43%
2	Bank of India	85	0.19	160	4.32	40	3.5	285	8.01	11.10	72%
3	Bank of Maharashtra	251	0.81	39	0.34	0	0	290	1.15	5.00	23%
4	Canara Bank	246	1.14	148	4.05	54	4.73	448	9.92	20.00	50%
5	Central Bank of India	12	0.03	15	0.39	3	0.27	30	0.69	1.50	46%
6	Indian Bank	809	2.57	988	13.76	210	17.49	2007	33.82	35.00	97%
7	Indian Overseas Bank	150	0.55	1703	43.94	157	10.51	2010	55	40.00	138%
8	Punjab & Sind Bank	2	0.01	1	0.04	1	0.1	4	0.15	2.00	8%
9	Punjab National Bank	22	0.05	36	1	48	4.53	106	5.58	10.00	56%
10	State Bank of India	145	0.36	203	5.18	108	9	456	14.54	35.00	42%
11	UCO Bank	368	0.95	454	10.19	157	12.06	979	23.2	15.40	151%
12	Union Bank of India	100	0.28	1179	22.39	79	6.73	1358	29.4	50.60	58%
13	Axis Bank	137	0.56	241	6.48	101	7.92	479	14.96	20.00	75%
14	Bandhan Bank	733	2.85	804	7.35	5	0.38	1542	10.58	20.00	53%
15	Federal Bank	121	0.47	3	0.15	6	0.53	130	1.15	18.00	6%
16	HDFC Bank	5	0.02	30	1.03	48	3.5	83	4.55	15.00	30%
17	ICICI Bank	8	0.03	146	3.39	60	4.81	214	8.23	12.00	69%
18	IDBI Bank	0	0	1	0.03	4	0.27	5	0.3	1.20	25%
19	IDFC First Bank	1833	7.76	3609	40.43	30	2.12	5472	50.31	90.00	56%
20	Indusind Bank	0	0	88	2.53	7	0.42	95	2.95	2.40	123%
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	5	0.13	30	2.29	35	2.42	3.00	81%
25	Equitas Small Finance Bank	796	3.23	5059	34.2	0	0	5855	37.43	57.00	66%
26	ESAF Small Finance Bank	294	1.22	555	4.51	0	0	849	5.73	23.00	25%
27	AU Small Finance Bank	1051	4.48	522	3.26	0	0	1573	7.74	12.00	65%
28	Jana Small Finance Bank	171	0.84	0	0	0	0	171	0.84	1.05	80%
29	Suryoday Small Finance Bank	1272	5.1	346	3.16	0	0	1618	8.26	10.00	83%
30	Ujjivan Small Finance Bank	2456	11.62	2204	18.14	0	0	4660	29.76	80.00	37%
31	Pudhuvai Bharathiyar Grama Bank	321	1.2	457	9.35	1	0.08	779	10.63	10.00	106%
	Grand Total	11987	48.29	19157	242.1	1179	93.74	32323	384.08	616.9	62.3%

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 18.11.2024, 525 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 18.11.2024 (FY 2024-25)

Target (in numbers)	Achievement (in numbers)	% of Achievement
504	525	104.2%

STAND UP INDIA SCHEME

BANK WISE PERFORMANCE IN UT PUDUCHERRY AS ON 18.11.2024

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	65	13.42	5	0.54	360	89.84	430	103.8
2	Karaikal	13	2.76	1	0.3	74	16.28	88	19.34
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	79	16.3	6	0.84	440	107.59	525	124.73

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 18.11.2024- UT of Puducherry

[Amount Rs. in Crore]

S.No	Bank Name	No. of Branches	Target	SC		ST		Women (General)		Total		% of Achieve ment
				No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	
1	Bank of Baroda	5	10	0	0	0	0	15	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	102	25.47	135	31.06	193%
7	Indian Overseas Bank	21	42	5	0.65	1	0.14	47	10.7	53	11.49	126%
8	Punjab & Sind Bank	1	2	1	0.1	0	0	6	0.65	7	0.75	350%
9	Punjab National Bank	7	14	0	0	0	0	38	9.5	38	9.5	271%
10	State Bank of India	26	52	16	3.65	0	0	61	17.69	77	21.34	148%
11	UCO Bank	10	20	5	1.5	0	0	21	6.83	26	8.33	130%
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	16	3.31	16	3.31	89%
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	1	0.12	0	0	0	0	1	0.12	50%
33	Pudhuvai Bharathiyar Grama Bank	47	94	4	0.4	1	0.1	19	1.93	24	2.43	26%
	Total	252	504	79	16.3	6	0.84	440	107.58	525	124.72	104.2%

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:

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

2nd Loan:

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

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

Target Vs Achievement as on 26.11.2024 (FY 2024-25)

Details	Annual Target	Achievement	% Of Achievement
Physical Target Margin Money Disbursed (In Numbers)	44	45	102.3%
Financial Target- Margin Money Disbursed (In lakhs)	127.80	101.19	79.18%

Performance under PMEGP Scheme from 01.04.2024 to 26.11.2024

S.No	Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		Returned by bank		Pending at bank	
		No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM	No of Prj.	MM Involve
			(In Lakh)		(In Lakh)		(In Lakh)		(In Lakh)		(In Lakh)
1	Bank of Baroda	1	1.69	1	1.69	2	4.19	0	0	0	0
2	Bank of India	8	16.67	2	4.08	0	0	2	5.08	4	7.51
3	Bank of Maharashtra	1	3.5	0	0	0	0	0	0	1	3.5
4	Canara Bank	7	13.76	3	3.82	2	5.53	4	9.94	0	0
5	City Union Bank	1	4.27	0	0	0	0	0	0	1	4.27
6	Federal Bank	1	3.75	0	0	0	0	0	0	1	3.75
7	Indian Bank	22	51.15	17	39.25	24	55.14	2	4.08	3	7.82
8	Indian Overseas Bank	13	29.04	4	7.68	4	11.77	4	8.16	5	13.2
9	Karur Vysya Bank	1	2.38	0	0	0	0	0	0	1	2.38
10	Pudhuvai Bharathiyar Grama B	6	9.21	2	1.16	4	4.82	2	3.15	2	4.9
11	Punjab National Bank	3	7.9	2	4.36	1	0.69	0	0	1	3.54
12	State Bank of India	22	73.38	11	35.35	1	3.5	3	8.94	8	29.09
13	Tamilnad Mercantile Bank	1	4.48	0	0	0	0	0	0	1	4.48
14	UCO Bank	2	8.36	2	8.36	4	10.86	0	0	0	0
15	Union Bank of India	4	10.1	1	1.4	3	4.69	0	0	3	8.7
	Total	93	239.64	45	107.15	45	101.19	17	39.35	31	93.14

6. B. PM SVANidhi SCHEME

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

Quantum of Loan and Interest Subsidy

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

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

OVERALL PERFORMANCE UNDER PM SVANidhi SCHEME FOR UT OF PUDUCHERRY as on 25.11.2024

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	3927	3527	3510	17	26	2	372	101.89%
2	Second	900	1609	1339	1264	75	77	3	190	140.44%
3	Third	170	449	288	262	26	25	0	136	154.12%
	Total		5985	5154	5036	118	128	5	698	

As the main objective of the Scheme is to provide timely credit assistance to meet the working capital needs of street vendors to cope with the stress caused by COVID-19 pandemic and resume their business, SLBC requests the Member Banks to process the pending applications immediately and achieve the desired results.

PMSVANidhi performance as on 25.11.2024- 1st Tranche

S.No	Bank Name	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	304	291	291	0	0	0	13
2	Bank of India	55	43	43	0	2	0	10
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	1450	1381	1381	0	0	0	69
7	Indian Overseas Bank	317	232	230	2	0	0	85
8	Punjab & Sind Bank	13	11	11	0	0	0	2
9	Punjab National Bank	41	28	28	0	0	0	13
10	State Bank of India	1073	1001	993	8	12	0	60
11	UCO Bank	120	104	104	0	0	0	16
12	Union Bank of India	68	55	53	2	1	0	12
13	Axis Bank	1	0	0	0	1	0	0
14	City Union Bank	5	2	2	0	0	0	3
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	3	0	0	0	0	0	3
19	IDBI Bank	1	1	1	0	0	0	0
20	Karnataka Bank	4	1	0	1	0	0	3
21	Karur Vysya Bank	23	12	10	2	2	0	9
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	171	137	137	0	0	0	34
27	Total	3927	3527	3510	17	26	2	372

PMSVANidhi performance as on 25.11.2024- 2nd Tranche

S.No	Bank Name	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	126	106	105	1	1	1	18
2	Bank of India	20	15	15	0	2	0	3
3	Bank of Maharashtra	57	40	34	6	10	0	7
4	Canara Bank	25	18	17	1	0	0	7
5	Central Bank of India	13	12	12	0	0	0	1
6	Indian Bank	380	362	362	0	0	0	18
7	Indian Overseas Bank	111	74	70	4	31	0	6
8	Punjab & Sind Bank	7	7	7	0	0	0	0
9	Punjab National Bank	9	6	6	0	1	0	2
10	State Bank of India	747	622	562	60	26	2	97
11	UCO Bank	41	26	26	0	2	0	13
12	Union Bank of India	20	15	12	3	2	0	3
13	Pudhuvai Bharathiyar Grama Bank	53	36	36	0	2	0	15
14	Total	1609	1339	1264	75	77	3	190

PMSVANidhi performance as on 25.11.2024- 3rd Tranche

S.No	Bank Name	Total Applications	Total sanction	Disbursed	Pending for Disbursement	Pending for Sanction	Resubmitted	Returned
1	Bank of Baroda	42	42	42	0	0	0	0
2	Bank of India	6	6	6	0	0	0	0
3	Bank of Maharashtra	5	4	1	3	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	75	74	74	0	0	0	1
7	Indian Overseas Bank	25	17	16	1	4	0	4
8	Punjab & Sind Bank	4	4	4	0	0	0	0
9	State Bank of India	264	118	96	22	18	0	128
10	UCO Bank	5	3	3	0	1	0	1
11	Union Bank of India	4	3	3	0	1	0	0
12	Pudhuvai Bharathiyar Grama Bank	7	6	6	0	0	0	1
13	Total	449	288	262	26	25	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 20.11.2024 (FY 2024-25)

Annual Target (in numbers)	Achievement (in numbers)	% of Achievement
125	29	23.2%

Performance Under PMFME Scheme in UT of Puducherry
From 01.04.2024 to 25.11.2024

(in numbers)

S.No	Name of the Bank	Target	Total No. of App	Sanctioned	Rejected	Pending	Pending > 30 days	Ach %
1	Bank of Baroda	5	0	0	0	0	0	0%
2	Bank of India	6	3	3	0	0	0	50%
3	Bank of Maharashtra	4	1	0	0	1	0	0%
4	Canara Bank	8	2	0	0	2	0	0%
5	Central Bank of India	4	0	0	0	0	0	0%
6	Indian Bank	16	12	12	0	0	0	75%
7	Indian Overseas Bank	13	4	2	1	1	1	15%
8	Punjab & Sind Bank	1	0	0	0	0	0	0%
9	Punjab National Bank	7	0	0	0	0	0	0%
10	State Bank of India	14	5	3	0	2	1	21%
11	UCO Bank	5	1	1	0	0	0	20%
12	Union Bank of India	8	2	1	0	1	0	13%
13	Axis Bank	3	0	0	0	0	0	0%
14	City Union Bank	2	1	0	0	1	1	0%
15	Federal Bank	2	0	0	0	0	0	0%
16	HDFC Bank	3	3	3	0	0	0	100%
17	ICICI Bank	3	0	0	0	0	0	0%
18	IDBI Bank	1	0	0	0	0	0	0%
19	Indusind Bank	1	0	0	0	0	0	0%
20	Karnataka Bank	1	1	0	1	0	0	0%
21	Karur Vysya Bank	2	0	0	0	0	0	0%
22	Pudhuvai Bharathiyar Gram	16	5	4	0	1	0	25%
	Total	125	40	29	2	9	3	23.2%

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 20.11.2024 (FY 2024-25)

Annual Target (in numbers)	Achievement (in numbers)	% of Achievement
300	103	34.3%

MUPSES SCHEME PERFORMANCE FOR FY 2024-25**From 01.04.2024 to 20.11.2024****(in numbers)**

S.No	Bank Name	Target	Total Applications	Sanctioned	Rejected	Pending	% of Ach
1	Bank of Baroda	6	4	0	0	4	0%
2	Bank of India	10	4	3	0	1	30%
3	Bank of Maharashtra	11	9	0	0	9	0%
4	Canara Bank	12	7	3	0	4	25%
5	Central Bank of India	4	3	2	0	1	50%
6	Indian Bank	67	60	52	2	6	78%
7	Indian Overseas Bank	30	21	12	4	5	40%
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	16	9	4	3	23%
11	UCO Bank	10	3	1	0	2	10%
12	Union Bank of India	10	1	0	0	1	0%
13	Axis Bank	5	0	0	0	0	0%
14	City Union Bank	8	2	0	0	2	0%
15	HDFC Bank	10	1	0	0	1	0%
16	ICICI Bank	8	0	0	0	0	0%
17	Karur Vysya Bank	8	1	0	0	1	0%
18	Pudhuvai Bharathiyar Grama B	51	30	21	6	3	41%
19	Total	300	162	103	16	43	34.3%

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	6729	168%

Performance Under KCC Animal Husbandry Scheme as on 30.09.2024

S.No	Bank Name	Target (in Nos)	Achievement (in Nos)	% Of Ach
1	Bank of Baroda	60	1	2%
2	Bank of India	151	8	5%
3	Bank of Maharashtra	100	3	3%
4	Canara Bank	250	50	20%
5	Central Bank of India	50	0	0%
6	Indian Bank	461	1945	422%
7	Indian Overseas Bank	331	1422	430%
8	Punjab & Sind Bank	10	0	0%
9	Punjab National Bank	120	0	0%
10	State Bank of India	470	110	23%
11	UCO Bank	240	114	48%
12	Union Bank Of India	321	1157	360%
13	Axis Bank	150	1	1%
14	Bandhan Bank	10	0	0%
15	Catholic Syrian Bank	10	0	0%
16	City Union Bank	50	0	0%
17	DBS Bank	150	0	0%
18	Federal Bank	99	1	1%
19	HDFC Bank	151	0	0%
20	ICICI Bank	100	0	0%
21	IDBI Bank	20	0	0%
22	IDFC First Bank	20	0	0%
23	Indusind Bank	20	0	0%
24	Karnataka Bank	10	0	0%
25	Karur Vysya Bank	129	0	0%
26	Kotak Mahindra Bank	20	0	0%
27	RBL Bank	10	0	0%
28	South Indian Bank	51	0	0%
29	Tamilnad Mercantile Bank	50	1	2%
30	Yes Bank	10	0	0%
31	Pudhuvai Bharathiyar Grama Bank	277	1864	673%
32	Puducherry State Co-Operative Bank	99	52	53%
	TOTAL	4000	6729	168%

