

**State Level Bankers' Committee, Puducherry**  
**Convenor: Indian Bank**

**Banking Development in U.T. of Puducherry**  
**(As of Mar 2015)**

(Rs. in Crores)

<b>S. No</b>	<b>Details/Sector</b>	<b>March 2011</b>	<b>March 2012</b>	<b>March 2013</b>	<b>March 2014</b>	<b>March 2015</b>
<b>1</b>	Total No of Branches	178	187	205	214	241
	Of which – Rural	73	76	78	79	81
	- Semi-urban	34	35	45	47	66
	- Urban	71	76	82	88	94
<b>2</b>	Total Deposits	7176.83	8169.49	8712.46	9676.51	10685.59
	Of which NRI Deposits (8.53%)	611.98 (8.53%)	696.48 (8.53%)	784.89 (9.01%)	921.82 (9.53%)	1084.42 (10.15%)
<b>3</b>	Total Advances	4739.95	6044.36	6749.15	7452.84	8329.08
<b>4</b>	CD Ratio	66%	74%	77%	77%	78%
<b>5</b>	Investments	139.18	178.06	215.40	351.12	331.77
<b>6</b>	Cr. + Inv./Deposit Ratio	68%	76%	80%	81%	81%
<b>7</b>	Total Priority Sector Advances	2840.64	3603.59	4083.32	4595.13	5321.98
<b>8</b>	% of PSA to Total Advances	60%	60%	61%	62%	64%
<b>9</b>	Total Advances to Agriculture	830.98	1094.34	1335.58	1603.12	1875.78
<b>10</b>	% of Agri. To Total Advances	20.63%	23.09%	22.10%	23.75%	25.17%
<b>11</b>	Advances to Weaker Section	589.68	753.38	856.72	1006.32	1165.72
<b>12</b>	% of W.S. to Total Advances	12.44%	12.46%	12.69%	13.50%	14.00%
<b>13</b>	Advances to SC/ST	178.03	259.50	324.54	376.62	450.12
<b>14</b>	Advances to DRI	2.57	3.66	4.01	5.04	5.50
<b>15</b>	Advances to Minorities	268.26	378.19	469.16	581.99	700.16

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

**(At a glance)**

(Rs. In Crores)

<b>Year</b>	<b>Particulars</b>	<b>Agriculture</b>	<b>Non farm Sector</b>	<b>Services</b>	<b>Total</b>
<b>2010-11</b>	Target	301.31	186.89	316.47	804.68
	Achievement	357.94	193.40	324.03	875.37
	<b>Achievement</b>	<b>119%</b>	<b>103%</b>	<b>102%</b>	<b>109%</b>
<b>2011-12</b>	Target	612.01	220.86	380.00	1212.86
	Achievement	579.74	232.12	404.92	1216.78
	<b>Achievement</b>	<b>94.73%</b>	<b>105.10%</b>	<b>106.56%</b>	<b>100.32%</b>
<b>2012-13</b>	Target	646.00	251.41	525.00	1422.41
	Achievement	655.87	252.53	525.65	1434.05
	<b>Achievement</b>	<b>101.53%</b>	<b>100.45%</b>	<b>100.12%</b>	<b>100.82%</b>
<b>2013-14</b>	Target	770.04	298.69	649.00	1717.73
	Achievement	779.27	299.28	649.61	1728.16
	<b>Achievement</b>	<b>101.20%</b>	<b>100.20%</b>	<b>100.09%</b>	<b>100.61%</b>
<b>2014-15</b>	Target	767.10	331.04	737.50	1835.64
	Achievement	814.55	335.33	744.39	1894.27
	<b>Achievement</b>	<b>106.19%</b>	<b>101.29%</b>	<b>100.93%</b>	<b>103.19%</b>

## **AGENDA: 1**

### **Confirmation of minutes of the SLBC Meeting held on 20.03.2015**

The minutes of the SLBC meeting held on 20.03.2015 was communicated to all the members vide Lead Bank letter reference SLBC-UTP: L 04 : 2014-15 : 3010:21 Dated: 20.04.2015. A copy of the minutes is enclosed as Annexure.

The minutes of the meeting may please be confirmed.

## **AGENDA: 2.**

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

#### **2.1. Comprehensive Financial Inclusion (CFI)-PMJDY**

As the Comprehensive Financial Inclusion envisages 6 pillar objectives, banks have to take the scheme forward to fulfill the other objectives.

- Banks were requested to open accounts to other members of household also and seed the Aadhaar numbers, if available, in these accounts. The number of PMJDY accounts in UT of Puducherry as on 31.05.2015 has increased to more than 80000.
- In order to become eligible for various facilities like insurance, overdraft etc the PMJDY account should be regularly operated and various Government benefits like NREGA wages, DBT etc have to flow into these accounts either through Aadhaar or ECS. Banks were requested to ensure all these accounts are operative and also reduce the number of accounts with Zero balance. Banks have been requested to provide various services to these account holders viz. Rupay Debit cards, delivery channels like ATMs, AEPS enabled POS Machines operated by BCAs in all areas.
- Under Pradhan Mantri Jan-Dhan Yojana, one of the features is to provide Basic Banking Accounts and overdraft facility to all the eligible customers after satisfactory operation / credit history of six months. As per directions of government of India all the banks have devised suitable mechanism at corporate office level to identify and inform to branches the details of accounts eligible and limit for OD facility.
- Under IBA Scheme of School Bank Champs each bank branch has to identify a school in its vicinity and work together for opening of bank account to students of the school and provide them financial education. As the new academic year has just started banks are requested to immediately identify and inform a minimum of one school per branch, so that the consolidated list can be informed to Indian Banks Association to carry forward the programme.

