

State Level Bankers' Committee, Puducherry
Convenor: Indian Bank

Banking Development in U.T. of Puducherry
(As of March 2016)

(Rs. in Crores)

| S. No | Details/Sector | March 2012 | March 2013 | March 2014 | March 2015 | March 2016 |
|-------|---------------------------------------|-------------------|-------------------|-------------------|---------------------|--------------------|
| 1 | Total No of Branches | 187 | 205 | 214 | 241 | 253 |
| | Of which - Rural | 76 | 78 | 79 | 81 | 83 |
| | - Semi-urban | 35 | 45 | 47 | 66 | 70 |
| | - Urban | 76 | 82 | 88 | 94 | 100 |
| 2 | Total Deposits | 8169.49 | 8712.46 | 9676.51 | 10685.59 | 12236.83 |
| | Of which NRI Deposits | 696.48 (8.53%) | 784.89 (9.01%) | 921.82 (9.53%) | 1084.42 (10.15%) | 1213.34 (9.92%) |
| 3 | Total Advances | 6044.36 | 6749.15 | 7452.84 | 8329.08 | 9488.44 |
| 4 | CD Ratio | 74% | 77% | 77% | 78% | 78% |
| 5 | Investments | 178.06 | 215.40 | 351.12 | 331.77 | 299.11 |
| 6 | Cr. + Inv./Deposit Ratio | 76% | 80% | 81% | 81% | 80% |
| 7 | Total Priority Sector Advances | 3603.59 | 4083.32 | 4595.13 | 5321.98 | 6245.82 |
| 8 | Percentage of PSA to Total Advances | 60% | 61% | 62% | 64% | 66% |
| 9 | Total Advances to Agriculture | 1094.34 | 1335.58 | 1603.12 | 1875.78 | 2140.91 |
| 10 | Percentage of Agri. To Total Advances | 18.10% | 19.79% | 21.51% | 22.52% | 22.56% |
| 11 | Advances to Weaker Section | 753.38 | 856.72 | 1006.32 | 1165.72 | 1440.35 |
| 12 | Percentage of W.S. to Total Advances | 12.46% | 12.69% | 13.50% | 14.00% | 15.18% |
| 13 | Advances to SC/ST | 259.50 | 324.54 | 376.62 | 450.12 | 640.15 |
| 14 | Advances to DRI | 3.66 | 4.01 | 5.04 | 5.50 | 5.86 |
| 15 | Advances to Minorities | 378.19 | 469.16 | 581.99 | 700.16 | 885.88 |

**II Disbursement made under Annual Credit Plan
in UT of Puducherry (At a glance)**

(Rs. In Crores)

| Year | Particulars | Agriculture | Non farm Sector | Services | Total |
|----------------|--------------------|--------------------|----------------------------|-----------------|----------------|
| 2011-12 | Target | 612.01 | 220.86 | 380.00 | 1212.86 |
| | Achievement | 579.74 | 232.12 | 404.92 | 1216.78 |
| | Achievement | 94.73% | 105.10% | 106.56% | 100.32% |
| 2012-13 | Target | 646.00 | 251.41 | 525.00 | 1422.41 |
| | Achievement | 655.87 | 252.53 | 525.65 | 1434.05 |
| | Achievement | 101.53% | 100.45% | 100.12% | 100.82% |
| 2013-14 | Target | 770.04 | 298.69 | 649.00 | 1717.73 |
| | Achievement | 779.27 | 299.28 | 649.61 | 1728.16 |
| | Achievement | 101.20% | 100.20% | 100.09% | 100.61% |
| 2014-15 | Target | 767.10 | 331.04 | 737.50 | 1835.64 |
| | Achievement | 814.55 | 335.33 | 744.39 | 1894.27 |
| | Achievement | 106.19% | 101.29% | 100.93% | 103.19% |
| 2015-16 | Target | 871.24 | 340.24 | 746.00 | 1957.48 |
| | Achievement | 903.89 | 348.71 | 747.96 | 2000.56 |
| | Achievement | 103.75% | 101.73% | 100.26% | 102.20% |

AGENDA: 1

Confirmation of minutes of the SLBC Meeting held on 15.02.2016

The minutes of the SLBC meeting held on 15.02.2016 was communicated to all the members vide Lead Bank letter reference SLBC-UTP/L 04/ 2015-16/0103 dated 01.03.2016. The same was also made available in our website. A copy of the minutes is annexed.

The minutes of the meeting may please be confirmed.

AGENDA: 2.

Review of follow up action taken on the decisions of the earlier meeting

| Sl | Issue | Action initiated |
|----|---|--|
| 1 | Department of Rural Development- Allotment of Land for Indian Bank Self Employment Training Institute (INDSETI). | These issues are regularly pursued by INDSETI Director/Lead Bank. The concerned authorities/departments i.e. Revenue and DRDA, Government of Puducherry are in the process of allotting the land. |
| 2 | Training to branch staff on MSME related developments and capacity building | RBI has conducted a 2 day capacity building programme for 50 branch managers of various banks on 15 th and 16 th April 2016 at Puducherry. |
| 3. | Special campaigns for PMJDY and other Social Security Schemes | SLBC as well as banks on their own are organising campaigns regularly for Aadhaar seeding, distribute RuPay cards and also to educate the general public on the benefits of the scheme. |
| 4 | Annual Credit Plan 2016-17 | As suggested in the previous meeting, sub-committee meeting of SLBC on Agriculture has been held on 04.03.2016 and prepared a revised Annual Credit Plan (ACP) as per the direction of SLBC and another meeting was held on 08.06.2016 in the presence of Ms. Xess, General Manager, NABARD, SLBC Convenor, Regional Managers of SBI, IOB and nodal officers of other banks and finalized the plan allocation to various sectors. The details are annexed. |

