

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

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

(Rs. in Crores)

S. No	Details/Sector	March 2013	March 2014	March 2015	March 2016	June 2016
1	Total No of Branches	205	214	241	253	253
	Of which - Rural	78	79	81	83	83
	- Semi-urban	45	47	66	70	70
	- Urban	82	88	94	100	100
2	Total Deposits	8712.46	9676.51	10685.59	12236.83	12379.17
	Of which NRI Deposits	784.89 (9.01%)	921.82 (9.53%)	1084.42 (10.15%)	1213.34 (9.92%)	1277.25 (10.32%)
3	Total Advances	6749.15	7452.84	8329.08	9488.44	9600.59
4	CD Ratio	77%	77%	78%	78%	78%
5	Investments	215.40	351.12	331.77	299.11	367.32
6	Cr. + Inv./Deposit Ratio	80%	81%	81%	80%	81%
7	Total Priority Sector Advances	4083.32	4595.13	5321.98	6245.82	6331.81
8	Percentage of PSA to Total Advances	61%	62%	64%	66%	66%
9	Total Advances to Agriculture	1335.58	1603.12	1875.78	2140.91	2237.91
10	Percentage of Agri. To Total Advances	19.79%	21.51%	22.52%	22.56%	23.31%
11	Advances to Weaker Section	856.72	1006.32	1165.72	1440.35	1482.11
12	Percentage of W.S. to Total Advances	12.69%	13.50%	14.00%	15.18%	15.44%
13	Advances to SC/ST	324.54	376.62	450.12	640.15	651.45
14	Advances to DRI	4.01	5.04	5.50	5.86	5.94
15	Advances to Minorities	469.16	581.99	700.16	885.88	924.86

**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
	<b>Achievement</b>	<b>101.53%</b>	<b>100.45%</b>	<b>100.12%</b>	<b>100.82%</b>
2013-14	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>
2014-15	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>
2015-16	Target	871.24	340.24	746.00	1957.48
	Achievement	903.89	348.71	747.96	2000.56
	<b>Achievement</b>	<b>103.75%</b>	<b>101.73%</b>	<b>100.26%</b>	<b>102.20%</b>
2016-17 (Upto June 2016)	Target	233.01	79.43	188.54	500.97
	Achievement	234.50	73.29	168.79	476.58
	<b>Achievement</b>	<b>100.64%</b>	<b>92.27%</b>	<b>89.52%</b>	<b>95.13%</b>

**AGENDA: 1**

**Confirmation of minutes of the SLBC Meeting held on 04.07.2016**

The minutes of the SLBC meeting held on 04.07.2016 was communicated to all the members vide Lead Bank letter reference No. SLBC-UTP/L 04/ 2016-17/2507 dated 25.07.2016. 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**

<b>Sl</b>	<b>Issue</b>	<b>Action initiated</b>
1	Department of Rural Development- Allotment of Land for Indian Bank Self Employment Training Institute (INDSETI).	As per the last LAC, INDSETI discussions Director, INDSETI has submitted revised proposal to the concerned authorities/departments i.e. Revenue and DRDA, Government of Puducherry and the proposals is under consideration of Chairman DRDA/District Collector for allotting the land for a nominal fee.
2	Contribution of banks to various development activities of Government of UTP.	The detail of the presentation of the meeting was sent to all the district co-ordinators to take up with their controlling offices. In the core committee meeting held on 03.08.2016 also the matter was discussed and individual letters to General Manager (PS) of all the banks have been sent from SLBC on 02.08.2016 for early decision in this regard. Member banks to speedup their decision, to enable us to present the consolidated position.

## **AGENDA: 3 - New Issues**

### **3.1 Communications from NABARD - Continuation of Schemes - 2016-17**

#### **a. Agricultural Marketing Infrastructure Scheme during 2016-17**

NABARD, Chennai vide their letter dated 04.07.2016 has informed that Ministry of Agriculture and Farmers Welfare, Government of India, has advised that the Agricultural Marketing Infrastructure (AMI) - Sub Scheme of Integrated Scheme for Agri. Marketing (ISAM) shall continue for 2016-17 for new projects of SC/ST and projects in NER subject to the budgetary allocation made by DMI for the scheme for 2016-17. Accordingly the projects of SC/ST financed during the period 01.04.2016 to 31.03.2017 will be considered eligible to receive subsidy under the scheme, subject to the terms and conditions of the scheme/instructions by GOI from time to time in this regard and release of funds by GOI.