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	4169	104%

Performance Under KCC Fisheries Scheme as on 30.09.2024

S.No	Bank Name	Target (in Nos)	Achievement (in Nos)	% Of Ach
1	Bank of Baroda	60	2	3%
2	Bank of India	151	132	87%
3	Bank of Maharashtra	100	100	100%
4	Canara Bank	250	28	11%
5	Central Bank of India	50	1	2%
6	Indian Bank	461	1410	306%
7	Indian Overseas Bank	331	484	146%
8	Punjab & Sind Bank	10	0	0%
9	Punjab National Bank	120	48	40%
10	State Bank of India	470	49	10%
11	UCO Bank	240	13	5%
12	Union Bank of India	321	788	245%
13	Axis Bank	150	28	19%
14	Bandhan Bank	10	0	0%
15	Catholic Syrian Bank	10	0	0%
16	City Union Bank	50	0	0%
17	DBS Bank	150	0	0%
18	Federal Bank	99	744	752%
19	HDFC Bank	151	2	1%
20	ICICI Bank	100	0	0%
21	IDBI Bank	20	0	0%
22	IDFC First Bank	20	0	0%
23	Indusind Bank	20	0	0%
24	Karnataka Bank	10	0	0%
25	Karur Vysya Bank	129	0	0%
26	Kotak Mahindra Bank	20	0	0%
27	RBL Bank	10	0	0%
28	South Indian Bank	51	0	0%
29	Tamilnad Mercantile Bank	50	0	0%
30	Yes Bank	10	0	0%
31	Pudhuvai Bharathiyar Grama Bank	277	340	123%
32	Puducherry State Co-operative Bank	99	0	0%
	Total	4000	4169	104%

AGENDA -7

Credit Linkage to SHGs during FY 2024-25 (as on 30.09.2024)

S.No	Name of Bank	Credit Linked	
		No.	Disbursement Amt (in crores)
1	Bank of Baroda	11	1.27
2	Bank of India	9	1.19
3	Canara Bank	121	5.62
4	Indian Bank	267	20.45
5	Indian Overseas Bank	51	3.24
6	Union Bank of India	8	0.57
7	UCO Bank	3	0.25
8	State Bank of India	17	0.98
9	HDFC Bank	188	13.21
10	ICICI Bank	13	1.45
11	IDBI Bank	4	0.08
12	Pudhuvai Bharathiyar Grama Bank	292	18.7
	Grand Total	984	67.01

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.

Financial Literacy Centre Performance (01.04.2024 to 18.11.2024)

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 PMJBY accounts Opened	No. of APY accounts Opened
1	Puducherry	Indian Bank	Puducherry	85	1931	674	461	692	451	474
3	Puducherry	PBGB	Bahour	58	1832	738	346	562	384	391
2	Karaikal	PBGB	T.R. Pattinam	17	480	136	220	252	113	146
			Total	160	4243	1548	1027	1506	948	1011

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 31.10.2024, a total of 390 Programs have been conducted by CFL benefitting 10768 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	19	643	410	64%	279	68%

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

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

Saturation drive for Jan Suraksha Schemes

The electoral list of all such adults who have attained majority in the last three years have been shared with all the banks for ascertaining the availability of accounts and enrollments

under social security schemes. Banks are in the process of contacting them by door-to-door survey.

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

AGENDA-10

PRAGATI meeting and NSFI - Enrolment under Social Security Schemes

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

As on 20.11.2024, the enrolment under PMJJBY, PMSBY and APY was 193624, 462306 and 99026 respectively. The bank-wise performance is placed for the information of the members. As these social security schemes are part of the flagship programmes of Government of India, they are giving special importance for the performance in UT of Puducherry and regularly the progress is reviewed in through Video Conference. Hence, banks are requested to ensure maximum enrollment of all eligible account holders to attain saturation in these schemes in view of the Jansuraksha Campaign so that social security benefits will be made available to them.

PMJDY Account Status as on 20.11.2024

(in Numbers)

S.No	Bank Name	Cumulative accounts opened under PMJDY
1	Bank of Baroda	6383
2	Bank of India	5295
3	Bank of Maharashtra	5972
4	Canara Bank	12326
5	Central Bank of India	1619
6	Indian Bank	56401
7	Indian Overseas Bank	29009
8	Punjab & Sind Bank	1829
9	Punjab National Bank	5496
10	State Bank of India	23601
11	UCO Bank	10108
12	Union Bank of India	5073
13	Axis Bank	1834
14	City Union Bank	697
15	Federal Bank	1012
16	HDFC Bank	7570
17	ICICI Bank	800
18	IDBI Bank	1544
19	Indusind Bank	1194
20	Karur Vysya Bank	583
21	Kotak Mahindra Bank	534
22	South Indian Bank	588
23	Yes Bank	18
24	Pudhuvai Bharathiyar Grama Bank	51950
25	Puducherry State Co-operative Bank	1659
	Total	233095

PMJJBY Account Status as on 20.11.2024		
		(in Numbers)
S.No	Bank Name	Cumulative enrollment under PMJJBY
1	Bank of Baroda	3306
2	Bank of India	6615
3	Bank of Maharashtra	622
4	Canara Bank	15603
5	Central Bank of India	2849
6	Indian Bank	53760
7	Indian Overseas Bank	24400
8	Punjab & Sind Bank	332
9	Punjab National Bank	2393
10	State Bank of India	28294
11	UCO Bank	7231
12	Union Bank of India	7476
13	Axis Bank	313
14	City Union Bank	641
15	Federal Bank	236
16	HDFC Bank	2830
17	ICICI Bank	1213
18	IDBI Bank	746
19	IDFC First Bank	6
20	Indusind Bank	268
21	Karur Vysya Bank	928
22	Kotak Mahindra Bank	159
23	South Indian Bank	354
24	Tamilnad Mercantile Bank	677
25	Yes Bank	2
26	Pudhuvai Bharathiyar Grama Bank	32370
	Total	193624

PMSBY Account Status as on 20.11.2024		
		(In Numbers)
S.No	Bank Name	Cumulative enrollment under PMSBY
1	Bank of Baroda	9092
2	Bank of India	22275
3	Bank of Maharashtra	2170
4	Canara Bank	36258
5	Central Bank of India	5736
6	Indian Bank	107499
7	Indian Overseas Bank	44967
8	Punjab & Sind Bank	1289
9	Punjab National Bank	9295
10	State Bank of India	100821
11	UCO Bank	15783
12	Union Bank of India	22725
13	Axis Bank	902
14	City Union Bank	984
15	Federal Bank	589
16	HDFC Bank	6338
17	ICICI Bank	4185
18	IDBI Bank	2521
19	IDFC First Bank	4
20	Indusind Bank	682
21	Karur Vysya Bank	1711
22	Kotak Mahindra Bank	461
23	South Indian Bank	1805
24	Tamilnad Mercantile Bank	1963
25	Yes Bank	4
26	Pudhuvai Bharathiyar Grama Bank	62247
27	Total	462306

APY Enrollment status as on 23.11.2024		
		(in numbers)
S.No	Bank Name	Cumulative APY accounts enrolled
1	Axis Bank	1278
2	Bandhan Bank	140
3	Bank of Baroda	1719
4	Bank of India	2544
5	Bank of Maharashtra	584
6	Canara Bank	5307
7	Catholic Syrian Bank	95
8	Central Bank of India	888
9	City Union Bank	364
10	DBS Bank	17
11	DCB Bank	15
12	Dhanlaxmi Bank	4
13	Equitas Small Finance Bank	4
14	ESAF Small Finance Bank	448
15	Federal Bank	79
16	HDFC Bank	2675
17	ICICI Bank	143
18	IDBI Bank	850
19	Indian Bank	39558
20	Indian Overseas Bank	7172
21	Indusind Bank	3
22	Karnataka Bank	100
23	Karur Vysya Bank	260
24	Kotak Mahindra Bank	276
25	Pudhuvai Bharathiyar Grama Bank	21641
26	Puducherry State Co-operative Bank	1
27	Punjab & Sind Bank	227
28	Punjab National Bank	890
29	South Indian Bank	436
30	State Bank of India	5434
31	Suryoday Small Finance Bank	140
32	Tamilnad Mercantile Bank	1274
33	UCO Bank	2848
34	Ujjivan Small Finance Bank	0
35	Union Bank of India	1611
36	Yes Bank	1
	Total	99026

AGENDA- 11

Saturation Campaign for Jansuraksha Schemes (PMJJBY & PMSBY) at Gram Panchayat (GP) level in UT of Puducherry from 15.10.2024 to 15.01.2025

Department of Financial Services, Government of India (Ministry of Finance) vide its letter dated 07.10.2024 launched a fresh Saturation campaign for Jansuraksha Schemes PMJJBY and PMSBY at the Gram Panchayat level covering all the districts of the country for a period of 3 months commencing from 15.10.2024 to 15.01.2025.


The detailed guidelines and standard operating procedure for 3- month saturation campaign under PMSBY and PMJJBY schemes at Gram Panchayat level in UT of Puducherry was discussed in the Sub-Committee Meeting held on 15.10.2024 and the same has been communicated through SLBC letter dated 15.10.2024 for necessary action.

There are 108 Gram Panchayats in the UT of Puducherry, falling under the Ariyankuppam, Villianur, and Karaikal blocks. The campaigns are scheduled in each Gram Panchayat, and the schedule has been shared with member banks and line departments. The progress under PMJJBY and PMSBY Scheme enrollments during the Campaign period as on 20.11.2024 is provided herewith.

We seek all Members banks and in-line department cooperation to cover all the left-over eligible beneficiaries in PMSBY, PMJJBY in UT of Puducherry and make this campaign a grand success for attaining saturation under both the schemes.

**Progress under PMJJBY and PMSBY Scheme during Jansuraksha Campaign
From 15.10.2024 to 20.11.2024**

(In Numbers)							
S.No	Bank Name	PMJJBY			PMSBY		
		Target	Enrolled	% of Ach	Target	Enrolled	% of Ach
1	Axis Bank	600	0	0%	900	0	0%
2	Bank of Baroda	700	39	6%	1050	60	6%
3	Bank of India	800	12	2%	1200	11	1%
4	Bank of Maharashtra	500	11	2%	750	40	5%
5	Canara Bank	1000	122	12%	1500	273	18%
6	Central Bank of India	300	30	10%	450	56	12%
7	City Union Bank	600	1	0%	900	1	0%
8	Federal Bank	500	0	0%	750	0	0%
9	HDFC Bank	900	9	1%	1350	243	18%
10	ICICI Bank	700	1	0%	1050	741	71%
11	IDBI Bank	200	3	2%	300	10	3%
12	IDFC First Bank	100	0	0%	150	0	0%
13	Indian Bank	3500	5193	148%	5250	5512	105%
14	Indian Overseas Bank	2100	575	27%	3150	1240	39%
15	Indusind Bank	200	0	0%	300	1	0%
17	Karur Vysya Bank	700	14	2%	1050	117	11%
18	Kotak Mahindra Bank	200	0	0%	300	0	0%
19	Pudhuvai Bharathiyar Grama Ban	4700	2533	54%	7050	3130	44%
20	Punjab & Sind Bank	100	5	5%	150	33	22%
21	Punjab National Bank	700	0	0%	1050	12	1%
22	RBL Bank	100	0	0%	150	0	0%
23	South Indian Bank	400	5	1%	600	72	12%
24	State Bank of India	2600	511	20%	3900	1011	26%
25	Tamilnad Mercantile Bank	200	5	3%	300	7	2%
26	UCO Bank	1000	60	6%	1500	103	7%
27	Union Bank of India	900	3	0%	1350	21	2%
28	Yes Bank	100	0	0%	150	0	0%
	Grand Total	24400	9132	37%	36600	12694	35%

 Indian Bank भारतीय बँक भारतीय बँक	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/Jansuraksha/		Date: 15.10.2024

To
 All Bank Controlling Officers, District Coordinators and Branch Managers
 Indian Postal Payment Bank and Post Offices
 UT of Puducherry (Puducherry, Karaikal, Mahe, Yanam)

Dear Sir/Madam,

Subject : Three Months Campaign for saturation under Jansuraksha Schemes at Gram Panchayat (GP) level in UT of Puducherry from 15.10.2024 to 15.01.2025.
 Ref : DFS letter F.No.6/20/2024-(FI-Mission Office) dated 07.10.2024

Dear Sir/Madam,

With reference to the above subject, the Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) are the two Jansuraksha schemes launched by Hon'ble PM in 2015 to provide life and accidental insurance cover of Rs.2 lacs under each scheme at a nominal premium of Rs. 436 and RS.20 per annum respectively to all, especially to the poor and under privileged.

Both the schemes have played crucial role during pandemic by providing much needed financial security and sustenance to the family of the insured. The success of these schemes is a testament to the government's commitment to the welfare of the people and its efforts to ensure that every citizen of the country has access to basic insurance coverage.

Our UT of Puducherry have population of 12.47 lakhs based on 2011 census. Out of this under PMSBY we have covered 4,483,87 and in PMJJBY we have covered 1,84,073 beneficiaries. Given the size of our population, there still exist a huge potential for enrolling a large number of uncovered eligible beneficiaries under these two schemes. Our endeavor is to ensure that every eligible citizen should get the benefits of the schemes.