AGENDA: 3 - New Issues

3.1 Ground Level Credit-2016-17-Agriculture- Allocation of agency wise targets.

NABARD, Chennai vide their letter dated 07.05.2016 has informed that the Hon'ble Union Finance Minister in his budget speech for the year 2016-17 has set ground level credit (GLC) target for Agriculture at **Rs.9,00,000 Crores** and accordingly Government of India has allocated target of **Rs.917 Crores** for UT of Puducherry agency wise and purpose wise. The letter is placed for the information of the members. It has also been informed that the target is not an upper ceiling for credit disbursement to agriculture sector by banks in the respective states and wherever the agriculture credit target, based on Annual Credit Plan is higher than what has now been allotted, the higher target shall be retained for implementation and monitoring. As the target for UT of Puducherry under Agriculture as per the revised Annual Credit Plan is **Rs.956.44 Crores** which is higher than the GLC target and hence the same would be retained. The forum requests member banks to make all out efforts to achieve the ACP targets for the year 2016-17.

3.2 The Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016

Government of India, Department of Electronics & Information Technology, New Delhi vide their letter F No. 10(36)/2015/EG-II(Vol-I) dated 29.03.2016 have notified the Aadhaar Act 2016. The Act intends to provide for targeted delivery of subsidies and services to individuals residing in India by assigning them unique identity numbers, called Aadhaar numbers.

The salient features of the Aadhaar (Targeted Delivery of Financial and other subsidies Benefits and services) Act 2016 is furnished in the annexure for information of the members.

3.3 Seeding of Aadhaar number in PMJDY accounts and bank accounts of Pensioners

As per the directions from the office of the Prime Minister of India, Department of Financial Services, Ministry of Finance, Government of India vide letter F No.20/2/2010-FI (Part) (C 71275) dated 26.04.2016, inter-alia has directed to ensure that all PMJDY bank accounts and various types of pension accounts including retired armed forces personnel are seeded with Aadhaar by **June 30, 2016**.

3.4 Crop Insurance Schemes

Government of India has recently launched Pradhan Mantri Fasal Bima Yojana (PMFBY) which would replace the existing crop insurance schemes namely, National Agricultural Insurance Scheme (NAIS) & Modified National Agricultural Insurance Scheme (MNAIS) with effect from 01.04.2016. PMFBY will be available to the farmers at very low rates of premium which would be maximum upto 1.5% for Rabi and upto 2% for Kharif for Food crops, pulses and oilseeds and upto 5% for annual Horticulture/Commercial crops. This scheme would provide insurance cover for all stages of the crop cycle including post harvest risks in specified instances.

Department of Agriculture, Cooperation & Farmers Welfare / Ministry of Agriculture & Farmers Welfare / GOI, has communicated the operational guidelines for implementation of Kharif 2016 scheme.

The salient features of the schemes are annexed for the information of the members. All the member banks are requested to inform their branches so as to ensure strict compliance of the provisions of the Schemes / Guidelines and to ensure coverage of 100% of defined loanee farmers along with good number of non loanee farmers with effect from April 1, 2016 to achieve the defined objectives and targets fixed under the Scheme.

The Scheme and detailed Operational Guidelines for Pradhan Mantri Fasal Bima Yojana (PMFBY), Weather Based Crop Insurance Scheme (WBCIS) and Unified Package Insurance Scheme (UPIS) are available on the GOI's website www.agricoop.nic.in & www.agri-insurance.gov.in

3.5 Start up India Stand up India Programme

The information regarding announcement of "Start-up India" Programme by the Hon'ble Prime Minister in his Independence day address was also discussed in the SLBC meeting held on 27.11.2015. Now, the detailed guidelines of the scheme are placed for the information of the members. All Banks are advised to ensure sanctioning of loan between Rs. 10.00 lakh and 100 lakh to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one women borrower per branch for setting up a green field enterprise.

The enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either SC/ST or woman entrepreneur.

3.6 Financial Literacy Project in Schools

Government of India vide letter dated 10.03.2016 (annexed) has requested all the banks to organize financial literacy projects in Schools and SLBC has been asked to map the schools to bank branches in the State. Accordingly all bank branches were mapped with schools. The list of mapped schools has been informed to the respective District Co-ordinators of the banks. All the member banks are requested to chalk out suitable programme for smooth implementation of the financial literacy projects in their respective mapped schools utilizing the Financial Literacy Material and submit the progress reports to Lead Bank for consolidation and onward submission to Government of India. Bank branch-wise list of schools mapped is annexed.

3.7 Pradhan Mantri Awas Yojana-Housing for All (Urban)

Pradhan Mantri Awas Yojana (PMAY) - Housing for all (Urban) is being implemented during 2015-2022 and provides central assistance to Urban Local Bodies (ULB) and other implementing agencies through state/UTs for

- ✚ In situ rehabilitation of existing slum dwellers using land as a resource through private participation
- ✚ Affordable housing through Credit linked Subsidy Scheme
- ✚ Affordable housing in partnership
- ✚ Subsidy for beneficiary-led individual house construction

PMAY was launched on all India basis w.e.f. 17th June 2015 and is operational in all statutory town as per census 2011 and towns notified subsequently. The salient features of the scheme are annexed for information of the members.

3.8 Implementation of Prime Minister's Employment Generation Programme (PMEGP)

a. Process Flow of online submission of applications & processing:

In the SLBC meeting held on 27.11.2016, members were informed of the introduction of online submission of applications under PMEGP. The process flow and disbursement of Margin Money directly to financing bank branches is annexed for information of the members.

b. Clarification by KVIC-Eligibility conditions for beneficiaries under PMEGP:

A copy of the circular issued by KVIC regarding clarification in respect of eligibility condition of beneficiaries under PMEGP is that some banks are rejecting the loan applications on the grounds that the applicant have already availed personal or any other loan whereas PMEGP scheme provision debars only individuals/unit in availing subsidized loan under two or more schemes (Central/State schemes).