To carry forward the mission mode objectives of PMJDY, Government of India in April 2015 informed the proposed launch of 3 new schemes which would be implemented through banks. The schemes are Pradhan Mantri Jeevan Jyothi Bima Yojana(PMJJB), Pradhan Mantri Suraksha Bima Yojana(PMSBY), Atal Pension Yojana(APY). All these schemes were operationalized from 1st June. The minimum age of entry is 18 years of age and person who is enrolling in these schemes has to have a bank account with sufficient balance to ensure payment of premium/contribution through "auto debit" facility. The detailed guidelines have already been circulated among all the members. The salient features of the schemes are annexed for information of the members.

All the banks were requested to conduct special enrollment camp from 01.05.2015. The general public was also informed of the schemes through various publicity measures. A full day mega enrollment camp with the participation of all banks and insurance companies and formal launch function was also conducted at JIPMER on 09.05.2015 to coincide with the national level launch of these schemes. As on 12.06.2015, the enrollment under PMJJB was 45410, PMSBY was 120139 and APY was 713 respectively. Various awareness programmes are being conducted to field level functionaries so as to create awareness among general public and increase the enrollments as these social security schemes have been formulated for the benefit of the people. As the enrollments in being done on ongoing basis all the members are requested to contribute their maximum to ensure all eligible people of UTP are covered under these schemes.

## **2.2 Issues in various stages of consideration with Government of Puducherry**

### **Department of Revenue and Disaster Management.**

- a. Financing of Licensed Cultivators (Tenant farmers)-Loan Eligibility Cards (LECs) on the lines of Andhra Pradesh
- b. Implementation of online verification of land ownership details of farmers in UT of Puducherry similar to "Bhoomi" Scheme implemented in Karnataka
- c. Amendment to Revenue Recovery Act 1970, for inclusion of loans given by banks to beneficiaries under Government Sponsored Schemes so as to improve the rate of recovery.
- d. Inclusion of Private Sector Banks, Financial Institutions and RRBs in Notification of Government on EM registration.

### **Department of Fisheries and Fishermen Welfare**

- Proposed Waiver of Loans under Rajiv Gandhi Tsunami Rehabilitation package.

### **Department of Rural Development**

- Allotment of Land for Indian Bank Self Employment Training Institute (INDSETI).

These issues are regularly pursued by Lead Bank. The concerned departments are requested to inform the SLBC regarding the progress made periodically.

## **AGENDA: 3 – New Issues**

### **3.1. Pradhan Mantri MUDRA Yojana (PMMY)**

Government of India has informed that to provide access to institutional finance to micro/small business units, Micro Units Development & Refinance Agency (MUDRA) Ltd has been set up for development and refinance activities relating to micro units especially under non-farm sector. MUDRA was formally launched on 8 April 2015. All loans upto Rs.10 lakhs provided to non-farm activities in manufacturing, trading and services are covered under PMMY. The OD facility provided to PMJDY account holders is also eligible to be classified under PMMY. Under PMMY the loans extended to non-farm activities upto Rs.10 lakhs are further classified into 3 categories based on the amount of loan viz. **“Sishu” – loans upto Rs.50000/-, “Kishore” – loans from Rs.50,001 to Rs. 5.00 lakhs and “Tarun” – loans above Rs.5.00 lakhs and upto Rs.10.00 lakhs.** All the banks are requested to make note of the same and classify the eligible loans accordingly. The details regarding the same are also to be informed to SLBC for consolidation and review regularly in the meetings. Upto May 2015 banks in Union Territory of Puducherry have classified 131 accounts under Sishu, 75 accounts under Kishore and 18 accounts under Tarun.

### **3.2. Spreading financial literacy through Bank Mitra Network**

Government of India has informed that financial literacy is an important aspect of PMJDY, Bank Mitra (BCA/FBC) can play an active role in spreading financial awareness. As School Children are future economic citizens they have requested all the banks to utilize the services of Bank Mitra engaged by them to conduct awareness camps at all schools and colleges in their command area. Banks are requested to utilize the services of Bank Mitra for providing financial literacy to schools being considered under "School Bank Champs" and send the details to SLBC.

### **3.3 Road map – provision of banking services in villages with population below 2000**

Reserve Bank of India has informed that as per their Master Circular on Lead Bank Scheme, SLBC is to monitor the progress made in providing banking services with population below 2000. With regard to Union Territory of Puducherry with the implementation of Financial Services Plan in the year 2011 all the villages with population of above and below 2000 have been provided with banking services. The copies of the letters are placed for information of the members and members are requested to take note of the other points viz. opening of new branches in FIP villages, improvement in efficiency of BC mechanism and improving the “entrepreneurial sensitivity of bank officials for giving intended thrust to the MSME sector in view of “Make in India” campaign initiated by Government of India for necessary action.

### **3.4 Quarterly meetings being conducted by Reserve Bank of India, Chennai**

Reserve Bank of India, Regional Office at Chennai is having jurisdiction over Tamil Nadu and Union Territory of Puducherry and is collecting information and details from banks and Government Departments to review the progress made in issues relating to their policy initiatives and that of Government of India. With regard to banks, the data for Tamil Nadu and UT of Puducherry are being called for from Controlling offices of banks located at Chennai/ their Corporate offices which are providing State-wise details. Some details are also provided by Government of Puducherry. Quarterly meetings are being conducted by RBI Chennai office with the participation of officials from Government of Tamil Nadu, Government of Puducherry and banks. With regard to MSME sector, meetings of Empowered Committee (EC) and State Level Inter institutional Committee (SLIIC) are being conducted every quarter. In the meeting held on 10.04.2015, RBI has requested SLBC-UTP to discuss in detail the various issues regarding Union Territory of Puducherry. **Hence, banks especially controlling offices and Government Departments are requested to ensure that the details they are furnishing to RBI by them are also to SLBC-UTP for review.**

### **3.5 Rajiv Rinn Yojana**

Government of India, Ministry of Housing and Urban Poverty Alleviation has informed that they are in the process of launching a new comprehensive mission for "Housing for All" with the component of interest subvention shortly. Hence the present scheme of **Rajiv Rinn Yojana has come to an end.** The copy of the letter is placed for information of members.

