

State Level Bankers' Committee, Puducherry
Convenor: Indian Bank

Banking Development in U.T. of Puducherry
(As of March 2017)

(Rs. in Crores)

S. No	Details/Sector	March 2013	March 2014	March 2015	March 2016	March 2017
1	Total No of Branches	205	214	241	253	263
	Of which - Rural	78	79	81	83	86
	- Semi-urban	45	47	66	70	73
	- Urban	82	88	94	100	104
2	Total Deposits	8712.46	9676.51	10685.59	12236.83	14663.47
	Of which NRI Deposits	784.89 (9.01%)	921.82 (9.53%)	1084.42 (10.15%)	1213.34 (9.92%)	1453.02 (9.91%)
3	Total Advances	6749.15	7452.84	8329.08	9488.44	10248.82
4	CD Ratio	77%	77%	78%	78%	70%
5	Investments	215.40	351.12	331.77	299.11	415.99
6	Cr. + Inv./Deposit Ratio	80%	81%	81%	80%	73%
7	Total Priority Sector Advances	4083.32	4595.13	5321.98	6245.82	6601.56
8	Percentage of PSA to Total Advances	61%	62%	64%	66%	64%
9	Total Advances to Agriculture	1335.58	1603.12	1875.78	2140.91	2407.17
10	Percentage of Agri. To Total Advances	19.79%	21.51%	22.52%	22.56%	23.49%
11	Advances to Weaker Section	856.72	1006.32	1165.72	1440.35	1638.70
12	Percentage of W.S. to Total Advances	12.69%	13.50%	14.00%	15.18%	15.99%
13	Advances to SC/ST	324.54	376.62	450.12	640.15	721.77
14	Advances to DRI	4.01	5.04	5.50	5.86	6.12
15	Advances to Minorities	469.16	581.99	700.16	885.88	1006.93

**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
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%
2016-17	Target	956.44	450	790	2196.44
	Achievement	1052.67	461.46	711.87	2226.00
	Achievement	110.06%	102.55%	90.11%	101.35%

AGENDA: 1

Confirmation of minutes of the SLBC Meeting held on 20.03.2017

The minutes of the SLBC meeting held on 20.03.2017 was communicated to all the members vide Lead Bank letter reference No. SLBC-UTP/L 05/ 2016-17/3003 dated 30.03.2017. The same was also made available in SLBC, Puducherry 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).	We have been informed that the allotment of the land is finalised. The necessary papers have been placed and cleared by the Council of Ministers and the allotment order will be made shortly.
2	Opening of branches in villages with population above 5000	Out of 4 villages with population of above 5000 which is not having a bank branch of scheduled commercial bank in UT of Puducherry were allotted to 3 banks. During the last year Indian Bank has opened a branch in Seliamedu village. PBGB has expressed its inability to open branch at Kurumbagaram. As decided in the last SLBC meeting a core committee meeting was held to discuss the issue of re-allocation of Kurumbagaram and as no other bank has expressed their willingness to take up the village for branch opening, the village is again allotted to PBGB. Indian Bank, Bank of India and Pudhuvai Bharathiar Grama Bank are requested to open bank branches in the 3 remaining villages at the earliest.

AGENDA: 3 - New Issues

3.1 Acceptance of Entrepreneur's Udyog Aadhaar Memorandum (UAM) of MSMEs for opening of Current Account by Banks

Reserve Bank of India has informed of a communication received from Government of India, MSME-Development Institute, Chennai regarding acceptance of Entrepreneur's online Udyog Aadhaar Memorandum (UAM) which is a valid registration for MSME across India for opening of current account etc for the entrepreneur. The copy of the letter of MSME-DI is placed for information of the members.

All the banks are requested to take note of the communication to accept the online Udyog Aadhaar Memorandum (UAM) without insisting for signature and seal of MSME office for the purpose of current account etc by the entrepreneur for due compliance.

3.2 EDP Certificate is mandatory for release of loan installment for year 2017-18

KVIC, Chennai has informed that Government of India has taken a decision for relaxation for EDP before release of loan installment in respect of PMEGP proposals sanctioned by the banks upto 31st March 2017 and EDP should be completed within one month from the date of disbursement of loan for such cases. Now, Ministry of MSME, Government of India has directed that EDP training is mandatory as per scheme guidelines before release of first loan instalment for the year 2017-18. All the banks are requested to take note of this latest communication for due compliance.