#### **b. Capital investment Subsidy Scheme for Commercial Production Units of Organic Inputs under National Project on Organic Farming**

NABARD, Chennai vide their letter dated 07.06.2016 has informed that Ministry of Agriculture, Government of India, has advised that the Capital investment Subsidy Scheme for Commercial Production Units of Organic Inputs under National Project on Organic Farming shall continue for 2016-17. Hence, projects financed by banks during 01.04.2016 to 31.03.2017 will be considered eligible to receive subsidy under the scheme, subject to the terms and conditions of the scheme/instructions by GOI from time to time in this regard and release of funds by GOI.

The guidelines of the schemes are available in website of NABARD. All member banks are requested to take note of the same and be guided accordingly.

### **3.2 Information regarding Sudden and unusual flow of deposits to NBFCs**

Reserve Bank of India vide their letter dated 15.07.2016 has informed that RBI Central Board during its recent meeting has observed that " banks may be sensitized (through their controlling heads) to bring to the notice of RBI any sudden and unusual flow of deposits to NBFCs in their region"

All the banks are requested to take note of the same for due compliance.

### 3.3 Common Strategy to be adopted by Banks to achieve the targets under Aadhaar Seeding in mission mode

Department of Financial Services (DFS), Ministry of Finance, Government of India vide letter F.No. 21(23)/2014-FI (MISSION) dated 13.07.2016 has fixed the timelines for achieving 100% Aadhaar seeding of all the accounts and common strategies to be adopted by all the banks have also been communicated.

Timelines set for Aadhaar seeding are

- 100% Aadhaar seeding in central pensioners accounts by 31st Oct 2016
- 100% Aadhaar seeding in all beneficiaries bank accounts in U.Ts by 30th Sept 2016
- 100% Aadhaar seeding in all operative saving bank accounts by 31st Mar 2017

For the first two categories, daily targets have been prescribed and for the third weekly target has been fixed by the Government of India. Daily / weekly targets should be arrived by the branches based on the number of accounts remaining unseeded under each category and achieve the same without fail. Daily progress is to be reported to DFS.

It is requested that all the banks to organise special camps on every first and third Saturday and second and fourth Friday in addition to the daily efforts to achieve the target laid down so as to complete the same before the prescribed time line. The common strategy to be adopted by banks is placed for the information of the member banks. All the banks are requested to inform the progress in this regard to Lead Bank.

SLBC and Government of Puducherry has conducted Co-ordination meeting on 09.08.2016 to finalise the Aadhaar enrollment and collection of Aadhaar mandate camps constituency-wise in UTP. The details would be informed to all banks so that they can participate in the camps for speedier Aadhaar seeding.

Government of India has informed that Aadhaar will be used as identifier for all centrally funded scholarship schemes and the amount will be directly transferred to aadhaar linked bank account. Hence, schools have also been directed to collect aadhaar mandate and send the same to concerned bank branches. All the banks are requested seed the aadhaar received from schools on priority basis.

### **3.4. Implementation of National Handloom Development Programme**

Government of India, Ministry of Textiles vide their Office Memorandum dated 27.06.2016 has informed that henceforth the concessional credit component and Revival, Refor and Restructuring (RRR) package for Handloom Sector will be available only through MUDRA Yojana for individual weavers and weaver entrepreneurs. The applications pending under WCC will be sanctioned upto 31.08.2016 only. The other amendments of the scheme is placed for information and necessary action of the member banks.



### **3.5 Pradhan Mantri Awas Yojana-Housing for All (Urban)**

Attention of the members is drawn to the previous meeting regarding the introduction of Pradhan Mantri Awas Yojana (PMAY) - Housing for all (Urban). A meeting to review the progress was held at Delhi on 17.06.2016 and the main points of discussion is placed below for information of member banks

- Status of demand assessment survey
- Designation of a nodal officer in State Level nodal Agency for Credit Linked Subsidy Scheme (CLSS) purpose
- Inclusion and review of CLSS in State Level Bankers' Committee (SLBC) Agenda
- Targets and action plan for achievement of target for CLSS

A meeting in this regard was held in Puducherry on 14.07.2016 and 20.07.2016. In UT of Puducherry, Town and Country Planning Department has been identified as State Level Nodal Agency for Housing for All Scheme. In co-ordination with Slum Clearance Board, Puducherry Housing Board, Adi Dravidar Welfare Department, Town and Country Planning Department would conduct demand survey. NIC would be developing a web portal for conduct of online demand survey and the data entry module would be compatible with the MIS system of PMAY. Based on the demand survey the targets and action plan would be finalized. The applications would be forwarded to the banks preferred by the beneficiary by Puducherry Housing Board and the performance of the same would be reviewed in the BLBC/SLBC meetings.