Therefore, Department of Financial Services, Government of India (Ministry of Finance) has launched a fresh Saturation campaign for Jansuraksha Schemes PMJJBY and PMSBY at the Gram Panchayat level covering all the districts of the country for a period of 3 months commencing from 15.10.2024 to 15.01.2025.

Further, we request all bank controlling authorities to issue suitable instructions to their bank branches in UT of Puducherry to undertake the following activities during the campaign period.

1. Conducting Camps and reporting:
 - a. The camp schedule for each Gram Panchayat date wise is enclosed, and the respective branches within the Gram Panchayat are mapped.



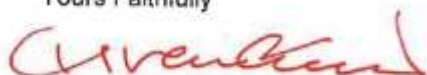
- b. The major branch is designated as the leader bank, and the other branches must coordinate with the Leader branch to conduct the campaign successfully.
 - c. All branches must submit the enrollment report on the campaign day to the leader branch for consolidation. The leader branch should submit the consolidated report in the enclosed format to the Lead bank by the end of the day for reporting in the Jansuraksha Portal.
 - d. Camps should be arranged at the Panchayat headquarters or any prominent location in the Gram Panchayat. Arrangements for drinking water and other necessities should also be ensured at the camp site.
2. Create awareness by displaying posters and notices in the local language that provide general information about the enrollment and claiming processes for PMSBY and PMJJBY.
 3. Direct field functionaries and business correspondents to mobilize eligible beneficiaries during the campaign period.
 4. All banks are advised to allocate sufficient budget to the field offices, including branches, for publicity and local arrangements for the campaign.
 5. Ensure that sufficient application forms for PMSBY and PMJJBY are available at all bank branches.
 6. Branch managers are advised to liaise with Gram Panchayat officials to maximize enrollment during the campaign period.
 7. All bank district coordinators are advised to actively participate in the camps to ensure that branches are effectively cover the leftover beneficiaries and submit the report promptly.
 8. Attend special bankers' meetings, such as BLBC and DCC.

The detailed guidelines and standard operating procedure for 3- month saturation campaign under PMSBY and PMJJBY schemes at Gram Panchayat level in UT of Puducherry is forwarded herewith your kind reference and necessary action.

We seek all your kind cooperation to cover eligible beneficiaries in PMSBY, PMJJBY at Gram Panchayat level in UT of Puducherry and make this campaign a grand success.

With Regards,

Yours Faithfully



SLBC Convenor

UT of Puducherry




Copy To:

1. The District Collector, Puducherry
2. The District Collector, Karaikal
3. The Block Development Officer, Puducherry and Karaikal District
4. The District Development Manager, NABARD, Puducherry and Karaikal District
5. The General Manager, CO:RBD, Indian Bank, Chennai
6. The Field General Manager, FGMO, Chennai.

Jansuraksha Schemes(PMJJBY & PMSBY) Saturation Campaign at Gram Panchayat (GP) level in UT of Puducherry from 15.10.2024 to 15.01.2025
Ariyankuppam Block - Gram Panchayat wise Camp Schedule

SN	District	Block	GP	Date of Camp	Leader Bank	Leader Branch	Branch-2	Branch-2	Branch-3	Branch-3
1	Pondicherry	Ariyankuppam	Abshhegappakkam	24-10-2024	South Indian Bank	Abshhegappakkam	Canara Bank	Thavalakuppam	Bank of India	Thavalakuppam
2	Pondicherry	Ariyankuppam	Andiyarpalayam	25-10-2024	Bank of India	Thavalakuppam	Canara Bank	Thavalakuppam	PGBB	Thavalakuppam
3	Pondicherry	Ariyankuppam	Ariyankuppam	28-10-2024	Indian Bank	Ariyankuppam	Indian Overseas Bank	Ariyankuppam	PGBB	Manavelli
4	Pondicherry	Ariyankuppam	Ariyankuppam(West)	29-10-2024	State Bank of India	Ariyankuppam	Indian Overseas Bank	Ariyankuppam	PGBB	Bahour
5	Pondicherry	Ariyankuppam	Bahour(East)	30-10-2024	UCO Bank	Bahour	Indian Overseas Bank	Bahour	PGBB	Bahour
6	Pondicherry	Ariyankuppam	Bahour(West)	02-11-2024	Indian Overseas Bank	Bahour	UCO Bank	Bahour	PGBB	Bahour
7	Pondicherry	Ariyankuppam	Dr. Radhakrishnan Nagar	04-11-2024	Indian Overseas Bank	Ariyankuppam	State Bank of India	Ariyankuppam	Indian Bank	Ariyankuppam
8	Pondicherry	Ariyankuppam	Embalam	06-11-2024	Indian Overseas Bank	Embalam	PGBB	Embalam	Puducherry State Co-op	Embalam
9	Pondicherry	Ariyankuppam	Eripakkam	08-11-2024	Indian Bank	Kariamankam	Indian Overseas Bank	Nettapakkam	State Bank of India	Ariyankuppam
10	Pondicherry	Ariyankuppam	Kakkayanthope	11-11-2024	PGBB	Manavelli	Indian Bank	Kariamankam	PGBB	Nettapakkam
11	Pondicherry	Ariyankuppam	Kaimandapam	13-11-2024	Indian Overseas Bank	Nettapakkam	Indian Bank	Kariamankam	PGBB	Nettapakkam
12	Pondicherry	Ariyankuppam	Karayamputhur	15-11-2024	Indian Bank	Karayamputhur	Indian Overseas Bank	Nettapakkam	PGBB	Nettapakkam
13	Pondicherry	Ariyankuppam	Kariamankam	16-11-2024	Indian Bank	Kariamankam	PGBB	Kariamankam	Karur Vysya Bank	Pillaiyarkuppam
14	Pondicherry	Ariyankuppam	Karikalamakkam	18-11-2024	State Bank of India	Karikalamakkam	State Bank of India	Manapet	PGBB	Pillaiyarkuppam
15	Pondicherry	Ariyankuppam	Kirumampakkam	20-11-2024	Indian Bank	Kirumampakkam	PGBB	Karikalamakkam	PGBB	Pillaiyarkuppam
16	Pondicherry	Ariyankuppam	Korkadu	22-11-2024	State Bank of India	Karikalamakkam	PGBB	Karikalamakkam	PGBB	Pillaiyarkuppam
17	Pondicherry	Ariyankuppam	Krishnavaram	26-11-2024	Indian Bank	Karayamputhur	UCO Bank	Bahour	Indian Overseas Bank	Bahour
18	Pondicherry	Ariyankuppam	Kudiyeruppalayam	25-11-2024	Indian Bank	Sellamedu	PGBB	Bahour	PGBB	Bahour
19	Pondicherry	Ariyankuppam	Kuruvinnatham	27-11-2024	Indian Bank	Kuruvinnatham	PGBB	Madukarai	PGBB	Bahour
20	Pondicherry	Ariyankuppam	Maducarai(East)	29-11-2024	Indian Bank	Maducarai	Indian Bank	Maducarai	PGBB	Bahour
21	Pondicherry	Ariyankuppam	Maducarai(West)	30-11-2024	PGBB	Maducarai	Indian Bank	Maducarai	PGBB	Bahour
22	Pondicherry	Ariyankuppam	Manamedu	02-12-2024	Indian Bank	Karayamputhur	PGBB	Maducarai	PGBB	Bahour
23	Pondicherry	Ariyankuppam	Manapet	04-12-2024	State Bank of India	Manapet	Indian Bank	Kirumambakkam	Karur Vysya Bank	Pillaiyarkuppam
24	Pondicherry	Ariyankuppam	Manavelli	06-12-2024	PGBB	Manavelli	Indian Bank	Ariyankuppam	Indian Overseas Bank	Ariyankuppam
25	Pondicherry	Ariyankuppam	Manavelli(North)	07-12-2024	PGBB	Manavelli	Indian Bank	Ariyankuppam	State Bank of India	Ariyankuppam
26	Pondicherry	Ariyankuppam	Manavelli(South)	09-12-2024	PGBB	Manavelli	State Bank of India	Ariyankuppam	Indian Overseas Bank	Ariyankuppam
27	Pondicherry	Ariyankuppam	Nallavadu	13-12-2024	Indian Overseas Bank	Thavalakuppam	Canara Bank	Thavalakuppam	Bank of India	Thavalakuppam
28	Pondicherry	Ariyankuppam	Nettapakkam	13-12-2024	Indian Overseas Bank	Nettapakkam	PGBB	Nettapakkam	Indian Bank	Kariamankam
29	Pondicherry	Ariyankuppam	Nonankuppam	16-12-2024	State Bank of India	Ariyankuppam	Indian Overseas Bank	Ariyankuppam	PGBB	Manavelli
30	Pondicherry	Ariyankuppam	Odavelly	18-12-2024	Indian Bank	Ariyankuppam	Indian Overseas Bank	Ariyankuppam	PGBB	Manavelli
31	Pondicherry	Ariyankuppam	Pannithettu	20-12-2024	State Bank of India	Manapet	Indian Bank	Kirumambakkam	PGBB	Manavelli
32	Pondicherry	Ariyankuppam	Parikalpattu	23-12-2024	Indian Bank	Kuruvinnatham	PGBB	Bahour	Indian Bank	Kirumambakkam
33	Pondicherry	Ariyankuppam	Pillaiyarkuppam	24-12-2024	Karur Vysya Bank	Pillaiyarkuppam	State Bank of India	Manapet	Indian Bank	Thavalakuppam
34	Pondicherry	Ariyankuppam	Poomankuppam	26-12-2024	Indian Bank	Poomankuppam	Bank of India	Thavalakuppam	Canara Bank	Thavalakuppam
35	Pondicherry	Ariyankuppam	Sellamedu	27-12-2024	Indian Bank	Sellamedu	UCO Bank	Bahour	PGBB	Bahour
36	Pondicherry	Ariyankuppam	Sembilampalayam	30-12-2024	PGBB	Embalam	Indian Overseas Bank	Embalam	Puducherry State Co-op	Embalam
37	Pondicherry	Ariyankuppam	Sooramangalam	31-12-2024	Indian Bank	Kariamankam	PGBB	Nettapakkam	Indian Overseas Bank	Nettapakkam
38	Pondicherry	Ariyankuppam	Sorankuppam	03-01-2025	Indian Bank	Kuruvinnatham	PGBB	Thavalakuppam	Bank of India	Thavalakuppam
39	Pondicherry	Ariyankuppam	Thavalakuppam	04-01-2025	Canara Bank	Thavalakuppam	PGBB	Thavalakuppam	Bank of India	Thavalakuppam
40	Pondicherry	Ariyankuppam	Thimmanickampalayam	06-02-2025	PGBB	Thavalakuppam	Canara Bank	Thavalakuppam	Indian Overseas Bank	Ariyankuppam
41	Pondicherry	Ariyankuppam	Veerampattinam	07-02-2025	State Bank of India	Ariyankuppam	Indian Bank	Ariyankuppam	Indian Overseas Bank	Ariyankuppam

Jansuraksha Schemes(PMUJBY & PMSBY) Saturation Campaign at Gram Panchayat (GP) level in UT of Puducherry from 15.10.2024 to 15.01.2025
Villanur Block - Gram Panchayat wise Camp Schedule

SN	District	Block	GP	Date of Camp	Leader Bank	Leader Branch	Bank-2	Branch-2	Bank-3	Branch-3
1	Pondicherry	Villanur	Arnyor (North)	24-10-2024	Indian Bank	Arnyoor	PGB	Sivaranthigam		
2	Pondicherry	Villanur	Arnyor (South)	28-10-2024	Indian Bank	Arnyoor	PGB	Sivaranthigam		
3	Pondicherry	Villanur	Chettipet	29-10-2024	Indian Bank	Trukanoor	PGB	Thirukanur		
4	Pondicherry	Villanur	Kaltheerthakuppam (East)	04-11-2024	Indian Bank	Madagadipet	PGB	Kaltheerthakuppam		
5	Pondicherry	Villanur	Kaltheerthakuppam (West)	05-11-2024	Indian Bank	Madagadipet	PGB	Kaltheerthakuppam		
6	Pondicherry	Villanur	Kanuvipet	07-11-2024	Bank of Baroda	Villanur	Indian Bank	Kaltheerthakuppam		
7	Pondicherry	Villanur	Katterikuppam	08-11-2024	Indian Bank	Katterikuppam	Indian Bank	Villanur	Indian Overseas Bank	Villanur
8	Pondicherry	Villanur	Kodathur	12-11-2024	Indian Bank	Trukanoor	Indian Bank	Trukanoor		
9	Pondicherry	Villanur	Koodappakkam	13-11-2024	Indian Bank	Koodappakkam	Indian Bank	Sellipet		
10	Pondicherry	Villanur	Koonchampet	14-11-2024	PGB	Koonchampet	Indian Bank	Trukanoor		
11	Pondicherry	Villanur	Kottaimedu	16-11-2024	Indian Bank	Villanur	Indian Overseas Bank	Trukanoor	PGB	Thirukanur
12	Pondicherry	Villanur	Kurumbipet	19-11-2024	PGB	Kurumbipet	Indian Bank	Villanur	Bank of Baroda	Villanur
13	Pondicherry	Villanur	Madagadipet	20-11-2024	Indian Bank	Madagadipet	PGB	Trukanoor	PGB	Thirukanur
14	Pondicherry	Villanur	Manavely (North)	21-11-2024	Union Bank of India	Arumbathapuram	PGB	Kaltheerthakuppam		
15	Pondicherry	Villanur	Mangalam	23-11-2024	PGB	Urvaipar	PGB	Arumbathapuram		
16	Pondicherry	Villanur	Mannadipet	25-11-2024	PGB	Mannadipet	Indian Bank	Arnyoor		
17	Pondicherry	Villanur	Odampet (East)	26-11-2024	PGB	Murugapakkam	Indian Bank	Trukanoor		
18	Pondicherry	Villanur	Odampet (West)	27-11-2024	PGB	Murugapakkam	Indian Bank	Villanur		
19	Pondicherry	Villanur	Pillayarkuppam	29-11-2024	Indian Bank	Koodappakkam	PGB	Thondamanatham		
20	Pondicherry	Villanur	Porayar Agaram	03-12-2024	Indian Bank	Koodappakkam	Bank of Baroda	Pagacovas		
21	Pondicherry	Villanur	Sandhapudukuppam	05-12-2024	Indian Bank	Katterikuppam				
22	Pondicherry	Villanur	Sanyaskuppam	07-12-2024	State Bank of India	Thirubhuvanai	Indian Overseas Bank	Thirubhuvanai Industrial Estate	Puducherry State Co-operative Bank	Thirubhuvanai
23	Pondicherry	Villanur	Sathamangalam	09-12-2024	Indian Overseas Bank	Emballam	PGB	Emballam		
24	Pondicherry	Villanur	Sedarapet	11-12-2024	PGB	Sedarapet	Bank of Baroda	Thuripattu		
25	Pondicherry	Villanur	Sellipet	12-12-2024	PGB	Sellipet	Indian Bank	Koodappakkam		
26	Pondicherry	Villanur	Sivrandigam	16-12-2024	PGB	Sivaranthigam	Indian Bank	Arnyoor		
27	Pondicherry	Villanur	Sorapet	17-12-2024	Puducherry State Co-operative Bank	Sorapet				
28	Pondicherry	Villanur	Sultharpet	19-12-2024	Indian Bank	Sultharpet	Indian Overseas Bank	Villanur	Kanur Vyysa Bank	Villanur
29	Pondicherry	Villanur	Sultharpet (South)	21-12-2024	Indian Bank	Sultharpet	Canara Bank	Villanur	Punjab National Bank	Villanur
30	Pondicherry	Villanur	Suthukeni	23-12-2024	Indian Bank	Katterikuppam				
31	Pondicherry	Villanur	T.Palayam-M.Palayam	27-12-2024	PGB	Mannadipet				
32	Pondicherry	Villanur	Thirubhuvanai	30-12-2024	State Bank of India	Thirubhuvanai	Indian Overseas Bank	Thirubhuvanai Industrial Estate		
33	Pondicherry	Villanur	Thirukanji	03-01-2025	PGB	Urvaipar			PGB	Thiruvattarkoil
34	Pondicherry	Villanur	Thirukanur	06-01-2025	Indian Bank	Thirukanur	PGB	Thirukanur		
35	Pondicherry	Villanur	Thiruvattarkoil	07-01-2025	PGB	Thiruvattarkoil	State Bank of India	Thirubhuvanai	State Bank of India	Thirukanur
36	Pondicherry	Villanur	Thondamanatham	08-01-2025	PGB	Thondamanatham	Indian Bank	Koodappakkam		
37	Pondicherry	Villanur	Urvaipar	09-01-2025	PGB	Urvaipar	Indian Bank	Villanur		
38	Pondicherry	Villanur	Vadharur	09-01-2025	PGB	Thirukanur	Indian Bank	Trukanoor		
39	Pondicherry	Villanur	Villanur (East)	10-01-2025	Indian Bank	Villanur	Punjab National Bank	Villanur	UCO Bank	Villanur
40	Pondicherry	Villanur	Villanur (West)	10-01-2025	Canara Bank	Villanur	Indian Bank	Villanur	PGB	Villanur
41	Pondicherry	Villanur		10-01-2025	UCO Bank	Villanur	Indian Bank	Villanur	Canara Bank	Villanur