### **3.6 Interest Subvention Scheme to handicrafts artisans.**

Government of India, Handicrafts marketing and service extension centre has informed that with the view to ensure smooth credit flow to Handicrafts sector the credit guarantee scheme which was implemented in the 11<sup>th</sup> plan is continued in the 12<sup>th</sup> plan also and a new interest subvention scheme has also been introduced in the 12<sup>th</sup> plan period. The salient features of the scheme are placed for information of the members with the request to utilize the same to ensure enhanced and easy credit flow to handicrafts sector.

### **3.7 Dairy Entrepreneurship Development Schemes (DEDS)**

NABARD has informed that Ministry of Agriculture, Government of India has accorded administrative approval for continuation of Central Sector Schemes (DEDS) during the year 2015-16 with the budget provision of 127 crore out of which 99 crore will be utilized for clearing existing General/ST beneficiaries proposal. However, funds would be available to **SC and NES categories**. Hence, banks are requested to scout proposals in respect of SC beneficiaries under DEDS and immediately claim subsidy from NABARD through their controlling office.

### **3.8 Scheme of Ministry of New and renewable energy, Government of India for promoting solar photovoltaic water pumping systems for irrigation purpose.**

The guidelines of the above scheme were placed in the previous meeting for information of the members. NABARD has informed that the scheme would be continued for the programme year 2015-16 also and with the same indicative targets. With regard to margin money banks are requested to follow the RBI guidelines in this regard. Stipulation of margin of minimum 20% of the Total Financial Outlay (TFO) is withdrawn. All the members are requested to take note of the same.

### **3.9. National Project on Organic Farming**

NABARD has informed that Capital Investment Subsidy Scheme for Commercial Production Units of organic inputs under National Project on Organic Farming shall continue during 2015-16 also as per the extant guidelines. The detailed guidelines are available in website of NABARD [www.nabard.org](http://www.nabard.org). Banks are requested to take note of the same and claim subsidy for units financed by them under the above project.

### **3.10. Agri clinic and Agri Business Centre (ACABC)**

Main objective of the ACABC Scheme is to provide gainful self-employment opportunities to unemployed agricultural graduates and the detailed guidelines are available in [www.agriclinics.net](http://www.agriclinics.net) and website of NABARD. It has been informed by NABARD that continuation of ACABC scheme for the year 2015-16 has been approved by Government of India. Banks are requested to finance more agri clinics under this scheme.

### **3.11. Jawaharlal Nehru National Solar Mission – “Solar Home lighting System”**

NABARD has informed that subsidy would be available to loans sanctioned only upto 31.03.2015 under Capital Subsidy Scheme for installation of 68000 solar photo voltaic lighting systems and small capacity PV Systems under JNNSM. Banks are requested to take note of the same and extend loans on “Solar Home lighting system” without any subsidy during the current year.

### **3.12 Ground Level Credit-2015-16-Agriculture- Allocation of agency wise targets.**

NABARD, Chennai vide their letter dated 20.04.2015 has informed that Hon'ble Union Finance Minister in his budget speech for the year 2015-16 has set ground level credit (GLC) target for Agriculture at **Rs.8,50,000 Crores** and accordingly Government of India has allocated target of Rs.785 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 allocation made 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 Annual Credit Plan is Rs.871.25 Crores the same would be retained. The forum requests member banks to make all out efforts to achieve targets under crop loans and term loans.

### 3.13 Swarojgar Credit Card (SCC) Scheme –Targets for 2015-16

NABARD, RO, Chennai vide letter 04.06.2015 has informed the bank wise target for UTP under the scheme. The respective banks are requested to implement the scheme for achieving the target and submit quarterly report before 10<sup>th</sup> of following month. The performance under this scheme is being reviewed in the SLBC. Banks are requested to include artisan cards as also any other cards issued by them to their customers in respect of non-farm activities, while reporting the progress under the scheme. Targets are as follows:

NAME OF THE BANK	Target Proposed
<b>Commercial Banks</b>	
Indian Bank	120
Indian Overseas Bank	120
State Bank of India	50
UCO Bank	30
Canara bank	30
Lakshmi Vilas Bank	20
Andhra bank	10
Bank of India	10
Corporation Bank	10
Central Bank of India	10
Syndicate Bank	10
Vijaya Bank	10
<b>Sub - TOTAL</b>	<b>430</b>
Pondicherry SCB	50
Pudhuvai Bharathiar Grama Bank	20
<b>Sub – Total</b>	<b>70</b>
<b>GRAND TOTAL</b>	<b>500</b>

The targets are placed for approval of the forum.

### 3.14 Priority Sector Lending – Targets and Classification

Reserve Bank of India vide their circular dated 23.04.2015 has communicated the revised guidelines of Priority Sector Lending. The salient features of the guidelines are:

- Medium Enterprises, social infrastructure and renewable energy will also form part of Priority Sector in addition to existing categories.
- Distinction between direct and indirect agriculture has been dispensed with.
- Targets have also been prescribed for lending to small & marginal farmers and Micro enterprises.
- The priority sector non-achievement will be assessed on quarterly average basis at the end of the respective year from 2016-17 onwards, instead of on annual basis at present.

The copy of the circular is placed for information and necessary action of the members.