3.3 Vidya Lakshmi Portal

Government of India vide letter dated 21.04.2017 addressed to Heads of Commercial banks and SLBC convenors have advised all banks to route education loan applications through Vidya Lakshmi Portal (VLP) and also to conduct awareness campaign in co-ordination with State Government and Educational institutions. The copy of the letter is placed for information and necessary action of the members. As the new academic year is going to start, all the banks are requested to sensitize branch managers in UT and to take all possible steps to ensure compliance about popularization of VLP and various directives of Government of India in this regard.

3.4 Promoting usage of digital transactions

Government of India vide letter dated 02.05.2017 has informed that some members of the bank staff are themselves either not conversant with the use of various digital transaction platforms, or are not setting an example for customers by using these themselves. The communication further advised all banks to take appropriate steps to promote the usage of digital transactions among members of the bank staff and to inculcate among them a habit of promoting digital transactions for making such transactions themselves. The copy of the letter is placed for information and necessary action of the members.

3.5 Usage of Credit Proposal Tracking System (CPTS)

Reserve Bank of India vide letter dated 22 May 2017 has requested banks to adopt structural Mechanism for monitoring the credit growth to the MSE sector by implementation of Credit Proposal Tracking System (CPTS)/on line tracking. It's observed that most of the banks in the states are having the system of online tracking in place but the usage of the application is observed to be very minimal. The copy of the letter is placed for information of the members and due compliance.

AGENDA: 4. Pradhan Mantri MUDRA Yojana (PMMY) & Stand-up India Scheme

PMMY:

Banks in Union territory of Puducherry have been providing loans for starting self employment enterprises under appropriate scheme of MUDRA. The performance of banks under MUDRA for the year 2016-17 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)	Percentage of Achievement
Shishu	33.27	54.30	163%
Kishore	77.78	113.04	145%
Tarun	52.43	61.17	117%
Total	163.48	228.51	140%

Government of India, Department of Financial Services vide letter dated 12th May 2017 has informed that the target for the year 2017-18 is under finalization. All banks are requested to conduct District Level Events for PMMY borrowers and promotion of financial literacy. The copy of the letter is placed for information of the members. Banks are requested continue their good performance in the current year also. The details of target and achievements are to be informed to Lead Bank periodically.

Start up India / Stand up India Programme (SUIP)

As per the scheme, all Banks were 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. As on March 2017, in UTP there are 263 branches and the target for UTP for the year 2017-18 would be 526. Various publicity measures are being undertaken by Lead Bank, SIDBI, NABARD and Government Departments to create awareness about the scheme.

For the programme year 2016-17, 43 borrowers have been sanctioned loans under Stand-up India Scheme. All the banks are requested to lend more so as to achieve target for the current year.

It has been informed that the banks have to upload the loan sanctioned details under SUIP in the portal. Performance as per the Stand-up India Portal only will be taken as achievement by Government of India.

AGENDA: 5

Pradhan Mantri Jan Dhan Yojana (PMJDY) & Direct Benefit Transfer

Banks in UTP continue to open accounts to new members of the households for additional accounts under PMJDY. While opening new accounts Aadhaar and Mobile numbers are to be simultaneously seeded so that DBT benefits can be transferred to the bank accounts and beneficiaries may also be informed through SMS regarding credit of DBT amount.

Department of Financial Services, Government of India vide letter dated 12.05.2017 has reiterated the need to achieve 100% seeding of Aadhaar numbers in bank accounts by 30th June 2017. All the banks are requested to take all possible steps to ensure the same. The issue was also discussed in the recent State Level Financial Inclusion Committee meeting. As per the information received from banks the overall level of Aadhaar seeding is more than 73% of around 15 lakh general SB accounts. All the banks are requested to review the Aadhaar seeding pending accounts where Aadhaar and mobile number is to be seeded after obtaining the consent from the accounts holders. Inoperative SB accounts may be reported to have a higher percentage of seeding based on the total operative accounts. Banks are requested to conduct campaigns at regular intervals and ensure completion of the seeding.