Lead District Manager is co-ordinating with all the concerned departments for successful implementation of the scheme in UT of Puducherry. The existing toll free number of SLBC would be utilized for grievances under the scheme. Banks are requested to introduce separate product code for PMAY so that details can be easily reviewed. Common application form of IBA would be translated in local language. The information regarding the schemes will be included in the awareness campaigns being conducted in all areas of UTP.

### **3.6 Allocation of targets for SHG and JLG**

NABARD has informed the allocation of credit linkage target for 2016-17 under SHG and JLG financing at 2000 and 200 respectively, which is to be achieved through extension of fresh finance to existing SHG/JLG and through promotion and financing of new SHGs/JLGs. The bank-wise target is placed for information of members.

NABARD has also informed that they will undertake necessary publicity, awareness and capacity building measures to ensure expeditious financing of landless farmer groups through JLG mode. All the banks are requested to utilize the NABARD initiative to ensure achievement of targets.

#### **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 in non-farm sector and are classifying the same under appropriate scheme of MUDRA. The performance of banks for the year 2016-17 as on 31.07.2016 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	33.27	10.46
Kishore	77.78	27.54
Tarun	52.43	7.84
<b>Total</b>	<b>163.48</b>	<b>45.84</b>

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.

##### **Start up India Stand up India Programme (SUIP)**

Detailed guidelines of the scheme were placed in the previous meeting. 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. In UTP there are 253 branches and the target for UTP is 506. In the last meeting all the banks were requested to ensure 100 loans under SUIP before September 2016. All the banks are requested to plan suitable strategies to achieve the targets.

## **AGENDA: 5**

### **Pradhan Mantri Jan Dhan Yojana (PMJDY)**

All the member banks are requested to continue to open new accounts to other members of the households for additional accounts under PMJDY. Banks are requested to open PMJDY accounts without insisting on any minimum balance especially to student beneficiaries of scholarship schemes as it has been informed that the scholarship amount will be transferred only through Aadhaar seeded bank account of the beneficiary through Aadhaar Payment Bridge. So while opening new accounts Aadhaar and Mobile numbers are to be simultaneously seeded so that DBT amount can be transferred to the bank accounts and beneficiaries may also be informed through SMS regarding credit of DBT amount.

Department of Financial Services (DFS), Ministry of Finance, Government of India has informed banks that PMJDY is still in force and banks should not refuse opening of new accounts under the scheme and continue to open accounts in normal course and issue RuPay debit card. However, it should be made clear to the customer that benefit of life cover of Rs.30,000/- will not be available in accounts opened under the scheme after 31st January, 2015. The customers may also be informed about other benefits such as overdraft, zero balance and accident insurance cover of Rs. 1 lakh under the scheme at the time of opening of accounts under PMJDY. Henceforth all new accounts being opened should be simultaneously seeded with Aadhaar number, mobile number and RuPay card distribution and activation.

The account holders are also provided with OD facility based on the satisfactory operation of the accounts as per the prescribed criteria.

## **AGENDA: 6**

### **Enrolment under 3 Social Security Schemes**

Banks are requested to continue enrolment 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 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.

PFRDA vide their letter dated 15.06.2016 addressed to Government of Puducherry have informed the bank-wise target allotted to all the banks in UT of Puducherry. The same is placed for information of the members.

As on 31.07.2016, the enrollment under PMJJBY was 61334, PMSBY 173815 was and APY was 5898 respectively. The bank-wise performance is placed for the information of the members.

## **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 June 2016, 8278 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.

**7.3. Financial Literacy through skilling Centres** - As per advise of Government of India 19 skill centres have been mapped to banks and FLCC for conduct of Financial Literacy Programme. As on 31.07.2016 FLP has been conducted in 17 centres benefiting 785 students. The materials are available in the PMJDY website <http://pmjdy.gov.in/literacy>. Banks are also requested to utilize the same for imparting training and report the developments to Lead Bank.