## AGENDA: 4

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

#### Position as at the end of March 2015

#### Branch Net Work:

As at the end of March 2015, there are 42 banking institutions with a total network of 241 branches operating in the Union Territory of Puducherry. The commercial banks with 178 branches, Puducherry State Co-operative Bank with 27 branches, and Puducherry Co-operative Central Land Development Bank with one Branch and a Regional Rural Bank of U.T. of Puducherry named Pudhuvai Bharathiar Grama Bank with 35 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	178	47	37
	Of which			
	a. Nationalized Banks	141	44	29
	b. Private Sector Banks	37	3	8
02	Puducherry State Co-op. Bank	27	13	3
03	P.C.C.L.D. Bank	1	-	-
04	Regional Rural Bank	35	21	8
	<b>TOTAL</b>	<b>241</b>	<b>81</b>	<b>48</b>

Besides this, PIPDIC (A Government of Puducherry Undertaking) & SIDBI are also extending loan assistance in this Union Territory. Of the 241 branches, as many as 160 branches constituting 66% are in urban/semi-urban areas. As per the census data of 2011 the population of Union Territory of Puducherry is 1247953. The population covered per branch is placed at 5178. In Karaikal 1 more bank has opened their branch during the review period and 48 branches are operating in the region and the population per branch is placed 4171. Banks **are requested to inform the details of the new branches being opened under Branch Expansion Plan for 2015-16 or any change in details of the present branches so as to update the details in GIS data portal of Government of India, Ministry of Finance.**

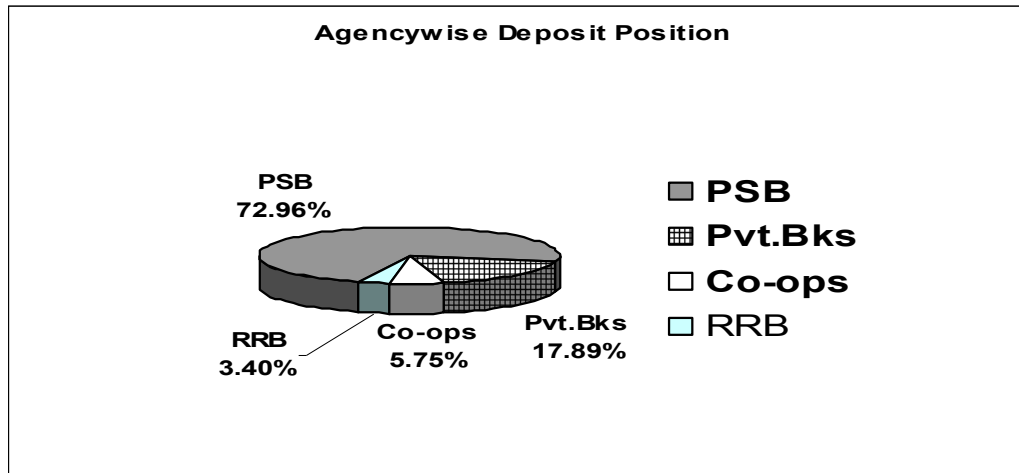
The comparative details of the agency-wise performance under various important parameters are furnished in the annexure.

### Business Position and Year on Year Variation

(Rs. in Crores)

Sl. No	Details/Sector	March 2013	March 2014	Variation & % over March 2013	March 2015	Variation over March 2014
1	Total Deposits	8712.46	9676.51	964.05 11.07%	10685.59	1009.08 10.43%
	Of which NRI Deposits	784.89	921.82	136.93 17.45%	1084.42	162.63 17.64%
2	Total Advances	6749.15	7452.84	703.69 10.43%	8329.08	876.24 11.76%
3	CD Ratio	77%	77%	0	78%	1
4	Investments	215.40	351.12	135.72	331.77	-19.35
5	Credit + Inv / Deposit Ratio	80%	81%	1	81%	0
6	Total Priority Sector Advances	4083.32	4595.13	511.81 12.53%	5321.98	726.85 15.82%
7	% of Priority Sector Adv. to Total Advances	61%	62%	1%	64%	2%
8	Total Advances to Agriculture	1335.58	1603.12	267.54 20.03%	1875.78	272.66 17.01%
9	% of Agri. advances to Total Advances	22.10%	23.75%	1.65%	25.17%	1.42%
10	Advances to Weaker Section	856.72	1006.32	149.60	1165.72	159.40
11	% of Weaker Section to Total Advances	12.69%	13.50%	0.81	14.00%	0.50%
12	Advances to SC/ST	324.54	376.62	52.08	450.12	73.50
13	Advances to DRI	4.01	5.04	1.03	5.50	0.46
14	Advances to Minorities	469.16	581.99	112.83	700.16	118.17

### Agency-wise Deposit Position:



### Deposits

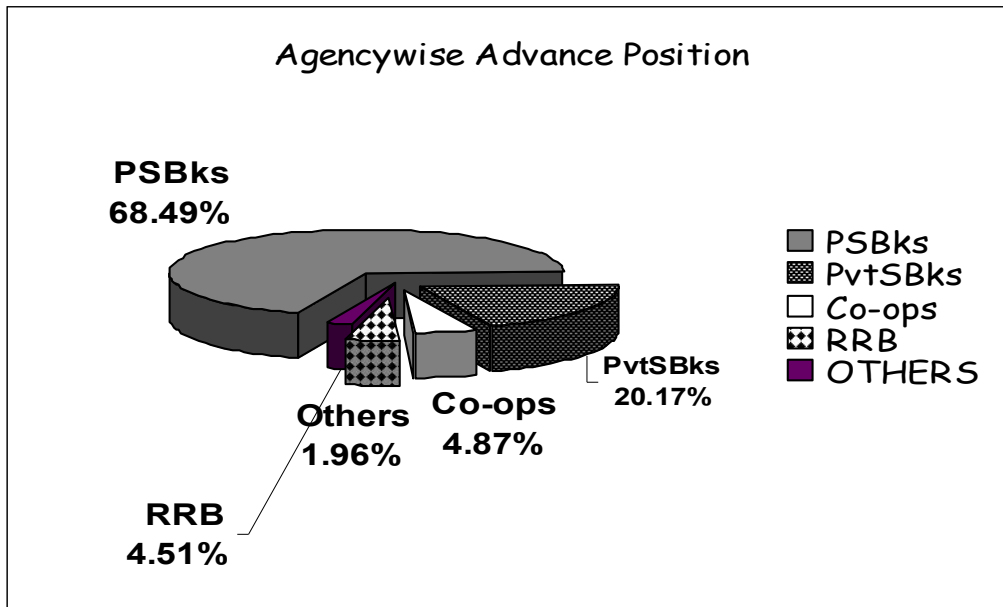
(Rs. in Crores)