Payment of Old Age Pension

In UT of Puducherry, in addition to identified Central Government Schemes, DBT is also implemented for State Government Schemes especially scheme like Old Age Pension. Banks have been requested by the UT Government to ensure payment of the pension amount to the beneficiaries at their doorstep without any difficulty especially to the very old, disabled beneficiaries etc who are not in a position to visit the bank branches to draw their pension.

Banks have started engaging more number of BCs in villages and also in urban areas to carry on the additional task. So far 75 BCs have been engaged in UT of Puducherry and based on the necessity banks are requested to take immediate steps to identify and engage more BCs to their branches in UTP so that pension amount can be paid to these pensioners at their doorstep as requested by the Government of Puducherry within shortest possible time.

AGENDA: 6

Enrolment under 3 Social Security Schemes

Banks are requested to continue enrolment and renewal under 3 social security schemes viz. Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY). As the enrolments are being done on ongoing basis all the member banks are requested to contribute their maximum to ensure coverage of all eligible people of UTP under these schemes.

As on 30.04.2017, the enrolment under PMJJBY, PMSBY and APY was 64301, 197122 and 6836 respectively. The bank-wise performance is placed for the information of the members.

Government of India is requesting banks to ensure enrollment of all eligible account holders in these schemes so that social security benefits will be made available to them. With regard to APY, various campaigns are being conducted by PFRDA to bring at least 2% of eligible Indian population under APY ambit. All the banks are requested to take possible steps to actively participate, mobilize maximum accounts and cover all their eligible customers so that the yearly target under APY can be achieved well before time.

Agenda 7

FINANCIAL LITERACY AND TRAINING

7.1 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.

7.2. 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 2017, 8334 clients have availed counseling services provided through FLCCs. PBGB has also set-up Financial Literacy Centres in Bahour and Karaikal. Financial literacy van is also in operation in UT of Puducherry and providing services to the doorsteps of villages.

7.3. Financial Literacy - We have been informed by Reserve Bank of India that Financial Literacy Week is to be celebrated from 04.06.2017. With the view to encourage Digital transactions the various modes of cash less transactions to be explained in the financial literacy programmes. Government of Puducherry in co-ordination with NABARD, PBGB and PSCB has conducted programmes at all villages in UT of Puducherry to promote financial literacy.

7.4. Indian Bank Self Employment Training Institute (INDSETI) - A total of 177 programmes have been conducted by the institute up to March 2017 in which 4819 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 8

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

(Position as at the end of March 2017)

Branch Net Work:

As at the end of March 2017, there are 43 banking institutions with a total network of 263 branches operating in the Union Territory of Puducherry. The commercial banks with 195 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 40 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	195	49	38
	Of which			
	a. Nationalized Banks	151	46	30
	b. Private Sector Banks	44	3	8
02	Puducherry State Co-op. Bank	27	13	3
03	P.C.C.L.D. Bank	1	-	-
04	Regional Rural Bank	40	24	9
	T O T A L	263	86	50

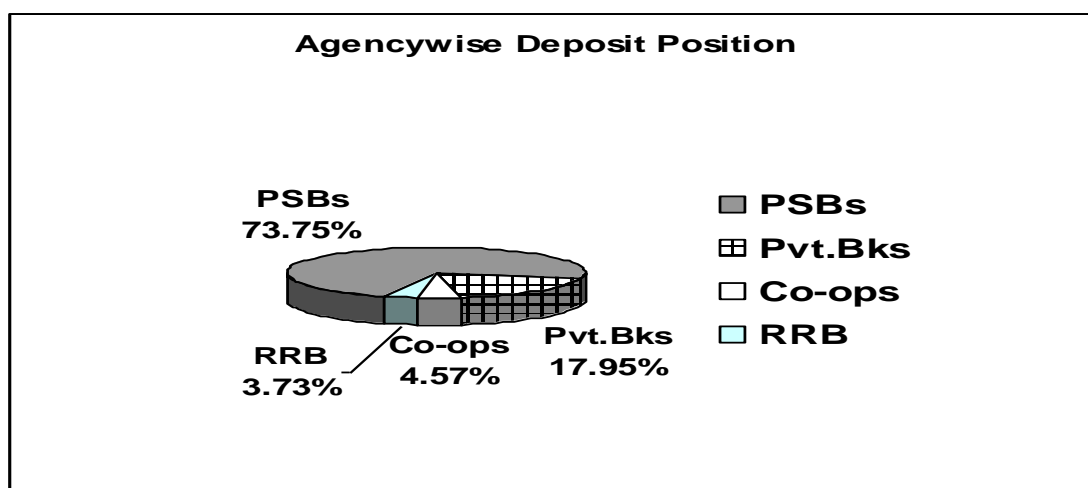
Besides this, PIPDIC (A Government of Puducherry Undertaking) & SIDBI are also extending loan assistance to the needy in the Union Territory. Of these 263 branches, 177 branches constituting 67% are in urban/semi-urban areas. As per the census 2011, the population of Union Territory of Puducherry is 12, 47,953. The population covered per branch is placed at 4745. In Karaikal region the population per branch is placed at 4004.