3.9. Accident Insurance for Rupay Card Holders

All the PMJDY account holders are eligible for RuPay debit card which has inbuilt accident insurance coverage based on the usage of Rupay card. The salient features of RuPay Insurance Programme for the financial year 2016-17 is annexed for information of the members.

3.10. Designation of CBCID Police Station as Nodal Police Station

Government of Puducherry vide their letter No.I/11013/1/09/P3/H dated 18.03.2016 informed that as per the communication received from Ministry of Home Affairs they have designated CBCID Police Station which is having jurisdiction over the entire UT of Puducherry, as Nodal Police Station for reporting the cases relating to Forged Indian Currency Notes (FICNs) recovered by the banks in respect of UT of Puducherry. The copy of the letter is placed for information of the members.

3.11. PMJDY - Conversion of Small Accounts

Copy of the letter received from Government of India regarding "Conversion of Small Accounts to Basic Savings Bank Deposit Accounts (BSBDA) is annexed for information and necessary action of the members.

3.12. Administrative approval for implementation of Dairy Entrepreneurship Development Scheme for the year 2016-17

Copy of the letter and other details received from Government of India regarding Administrative approval for implementation of Central Sector Scheme - "Dairy Entrepreneurship Development Scheme" during the year 2016-17 is annexed for the information and necessary action of the members. Members may kindly note that the scheme is open for entire financial year 2016-17 in respect of SC category and North Eastern Region States/Sikkim region. As regards to General/ST beneficiaries in the non-NER/Sikkim regions the scheme is open only for the period of 3 months i.e from 01.04.2016 to 31.07.2016 and the loan applications received by the banks during the above period are eligible under the scheme and subsidy will be released subject to availability of funds under the scheme. The copy of the letter is enclosed for information of members.

3.13. Water Campaign - Emphasis on Water Use Efficiency

Nabard, Chennai vide their letter dated 31.05.2016 has requested SLBC to convene a meeting of sub-committee of SLBC Agriculture to discuss the proposed "Water Campaign" in UT of Puducherry. Accordingly a meeting of the subcommittee was held on 08.06.2016 in the presence of Ms. Xess, General Manager, NABARD, SLBC Convenor, Regional Managers of SBI, IOB and nodal officers of other banks and representative from Department of Agriculture, Government of Puducherry and finalized the plan of action as follows:

1. To create awareness to customers regarding water conservation by display of banners in banks.
2. Staff members are to be sensitized on the same and be made aware of the various schemes to encourage water conservation so that they provide information to the customers.
3. Include water campaign in all the awareness campaign being conducted by banks and Government Department.
4. Farmers are to be informed of the availability of various subsidy schemes of the Government, which can be fully utilized for water conservation.

The copy of the letter and the annexure is enclosed for information of members.

AGENDA: 4. Pradhan Mantri MUDRA Yojana (PMMY)

Banks in Union territory of Puducherry have been providing loans for starting self employment enterprises in non-farm sector and are classifying the same under appropriate scheme of MUDRA. The performance of banks as on 31.03.2016 is placed for information of the members. The scheme-wise annual target and achievement under Mudra are

| Mudra | Annual Target (Rs in crore) | Achievement (Rs. in crore) |
|--------------|--------------------------------|-------------------------------|
| Shishu | 36.49 | 52.34 |
| Kishore | 94.94 | 120.12 |
| Tarun | 41.13 | 63.49 |
| Total | 172.56 | 235.94 |

Government of India, Department of Financial Services has advised all the banks to provide loans to persons trained for self employment activities through ITIs, Vocational Training Centre's, occupational training centres, INDSETI and similar type of institutions under the PMMY. All the banks are requested to provide timely and adequate assistance to such candidates depending on their needs and eligibility. The details of achievements are to be informed to Lead Bank periodically. Banks continue to provide loan under PMMY during the current programme year 2016-17 upto 17.06.2016 banks has provided 2564 loans amounting to Rs.6.78 Crores under Shishu, 1445 loans amounting to Rs.20.08 Crores under Kishore and Rs. 5.13 Crores to 74 beneficiaries of Tarun category totaling Rs.31.99 Crores to 4083 beneficiaries under PMMY.

AGENDA: 5

Pradhan Mantri Jan Dhan Yojana (PMJDY) & 3 Social Security Schemes

All the member banks continue to open new accounts to other members of the households for additional accounts under PMJDY. The account holders were provided with Rupay debit cards and OD facility based on the satisfactory operation of the accounts as per the prescribed criteria.

Banks also continue to enroll the account holders under 3 social security schemes of Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY). As on 31.05.2016, the enrollment under PMJJBY was 60759, PMSBY was 173196 and APY was 5728 respectively. The bank-wise performance is placed for the information of the members. As per the directives of Government of India, meetings and awareness programmes are being conducted by banks to provide financial literacy regarding operation in the bank accounts, various facilities including credit schemes like PMMY available for them, RuPay card distribution, importance of using the Rupay Cards periodically i.e. which will help in keeping alive the insurance coverage specially provided for Rupay cards holders.

As the enrollments in being done on ongoing basis all the members are requested to contribute their maximum to ensure coverage of all eligible people of UTP under these schemes.

Government of India has informed that for the new enrollment deaths occurring during the first 45 days from the date of enrollment will not be paid under PMJJBY. Suitable amendment has been made in the consent form. All the members are requested to take note of the same and inform all the persons enrolling under PMJJBY.

AGENDA: 6

FINANCIAL LITERACY AND TRAINING

6.1 Financial Literacy

Financial literacy is a part of the mission mode objective of PMJDY and all the banks are providing the same by conducting various meeting and programmes in their branches and service area villages of rural branches.