Agency	March 2014	March 2015	Variation over March 2014	% of growth over March 2014
Public Sector Banks	7001.69	7796.7	795.01	11.35
Private Sector Banks	1739.17	1912.02	172.85	9.94
Co-operative Banks	651.77	613.85	-37.92	-5.82
Regional Rural Bank	283.88	363.02	79.14	27.88
<b>TOTAL</b>	<b>9676.51</b>	<b>10685.59</b>	<b>1009.08</b>	<b>10.43</b>

### Analysis:

- The deposits mobilized by the banking system in the UT of Puducherry rose by Rs.1009.08 Crores above March 2014 level registering an increase of 10.43%.
- 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 17.89%, Co-operative Banks at 5.75% and RRB at 3.40%
- In absolute terms, Public Sector Banks have shown an increase in the growth of Deposits by Rs.795.01 Crores (11.35%). The increase in deposits of private sector banks is placed at Rs.172.85 Crores (9.94%) and that of RRB is at Rs.79.14 Crores. (27.88%)

## Agency-wise Advance Position



## Advances

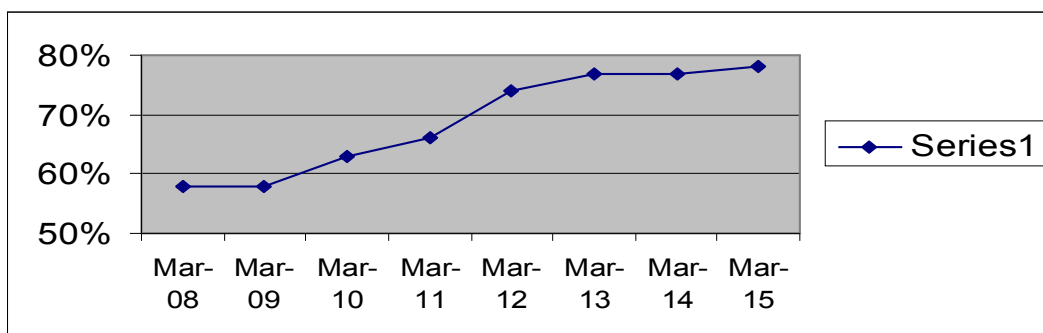
(Rs. in crores)

Agency	March 2014	March 2015	Variation over March 2014	% of growth over March 2014
Public Sector Banks	5064.03	5704.22	640.19	12.64
Private Sector Banks	1517.48	1680.13	162.65	10.72
Co-operative Banks	421.97	405.79	-16.18	-3.83
Regional Rural Bank	312.22	375.86	63.64	20.38
Others	137.14	163.08	25.94	18.91
<b>TOTAL</b>	<b>7452.84</b>	<b>8329.08</b>	<b>876.24</b>	<b>11.76</b>

## Analysis:

- Gross credit increased by Rs.876.24 Crores over March 2014 level showing a growth rate of 11.76%.
- Public Sector Banks have shown increase of Rs.640.19 crores, recording a growth rate of 12.64% over the March 2014 position. Private sector banks have increased their lending by Rs.162.65 Crores.
- Regional Rural Bank has shown an increase of Rs.63.64 crores.

## CD Ratio:



Compared to the growth rate of 10.43% shown by deposits, the advances have registered a growth of 11.76 % during the period under review. Hence the CD ratio increased by 1% reaching a level of 78% as of March 2015.

- NRI deposits amounting to Rs.1084.42 Crores accounts for 10.15% of the total deposits are with bank branches in UT. Excluding the NRI deposits, the CD ratio works out to 87%.
- The CD ratio for Karaikal Region works out to 107 %
- Out of the 24 Public sector banks present in the UT, 18 Banks are having CD Ratio of 60% or more and the remaining 6 Public Sector Banks have a CD Ratio of less than 60%. Viz. Bank of Baroda, Canara Bank, Central Bank of India, State Bank of Mysore, UCO Bank and Punjab & Sind Bank.
- Of the 13 Private Sector Banks in the UT, 8 Banks are having CD Ratio of 60% and above while the remaining 5 viz. Karnataka Bank, South Indian Bank, Tamilnad Mercantile Bank, Kotak Mahindra Bank & Indusind Bank have a CD Ratio of less than 60%.
- RRB, PSCB and PCCLDB have a CD Ratio of above 60%.

## Credit to Deposit and Investment Ratio

It is reported that RRB, PSCB & PCCLDB have made an investment to the tune of Rs. 331.77 Crores in Government Securities and as a result the Credit plus Investment to Deposit ratio is at 81% as on March 2015.