Jansuraksha Schemes(PMUJBY & PMSBY) Saturation Campaign at Gram Panchayat (GP) level in UT of Puducherry from 15.10.2024 to 15.01.2025
Karaikal Block - Gram Panchayat wise Camp Schedule

SN	District	Block	GP	Date of Camp	Leader Bank	Leader Branch	Bank-2	Branch-2	Bank-3	Branch-3
1	Karaikal	Karaikal	Ambagarathur	24-10-2024	Indian Overseas Bank	Ambagarathur	PUGB	Ambagarathur	Axis Bank	Ambagarathur
2	Karaikal	Karaikal	Karukankudy	25-10-2024	Indian Bank	Pajanco	Bank of India	Thirunallar	Indian Overseas Bank	Thirunallar
3	Karaikal	Karaikal	Keezhamanal	28-10-2024	Canara Bank	Keezhamanal	Indian Bank	Neravy	PUGB	Vizhithiyur
4	Karaikal	Karaikal	Kottucherry (North)	29-10-2024	PUGB	Kottucherry	State Bank of India	Kottucherry	Indian Bank	Varchikudi
5	Karaikal	Karaikal	Kottucherry (South)	30-10-2024	State Bank of India	Kottucherry	PUGB	Nedungadu	Indian Bank	Varchikudi
6	Karaikal	Karaikal	Kurumbagaram	02-11-2024	PUGB	Nedungadu	Indian Overseas Bank	Nedungadu	Indian Overseas Bank	Nedungadu
7	Karaikal	Karaikal	Melakakudy	04-11-2024	Indian Bank	Pajanco	PUGB	Ambagarathur	PUGB	Ambagarathur
8	Karaikal	Karaikal	Nallambal	06-11-2024	Bank of India	Thirunallar	Indian Overseas Bank	Nedungadu	Indian Bank	Pajanco
9	Karaikal	Karaikal	Nedungadu	08-11-2024	Indian Overseas Bank	Nedungadu	PUGB	Keezhamanal	Indian Bank	Vizhithiyur
10	Karaikal	Karaikal	Neravy (North)	11-11-2024	Indian Bank	Neravy	Canara Bank	Karaikal Port	Indian Overseas Bank	Thirunallar
11	Karaikal	Karaikal	Neravy (South)	13-11-2024	Indian Bank	Neravy	Bank of India	Thirunallar	Indian Bank	Pajanco
12	Karaikal	Karaikal	Pettai	15-11-2024	Indian Bank	Thirunallar	PUGB	Nedungadu	Indian Bank	Varchikudi
13	Karaikal	Karaikal	Ponbethey	18-11-2024	Indian Overseas Bank	Nedungadu	PUGB	Kottucherry	Indian Bank	Ambagarathur
14	Karaikal	Karaikal	Poovam	20-11-2024	Canara Bank	Poovam	PUGB	Ambagarathur	PUGB	Ambagarathur
15	Karaikal	Karaikal	Sellur	22-11-2024	PUGB	Sethur	Indian Overseas Bank	Ambagarathur	PUGB	Thirunallar
16	Karaikal	Karaikal	Sethur	25-11-2024	PUGB	Sethur	Indian Overseas Bank	Thirunallar	Indian Bank	Karaikal Port
17	Karaikal	Karaikal	Surakkudy	27-11-2024	Bank of India	Thirunallar	PUGB	T R Pattinam	Indian Bank	Karaikal Port
18	Karaikal	Karaikal	T.R. Pattinam (Central)	29-11-2024	Indian Overseas Bank	T R Pattinam	Indian Overseas Bank	T R Pattinam	Indian Bank	Karaikal Port
19	Karaikal	Karaikal	T.R. Pattinam (East)	02-12-2024	PUGB	T R Pattinam	PUGB	T R Pattinam	Indian Bank	Karaikal Port
20	Karaikal	Karaikal	T.R.Pattinam (North)	04-12-2024	Indian Overseas Bank	T R Pattinam	Indian Overseas Bank	T R Pattinam	PUGB	T R Pattinam
21	Karaikal	Karaikal	T.R.Pattinam (South)	06-12-2024	Indian Bank	Karaikal Port	Indian Overseas Bank	T R Pattinam	Bank of India	Thirunallar
22	Karaikal	Karaikal	Thirunallar (North)	09-12-2024	Indian Bank	Thirunallar	Indian Overseas Bank	Thirunallar	Bank of India	Thirunallar
23	Karaikal	Karaikal	Thirunallar (South)	11-12-2024	PUGB	Thirunallar	Indian Overseas Bank	Poovam	PUGB	Kottucherry
24	Karaikal	Karaikal	Thiruvetkudy	13-12-2024	Indian Bank	Varchikudi	Canara Bank	TR pattin	PUGB	tr pattinam
25	Karaikal	Karaikal	Vanjoor	16-12-2024	Indian Bank	Karaikal Port	Indian Overseas Bank	Poovam	PUGB	Kottucherry
26	Karaikal	Karaikal	Varchikudy	18-12-2024	Indian Bank	Varchikudi	Canara Bank	TR pattin	PUGB	Kottucherry
27	Karaikal	Karaikal	Vizhithiyur	20-12-2024	PUGB	Vizhithiyur	Indian Bank	Neravy	Canara Bank	Kizhamsalai



F.No.6/20/2024- FI-Mission Office
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevan Deep Building
Sansad Marg, New Delhi-110001
Dated:07.10.2024

To

District Collector/ District Magistrate (All Districts)

Subject: Campaign for Jansuraksha Schemes at GP level in all districts from 15.10.2024 to 15.01.2025

Sir/Madam,

As you are aware, Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) are the two Jansuraksha schemes launched by Hon'ble PM in 2015 to provide life and accidental insurance cover of Rs 2 lacs under each scheme at a nominal premium of Rs 436 and Rs 20 per annum respectively to all eligible citizens, specially to the poor and underprivileged segment of the society.

2. As of September 11, 2024, active enrolments under PMJJBY and PMSBY stood at 9.29 crore and 32.07 crore, respectively. Given the size of our population, there still exist a huge potential for enrolling a large number of uncovered eligible beneficiaries under these two schemes. The active enrolment targets given for Policy Year 2024-25 is 13.09 Crores for PMJJBY and 37.70 Crores for PMSBY.


3. Our endeavour is to ensure that every eligible citizen should get the benefits of the schemes. Therefore, it has been decided to launch a fresh campaign at the Gram Panchayat level covering all the districts of the country for a period of 3 months commencing from 15.10.2024 to 15.01.2025. Necessary instructions to banks and SLBCs have been issued in this regard. At the end of campaign, it is targeted to achieve active enrolments of 12.14 Cr and 36.29 Cr for PMJJBY and PMSBY respectively.

4. The role of district administration is of paramount importance for the success of the campaign, it is requested to extend complete support from district authorities to LDMs for planning and organizing the camps at Gram Panchayat level. It is also requested to ensure wide publicity and media coverage of the campaign in the district and to hold periodical DLCC meeting to monitor the progress of the campaign.

5. In this regard DO letter from Secretary (FS) has been sent to Chief Secretaries of the states/UTs containing details of the campaign. Necessary instructions have also been issued to Banks, State/ UT Level Banker's Committees (SLBCs/ UTLBCs) and Lead District Managers (LDMs).

6. I am sure that with our coordinated efforts in the campaign, left out eligible persons will be duly identified and enrolled under above mentioned Jansuraksha schemes.

Yours faithfully,


(Parshant Kumar Goyal)
Joint Secretary (FI)

Copy to:

Lead District Managers (All Districts)

F.No.6/20/2024- (FI-Mission Office)

Ministry of Finance

Department of Financial Services

3rd floor, Jeewanadeep Building,

Sansad Marg, New Delhi,

Dated 07.10.2024

To

- i. District Magistrates / District collectors
- ii. MD & CEO of Public & Private Sector Banks
- iii. MD & CEO of Public Sector Insurance Companies
- iv. Chairman, NABARD (For Cooperative Banks – SCB/RCB)
- v. CEO, India Post Payment Bank
- vi. SLBC Convenors
- vii. Lead District Managers

Subject: Detailed Standard Operating Procedure for a 3-month saturation campaign for Jansuraksha Schemes at Gram Panchayat (GP) level - 15.10.2024 to 15.01.2025.

Sir/Madam,

With an objective to enhance the penetration of Jansuraksha Schemes i.e PMJJBY/PMSBY, DFS is launching a 3-month saturation campaign for Jansuraksha Schemes at Gram Panchayat (GP) level from 15.10.2024 to 15.01.2025.

2. Duration of the Saturation Campaigns:

The Campaign will run from 15.10.2024 to 15.01.2025 (3 months) in all Gram Panchayats of the country. Special camps to be held preferably on **Saturday as per pre-approved program** during the campaign period. However camps can be conducted on other days also after discussions in DLCC.

As of September 11, 2024, active enrolments under PMJJBY and PMSBY stood at 9.29 crore and 32.07 crore, respectively. The target is to achieve 12.14 crore active enrolments for PMJJBY and 36.29 crore for PMSBY by the end of the campaign period, representing increase of 2.85 crore and 4.22 crore, respectively.

3. Schemes / Activities to be covered during the campaign:

Enrolments under PMJJBY & PMSBY with a view to achieve Saturation

4. Organising the Campaign:

The Campaigns will be coordinated by LDM under the overall guidance and directions of the District Collector & District Magistrate. The exact schedule of the camps to be organized at the Gram Panchayat headquarter shall be decided by the District Level Consultative Committee (DLCC). The responsibility for organizing the camp for a particular Gram Panchayat shall be given to the Bank (SCB/ RRB/ IPPB/ Cooperative Bank) having a branch in the Panchayat or its neighbourhood by the DLCC through LDM. The relevant State Level Bankers Committee Convener Bank will provide related help and assistance to LDM's.

5. Prior Preparation / Communication Strategy:

Meetings of SLBC and DLCC maybe held at the state and district level for working out the details of the campaign. It is expected that meetings are held at block / branch level also by the Branch Managers to enlist the support of all concerned Government functionaries and public representatives. Sarpanch, Panchayat

Secretary, SHG members, BCs, public representatives and other government functionaries are expected to actively participate in the campaign besides the Business Correspondents and Customer Service Points. Bank-specific targets for the campaign will be communicated to each bank, who will then allocate these targets to their respective zones/ state headquarters. Progress should be continuously monitored at the highest level, directly from the offices of Managing Directors (MDs) and Executive Directors (EDs).

6. Arrangements for the Camps:

The camp should be organized at Panchayat headquarter or any other convenient place in the Gram Panchayat. Arrangements for drinking water etc. should also be ensured at camp site. Banners and posters of both the schemes in the local language may also be displayed at camp site. Financial literacy activities also be undertaken at camp sites by the lead bank in the district.

The Banks should ensure deputation of adequate staff to the camp location for smooth conduct of camp and enrolment of eligible beneficiaries under these two schemes.

7. Budget:

All the Banks are advised to provide sufficient budget to the field offices including branches for publicity and local arrangements for the campaign.

8. Monitoring and Reporting:

The Banks, LDM and the District Collector / District Magistrates shall appoint senior officers for visiting the Camps to ensure that the Camps are organized smoothly and as per the instructions.