6.2. Financial Literacy and Credit Counseling Centre (FLCC) is functioning in UT of Puducherry and providing services to general public. From 28.03.2009 to March 2016, 8259 clients have availed counseling services provided through FLCCs. Financial literacy van is also in operation in UT of Puducherry and providing services to the doorsteps of villages.

6.3. Financial Literacy through skilling Centres - Government of India has advised banks to conduct Financial Literacy Programmes (FLP) in Industrial Training Institutes (ITI), Vocational Training Partners (VTPs), Operational Centres (OCs). Accordingly 19 such centres in UTP have been mapped to banks and FLCC. As on 31.05.2016 FLP has been conducted in 15 centres benefiting 738 students. The materials are available in the PMJDY website <http://pmjdy.gov.in/lioteracy>. Banks are also requested to utilize the same for imparting training and report the developments to Lead Bank.

6.4. Financial Literacy in schools - Schools in UT of Puducherry has also been mapped to various banks and member banks are requested to start the Financial Literacy initiatives utilizing the materials available in PMJDY website from the start of the academic year 2016-17 and report the progress to Lead Bank.

6.4. Indian Bank Self Employment Training Institute (INDSETI) - A total of 148 programmes have been conducted by the institute up to March 2016 in which 3918 candidates were trained in various skills to start self employment ventures and build their financial capabilities. Off-campus training programmes are also being conducted.

All the member banks and line departments are requested to fully utilize the services of INDSETI and provide credit to INDSETI trained candidates.

Agenda 7

Review of performance of Banks in U.T. of Puducherry:

(Position as at the end of March 2016)

Branch Net Work:

As at the end of March 2016, there are 43 banking institutions with a total network of 253 branches operating in the Union Territory of Puducherry. Yes Bank has also commenced its operation in Puducherry. The commercial banks with 187 branches, Puducherry State Co-operative Bank (PSCB) with 27 branches and Puducherry Co-operative Central Land Development Bank with one Branch and a Regional Rural Bank named Pudhuvai Bharathiar Grama Bank (PBGB) with 38 branches are taking care of the banking services of the people in the UT of Puducherry.

The Agency wise break up is as under:

| No | Particulars | No. of branches in UTP | Of which Rural branches in UTP | Branches in Karaikal Region |
|----|------------------------------|------------------------|--------------------------------|-----------------------------|
| 01 | Commercial Banks | 187 | 48 | 38 |
| | Of which | | | |
| | a. Nationalized Banks | 147 | 45 | 30 |
| | b. Private Sector Banks | 40 | 3 | 8 |
| 02 | Puducherry State Co-op. Bank | 27 | 13 | 3 |
| 03 | P.C.C.L.D. Bank | 1 | - | - |
| 04 | Regional Rural Bank | 38 | 22 | 8 |
| | T O T A L | 253 | 83 | 49 |

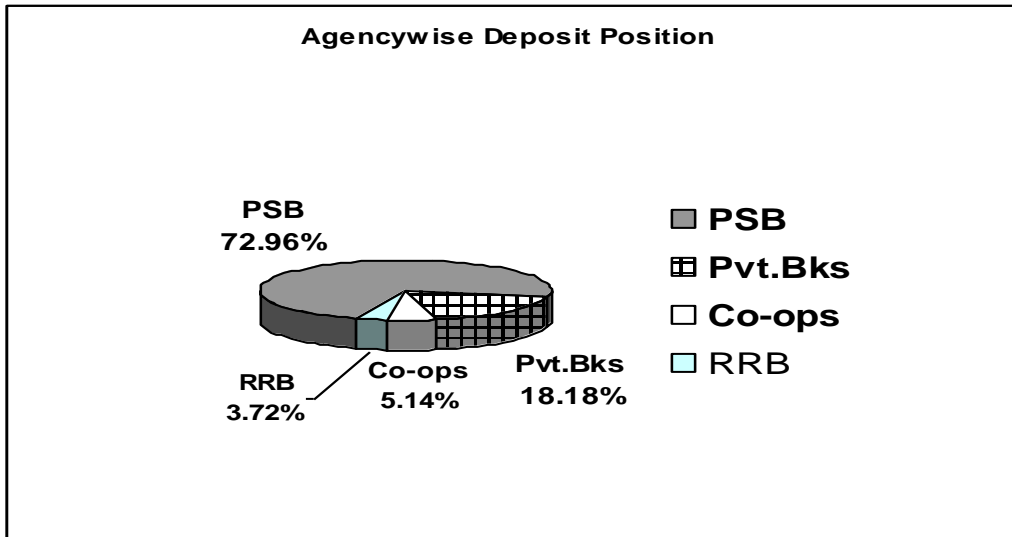
Besides this, PIPDIC (A Government of Puducherry Undertaking) & SIDBI are also extending loan assistance to the needy in the Union Territory. Of these 253 branches, 170 branches constituting 67% are in urban/semi-urban areas. As per the census 2011, the population of Union Territory of Puducherry is 12, 47,953. The population covered per branch is placed at 4932. In Karaikal region the population per branch is placed at 4086.

The comparative details of the agency-wise performance under various important parameters are furnished below:

Rs.in crores

| Sl. No | Details/Sector | March 2014 | March 2015 | Variation over March 2014 | March 2015 | March 2016 | Variation over March 2015 |
|--------|---|------------|------------|---------------------------|------------|--------------------|---------------------------|
| 1 | Total Deposits | 9676.51 | 10685.59 | 1009.08 (10.43%) | 10685.59 | 12236.83 | 1551.24 (14.52%) |
| | Of which NRI Deposits | 921.82 | 1084.42 | 162.60 (17.64%) | 1084.42 | 1213.34 (9.92%) | 128.92 (11.89%) |
| 2 | Total Advances | 7452.84 | 8329.08 | 876.24 (11.76%) | 8329.08 | 9488.44 | 1159.36 (13.92%) |
| 3 | CD Ratio | 77% | 78% | 1 | 78% | 78% | No variation |
| 4 | Investments | 351.12 | 331.77 | -19.35 | 331.77 | 299.11 | -32.66 |
| 5 | Credit + Inv / Deposit Ratio | 81% | 81% | No variation | 81% | 80% | -1 |
| 6 | Total Priority Sector Advances | 4595.13 | 5321.98 | 726.85 (15.82%) | 5321.98 | 6245.82 | 923.84 (17.36%) |
| 7 | % of Priority Sector Adv. to Total Advances | 62% | 64% | 2 | 64% | 66% | 2% |
| 8 | Total Advances to Agriculture | 1603.12 | 1875.78 | 272.66 (17.01%) | 1875.78 | 2140.91 | 265.13 (14.13%) |
| 9 | % of Agri. advances to Total Advances | 21.51% | 22.52% | 1.01% | 22.52% | 22.56% | 0.04% |
| 10 | Advances to Weaker Section | 1006.32 | 1165.72 | 159.40 | 1165.72 | 1440.35 | 274.63 |
| 11 | % of Weaker Section to Total Advances | 13.50% | 14.00% | 0.50% | 14.00% | 15.18% | 1.18% |
| 12 | Advances to SC/ST | 376.62 | 450.12 | 73.50 | 450.12 | 640.15 | 190.03 |
| 13 | Advances to DRI | 5.04 | 5.50 | 0.46 | 5.50 | 5.86 | 0.36 |
| 14 | Advances to Minorities | 581.99 | 700.16 | 118.17 | 700.16 | 885.88 | 185.72 |

Agency-wise Deposit Position:



Deposits

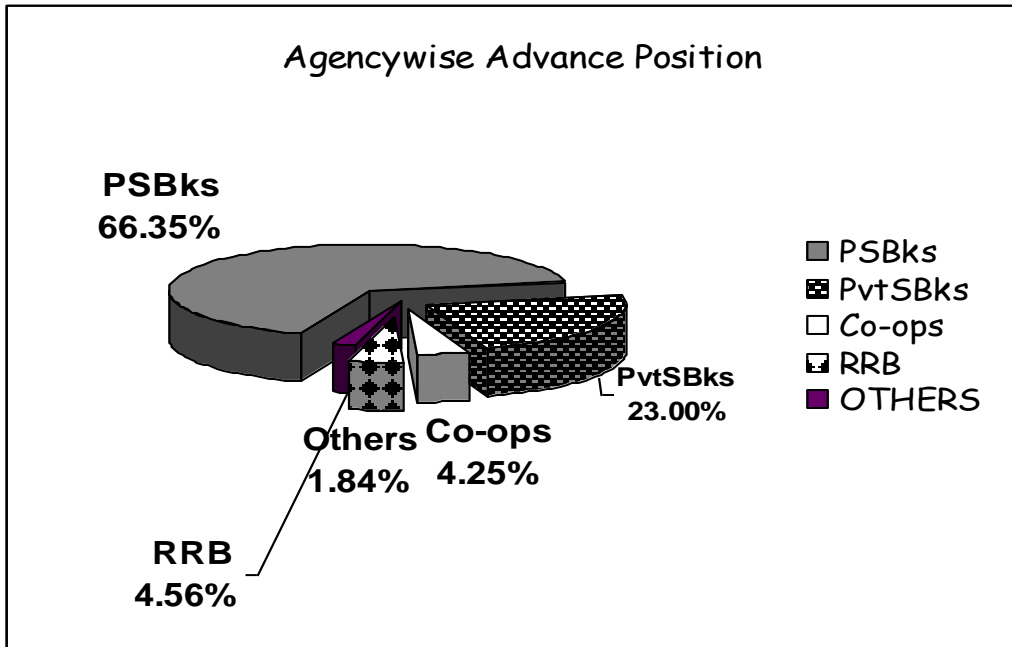
(Rs. in Crores)

| Agency | March 2015 | March 2016 | Variation over March 2015 | % of growth over March 2015 |
|----------------------|-----------------|-----------------|---------------------------|-----------------------------|
| Public Sector Banks | 7796.7 | 8928.34 | 1131.64 | 14.51 |
| Private Sector Banks | 1912.02 | 2224.96 | 312.94 | 16.37 |
| Co-operative Banks | 613.85 | 628.25 | 14.4 | 2.35 |
| Regional Rural Bank | 363.02 | 455.28 | 92.26 | 25.41 |
| TOTAL | 10685.59 | 12236.83 | 1551.24 | 14.52 |

Analysis:

- The deposits mobilized by the banking system in the UT of Puducherry rose by Rs.1551.24 Crores above March 2015 level registering an increase of 14.52%.
- The Public Sector Banks continued to have a predominant share with their deposits constituting as high as 72.96% of the total deposits followed by Private Sector Banks at 18.18%, Co-operative Banks at 5.13% and RRB at 3.72%
- In absolute terms, Public Sector Banks have shown an increase in the growth of Deposits by Rs.1131.64 Crores (14.51%). The increase in deposits of RRB is at Rs.92.26 Crores. (25.41%)