**Performance under other key functional areas:**

<b>Area</b>	<b>R B I Norms</b>	<b>Actual as on March 2014</b>	<b>Actual as on March 2015</b>
Priority Sector	40%	62%	64%
Agricultural Advances	18%	23.75%	25.17%
Weaker Section Advances	10%	13.50%	15.84%
DRI Advances	1%	0.07%	0.07%

**Analysis:****Priority Sector:**

The share of Priority Sector Credit to Total Advances increased to 64% for the period under review. In absolute terms, there is an increase of Rs.726.85 Crores over March 2014. The rate of growth during the period stood at 15.82%, which is against the growth rate of over all credit at 11.76% for this period. As per the norms of RBI, banks are required to maintain 40% under Priority Sector advances.

**Agriculture:**

Under Agriculture loans, there is an increase of Rs.272.66 Crores during the period under review. The ratio of agriculture advances to the total advances is at 25.17 % as of March 2015, as per the revised guidelines the calculation of ratio based on the previous year's outstanding advances.

**Weaker Section:**

Advances to Weaker Sections under Priority Sector Advances have increased by Rs.159.40 Crores during the period under review. The ratio of weaker section advances to total advances as of March 2015 is at 14%

**DRI Scheme:**

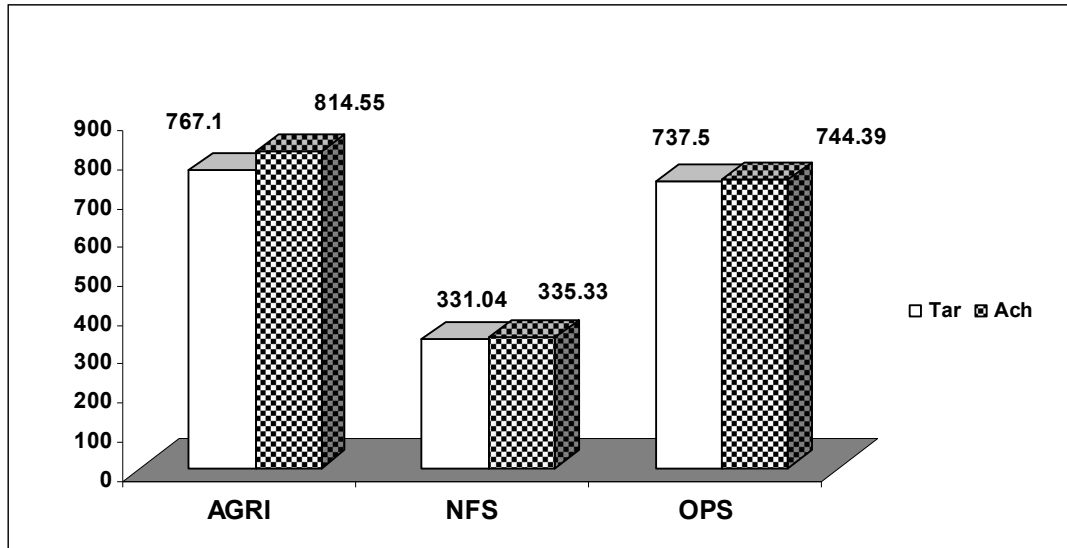
The outstanding advance under DRI has increased from Rs.5.04 crore as of March 2014 to Rs. 5.50 Crores as of March 2015.

## AGENDA: 5

### Review of Performance under Annual Credit Plan 2014-15

(Position as on 31.03.2015)

(Rupees in Crores)



The Sector wise target vis-à-vis achievement (Disbursement) as on 31.03.2015 is given below:

(Rs. in Crores)

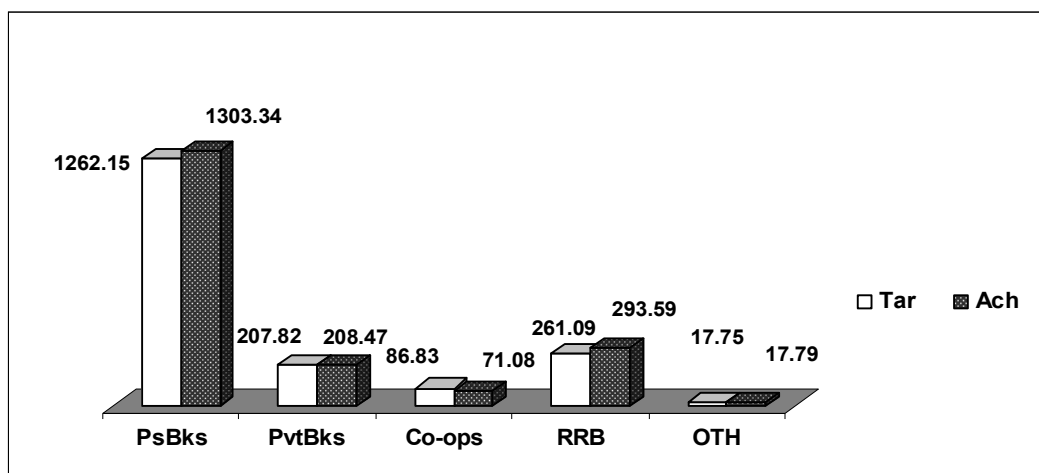
Sector	Target	Achievement	% of Achievement
	As on March 2015		
Agriculture	767.10	814.55	106.19%
NFS	331.04	335.33	101.29%
OPS	737.50	744.39	100.93%
<b>TOTAL</b>	<b>1835.64</b>	<b>1894.27</b>	<b>103.19%</b>

The aggregate Credit disbursement during 2014-15 amounts to Rs.1894.27 Crores against the target of Rs. 1835.64 Crores, registering 103.19% achievement. The Banks in UT of Puducherry continue to give thrust to Agriculture. As against the target of Rs.767.10 Crores, the credit flow to the sector was Rs. 814.55 Crores achieving 106.19% of the target. Major share of credit is absorbed for short term credit requirement. Agriculture sector absorbed 43% of the total credit and is followed by Other Priority Sector (OPS) at 39% under which banks have disbursed loans amounting to Rs.744.39 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.335.33 Crores.