A portal for reporting the campaign data shall be provided by the Department of Financial Services. The progress of the camps is to be reported by LDM on the said DFS portal. Detailed guidelines for the portal shall be sent separately.

9. Coordination:

For effective coordination, all public and private sector banks, regional rural banks and state cooperative banks are advised to appoint a senior officer (CGM/GM(FI) or equivalent) as the nodal officer of the campaign. SLBC convener's to coordinate with State Authorities and Zonal Heads of banks and request them to provide full support in organizing camps through District officials.

10. Roles and responsibilities:


The role and responsibilities of the various stakeholders involved in campaign is indicated at Annex I.

11. Reward and Recognition:

The best performing 3 Banks, 3 SLBCs, 3 LDMs and 10 Bank/PO branches would be suitably awarded by DFS.

It is requested to take immediate necessary action to ensure the success of the campaign.

Yours faithfully,


(Parshant Kumar Goyal)
Joint Secretary (FI)

District Collector / District Magistrate

- To provide overall leadership to the campaign at District level.
- To ensure participation of front-line staff at District level of line departments in the campaign including Panchayat officials.
- Holding preparatory meeting of DLCC with banks, LDMs, India Post Payment Bank (IPPB), line departments and other stakeholders to discuss and plan the smooth conduct of campaign.
- To guide the LDM in finalizing the location and dates of campaigns in such a way that all Gram Panchayats get covered with at least one camp during the campaign period.
- To periodically supervise, monitor and review the bank wise progress of the campaign.

State Level Bankers Committee (SLBC/ UTLBC)

- To create public awareness in regional languages about the campaign through advertisements in newspapers, banners, pamphlets etc.
- Coordinate with State Authorities and Zonal Heads of banks and request them to provide full support in organizing camps through District officials.
- To create a pool of Senior bankers from all banks for site visits/surprise checks at different locations.
- To periodically monitor the progress of the campaign as reported by LDMs through periodical review meetings.

Lead District Manager (LDM)

- Under the overall guidance of the District Collector, to coordinate the campaign
- To work as the nodal officer at the district level.
- Conduct DLCC meetings every month for the duration of the campaign.
- To assign Gram Panchayats with approval of DLCC to the banks (including RRBs, Rural Cooperative Banks and IPPB) for organizing the campaign at identified dates.
- To finalize the location and dates of camps in such a way that all GPs get covered with at least one camp during the campaign period.
- To continuously monitor the progress of the campaign at the grass root (BLBC level).
- To upload the information of camps along with allocation to Banks on DFS portal.
- To ensure that all Bank/PO branches participate in camp as per the allotment and no Gram Panchayat is left out from holding of camps.

MD & CEOs of Banks/RCBs/IPPB

- To provide leadership to the campaign at Bank level and ensure the successful conduct of the Camps in the locations assigned to their bank.
- To periodically monitor & review the progress and achievement of targets assigned to banks
- To appoint CGM/GM (FI) as nodal officer and single point of contact at the bank level
- To ensure deployment of sufficient staff in LDM office during the campaign period
- To depute senior officials to visit camps and monitor / review the progress of the campaign

Ministry of Rural Development (MoRD)

- Appoint a Central Nodal Officer for coordination with DFS.
- Issue suitable instructions to Departments concerned of the States to actively participate in the Campaign for various schemes / activities, with special focus on beneficiaries of their programs including SHGs and SHG beneficiaries.
- Field functionaries under various departments of Central/State Government to publicise the campaign and help identify and enrol beneficiaries (NREGA, SHG members etc.) for availing the benefits under various schemes/ activities.

Ministry of Panchayati Raj (MoPR)

- Appoint a Central Nodal Officer for coordination with DFS.
- Instruct the State / District / Block / Village level officials / workers to extend help to Bank branches in organizing the campaign by mobilizing eligible beneficiaries under various schemes/ activities.

Department of AH and Dairy / Department of Fisheries

- Both the departments to appoint a Central Nodal Officer for coordination with DFS.
- Issue suitable instructions to the Departments concerned of the States to actively participate in the Campaign.
- The field functionaries under various departments of the Central/State Governments to publicise the campaign and help identify and enrol beneficiaries for availing the benefits under various schemes/ activities, with special focus on KCC for eligible AH, Dairy and Fisheries farmers.
- Department of Animal Husbandry may ensure convergence of their District level KCC camps with the Panchayat level FI campaign.
- Monitoring the progress of the campaign at periodic intervals.

National Bank for Agriculture and Rural Development (NABARD)

- NABARD to advise all Rural Co-operative Banks to actively participate in the campaign and organize camps as directed by concerned DLCC / LDM.
- NABARD through its regional offices and District Development Managers (DDMs) will also monitor the progress of camps organized by RCBs and provide them support / guidance wherever necessary.

AGENDA- 12

Performance of Digital Banking Unit (DBU)

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

Digital Banking Unit Performance and Outstanding for FY 2024-25 (as on 31.10.2024)												
Parameters	No. of Accounts Opened from 01.04.2024 to 31.10.2024						No. of Accounts and Amount Outstanding as on 31.10.2024					
	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	204	778	15.96	958	219.96	520	1371	3161	164.71	3681	1535.71
Current Account	12	73	9	2.26	21	75.26	60	143	38	35.14	98	178.14
CASA (Total)	192	277	787	18.22	979	295.22	580	1514	3199	199.85	3779	1713.85
TERM DEPOSIT	5	100	36	92.73	41	192.73	35	1023	94	267.42	129	1290.42
Total Deposit	197	377	823	110.95	1020	487.95	615	2537	3293	467.27	3908	3004.27
Advances												
Pre-approved Personal Loan	56	302	0	0	56	302	132	509	2	2.42	134	511.42
OD against Deposit	15	200	5	6.3	20	206.3	23	350	10	10.71	33	360.71
Vehicle Loan	12	110	10	80.32	22	190.32	20	206	19	138.78	39	344.78
Mortgage Loan	6	260	0	0	6	260	12	508	1	11.57	13	519.57
Educational Loan	12	60	0	0	12	60	20	180	1	18.92	21	198.92
Home Loan	6	220	0	0	6	220	15	620	2	51.26	17	671.26
Other Loans	-	-	1	10	1	10	-	-	5	49.07	5	49.07
Total Advances	107	1152	16	96.62	123	1248.62	222	2373	40	282.73	262	2655.73
Total Business												
Total Business	304	1529	839	207.57	1143	1736.57	837	4910	3333	750	4170	5660

Digital Performance for FY 2024-25 (in numbers)

S.No	Parameters(Issued/ enrolled)	During FY 2024-25			Cumulative as on 31.10.2024 (since opening)		
		DBU Puducherry (ICICI)	DBU Kariakal (IB)	Total	DBU Puducherry (ICICI)	DBU Kariakal (IB)	Total
1	Mobile Banking	-	213	213	-	1810	1810
2	Net Banking	214	150	364	510	1713	2223
3	ATM Card	225	443	668	505	2769	3274
4	Credit card	285	3	288	480	5	485
5	Jan Suraksha Schemes enrolle	0	487	487	0	1256	1256
6	Mercahant Qr Code	17	23	40	52	845	897
7	Jeevan Praman	0	18	18	0	32	32
8	Fast Tag	0	1	1	4	8	12
9	PPF	0	1	1	10	3	13
10	NPS	0	0	0	6	1	7
11	Suganya Samiridhi Yojana	-	-	0	-	-	0
	Total	741	1339	2080	1567	8442	10009

AGENDA- 13

Discussion on Market Intelligence Issues

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

AGENDA- 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.

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.

AGENDA- 15

Review of CKYCR Progress in Bank/Financial Institutions in UT of Puducherry

As directed by the Department of Financial Services, Government of India, CERSAI conducted a session in order to create awareness among the Banks/Financial Institutions about CKYCRR (Central KYC Records Registry) at the SLBC meeting in Puducherry held on 15.03.2024. In this connection, as per the directions of the DFS, it has been decided to review the progress of CKYCR implementation in Banks/Financial Institutions in the Union Territory of Puducherry. Accordingly, the data has been collected and is being presented for review.

Progress of CKYCR in Bank/Financial Institutions

S.No	Bank Name	Total No. of Branches	No. of Branches Covered		
			CKYCR missed call No. 7799022129 Banner displayed in Notice Board	CKYC-Id is printed on passbook and on statement of account.	Search and Download functionality is available in the state
1	Axis Bank	6	6	6	6
2	Bandhan Bank	1	1	1	1
3	Bank of Baroda	7	7	7	7
4	Bank of India	8	8	0	8
5	Bank of Maharashtra	5	5	0	3
6	Canara Bank	10	10	8	8
7	Central Bank of India	3	3	3	3
8	City Union Bank	6	6	0	6
9	DBS Bank	4	4	0	0
10	Dhanlakshmi Bank	1	1	0	0
11	Equitas Small Finance Bank	4	4	4	4
12	Federal Bank	5	5	5	0
13	ICICI Bank	7	7	0	0
14	Indian Bank	35	35	35	35
15	Indian Overseas Bank	21	21	21	21
16	Indian Postal Payment Bank	2	2	0	0
17	Karnataka Bank	1	1	1	1
18	Karur Vysya Bank	7	7	7	7
19	Pudhuvai Bharathiyar Grama Bank	47	47	0	3
20	Puducherry State Co-operative Bank	25	25	0	25
21	Punjab & Sind Bank	1	1	0	1
22	Punjab National Bank	6	6	6	6
23	RBL Bank	1	1	1	0
24	State Bank of India	26	26	0	26
25	Tamilnad Mercantile Bank	2	2	2	2
26	UCO Bank	10	10	10	10
27	Ujjivan Small Finance Bank	1	1	0	1
28	Union Bank of India	9	9	9	9
29	Utkarsh Small Finance Bank	1	1	1	1
	Grand Total	262	262	127	194

**Progress of upload, download and use of CKYCRR for Customer on-Boarding in UT of
Puducherry**

S No.	Bank Name	Institution Type	Upload (A)	Download (B)	Update	(A+B)	B as % of (A+B)(Use of CKYCRR for customer onboarding)
1	AU Small Finance Bank	Private Bank	168	0	1	168	0%
2	Axis Bank	Private Bank	376	2464	1422	2840	87%
3	Bandhan Bank	Private Bank	95	331	16	426	78%
4	Bank of Baroda	PSU Bank	223	524	330	747	70%
5	Bank of India	PSU Bank	4388	35	0	4423	1%
6	Bank of Maharashtra	PSU Bank	349	246	0	595	41%
7	Canara Bank	PSU Bank	653	233	0	886	26%
8	Catholic Syrian Bank	Private Bank	34	9	0	43	21%
9	Central Bank of India	PSU Bank	98	0	0	98	0%
10	City Union Bank	Private Bank	411	2	0	413	0%
11	DCB Bank	Private Bank	6	2	0	8	25%
12	Dhanlaxmi Bank	Private Bank	9	0	0	9	0%
13	Equitas Small Finance Bank	Private Bank	89	294	14	383	77%
14	ESAF Small Finance Bank	Private Bank	60	0	0	60	0%
15	Federal Bank	Private Bank	223	190	0	413	46%
16	HDFC Bank	Private Bank	975	3335	1030	4310	77%
17	ICICI Bank	Private Bank	426	536	4	962	56%
18	IDBI Bank	PSU Bank	77	131	0	208	63%
19	IDFC First Bank	Private Bank	421	7028	2354	7449	94%
20	India Post Payment Bank	Payment Bank	4713	0	0	4713	0%
21	Indian Bank	PSU Bank	9874	4399	724	14273	31%
22	Indian Overseas Bank	PSU Bank	2080	11	0	2091	1%
23	Indusind Bank	Private Bank	277	1930	56	2207	87%
24	Jana Small Finance Bank	Private Bank	139	14	15	153	9%
25	Karnataka Bank	Private Bank	70	14	0	84	17%
26	Karur Vysya Bank	Private Bank	514	1750	0	2264	77%
27	Kotak Mahindra Bank	Private Bank	199	857	664	1056	81%
28	Pudhuvai Bharathiyar Grama Bank	Regional Rural Bank	1148	1	0	1149	0%
29	Puducherry State Co-operative Bank	Cooperative Bank	2002	0	0	2002	0%
30	Punjab & Sind Bank	PSU Bank	26	8	0	34	24%
31	Punjab National Bank	PSU Bank	793	16	0	809	2%
32	RBL Bank	Private Bank	22	629	441	651	97%
33	South Indian Bank	Private Bank	181	887	897	1068	83%
34	State Bank of India	PSU Bank	2574	2956	3491	5530	53%
35	Suryoday Small Finance Bank	Private Bank	122	558	390	680	82%
36	Tamilnad Mercantile Bank	Private Bank	109	263	132	372	71%
37	UCO Bank	PSU Bank	528	2	0	530	0%
38	Ujjivan Small Finance Bank	Private Bank	246	0	40	246	0%
39	Union Bank of India	PSU Bank	669	273	0	942	29%
40	Utkarsh Small Finance Bank	Private Bank	9	26	16	35	74%
41	Yes Bank	Private Bank	38	318	293	356	89%
	Total		35414	30272	12330	65686	46%

AGENDA- 16

Study of PMJDY Account Conversions to SB and Account Closures

As discussed in the previous SLBC meeting, the committee had suggested a study of the Closure of PMJDY accounts and conversion of PMJDY accounts to Normal Saving Accounts. Therefore, data was collected on the current status of these accounts, including the number of conversions to SB, closure accounts. The study aimed to assess the effectiveness of expanding PMJDY accounts and the financial inclusion it has facilitated.