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

Rs. in crores

Sl. No	Details/Sector	March 2015	March 2016	Variation over March 2015	March 2016	March 2017	YoY Growth
1	Total Deposits	10685.59	12236.83	1551.24 14.52%	12236.83	14663.47	2426.6 19.83%
	Of which NRI Deposits	1084.42	1213.34	128.92 11.89%	1213.34	1453.02	239.68 19.75%
2	Total Advances	8329.08	9488.44	1159.36 13.92%	9488.44	10248.82	760.38 8.01%
3	CD Ratio	78%	78%	No variation	78%	70%	-8%
4	Investments	331.77	299.11	-32.66	299.11	415.99	116.88
5	Credit + Inv / Deposit Ratio	81%	80%	-1%	80%	73%	-7%
6	Total Priority Sector Advances	5321.98	6245.82	923.84 17.36%	6245.82	6601.56	355.74 5.70%
7	% of Priority Sector Adv. to Total Advances	64%	66%	2%	66%	64%	-2%
8	Total Advances to Agriculture	1875.78	2140.91	265.13 14.13%	2140.91	2407.17	266.26 12.44%
9	% of Agri. advances to Total Advances	22.52%	22.56%	0.04%	22.56%	23.49%	0.93%
10	Advances to Weaker Section	1165.72	1440.35	274.63	1440.35	1638.70	198.35
11	% of Weaker Section to Total Advances	14.00%	15.18%	1.18%	15.18%	15.99%	0.81%
12	Advances to SC/ST	450.12	640.15	190.03	640.15	721.77	81.62
13	Advances to DRI	5.50	5.86	0.36	5.86	6.12	0.26
14	Advances to Minorities	700.16	885.88	185.72	885.88	1006.93	121.05

Agency-wise Deposit Position:



Deposits

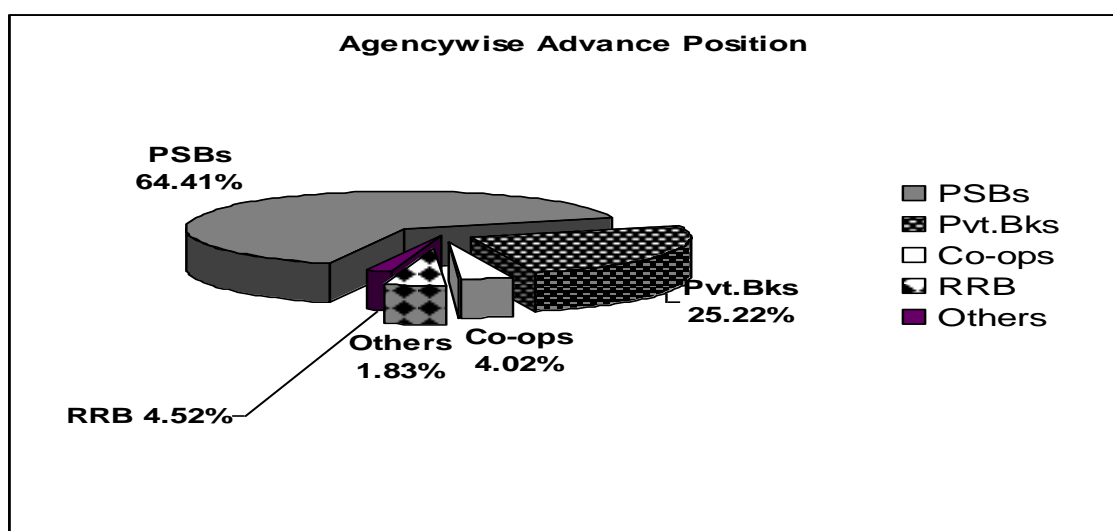
(Rs. in Crores)