Agency-wise Advance Position



Advance

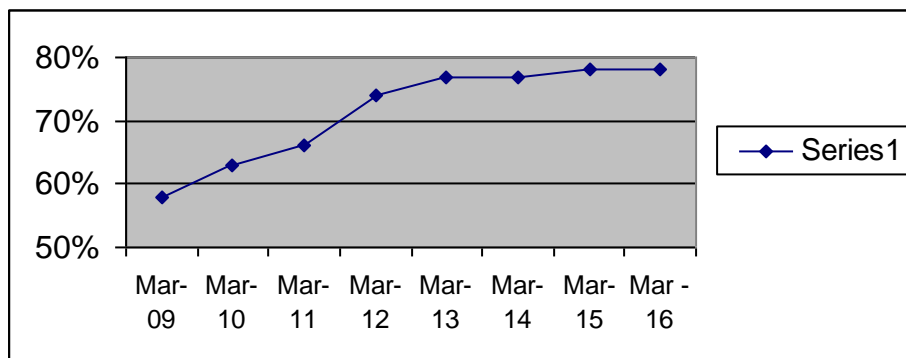
(Rs. in crores)

| Agency | March 2015 | March 2016 | Variation over March 2015 | % of growth over March 2015 |
|----------------------|----------------|----------------|---------------------------|-----------------------------|
| Public Sector Banks | 5704.22 | 6295.7 | 591.48 | 10.37 |
| Private Sector Banks | 1680.13 | 2182.3 | 502.17 | 29.89 |
| Co-operative Banks | 405.79 | 403.05 | -2.74 | -0.68 |
| Regional Rural Bank | 375.86 | 433.1 | 57.24 | 15.23 |
| Others | 163.08 | 174.36 | 11.28 | 6.92 |
| TOTAL | 8329.08 | 9055.18 | 1159.43 | 13.92 |

Analysis:

- Gross credit increased by Rs.1159.49 Crores over March 2015 level showing a growth rate of 13.92%.
- Public Sector Banks have shown increase of Rs.591.48 crores, recording a growth rate of 10.37% over the March 2015 position. Private sector banks have increased their lending by Rs.502.17 Crores recording growth of 29.89%.
- Regional Rural Bank has shown an increase of Rs.57.24 crores.

CD Ratio:



Compared to the growth rate of 14.52% shown by deposits, the advances have registered a growth of 13.92 % during the period under review. Hence the CD ratio reached a level of 78% as of March 2016

- NRI deposits amounting to Rs.1213.34 Crores accounts for 9.92% of the total deposits are with bank branches in UT. Excluding the NRI deposits, the CD ratio works out to 86%.
- The CD ratio for Karaikal Region works out to 107 %
- Out of the 24 Public sector banks present in the UT, 21 Banks are having CD Ratio more than 60% and the remaining 3 Public Sector Banks Viz. Bank of Baroda, Canara Bank, Central Bank of India, have a CD Ratio less than 60%.
- Among the 14 Private Sector Banks in the UT, 11 Banks are having CD Ratio more than 60% and the remaining 3 viz. Karnataka Bank, Tamilnad Mercantile Bank and Indusind bank have a CD Ratio of less than 60%.
- RRB, PSCB and PCCLDB CD Ratio stood at above 60%.

Credit to Deposit and Investment Ratio

It is reported that RRB, PSCB & PCCLDB have made an investment to the tune of Rs. 299.11 Crores in Government Securities and as a result the Credit plus Investment to Deposit ratio is at 80% as on March 2016.

Performance under other key functional areas:

| Area | R B I Norms | Actual as on March 2015 | Actual as on March 2016 |
|-------------------------|--------------------|------------------------------------|------------------------------------|
| <i>Priority Sector</i> | 40% | 64% | 66% |
| Agricultural Advances | 18% | 22.52% | 22.56% |
| Weaker Section Advances | 10% | 14.00% | 15.18% |

Analysis:

Priority Sector:

The share of Priority Sector Credit to Total Advances increased to 66% against the RBI norms of 40% for the period under review. In absolute terms, there is an increase of Rs.923.84 Crores over March 2015. The rate of growth during the period stood at 17.36%, which is against the growth rate of over all credit at 13.92% for this period.

Agriculture:

Under Agriculture loans, there is an increase of Rs.265.13 Crores during the period under review. The ratio of agriculture advances to the total advances is at 22.56% as of March 2016 against 18% minimum prescribed by RBI.

Weaker Section:

Advances to Weaker Sections under Priority Sector Advances have increased by Rs.274.63 Crores during the period under review. The ratio of weaker section advances to total advances as of March 2016 is at 15.18% against the norms of 10%.

DRI Scheme:

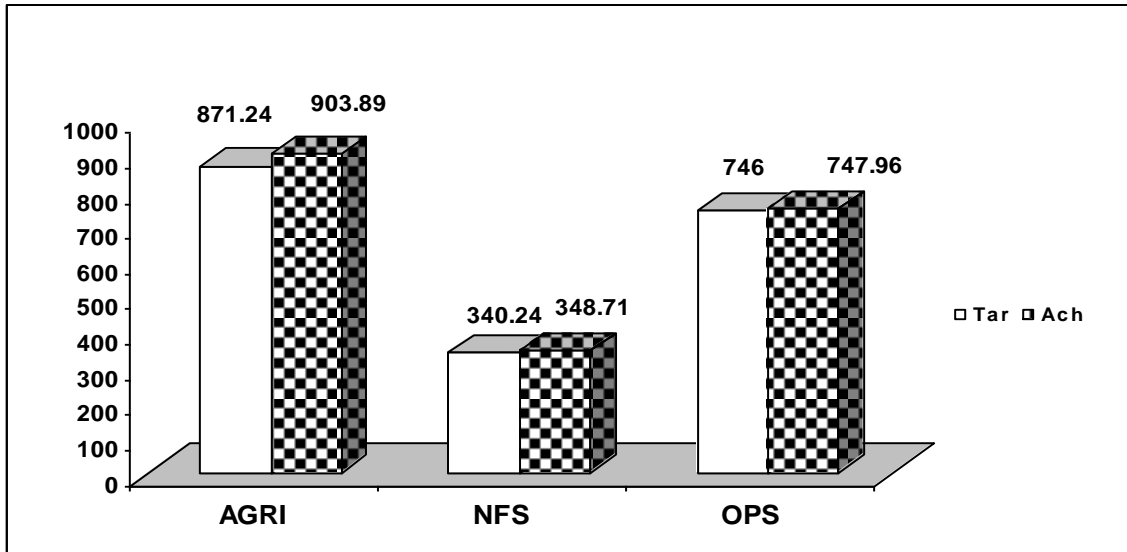
The outstanding advance under DRI has increased to Rs.5.86 Crores from Rs.5.50 crore as on March 2015.