PMJDY accounts - Conversion to SB & Account Closure

S.No	Bank Name	Total No. of PMJDY Accounts converted to Normal SB Accounts since 2014	Total No. of PMJDY Accounts closed since 2014 to till date	Total No. of PMJDY accounts Closed or Converted to SB	Operative PMJDY accounts as on 20.11.2024
		A	B	C=A+B	D
1	Bank of Baroda	0	205	205	6383
2	Bank of India	1500	0	1500	5295
3	Bank of Maharashtra	83	495	578	5972
4	Canara Bank	24	1091	1115	12326
5	Central Bank of India	125	38	163	1619
6	City Union Bank	0	0	0	697
7	Equitas Small Finance Bank	0	0	0	0
8	ICICI Bank	60	20	80	800
9	Indian Bank	13677	2617	16294	56401
10	Indian Overseas Bank	5313	2356	7669	29009
11	Karnataka Bank	6	2	8	6
12	Karur Vysya Bank	0	0	0	583
13	Pudhuvai Bharathiyar Grama Bank	16918	10558	27476	51950
14	Puducherry State Co-operative Bank	0	32	32	1659
15	Punjab & Sind Bank	1545	203	1748	1829
16	Punjab National Bank	401	57	458	5496
17	RBL Bank	0	0	0	0
18	State Bank of India	0	0	0	23601
19	Tamilnad Mercantile Bank	0	37	37	0
20	UCO Bank	758	2390	3148	10108
21	Ujjivan Small Finance Bank	0	0	0	0
22	Utkarsh Small Finance Bank	0	0	0	0
23	Others banks*	-	-	-	19361
	Total	40410	20101	60511	233095

*Other banks with operative accounts and yet to submit the conversion & closed account details

AGENDA- 17

Displaying awareness videos on the televisions and issuing vernacular language forms in the bank branches

During the recently held State Level Coordination Committee(SLCC) meeting, it was advised that the UTLBC Convenor take up the matter with the member banks regarding the display of awareness videos on the televisions available in their branches, so that senior citizens could benefit from them. It was also recommended that vernacular languages be incorporated in all forms used in bank branches. The same has been communicated to all member banks for implementation, and all banks are requested to ensure the continuity of this activity at their branch premises at all times. However, a few member banks are still yet to comply, and it is requested that they do so at the earliest.

AGENDA- 18

Revised Standard Operating Procedure (SOP) for Submission of Information by Banks to Law Enforcement Agencies (LEAs) / Intelligence Agencies (IAs)

During the recently held State Level Coordination Committee(SLCC) meeting, the Chairperson emphasized the importance of ensuring that all banks in Puducherry have appointed nodal officers, as outlined in the Revised Standard Operating Procedure (SOP) for submitting information to Law Enforcement Agencies (LEAs) and Intelligence Agencies (IAs).

The Chairperson further recommended a tiered approach for the escalation process:

- Level 1: The first point of contact should be the appointed nodal officers.
- Level 2: If the issue remains unresolved, the second level of escalation should be directed to the Zonal/Regional Heads.
- Level 3: Only if the issue still remains unresolved should it be escalated to the CEO/MD at Level Three, as the CEO/MD is typically engaged with other high-priority matters.

Additionally, the Superintendent of Police (Cybercrime) suggested involving the RBI directly in the escalation matrix to ensure timely responses from banks to LEA requests. In response, the Regional Director (RD), RBI, expressed concerns that direct escalation to RBI could potentially delay the freezing process during the critical 'golden hour.'

As an alternative, RD, RBI requested that LEAs forward such cases to the UTLBC Convenor for prompt follow-up with the concerned banks. If issues remain unresolved despite this follow-up, the LEAs may then write directly to RBI for further action.

SoP for information sharing with Law Enforcement Agencies and Intelligence Agencies as updated on 30.05.2024

1. Background:

In order to effectively tackle the economic offenses, it has become imperative that the Law Enforcement Agencies (LEAs), Intelligence Agencies (IAs) (*hereafter referred to as "agencies"*) and other stakeholders of the financial ecosystem take steps to curb this menace by improved cooperation. Central Economic Intelligence Bureau (CEIB) had prepared and circulated a Standard Operating Procedure (SOP) dated 11.04.2022 which provided guidelines, timeframes, and details of point of contact for seeking data by the agencies from the banks. The rise in economic offenses on the back of technological advancements have necessitated that the Agencies, Banking sector and other stakeholders like Indian Cybercrime Coordination Centre (I4C), etc. to cooperate and work as a single cohesive unit. In an order dated 15.04.2024, Hon'ble High Court of Delhi observed that "The process of finalization of the updated SOP, both by the CEIB and also by the RBI, to continue in an efficient manner and be concluded by 30th May, 2024". This SOP aims to streamline and codify the process of data sharing between banks, LEAs and IAs.

2. Classification of Information/Records/Documents:

Banks receive requests for submission of various types of information/records/documents from various agencies under various sections of law which can be broadly classified as below:

- a) **Digital information:** System-maintained and system-stored information such as e-Statements of accounts, Transaction details/particulars/CCTV footages, Net banking logs, Net banking IP Logs, API IP logs, UPI logs, Business Correspondent Logs, Corporate Agent Logs, PPI Logs, Credit Card and Debit Card Logs, AePS-based transactions Logs, Pool Account logs, Fast-tag logs, CBDC Logs, Policy Statements/Circulars, etc, which are maintained in digital form by IT department/Data Warehouse/Security Department of banks.
- b) **Physical information:** Documents/ records such as KYC/Account Opening Forms, Statement of Accounts, Loan Applications, Sanctioned proposal notes, Sanction Letters, Loan documents, Loan appraisals, LC/BG, Vouchers, Bills, Policy statements/Circulars, record registers etc. which are maintained by the banks in the physical form.
- c) Above list is indicative and LEAs/IAs may seek any other information from the banks on need basis within the framework of this SOP.

3. Types of Data Repositories and Retrieval Centers:

- a) Operational units such as Branch Office/Regional Office/Zonal Office/Head Office/Other Administrative Offices of the Bank
- b) Data warehouse units such as Processing Centers, Resolution Centers, IT Cells, Security Department, Archival Centers etc.
- c) Court/DRTs etc.
- d) Temporary Custodian LEAs such as Police, CBI etc. on account of seizure
- e) In case the documents have been destroyed, the bank should provide the records showing destruction of the requisitioned records along with the extracts of relevant guidelines of the bank in support thereof.

4. General Instructions:

A. For Agencies (LEAs and IAs):

- i. The agencies must clearly specify following information while making any request to the Banks:
 - a) Mandatory fields to be mentioned in the request are:
 - i. Name of the Bank
 - ii. Bank Account Number and/or Name of the Bank Account Holder
 - iii. Whether Lien/Freeze to be marked:
 - iv. In case of Lien, the amount for which Lien to be marked
 - v. Section(s)/Act(s) under which notice issued
 - vi. Name, contact number, email id of the investigating/intelligence officer
 - vii. Address (email/physical) on which information is expected to be received.
 - b) Optional fields to be mentioned in the request are:
 - i. Name and IFSC of the Branch
 - ii. Details of the Transaction
 - iii. Date/Period of the Transaction:
- ii. Instructions for Unfreezing of account should come from the original instructing agency with proper authorization.
- iii. In case agencies require the Certified Hard Copies of documents, then requests must specify purpose for which it is being sought and/or reference of the Court order, as applicable.
- iv. The agencies to preferably send the request in the language which could be comprehended by the dealing branch. In case the bank requests for a translation due to language barrier, the agencies would provide English/Hindi translation of the request at the earliest.
- v. In some cases, the agencies instruct banks to mark total/debit freeze in Payment Aggregator's accounts that are Nodal / Fiduciary / Aggregator / Handle Accounts through which all the payments are grouped and routed (including third-party payments), this stops the entire operations in the Aggregator's accounts causing operational inconvenience to the other customers of the Aggregator and maybe avoided by agencies and option of lien to be explored on merits, to the extent possible.

- vi. The freeze/lien marked to be periodically reviewed by the agencies and changes to be updated on portal for Banks to remove the said freeze/lien.
- vii. To avoid duplicity of efforts on the part of banks, if the request for freeze/lien has been raised by the agency on NCRP, then the same request need not be sent again by the agencies to the banks on the designated email IDs, because this would lead to duplication of freeze/lien on the same account and also wasteful human efforts at both agency and banks end.

B. For Banks:

- i. Designate a Compliance Officer/Nodal Officer as a Single Point of Contact (SPOC) at apex level in each bank, duly assisted by an alternate person to act in his place in case of emergency, to receive all requests to coordinate the responses to such requests. Such Nodal officers may be appointed at State/UT level for enhanced and improved efficiency in processing of requests.
- ii. Details of SPOC including email id and address to be made available on bank's official website and on Indian Banks' Association (IBA) portal for ease of access. The details of SPOCs of all the banks must be updated quarterly by IBA or whenever there is change in incumbent, whichever is earlier.
- iii. Banks to create a dedicated email ID for receiving requests.
- iv. Respond to all government communication channels and broad level domains having gov.in or nic.in in the email address.
- v. The request received on email to be diarized and forwarded to the concerned branch along with a copy to the Controllers/Surveillance Departments at Circles. In case of hard copies, the same may be scanned and processed.
- vi. The branch should send an acknowledgement regarding availability of information/documents and turnaround time (TAT) to the agency concerned within three (03) working days and mark a copy to Controller and SPOC.
- vii. The branches need to maintain a register of the receipt of requests from the agencies and verify the availability of information at their branch or other centers. Available information is to be shared by the branch and for the information not available, reasons for same may be informed to the LEAs in writing.
- viii. Requests received directly in the branch(s) to be processed under intimation to respective SPOC.

- ix. If the request of the agency is for debit freeze/stop/hold in suspicious accounts, banks to take immediate action. Other attachments/Garnishee/Court Order are to be acted upon promptly with due priority.
- x. The acknowledgment regarding debit freeze/stop/hold & action taken thereof must be intimated to the agency the same day (if request is made by LEA **before 4 PM**). This timeline would not be applicable for the requests routed through NCRP and need to be catered to on fast-track basis.
- xi. Branches to provide the available documents/information to the agencies.
- xii. In some instances, the agencies may request information/documents from the branches concerned directly, wherein the branch concerned would comply with all such requests and share the information directly duly mentioning the name, designation and contact details of the concerned branch officer, under intimation to the respective SPOC.
- xiii. The account statement may be furnished by the banks in excel format on request basis.
- xiv. For information/documents available with other centers, they should make necessary arrangements to obtain and send the required information, under intimation to their Controllers.
- xv. In case of urgent and high-volume requests, multiple interim submissions may be made.
- xvi. The chain of custody of the documents and relevant facts to be communicated to the agency, when specifically asked, under intimation to the SPOC. Efforts must be made to submit maximum amount of available information at the first instance itself.
- xvii. Submission of counter Party details:

In all cases of data sharing with the agencies, the banks would invariably provide counterparty details in clear terms. Counterparty details to include counter party name, their account number and IFSC code of the Branch; in case, it is inevitable to use some code along with counter party details, the meaning of that code and reasons for using that code to be provided by the banks in the same set of communication to the agencies. For notices where clarification regarding counter party details is sought by the agencies, the information would be provided by the banks within timeline as mentioned in this SOP. There would not be any threshold limit for providing counter party details by the banks to the agencies.

The Standard format in which report would be submitted by the banks must entail the following details:

a. Account Details:

- Account Holder Name
- Account Number
- IFSC of the Branch
- Account type (Savings/Current/Others)

- Account status (Active/Dormant/Inactive)
- PAN (if available)
- Linked Mobile Number.
- Country code, in case of international accounts.

b. Transaction Details

- Type of Transaction (Credit/Debit)
- Particulars of the transaction/Narration
- Amount (in numerals and words)
- Categorization of transaction (Cash/IMPS/RTGS/UPI/Others)
- Transaction Reference Number
- Counterparty name
- Counterparty account number.
- Counterparty bank IFSC.
- Counterparty PAN (if available)

- xviii. Banks would create 'LEA/IA report generation tool' in their CBS applications for operationalizing report generation comprising the above fields.
- xix. If the request is received from the Income Tax department, available PAN of the bank account holders of the transacting parties should invariably be provided.
- xx. In case the information is not available with the banks due to submission in Courts/DRTs, then the banks need to intimate the present custodian of the records to the concerned agency.
- xxi. The Compliance Officer/SPOC to review the position periodically and ensure that the information/documents are submitted to the agencies within stipulated timelines. Upon completion of the case, the request of the agency may be closed and the same may be intimated to the concerned agency.
- xxii. To avoid delay in updating of cases received on NCRP, if Retrieval Reference Number (RRN) of transaction(s) is/are not available in Credit card/debit card cases, then complete card details must be updated on the portal.
- xxiii. **To provide timely response to complaints lodged on National Cyber Crime Reporting Portal (NCRP):** An API integration with the NCRP is recommended as this will reduce the average response time on Portal. Additionally, Indian Cyber Crime Coordination Centre (I4C), MHA would be sharing a detailed SOP for NCRP, CFCFRMS, 1930 & Disposal of Property.

5. Procedure and Timelines:

- i. Agencies shall request banks for the required information using email, letter, NCRP or any other formal mode of communication. Within the scope of this document, banks shall

dispose all the requests received from the agencies.

- ii. When banks receive instructions from Cyber police on phone calls/SMS/WhatsApp for marking lien/debit freeze in the account due to urgency of action, these verbal instructions should be followed by authorized letter/email of the appropriate authority within one (1) working day.
- iii. Timelines for sharing of data by banks with LEAs/IAs is as follows:

Category of Information/Availability of information	Readily available at Branch (in weeks)	Available at other centers of the bank (in weeks)	Available at Archival Centre (in weeks)
Any digital information such as Statement of Accounts, KYC, Account Opening Forms etc.	1	2	6
Any physical information such as Loan Applications, LC/BG etc.	1	3	6
CCTV Footage	1	2	3

- iv. Above timelines start from the day the request is received on the valid email ID of the bank. The timelines furnished above are outer limits. The bank would strive to provide the information as early as possible.
- v. For anything not written in the SOP, the maximum time-limit would be six (6) weeks to furnish the details.
- vi. Consequent to API integration, if marking of lien and freeze is executed through NCRP, and any other similar portal, a report on accounts which have been marked as freeze/lien should be communicated by the user LEA on daily basis to the banks, to enable banks to reconcile their records.
- vii. Banks shall establish a “a grievance redressal mechanism” in consultation with I4C(MHA) and LEAs to address grievances, if any, of customers in relation to action under this SOP.
- viii. With regard to resolution of non-receipt of information by LEAs, banks shall create an “escalation matrix” consisting of at least the following levels:
 - Level One: Branch Head/SPOC of Bank
 - Level Two: CEO/MD of the Bank
- ix. In normal course, the banks and agencies may adhere to a standard format for seeking and sharing information in order to make data sharing fast and efficient.