Agency	March 2016	March 2017	Variation over March 2016	% of growth over March 2016
Public Sector Banks	8928.34	10814.17	1885.83	21.12%
Private Sector Banks	2224.96	2631.72	406.76	18.28%
Co-operative Banks	628.25	670.18	41.93	6.67%
Regional Rural Bank	455.28	547.40	92.12	20.23%
TOTAL	12236.83	14663.47	2426.64	19.83%

Analysis:

- The deposits mobilized by the banking system in the UT of Puducherry rose by Rs.2426.64 Crores above March 2016 level registering an increase of 19.83%.
- The Public Sector Banks continued to have a predominant share with their deposits constituting as high as 73.75% of the total deposits followed by Private Sector Banks at 17.95%, Co-operative Banks at 4.57% and RRB at 3.73%
- In absolute terms, Public Sector Banks have shown an increase in the growth of Deposits by Rs.1885.83 Crores and Private Sector Banks the increase was Rs.406.76 Crores.

Agency-wise Advance Position



Advance

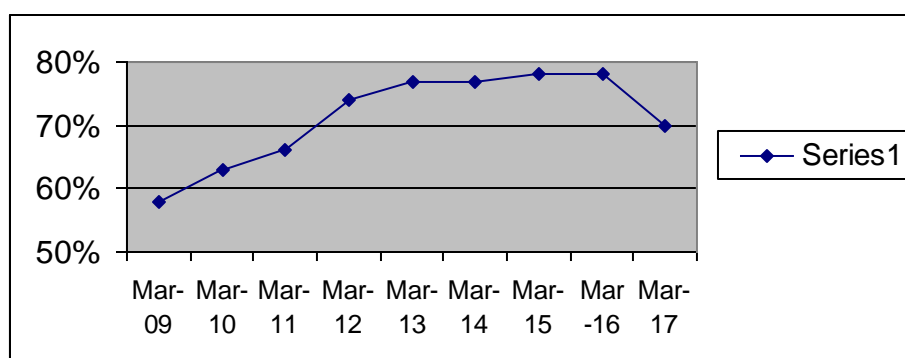
(Rs. in crores)

Agency	March 2016	March 2017	Variation over March 2016	% of growth over March 2016
Public Sector Banks	6295.66	6601.18	305.52	4.85%
Private Sector Banks	2182.27	2584.57	402.3	18.43%
Co-operative Banks	403.05	412.43	9.38	2.33%
Regional Rural Bank	433.1	463.19	30.09	6.95%
Others	174.36	187.45	13.09	7.51%
TOTAL	9488.44	10248.82	760.38	8.01%

Analysis:

- The outstanding advances of the banking system in the UT of Puducherry rose by Rs.760.38 Crores above March 2016 level registering an increase of 8.01%.
- The Public Sector Banks continued to have a predominant share with their advances constituting as high as 64.41% of the total advances followed by Private Sector Banks at 25.22%, Co-operative Banks at 4.02% and RRB at 4.52%
- In absolute terms, Public Sector Banks have shown an increase in the growth of advances by Rs.305.52 Crores and Private Sector Banks the increase was Rs.402.30 Crores. Regional Rural Bank has shown an increase of Rs.30.09 crores.

CD Ratio:



Compared to the growth rate of 19.83% shown by deposits, the advances have registered a growth of 8.01% during the period under review. Hence the CD ratio has reduced to 70% as on March 2017.

- NRI deposits amounting to Rs.1453.02 Crores accounts for 9.91% of the total deposits with the bank branches in UT. Excluding the NRI deposits, the CD ratio works out to 78%.
- Out of the 24 Public sector banks present in the UT, 17 Banks are having CD Ratio more than 60% and the remaining 7 Public Sector Banks have a CD Ratio less than 60%.
- Among the 16 Private Sector Banks in the UT, 12 Banks are having CD Ratio more than 60% and the remaining 4 have a CD Ratio of less than 60%.
- RRB 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. 415.99 Crores in Government Securities and as a result the Credit plus Investment to Deposit ratio is at 73% as on March 2017.