AGENDA: 8

Review of Performance under Annual Credit Plan 2015-16

The Sector wise target vis-à-vis achievement (Disbursement) as on 31.03.2016 is given below:

(Rs. in Crores)



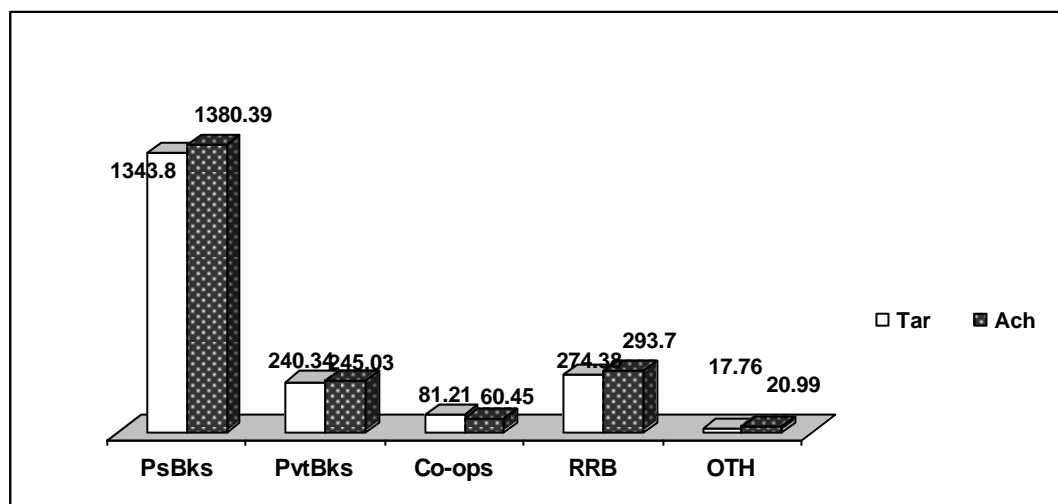
| Sector | Target | Achievement | % of |
|--------------|------------------|----------------|---------------|
| | As on March 2016 | | Achievement |
| Agriculture | 871.24 | 903.89 | 103.75 |
| NFS | 340.24 | 348.71 | 102.49 |
| OPS | 746 | 747.96 | 100.26 |
| TOTAL | 1957.48 | 2000.56 | 102.20 |

The aggregate Credit disbursement upto the period under review of 2015-16 amounts to Rs.2000.56 Crores against the target of Rs. 1957.48 Crores, registering 102.20% achievement. The Banks in UT of Puducherry continue to give thrust to Agriculture. As against the target of Rs.871.24 Crores, the credit flow to the sector was Rs. 903.89 Crores achieving 103.75% of the target. Major share of credit is absorbed for short term credit requirement. Agriculture sector absorbed 45% of the total credit and is followed by Other Priority Sector (OPS) at 37% under which banks have disbursed loans amounting to Rs.747.96 crores. Tourism related activities, Hotel industry, IT and IT enabled services, and

food processing units are the major beneficiaries of this credit flow. While absorbing 18% of the share the disbursement to Non-farm sector was Rs.348.71 Crores.

Agency-wise target vis-à-vis achievement under ACP 2015-16

(Position as on March 2016).



(Rs. in Crores)

| Agency | Target | Achievement | % of Achievement |
|-----------------------|------------------|----------------|------------------|
| | As of March 2016 | | |
| Public Sector Banks | 1343.8 | 1380.4 | 102.72 |
| Private Sector Banks | 240.34 | 245.03 | 101.95 |
| Co-op Sector Banks | 81.21 | 60.45 | 74.44 |
| RRB | 274.38 | 293.7 | 107.04 |
| Others (PIPDIC/SIDBI) | 17.76 | 20.99 | 118.19 |
| TOTAL | 1957.49 | 2000.56 | 102.20 |

Under ACP the performance of Public Sector Banks is at 102.72% and Regional Rural Bank is at 107.04% of the target.

AGENDA: 9- Flow of credit to Agriculture

The progress made in UT of Puducherry with respect to the Flow of Credit to Agriculture is given below:

(FOR THE PERIOD 01.04.2015 TO 31.03.2016)

(Rs. in crores)

| Particulars | No | Amount |
|---|--------------|---------------|
| Total Target for Agriculture 2015-16 | 98469 | 871.24 |
| Loans disbursed | | |
| Short Term Loan for crop production purpose | 95798 | 854.35 |
| Medium/Long Term loan | 2740 | 49.54 |
| TOTAL | 98538 | 903.89 |
| No of new farmers financed | 9802 | 82.37 |
| No of Agri. clinics financed | 0 | 0 |
| Tenant farmers and oral lessees financed | 4358 | 27.17 |
| Debt Swap Scheme | 712 | 9.63 |

During the period under review banks in UT of Puducherry provided short term loans to 95798 farmers to the tune of Rs.854.35 Crores and the total credit deployment by banks in the UT of Puducherry to the agriculture sector is at Rs.903.89 Crores as against the annual target of Rs.871.24 crores.

Banks are requested to disburse and give thrust for investment credit projects under agriculture and allied sector to achieve the targets for MTL and finance to ACABCs to be explored.

All the crop loans given to notified crops in the notified area are to be invariably covered under NAIS.

Bank wise performance under the Flow of credit to Agriculture is furnished in the annexure.

AGENDA: 10

10.1 Performance under Housing Finance Scheme:

The total disbursement made for house construction activity in Union Territory of Puducherry during the review period is Rs.151.45 Crores covering 3249 accounts.

10.2 Performance under Educational Loan Scheme:

Banks are playing greater role to meet the credit requirement of student community to pursue higher education by providing Educational loans.