## Agency-wise target vis-à-vis achievement under ACP 2014-15

(Position as on March 2015).

(Rupees in Crores)



Under ACP the performance of Public Sector Banks is 103.26% and Regional Rural Bank is at 112.45% of the target.

(Rs. in Crores)

Agency	Target	Achievement	% of Achievement
	As of March 2015		
Public Sector Banks	1262.15	1303.34	103.26%
Private Sector Banks	207.82	208.47	100.31%
Co-op Sector Banks	86.83	71.08	81.86%
RRB	261.09	293.59	112.45%
Others (PIPDIC/SIDBI)	17.75	17.79	100.20%
<b>TOTAL</b>	<b>1835.64</b>	<b>1894.27</b>	<b>103.19%</b>



## **AGENDA: 6- Financial Inclusion, Financial Literacy, DBT and training**

**6.1 National Pilot Project for Financial Inclusion (NPPFI)** - UT of Puducherry is the first State where the above project was implemented in the year 2005 where all the households were covered through Banking services.

**6.2 Financial Inclusion Plan (FIP)** – Under this scheme implemented in the year 2011 all the un-banked villages with population of above and below 2000 where provided with banking services through Branches/Banking Service Centres/Ultra Small Branches/Business Correspondent Agents (BCA) etc. In BCA villages smart cards are provided to the account holders and services are provided at their doorsteps. Rural branches are also conducting campaigns in service area villages every month as per the guidelines of Reserve Bank of India.

### **6.3 Comprehensive Financial Inclusion (CFI) – Pradhan Mantri Jan-Dhan Yojana (PMJDY)**

Since 2005 banks in UT of Puducherry were opening SB accounts on ongoing basis without insisting on any minimum balance. With the implementation of PMJDY under CFI Programme all the villages and wards as per 2011 census have been re-allotted to the banks for opening of accounts to the households not having accounts under PMJDY. The total number of SB accounts opened under all the above three programmes as on March 2015 is placed at 505853. All the Banks have also extended credit facilities to the tune of Rs. 578.70 lakhs to 37048 beneficiaries under OD/GCC scheme and Rs. 1036.30 lakhs to 5121 beneficiaries under other facilities. Banks are also requested to provide OD to PMJDY account holders.

**6.4. Direct Benefit Transfer (DBT)** – Puducherry is one of the first States where DBT for 26 identified schemes of Central Government was started in the year 2013. In view of the availability of bank accounts to all the households in UT of Puducherry, Direct Benefit Transfer to LPG Consumers and Several other State Government Scheme benefits are also being credited to bank accounts of the beneficiaries.

**6.5. Indian Bank Self Employment Training Institute (INDSETI)** – Since establishment in the year 2009 a total of 126 programmes have been conducted by the institute upto March 2015 in which 3261 candidates were trained in various skills to start self employment ventures and build their financial capabilities. Off-campus training programmes are also being conducted by INDSETI. INDSETI has also been recognized for imparting EDP training under PMEGP.

**6.6. Financial Literacy and Credit Counseling Centre (FLCC)** – From 28.03.2009 to March 2015, 7962 clients have availed counselling services provided through FLCC. Counseling services are all provided in campaigns conducted at wards/villages.

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

## AGENDA: 7

### 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 01.04.2014 TO 31.03.2015)**

(Rs. in crores)

Particulars	No	Amount
<b>Total Target for Agriculture 2014-15</b>	<b>85028</b>	<b>767.00</b>
Loans disbursed		
<b>Short Term Loan for crop production purpose</b>	82821	768.17
<b>Medium/Long Term loan</b>	2802	46.38
<b>TOTAL</b>	<b>85623</b>	<b>814.55</b>
No of new farmers financed	9526	80.75
No of Agri. clinics financed	0	0
Tenant farmers and oral lessees financed	4275	22.42
Debt Swap Scheme	871	12.59

During the period under review banks in UT of Puducherry provided short term loans to 82821 farmers to the tune of Rs.768.17 Crores and the total credit deployment by banks in the UT of Puducherry in the agriculture sector is Rs.814.55 Crores as against the annual target of Rs.767.00 crores.

**Banks are requested to disburse more for investment credit projects under agriculture and allied sector to achieve the targets for MTL and finance more Agri. Clinics. They are also requested to lend more to tenant farmers and oral lessees and also under Debt swap scheme.**

**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: 8**

### **Review of Recovery Performance under Government Sponsored Schemes:**

#### **8.1. Recovery performance under PMRY:**

The rate of recovery under PMRY during the period under review was 27%. The Bank-wise recovery details are furnished in annexure.

#### **8.2. Review of recovery performance under SJSRY:**

As of March 2015 the recovery performance under group loans (SJSRY-UWSP) is at 72% and the rate of recovery under SJSRY (USEP) individual loan is at 40%. The Bank-wise recovery details are furnished in annexure.

#### **8.3. Review of recovery performance under SGSY**

The recovery performance under SGSY stands at 78% as on March 2015. The Bank-wise recovery details are furnished in annexure.

**Banks and the Line Departments are to put in more efforts to improve the recovery. Joint Recovery camps may be organized to improve recovery in individual schemes and also stop the decline in rate of recovery under group schemes. The amendment to Revenue Recovery Act would also help in improvement of recovery under Government Sponsored Schemes.**

#### **8.4. Review of Recovery performance under Priority Sector Advances**

The recovery under Priority Sector advances is 78% of the total demand during the period under review. The Bank-wise recovery details are furnished in annexure.