Performance under other key functional areas:

Area	R B I Norms	Actual as on March 2016	Actual as on March 2017
<i>Priority Sector</i>	40%	66%	64%
<i>Agricultural Advances</i>	18%	22.56%	23.49%
<i>Weaker Section Advances</i>	10%	15.18%	15.99%

Analysis:

Priority Sector:

The share of Priority Sector Credit to Total Advances was at 64% against the RBI norms of 40% for the period under review. In absolute terms, there is an increase of Rs.355.74 Crores over March 2016. The rate of growth during the period stood at 5.70%, which is against the growth rate of over all credit at 8.01% for this period.

Agriculture:

Under Agriculture loans, there is an increase of Rs.266.26 Crores during the year 2016-17. The ratio of agriculture advances to the total advances is at 23.49% as of March 2017 against 18% minimum prescribed by RBI.

Weaker Section:

Advances to Weaker Sections under Priority Sector Advances have increased by Rs.198.35 Crores during the year 2016-17. The ratio of weaker section advances to total advances as of March 2017 is at 15.99% against the norms of 10%.

DRI Scheme:

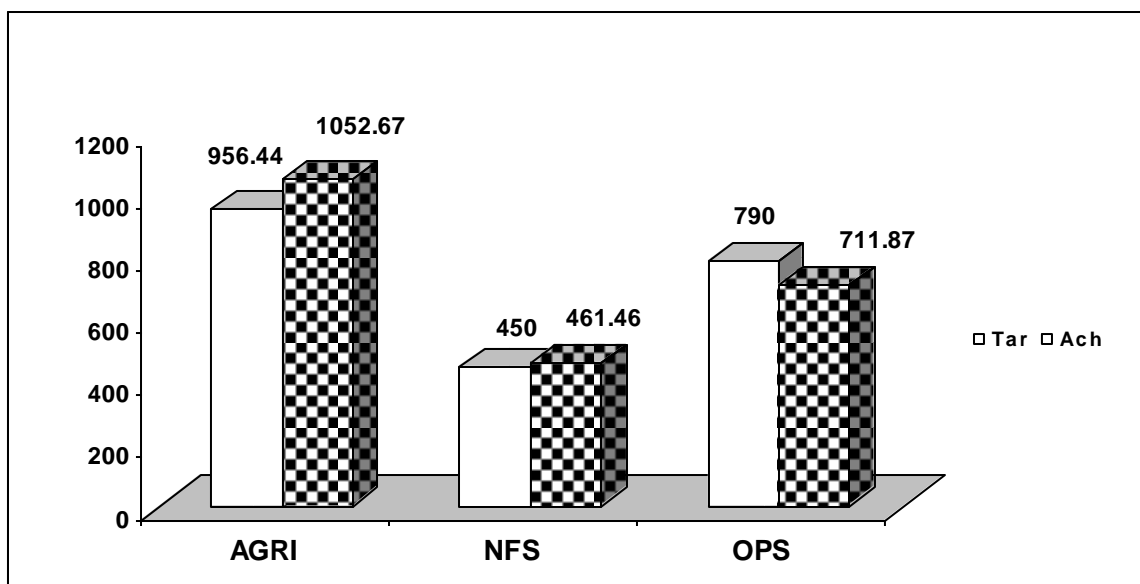
The outstanding advance under DRI has increased to Rs.6.12 Crores as on March 2017.