6. Conclusion:

The Standard Operating Procedures (SOP) provides a framework for collaboration between banks and LEAs for sharing of information. This SOP has codified the procedures, format and timelines for seeking of information on financial crimes in an efficient manner for effective investigation process.

AGENDA- 19

Adherence to RBI Guidelines for Timely Submission of Quarterly data to SLBC as per Lead Bank Scheme

SLBC/UTLBC convenor banks are required to submit the all-inclusive single MIS statement to Reserve Bank of India within 15 days from the end of the respective quarter, in terms of Para 4 of the circular FIDD. CO. LBS. No. S96141/02.01.001/2021-22 dated August 25, 2021.

However, it was observed that some banks are delaying their submission of their MIS statement to SLBC / UTLBC because of which the timeline for submission of data by SLBC/UTLBC to RBI could not be adhered to.

In this regard, all banks are advised to submit the data to SLBC / UTLBC within 10 days from the end of the quarter, so as to enable SLBC / UTLBC to complete the activity in time. Going forward, UTLBC may convene an online review meeting with banks not submitting the MIS within the timeline, to review the status and to ensure timely submission of MIS statement banks.

AGENDA- 20

Agenda from NABARD on various Schemes

A.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 years 2022-23 and 2023-24 must be completed on the KRP portal by **16th Decembsber 2024**.
- ii. Submission shall be **disabled** on Kisan Rin Portal for the said fiscal years after the due date and shall be closed thereafter.

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

- Gol 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.
- The drive is scheduled to be executed from **1st December to 31st December 2024** for the Rabi 2024-25 season.
- Banks are requested to saturate loanee farmers under PMFBY and update the details in the PMFBY portal before **31st December 2024**.

C. Nationwide AHDF KCC Campaign for 2024-25 upto 31st March 2025.

- Target for UT of Puducherry allotted by Ministry is 100 Nos KCC under Animal Husbandry, Dairy and Fisheries.
- Banks to mobilize, sanction KCC applications for AH & Fisheries sector through the Jan Samarth Portal and issue KCC to all eligible Animal Husbandry & Fisheries farmers in timely manner. It may be ensured that all applications are disposed of within 15 days of receipt of the same as advised by GOI.

D. Rural Self-Employment Training Institutes (RSETIs) 2.0 Expansion plan

- MoRD vide Letter No.DO#J-18046/01/2017 RSETI dt. 06.08.2024 has informed that in view of the RSETI 2.0 expansion plan, the training targets for the RSETIs have been increased to 6.3 lakh for the FY 2024-25 from 4.37 lakh for the financial year 2023-24.
- MoRD has also advised setting specific targets for bank credit linkage for RSETI trained candidates and leverage their CSR funds.
- DFS vide letter F.No.8/6/2023-AC advised to take necessary action to ensure that initiatives of MoRD under RSETI 2.0 expansion plan are implemented effectively.

E. Support under Financial inclusion fund for FY 2024-25:


- Banks shall focus on spreading awareness on themes like NPS- Vatsalya and Atal Pension Yojana during conduct of Financial and Digital Literacy Camps.
- Grant assistance for deployment of micro ATMs shall be extended for deployment at Co-Operative Dairy societies, PACCS and other non credit societies.

- Other schemes include- deployment of PoS/mPoS, CAPEX support to RSETIs and technological interventions like support for onboarding onto BHIM UPI, positive pay, Green PIN and CKYCR.

Annexure I

List of interventions, eligible criteria and support under FIF

Name of the Scheme	Objective	Support (Maximum Amount and Unit)	Eligible banks
Micro ATM Deployment	To provide banking touch points through BCs and Societies	a. SFD: ₹22,500/ device b. Other districts: i. SCB: ₹15,000/device ii. RRB: ₹20,000/device iii. RCB: ₹22,500/device Unit: Number of micro ATMs	SCBs, RRBs and RCBs

	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/Q1		Date: 21.10.2024

**Minutes of the State Level Bankers Committee meeting for Quarter ending June 2024 held on
September 27, 2024**

The meeting of the State Level Bankers' Committee (SLBC) was held on 27.09.2024 at Puducherry to review the performance of banks for the quarter ended June 2024 of the FY 2024-25. Shri. Shiv Bajrang Singh, Chairman of SLBC and Executive Director, Indian Bank, Shri. Ashish Madhaorao More, I.A.S, Secretary to Government of Puducherry, Shri. M. Rajkumar, Deputy General Manager, Reserve Bank of India, Chennai, Dr. P.S Harikrishnaraj General Manager, NABARD, Shri Chandrasekaran V, General Manager (RBD), Indian Bank, Corporate Office, Chennai, Shri. Venkatesan M, Field 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:

- Deposits and Advances are growing steadily. CD Ratio is at **77.3%** and there is still scope for improvement.
- The outstanding under Priority Sector advances as on June 24 is at **52.04%** against the minimum stipulated level of 40%.
- The Outstanding under Agriculture is at **27.59%** which is more than the minimum stipulated level of 18%
- The weaker sections advance also improved to **21.4 %** as of June 24.
- UT of Puducherry witnessed deposits growth of **15.59%** and advances growth of **18.05%** over June' 23.
- **Under ACP Performance:** Banks have achieved **Rs.3745 Crores** against the ACP June 2024 Credit Disbursement target of **Rs.2454.30 Crores** and the achievement is **153%**
- Focus should be given on PMFME, Atma Nirbhar Bharat schemes & Financial Inclusion Schemes. Government also needs Diversification of portfolio under agriculture Sector.

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

- SLBC Chairman has appreciated Member banks and government departments for surpassing the ACP target, and expressed gratitude to the state administration for their vital support in the growth of Puducherry.
- The global growth rate is projected at 3.25% to 3.5%, while India's growth is estimated at 6.75% to 7.25%, indicating strong potential despite widespread inflation across major sectors.
- Bankers should identify financial leveraging opportunities in the economy and align growth initiatives with the socio-economic status of individuals, ensuring that development correlates with employment opportunities to help achieve the dream of developed nation.
- Emphasis should shift towards increasing self-employment and supporting business growth, as it often yields greater returns than traditional investments.
- Under government-sponsored schemes, the MUDRA Scheme holds significant potential and should be given more thrust and support. Additionally, the PMFME Scheme should be linked with food processing industries to enhance its performance.
- Under financial inclusion, as a social responsibility, social security schemes should be covered for all individuals below the poverty line to provide stability during financial hardships. Additionally, the performance of the Atal Pension Yojana (APY) should be enhanced to better support individuals in leading a dignified life in their later years.
- Employment-based activities should be identified by bankers, NABARD, and government departments, supported through training and credit, with INDSETI providing necessary training programs. Focusing on two or three key activities can foster a conducive growth environment.

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

- Puducherry has significant potential in sectors like tourism, fisheries, industries, and education,. Mainly supported by a higher population of younger individuals (students) settle here, necessitating the creation of employment opportunities.
- To accommodate the growing number of technical education graduates, self-employment initiatives should be prioritized. Government schemes like PMEGP and Stand Up India are valuable tools for fostering entrepreneurship. Bankers should concentrate on generating employment opportunities to support the growth of Puducherry.
- In celebration of World Tourism Day, there is a need for standardization in tourism services, including hotels, restaurants, and taxi services. Access to credit should be improved to enhance the tourism sector and create a conducive environment for growth.
- A specific policy and Schemes should be developed to promote Puducherry's unique potential and rich historical legacy to attract tourists from around the world. The state administration is committed for providing immediate support wherever it is required.

- Recently, the Union Home Secretary visited Puducherry and emphasized the importance of bankers' involvement in achieving 100% saturation of social security schemes. He appreciated the efforts made by bankers thus far.

Special Address given by Shri. Surjith Karthikeyan, I.E.S, Deputy Secretary, Department of Financial Services Ministry of Finance

- PMJDY accounts coverage, per lakh population to be improved.
- Issuance of Rupay card based on per lakh population, it is 30,190 in All India and it is 12,031 in Puducherry. Therefore, possibilities should be explored to improve Rupay card distribution.
- Under PM SVANidhi accounts based on per lakh population, it is 768 All India, whereas for Puducherry it is 420. Then KCC accounts, sanctions per lakh population in Puducherry is 4,516, where All India it is 2,016.
- Puducherry has 24 banks based on per lakh population, compared to 15 for all of India, making the banking presence nearly 3-4 times higher in Puducherry. Additionally, there are 38 ATMs per lakh population in Puducherry, versus 18 for all India.
- It is encouraging to note that the state government was open to addressing grievances, as mentioned by the Finance secretary. The full coordination between the state government and bankers through the SLBC forum, which aims to enhance development in the state, was appreciated.

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

- As per Reserve Bank of India Monetary Policy, it was decided to keep the interest rate until 6.5%.
- Changes regarding the application of limits for the per capita PSL, wherein the limit is less than 9000 being the low PSL districts and greater than 42000 being the high PSL districts and Puducherry falls under the high PSL districts.
- The Reserve Bank report states the digital economy makes up about 10% of GDP, with expected growth. As UPI and group pay facilities expand globally, bankers must prioritize cybersecurity and educate customers about financial fraud.
- For the Reserve Bank's 90th-day celebration, a quiz for undergraduate students is being organized. Approximately 2.4 lakh students have registered, including 31,000 from Tamil Nadu and Puducherry, with about 500 from Puducherry. The RBI is collaborating with the government and local institutions to get support for this initiative.
- Lending for renewable energy has only achieved 1% of its target and member banks were urged to explore lending opportunities in this green initiative in the coming quarters.
- Banks are advised to study the issues related to inactive BCs, as these hinder operations and affect last-mile connectivity for banking services to the public.
- Appreciated Banks for achievement under the ACP and their active role in extending banking services to the growth of Puducherry.

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

- In UT of Puducherry, 45 primary agricultural credit societies (PACs) are being computerized in Puducherry, of which 19 PACs are ready to go live.
- The AgriClinic and AgriBusiness Center scheme supports Agri graduates with subsidies of 36% for general applicants and 44% for women. Participation in Puducherry is limited, with the Puducherry Institute of Agriculture Sciences as the only training institute. Banks are encouraged to refer agri graduates for loans to this institute, which can coordinate with banks to enhance progress under the scheme, extended until March 31, 2025.
- In the Union Territory of Puducherry, there are NABARD supported five farmers' producer organizations (FPOs), two of which are generating over ₹1 crore in business. Moreover, we can form joint liability groups (JLGs) from the members of these FPOs to facilitate financing, including working capital requirements.
- Fifteen SHGs have been formed and credit has been linked to Pudukkottai Bharathiyar Grama Bank and Indian Bank. Indian Bank is providing continuous support to the SHGs and is doing an excellent job.
- Under the Rural Infrastructure Development Fund, ₹90 crores have been allocated for the Union Territory of Puducherry, with proposals totaling ₹120 crores processed and forwarded to our head office, currently in the pipeline. Out of a total requirement of ₹180 crores, only ₹7 crores have been disbursed. All departments and their representatives are requested to submit their claims through the online portal, as we are now processing all RIDF claims electronically.
- The Fisheries Infrastructure Development Fund is available, offering a lower interest rate than the RIDF. Proposals are expected from both the fisheries and aquaculture sectors.
- Under the Rural Infrastructure Assistance Scheme, the repayment period is extended, ranging from 5 to 20 years. All activities covered under the RIDF are also eligible, along with those related to climate change, which can be availed in a phased manner.

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

Agenda 1:

The minutes of the previous SLBC meeting held on 25.06.2024 was confirmed by the forum.

Agenda 2:

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

Agenda 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 stands at 297 during the June, 2024. Specifically, there are 70 branches in rural areas, 98 in semi-urban areas, and 129 in urban areas.

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

- Total deposits amount to approximately Rs. 28742.19 crores.
- Advances outstanding total Rs. 22205.64 crores.
- The Credit-Deposit (CD) ratio for UT Puducherry stands at 77.3%.
- Out of Total advances, the Priority sector comprising 52.04%, the Agriculture sector accounted for 27.59%, while weaker section advances reached 21.40%.
- Non-Performing Assets (NPA) against total advances, the overall NPA stands at 2.2% and the Public Sector Banks at 2.8%, Private Sector Banks at 1.3%. The education loans have the highest level of NPA of 15.4%.
- The Chairman of SLBC has expressed concern regarding the decline in credit to MSMEs, which has decreased by 0.15%, as well as the drop in credit to the weaker sections, which has fallen by 1.75%.
- The Non-Performing Assets (NPA) for education loans are high stands at 15.4%. A study on these NPA accounts could be beneficial, focusing on potential employment schemes that provide opportunities to borrowers and helping them.

Specific Focus for Improvements: SLBC Chairman has informed that Key areas for growth include MSMEs, Rooftop Solar, Tourism, Fisheries Infrastructure development fund, Agri-clinics & Agri-business and other infrastructure projects Scheme. The Specific focus should be given on MSMEs, Rooftop Solar, Fisheries in this quarter for some improvements.

Infrastructure Development in Fisheries: The Secretary (Finance) has informed, the Fisheries Department is advised to develop infrastructure projects and engage with NABARD to access subsidies under the RIAS scheme (Rural Infrastructure Assistance to State Governments).

Formation of FPOs: SLBC Chairman has informed that the Fisheries Department should form FPOs and develop infrastructure projects with NABARD assistance. Four to five proposals must be submitted before the next meeting, and any challenges will be addressed.

Cluster Formation: One cluster should be formed to address the issue in the PMFME and MSME.

Agenda 4:

Performance under Annual Credit Plan as on 30th June'24

A comprehensive update on credit disbursements during Q1 of the fiscal year 2024-25, covering sectors such as Agriculture, MSME, Housing, and Education, as well as reaching out to Minorities, SC/ST, and women beneficiaries was given. The overall ACP Achievement was at Rs.3745 crores surpassing the June Target of Rs.2454.3 Crores and stood at 153%.