**Banks are requested to furnish the DCB data for other Government sponsored Schemes especially PMEGP. Banks are also requested to provide the NPA details under Government Sponsored Schemes, Priority Sector, Educational Loan, SHG etc for presenting and reviewing in the SLBC meeting.**

## **AGENDA: 9**

### **Review of Performance under Government Sponsored Schemes in UT of Puducherry**

During the programme year 2014-15 under PMEGP DIC and PKVIB have sponsored 229 applications of which 48 applications were returned and 62 applications were sanctioned. The loan amount was Rs 328.90 lakhs with Margin Money (MM) utilization of Rs.105.99 lakhs.

Under MUPSES, a State Government self employment scheme wherein 382 applications were forwarded to banks against a target of 635. 219 applications were returned and banks have sanctioned 127 applications with a subsidy utilization of Rs.33.7 lakhs

Under PMEGP Puducherry has been allotted a margin money target of Rs.100 Lakhs for programme year 2015-16 and the region-wise bank-wise allocation is placed for the information of members. Under MUPSES target of 1000 beneficiaries have been informed. The targets are placed for approval of the forum. The bank-wise targets would be communicated shortly. The other line departments are requested to inform the targets for the next Programme year 2015-16 at the earliest.

**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.**

## **AGENDA: 10**

### **10.1 Performance under Housing Finance Scheme:**

The construction activity in Union Territory of Puducherry is taken care of by the banks by way of providing housing loans to the borrowers. The total disbursement made during the review period is Rs.112.55 Crores in 2651 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 provide Educational loans.

The outstanding advance in Educational loan as on 31.03.2015 is Rs.369.04 crores. This accounts for 4.43% of the total advances. Banks have disbursed loan assistance to 3583 students for a sum of Rs.38.93 Crores during the period under review.

### **10.3 Credit Flow to Non Farm Sector:**

The outstanding advance to Non farm sector as of 31.03.2015 is Rs.1536.75 crores. This accounts for 18.45% of the total credit. As per the report received from bank branches and as shown in the annexure, credit flow to the tune of Rs.335.33 Crores was made during the period under review of the year 2014-15.

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

## **AGENDA: 11**

### **11.1 Disbursement to Minority Community**

The outstanding advance to minority communities as on March 2015 is Rs.700.16 Crores. This accounts for 13.16% of Priority sector advances. Banks have disbursed an amount of Rs.85.73 Crores to 8792 accounts to Minority Communities during 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 under social attributes.

### **11.2 Disbursement to SC/ST Community**

The outstanding advance to SC/ST communities as on 31.03.2015 is Rs.450.12 Crores. This accounts to 5.40% of the total advances. With regard to disbursement to SC/ST communities banks have disbursed an amount of Rs.53.76 Crores to 5330 accounts during the period under review.

### **11.3 Disbursement to Women beneficiaries**

The outstanding advance to women beneficiaries as on 31.03.2015 is Rs.762.40 Crores. This accounts for 9.15% of the total advances. With regard to disbursement to women beneficiaries banks have disbursed an amount of Rs.116.70 Crores to 11832 accounts during the review period of the year 2014-15.

## **AGENDA: 12**

### **12.1 Performance under Kisan Credit Card Scheme:**

During the review period banks have issued 8818 new cards and extended credit assistance of Rs.63.07 Crores.

Banks are requested to route all the crop loans through Revised KCC and also to furnish the statements correctly to SLBC. 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 period April to March 2015, 536 new SHGs opened SB Accounts. 1779 groups were credit linked to the tune of Rs.3737.63 Lakhs and 617 groups' availed repeat finance amounting to Rs.1179.44 Lakhs. The cumulative number of SHGs having SB accounts as on 31.12.2014 is 23362.

### **12.3 Joint Liability Groups (JLG):**

During the period ending March 2015, Banks in UTP have extended credit to 28 JLGs amounting to Rs.39 Lakhs especially by Pudhuvai Bharathiar Grama Bank. Banks are requested to form more Joint Liability Group and extend credit to these groups also.

## **AGENDA: 13**

### **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 2014-15 as of March 2015 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 by Lead Bank by sending the formats well in advance, reminders, telephonic reminders, information through various meetings, we are able 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 so that the actual performance is presented for review.

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



## Agenda No 14.

### Stimulus Package Issues relating to MSME sector.

In compliance with the directives of Reserve Bank of India contained in their letter No RPCD.SME &NFS. BC.NO.76/6.2.31(P)/2008-09 dt. 16.12.08 wherein the report as per the format is to be submitted to Ministry of Finance and issues relating to MSME sector are to be discussed periodically as a part of agenda in the regular SLBC meetings. The report as on 31.03.2015 is placed for information of the forum.

#### **REPORT ON SPECIAL SLBCs ON ITEMS OF ECONOMIC PACKAGE**

Particulars	Cumulative As on 31.03.2014		Cumulative performance as on 31.03.2015	
	No. of a/cs	Amt. Rs. In Cr	No. Of a/cs	Amt. Rs. In Cr
(1) Credit flow to MSME:				
Sanction of working capital loans (New)	9233	856.94	10231	962.19
Sanction of incremental working Capital loans (Existing units)	841	323.89	853	328.12
Restructuring of MSME accounts	461	51.14	478	56.57
Sanction of loans for purchase of Gensets on soft terms	4	0.34	4	0.34
(2) Sanction of Housing loans			0	0
• Loans upto Rs.5 lakhs	3229	127.74	3488	136.92
• Loans from Rs.5 lakhs to Rs.20 lakhs	5928	577.33	6290	625.98
• Loans above Rs.20 lakhs	796	220.22	928	252.37
(3) Sanction of auto loans	5166	188.62	5577	192.72

The District Co-ordinators are requested to submit the report on the stimulus package before 5<sup>th</sup> of the every month to send the consolidated statement to Government of India in time.

## Agenda No 15

**Any other matter with the permission of the Chair.**