AGENDA: 9

Review of Performance under Annual Credit Plan 2016-17

The Sector wise target vis-à-vis achievement (Disbursement) as on 31.03.2017 is given below:

(Rs. in Crores)



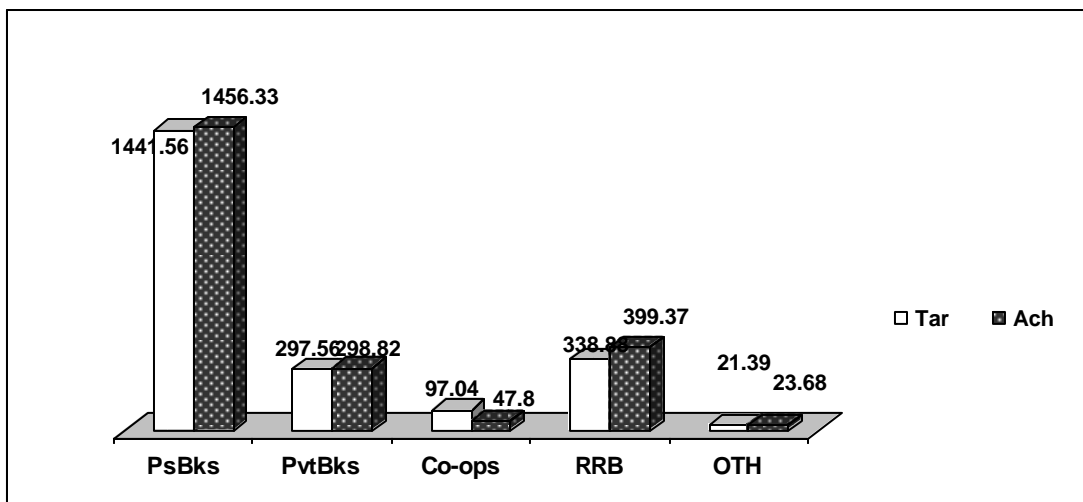
Sector	Target	Achievement	% of Achievement
	As on March 2017		
Agriculture	956.44	1052.67	110.06%
NFS (MSME)	450.00	461.46	102.55%
OPS	790.00	711.87	90.11%
TOTAL	2196.44	2226.00	101.35%

The aggregate Credit disbursement for the year 2016-17 amounts to Rs.2226.00 Crores against the target of Rs. 2196.43 Crores, registering 101.35% achievement. The Banks in UT of Puducherry continue to give thrust to Agriculture. As against the target of Rs.956.44 Crores, the credit flow to the sector was Rs. 1052.67 Crores achieving 110.06% of the target. Major share of credit is absorbed for short term credit requirement. Agriculture sector absorbed 47.29% of the total credit and is

followed by Other Priority Sector (OPS) at 31.98% under which banks have disbursed loans amounting to Rs.711.87 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 20.73% of the share the disbursement to Non-farm (MSME) sector was at Rs.461.46 Crores.

Agency-wise target vis-à-vis achievement under ACP 2016-17

(Position as on Mar 2017).



(Rs. in Crores)

Agency	Target	Achievement	% of Achievement
	As of March 2017		
Public Sector Banks	1441.56	1456.33	101.02
Private Sector Banks	297.56	298.82	100.42
Co-op Sector Banks	97.04	47.80	49.26
RRB	338.88	399.37	117.85
Others (PIPDIC/SIDBI)	21.40	23.68	110.68
TOTAL	2196.44	2226.00	101.35

Under ACP the performance of Public Sector Banks is at 101.02% and Regional Rural Bank is at 117.85% of the target for the year ended March 2017.

AGENDA: 10- 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 01.04.2016 TO 31.03.2017)

(Rs. in crores)

Particulars	No	Amount
Total Target for Agriculture 2016-17	105940	956.44
Loans disbursed		
Short Term Loan for crop production purpose	103436	991.31
Medium/Long Term loan	2837	61.36
TOTAL	106273	1052.67

During the year banks in UT of Puducherry provided short term loans to 103436 farmers to the tune of Rs.991.31 Crores and the total credit deployment by banks in the UT of Puducherry to the agriculture sector is at Rs.1052.67 Crores as against the annual target Rs.956.44 Crores and the achievement was 110.06%.

Banks are requested to disburse and give thrust for disbursement of investment credit 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 Pradhan Mantri Fasal Bima Yojana (PMFBY).

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

AGENDA: 11

11.1 Performance under Housing Finance Scheme:

The construction activity in Union Territory of Puducherry is taken care of by the banks providing housing loans to the borrowers. The total disbursement made during the year 2016-17 is Rs.161.15 Crores in 2648 accounts.

11.2 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 2024 students for a sum of Rs.37.00 Crores for the year 2016-17.