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

- **Agriculture:** Achieved Rs. 2151.6 crores against the target of Rs. 1490.2 crores, which is 144%.
- **MSME:** Achieved Rs. 1484.9 crores against the target of Rs. 848.7 crores, which is 175%.
- **Other Sectors (Priority):** Achieved Rs. 108.6 crores against the target of Rs. 115.4 crores, which is 94%.

MSME Growth : ACP Achievement in MSME is reaching target but the MSMSE outstanding growth in decreased. It was advised to study the MSME growth in correlation with the MSME ACP target & achievement.

Shri Chandrasekaran V, General Manager, Indian Bank, has informed that according to RBI guidelines, jewel loans classified as MSME should have a Udyog Aadhaar registration and with proper appraisal.

Agenda 5:

5.1 Pradhan Mantri MUDRA Yojana (PMMY):

The performance details of banks and other financial institutions, in the UT of Puducherry as on 20.09.2024 (FY 2024-25) were informed to the members. Under this scheme, the achievement is Rs.253.65 crores against the Half yearly target of Rs.308.45 Crores. SLBC Chairman has informed that all MUDRA loans should be routed through JanSamarth portal.

5.2 Stand up India (SUI)

As of 13.09.2024, banks have sanctioned SUI loans to 505 beneficiaries, totaling Rs.119.97 crores, achieving 100.2% of the target. Banks were appreciated for their performance under this scheme.

Agenda 6:

Performance under Government Sponsored Schemes in UT of Puducherry

6.1 PMEGP (Prime Minister's Employment Generation Programme)

As of 23.09.2024 (FY 2024-25), banks have disbursed 21 loans, representing 95% of the half yearly target of 22 loans. The margin money utilized amounts to ₹61.5 lakhs, which is 48.12% of the target of ₹127.80 lakhs. Banks are performing well in the scheme and making good progress.

6.2 PM SVANidhi Scheme

As on 24.09.2024, for the first tranche, the target set was 3445, and the achievement was at 3496 (101.48%). For the second tranche, the target was 900, and the achievement was 1137(126.33%). For the third tranche, the target was 170, and the achievement was 243(142.94%). Banks were appreciated for achieving the target in all three tranches under this scheme.

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.

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

As on 24.09.2024(FY 2024-25), banks have sanctioned 18 loans against the September (Q2) Target 80, resulting in an achievement rate of 22.5%. Despite of thrust given by Govt. of India, many banks shown Nil sanction. Applications sourced under this scheme is low compare to the target.

SLBC Chairman has advised to form a subcommittee to devise a plan of action for PMFME scheme. Banks are requested to source the application under this scheme.

6.4 MUPSES:

AS on 20.09.2024 (FY 2024-25), against the annual target of 300, banks have sanctioned 56 loans out of 81 applications, achieving 18.7% of target. Due to model code of conduct, the applications flow is low and now applications are being sourced under this scheme.

6.5 KCC to Animal Husbandry and Fisheries:

Animal Husbandry: As on 30.06.2024, against the target of 4000, banks have sanctioned 5810 (145.25%) applications and surpassed saturation target.

Fisheries: As on 30.06.2024, against the target of 4,000, banks have sanctioned 3342 applications which is 83.55% of target.

Agenda 7:

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

SHG Credit Linkage: As on 30.06.2024(FY 2024-25), 341 groups have been credit linked and disbursed to the tune of Rs 24.08 crores.

Joint Liability Groups (JLG): As on 30.06.2024(FY 2024-25), an amount of Rs.54.68 Crore have been disbursed to 6917 JLGs.

Shri Chandrasekaran V, General Manager, Indian Bank, advised that the JLG performance of IDFC First Bank and Ujjivan Small Finance Bank, along with their strategies for growth, be analyzed. The viability will be assessed for positive adoption with other member banks.

Agenda 8:

Financial Literacy Training:

As on 31.08.2024(FY 2024-25), a total of 94 FLC Camps have been conducted, benefiting 2664 participants. Financial Literacy Counselors were advised to cover the topics of Mule Accounts, CKYC, Cyber fraud in their training.

Center for Financial Literacy: (CFL)

As on 31.08.2024, CFL DHAN Foundation Ariyankuppam has conducted 270 programs benefitting 7,464 individuals.

Self-Employment Training Institute:

Indian Bank Self Employment Training Institute (INDSETI) – conducted 17 training programs benefiting 573 candidates. Out of these, 345 candidates settled in businesses, and 144 received credit linkages, which is 42%. INDSETI is expected to ensure that a minimum of 75% of trainees are linked

with credit for business after completion of training. INDSETI were advised to cover the Renewable energy topics in their training session.

Agenda 9:

Saturation drive for Jan Suraksha Schemes

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

Agenda 10:

Performance under Jansuraksha Scheme.

The Cumulative enrolment figures as on 11.09.2024 (FY 2024-25):

- PMJDY : 2,26,473 enrolments.
- PMJJBY: 178354 enrolments.
- PMSBY: 436405 enrolments.
- APY : Cumulative enrolment was 95031.

As on 14.09.2024 (2024-25) under APY scheme, achieved 4578 enrolments against the target of 20050, which is 23%. Member banks were requested to improve the APY performance and strive to reach the annual target.

PMJDY Conversion Data: PMJDY is half the national average. Number of PMJDY accounts are converted to normal account data should be collected.

Rupay Card: Rupay card should be issued to eligible account holders.

Agenda 11. 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 as on 31.08.2024(FY 2024-25) is Rs. 6.45 crores in deposits and Rs. 25.38 crores in advances.

Agenda 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.

RBI, Chennai (Market Intelligence Section) has conducted Public 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 bank employees are encouraged personally to contribute a minimum amount, reflecting similar contributions from state government officials.

All branch managers are requested to actively reach out to both individual and institutional customers to encourage contributions. To facilitate donations, clearly labeled collection boxes & QR Codes should be placed at each branch counter, and customers will be actively encouraged to donate.

Agenda 14:

INDSETI Land Allotment and Claim Settlement

Land Allotment: DRDA has informed that 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. It was advised to Coordinate with the Health department and get the issue settled at the earliest.

Claim Settlement: Regarding the INDSETI pending claims, 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.

Respected Shri. Ashish Moore, Secretary (Finance) has informed that Project Director, DRDA should present in the meeting to provide the details of Follow up in the INDSETI Land allotment and claim settlement issues (**Action: Project Director, DRDA**)

Agenda 15 & 16: Resuming of Nationwide AHDF KCC Campaign 2024-25 for Animal Husbandry & Fisheries Activities

The Ministry of Fisheries, Animal Husbandry, and Dairying, Government of India, 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 and Fisheries activities. The target for the Union Territory of Puducherry for KCC Animal Husbandry and Fisheries are 100 and 11000 respectively. We kindly request the support of the in-line department and bankers to mobilize application for sanctions to achieve this target.

Agenda 17 :

PM Surya Ghar: Muft Bijli Yojana

Targets should be set for the banks, based on 50% of housing loan financed. The performance of this scheme, including the number of applications sourced and financed, has to be collected and will be presented at the next meeting for review.

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. It was requested that 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 2025-26.

Agenda 19 :

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

Banks has to submit the data of Interest Subvention claim in the Kisan Rin Portal. 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

Agenda 20 :

Saturation of Loanee farmers under PMFBY for Kharif 2024 & Rabi 2024-25 season

For Rabi 2024-25 PMFBY saturation drive is from **1 December to 31 December 2024**. Bank branches have to complete data entry on National Crop Insurance Scheme in PMFBY Portal using their existing login credentials. Branches are requested to counsel more farmers to join in this scheme.

Agenda 21 :

Extension and continuation of Schemes implemented by NABARD

- **Agri-Clinics and Agri-Business Centres (AC&ABC) Scheme:** Extended the scheme upto 31.03.2025.

- **Agricultural Marketing Infrastructure Scheme (New AMI Scheme):** Extended the New AMI scheme upto 31.03.2026.

Agenda 22 :Crop season and NPA norms - Prudential norms for Agricultural Advances in the UT of Puducherry

The crop season for the short duration and long duration crops cultivated in the State and the period from which the crop loan should be classified as NPA as per IRAC norms in the UT of Puducherry is arrived and obtained approval from the committee. It was also decided that the revised norms are applicable from the Financial Year 2020-21. SLBC advises member banks to make a note of the crop season and NPA norms applicable for the State and issue suitable instructions to their offices/branches for proper asset classification of the crop loan

Other Action Points of the Meeting given by Shri. Surjith Karthikeyan, Deputy Secretary

1. **Attendance in SLBC Meeting:** All the Banks operating in Puducherry (Private Sector Banks and PSBs) may ensure their attendance in the next SLBC meeting. A VC meeting may be held by SLBC Convener next week with those who haven't attended to ensure their attendance in the next meeting.
2. **Presentation of Sanction/Disbursement Data:** Sanction/disbursement for last financial year and this financial year for key schemes/Sectors (till October) may be considered for presentation in the next meeting, Bank wise, including all Pvt Sector Banks operating in the UT.

Shri. Venkatesan M, Field General Manager, Indian Bank has summed up of the agenda and given vote of thanks with following points.

He emphasized that high priority should be given to the tourism, manufacturing, and fisheries sectors, as mentioned by the Finance Secretary. Under the financial inclusion initiative, there is considerable potential for the PMJJBY and PMSBY to make an impact. Improving the performance of the Atal Pension Yojana should be a key focus, with an emphasis on consistency.

It was emphasized that the net growth of MSME advance (Micro, Small, and Medium Enterprises) should be prioritized, regardless of the ACP disbursement amount. Additionally, the PM Surya Ghar Muft Bijli Yojana should receive greater attention to ensure strong performance in the coming days. He also urged members to continue their efforts to achieve the Annual Credit Plan (ACP) targets for FY 2024-25.

List of participants of the SLBC convened on 27.09.2024

S.No	Name (Sarvashri)	Designation	Institution
1.	Ashish Madhaorao More, I.A.S	Secretary to Government	Govt. of Puducherry
2.	Shiv Bajrang Singh	Executive Director & Chairman of SLBC	Indian Bank
3.	M. Rajkumar	Deputy General Manager	RBI, Chennai
4.	Dr. P.S Harikrishnaraj	General Manager	NABARD Chennai
5.	Chandrasekaran V	General Manager (RBD)	Indian Bank Chennai
6.	Venkatesan M	Field General Manager (FGMO, Chennai)	Indian Bank Chennai
7.	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.	R.V. Sidharthan	DGM	NABARD
4.	Sathish Kumar A	LDM	Lead Bank
5.	Ragul	LBO	Lead Bank
6.	Sasi Kumar Reddy	LBC	Lead Bank
7.	S P Vijaya	Senior Manager	Canara Bank
8.	D Rathinavel	Chairman	PBGB
9.	Hari Krishnan	Senior Manager	Bank of Maharashtra
10.	Sunil Kumar	Senior Manager	Union Bank of India
11.	Rajeswar	Chief Manager	Union Bank of India
12.	Praveen	Senior Manager	Punjab and Sind Bank
13.	Kuldeep Mishra	Assistant General Manager	UCO Bank
14.	Karthik Kumar	Senior Manager	HDFC Bank
15.	Vickneswaran	Senior Manager	Tamilnadu Mercantile Bank
16.	C. Siddharthan	Senior Manager	Punjab National Bank
17.	Sivapriyan	Regional Head	ICICI Bank
18.	Naveen Kumar	Senior Manager	Central Bank of India
19.	A S S Prakash	Chief Manager	Bank of Baroda
20.	Ebenezer Sophia	Assistant General Manager	Indian Overseas Bank
21.	Purushothaman	Chief Manager	State Bank of India
22.	Venkat	Branch Head	Utkarsh Small Finance Bank
23.	Dhinesh Martin	Branch Head	ESAF Small Finance Bank

24.	Vignesh	Regional Head	Jana Small Finance Bank
25.	Selvapazhani	Branch Head	Jana Small Finance Bank
26.	I A Prem Kumar	Area Manager	Ujjivan Small Finance Bank
27.	Giridharan	Branch Manager	RBL Bank
28.	K VivekAnand	Deputy Manager	IDFC First Bank
29.	Aravindhan	Manager	Karnataka Bank
30.	K M Kannan	Assistant General Manager	IDBI Bank
31.	Viha Kavitha	Senior Manager	Federal Bank
32.	Senathipathy	Branch Manager	Dhanalakshmi Bank
33.	S Venkatesan	Branch Manager	AU Small Finance Bank
34.	Logeswaran	Branch Operation Manager	DCB Bank
35.	Murali Manohar	Assistant Manager	South Indian Bank
36.	P Ratheesh	Cluster Head	South Indian Bank
37.	Hari vardhana Reddy	Branch Manager	Karur Vysya Bank
38.	R Ilango	Manager	Puducherry State Co-op Bank
39.	V Kaviarasan	Assistant Manager	Puducherry State Co-op Bank
40.	G Baskar	Assistant General Manager	SIDBI
41.	Balaji	Credit Officer	PBGB
42.	Periathambi Ramar	Chief Manager	Bank of India
43.	Ashwini Pankaj	Chief Manager	Central Bank of India
44.	Ravi Kumar	Assistant Vice President	Axis Bank
45.	Hariharan	Relationship Manager	IndusInd Bank
46.	M Balaji	Branch Head	DBS Bank
47.	T Ramasundaram	Branch Head	City Union Bank
48.	R Elumalai	Branch Manager	Axis Bank
49.	N Dhanalakshmi	Co Ordinator	Financial Literacy Centre
50.	Chithra	Branch Head	Catholic Syrian Bank
51.	J Josephine Sahaya Rani	Director	Ind SETI

GOVERNMENT DEPARTMENTS/BOARD/CORPORATION			
S.No.	Name (S/Shree)	Designation	Department
1	G Sundaram	Superintendent	Dept. of Sainik Welfare
2	G Latha Mangeswar	Director	Dept. of Animal Husbandary
3	G Rajendiran	Deputy Director	Dept. of Fisheries
4	Govindharajan	General Manager	Director Industries Centre
5	Jayaraman	Functional Manager	Director Industries Centre
6	C K Shilpa	CMM	PUDA
7	K Kavitha	CMM	Pondicherry Municipality
8	R Sheela	Director	Planning Department
9	S Sakkarapani	Superintendent	DRDA
10	S Aravindhan	Technical Consultant	PIPDIC