Banks have disbursed loan assistance to 2727 students for a sum of Rs.39.01 Crores during the period under review.

10.3 Credit Flow to Non-Farm Sector:

As per the report received from bank branches and as shown in the annexure, credit flow to the tune of Rs.348.71 Crores has been made during the period under review.

Member banks are requested to increase the lending under SME sector and to MUDRA and make use of the various schemes in operation viz. Credit Guarantee Fund Trust Scheme, Credit Linked Capital Subsidy scheme, Micro Finance Scheme.

AGENDA: 11

11.1 Disbursement to Minority Community

The outstanding advance to minority communities as on March 2016 is Rs.885.88 Crores. This accounts to 14.18% of Priority sector advances. Banks have disbursed an amount of Rs.101.95 Crores covering 9423 beneficiaries of Minority Communities during the period under review. As the target of 15% is to be achieved as per the Prime Minister's 15 Point programme on the welfare of minorities, banks are requested to lend more to minorities and also to ensure correct classification of advances using social attributes.

11.2 Disbursement to SC/ST Community

The outstanding advance to SC/ST communities as on 31.03.2016 is Rs.640.15 Crores. Member banks have disbursed an amount of Rs.74.31 Crores benefiting 7432 customers during the period under review.

11.3 Disbursement to Women beneficiaries

The outstanding advance to women beneficiaries as on 31.03.2016 is Rs.820.12 Crores. Banks have disbursed an amount of Rs.156.39 Crores to 15571 women beneficiaries during the review period upto March 2016.

AGENDA: 12

12.1 Performance under Kisan Credit Card Scheme:

During the review period banks have issued 9301 new cards and extended credit assistance of Rs.71.36 Crores.

Banks are requested to route all the crop loans through Revised KCC.

All the KCC holders should be invariably covered under PAIS with a view to provide continued accident insurance coverage.

12.2 SHG Credit Linkage:

During the year 2015-16, 239 new SHG SB Accounts were opened. 1542 groups were credit linked to the tune of Rs.4108.77 lakhs and 1282 groups' availed repeat finance amounting to Rs.3308 lakhs.

12.3 Joint Liability Groups (JLG):

During the period ending March 2016, Banks in UTP have extended credit to 121 JLGs amounting to Rs.185.22 Lakhs. Banks are requested to form more number of Joint Liability Group and extend credit to these groups. Sensitisation programmes on the concept of joint liability groups were also organized in co-ordination with NABARD to bankers, NGOs, SHGs etc to facilitate the formation of more JLG and to ensure adequate credit to them

AGENDA: 13

Review of Performance under Government Sponsored Schemes in UT of Puducherry

Under PMEGP, Puducherry has been allotted a margin money target of Rs.100 Lakhs for programme year 2015-16 and out of the 244 applications sent to the banks 85 applications have been sanctioned with margin money utilization of Rs.133.60 lakhs.

Under MUPSES as against the target of 1000 beneficiaries, 629 applications have been sent to the banks out of which 178 applications have been sanctioned.

All the banks were requested to follow the RBI time norms in disposal of applications and achieve the segment wise targets immediately. Line departments were also requested to work in close co-ordination with banks for financing viable projects under government sponsored schemes and achievement of targets. The subsidy is to be claimed as per the time norms and banks are also requested to send utilization certificates to the line departments regarding the same.

AGENDA: 14

Review of Recovery Performance

14.1. Review of Recovery performance under Priority Sector Advances

The recovery under Priority Sector advances is at 75% of the total demand during the period under review. The Bank-wise recovery details are furnished in annexure.

14.2. Review of recovery performance under SJSRY:

As of March 2016 the recovery performance under group loans (SJSRY-UWSP) is at 79% and the rate of recovery under SJSRY (USEP) individual loan is at 43%. The Bank-wise recovery details are furnished in annexure.

14.3. Review of recovery performance under SGSY

The recovery performance under SGSY stands at 81% as on March 2016. The Bank-wise recovery details are furnished in annexure.

Banks and the Line Departments are requested to organise Joint Recovery camps to improve recovery under these schemes.

14.4. Recovery performance under PMRY:

The rate of recovery under PMRY during the period under review was 36%. The Bank-wise recovery details are furnished in the annexure.

14.5 NPA details under various sectors

As per the available details furnished by members banks the NPA under Agriculture Sector is placed at Rs.67.53 Crores, NFS sector was at Rs.81.55 Crores and OPS was at Rs.65.64 Crores as on 31.03.2016. Banks are yet to furnished complete details. It is requested that the full and the complete details may be furnished so that the same can be presented and reviewed in the next meeting.

AGENDA: 15

Submission of LBR-2 and LBR-3 Returns

The level of submission of LBR 2 and LBR U2 by bank branches in UT of Puducherry for the year 2015-16 as of March 2016 is furnished as below:

| Name of the Return | Submission Level | Name of the Return | Submission level |
|--------------------|------------------|--------------------|------------------|
| LBR 2 | 100% | LBR U2 | 100% |
| LBR 3-A | 100% | LBR U3-A | 100% |

Due to the concerted efforts of Lead Bank by sending the formats well in advance, telephonic reminders, information through various meetings and member banks co-operation has enabled us to achieve 100% submission of Lead Bank Returns.

The District Co-ordinators are requested to take note of the new guidelines issued by Reserve Bank of India in order to improve the effectiveness and streamlining the functioning of SLBC Meetings and ensure to continue the 100% submission of LBR in time as per the revised format so that the actual performance is presented for review.

Bank wise details on LBR submission is given in the annexure.

Agenda No 16

Success Stories

In compliance with the directives of Reserve Bank of India and Government of India to present success stories of candidates from various walks of life who have benefited out of various services being rendered by banking system will be presented for information of the members.

Agenda No 17

Any other matter with the permission of the Chair.