11.3 Credit Flow to Non-Farm Sector (MSME):

As per the report received from bank branches and as shown in the annexure, credit flow to the tune of Rs.461.46 Crores was made during the year 2016-17. Banks are requested to inform the complete details of loans to Micro, Small and Medium Sectors so as to present the performance also for review.

In view of the various schemes in operation viz. Credit Guarantee Fund Trust Scheme, Credit Linked Capital Subsidy scheme and Micro Finance Scheme banks are requested to increase the lending under MSME sector also under MUDRA & Stand-up India Scheme.

11.4 Credit Flow to other sectors under Priority Sector:

Under other priority sector targets have been assigned to banks for **Export Credit, Renewable Energy and Social Infrastructure** also. All the banks are requested to classify the advances accordingly and report the same so as to present the details for review.

AGENDA: 12

12.1 Disbursement to Minority Community

Banks have disbursed an amount of Rs.112.40 Crores covering 14199 beneficiaries of Minority Communities during the year 2016-17. As the target of 15% of outstanding advances as per the Prime Minister's 15 Point programme on the welfare of minorities have been achieved by the banks and they are requested maintain the same in the coming quarters and also ensure more lending and correct classification of advances under social attributes.

12.2 Disbursement to SC/ST Community

With regard to disbursement to SC/ST communities banks have disbursed an amount of Rs.70.56 Crores benefiting 5900 customers during the year 2016-17.

12.3 Disbursement to Women beneficiaries

Banks have disbursed an amount of Rs.183.91 Crores to 16235 women beneficiaries during the year 2016-17.

AGENDA: 13

13.1 Performance under Kisan Credit Card Scheme:

During the year banks have issued 9882 cards and extended credit assistance of Rs.68.65 Crores. Banks are requested to route all the crop loans through Rupay KCC.

13.2 SHG Credit Linkage:

During the year 2016-17, 837 new SHG SB accounts were opened. 2909 groups were credit linked to the tune of Rs.7350.91 Lakhs and 1498 groups' availed repeat finance amounting to Rs.3949.92 Lakhs. The cumulative number of SHGs having SB accounts as on 31.03.2017 is 24218. Banks are requested to inform the details of active SHG out of the SHGs who have opened SB accounts.

13.3 Joint Liability Groups (JLG):

During the year 2016-17, Banks in UTP have extended credit to 255 JLGs amounting to Rs.395.68 Lakhs. Banks are requested to form more Joint Liability Group and extend credit to these groups. NABARD has informed that they would be undertaking necessary publicity, awareness and capacity building measures to ensure expeditious financing of landless farmer groups through JLG mode.

AGENDA: 14

Review of Performance under Government Sponsored Schemes in UT of Puducherry

Applications are to be submitted through online mode under PMEGP by the beneficiaries. Banks are requested to log in online to view the status of the applications and update the sanction details. As on 31.03.2017 under PMEGP a total of 112 applications have been sponsored by the line departments out of which 3 applications were returned and sanctions have been made for 69 applications with margin money utilization of Rs.104.45 lakhs against the targeted margin money utilization of Rs.100 lakhs.

All the banks were requested to follow the RBI time norms in disposal of applications and achieve the targets. 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.

For the programme year 2017-18 the targets for PMEGP is with margin money utilization of Rs.100 crores. The bank-wise target has been finalized and is placed for approval of the forum. The line departments are requested to inform the targets under MUPSES, NRLM, NULM and other schemes for this programme year 2017-18.

AGENDA: 15

Review of Recovery Performance

15.1. Review of Recovery performance under Priority Sector Advances

The recovery under Priority Sector advances is at 76% of the total demand during the period under review. The Bank-wise recovery details are furnished in annexure.

15.2 NPA details under various sectors

As per the available details furnished by members banks the NPA under Agriculture Sector is placed at Rs.85.44 Crores, NFS (MSME) sector was at Rs.112.72 Crores and OPS was at Rs.96.63 Crores as on 31.03.2017.

AGENDA: 16

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 2016-17 as of March 2017 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. District Co-ordinators are requested to continue their co-operation and submit the reports in time in the ensuing quarters also.

Agenda No 17

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 18

Any other matter with the permission of the Chair.