**7.4. 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. In the last SLBC meeting banks were requested to complete 50% of the allotted schools before September 2016.

**7.5. Indian Bank Self Employment Training Institute (INDSETI)** - A total of 155 programmes have been conducted by the institute up to June 2016 in which 4169 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 June 2016)

#### Branch Net Work:

As at the end of June 2016, there are 43 banking institutions with a total network of 253 branches operating in the Union Territory of Puducherry. Lakshmi Vilas Bank and Canara Bank are also opened Regional Office at Puducherry and the number of controlling office in UTP has increased to 7. 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
	<b>T O T A L</b>	<b>253</b>	<b>83</b>	<b>49</b>

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.

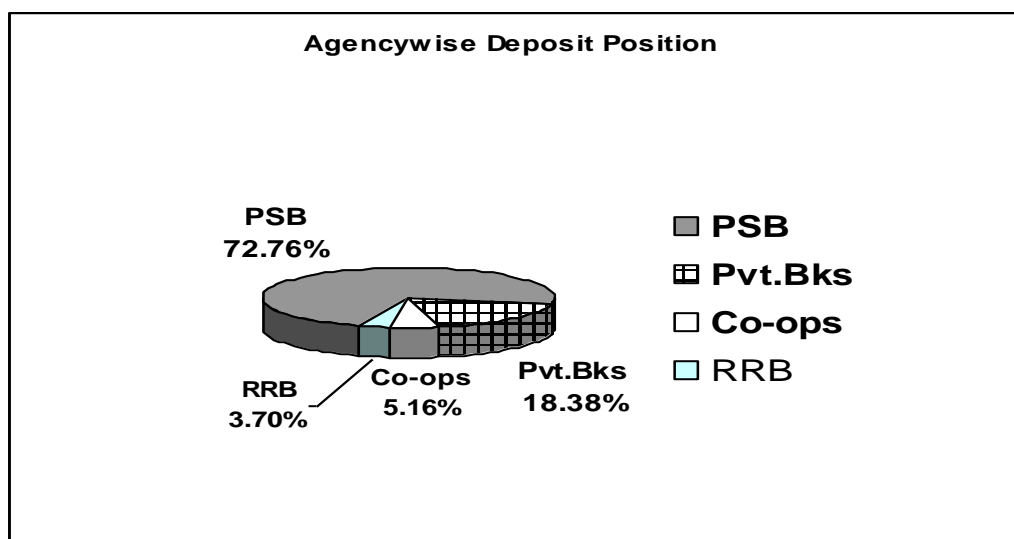
The comparative details of the agency-wise performance under various important parameters are furnished below:

Rs.in crores

Sl. No	Details/Sector	March 2015	June 2015	Variation over March 2015	March 2016	June 2016	Variation over March 2016
1	Total Deposits	10685.59	10839.69	154.10 1.44%	12236.83	12379.17	142.34 1.16%
	Of which NRI Deposits	1084.42	1135.74	51.32 4.73%	1213.34	1277.25	63.91 5.27%
2	Total Advances	8329.08	8459.20	130.12 1.56%	9488.44	9600.59	112.15 1.18%
3	CD Ratio	78%	78%	No variation	78%	78%	No variation
4	Investments	331.77	326.95	-4.82	299.11	367.32	68.21
5	Credit + Inv / Deposit Ratio	81%	81%	No variation	80%	81%	+1%
6	Total Priority Sector Advances	5321.98	5466.01	144.03 2.71%	6245.82	6331.81	85.99 1.38%
7	% of Priority Sector Adv. to Total Advances	64%	65%	1%	66%	66%	No variation
8	Total Advances to Agriculture	1875.78	1951.94	76.16 4.06%	2140.91	2237.91	97 4.53%
9	% of Agri. advances to Total Advances	22.52%	23.07%	0.55%	22.56%	23.31%	0.75%
10	Advances to Weaker Section	1165.72	1191.73	26.01	1440.35	1482.11	41.76
11	% of Weaker Section to Total Advances	14.00%	14.09%	0.09	15.18%	15.44%	0.26%
12	Advances to SC/ST	450.12	467.88	17.76	640.15	651.45	11.30
13	Advances to DRI	5.50	5.56	0.06	5.86	5.94	0.08
14	Advances to Minorities	700.16	731.19	31.03	885.88	924.86	38.98



### Agency-wise Deposit Position:



### Deposits

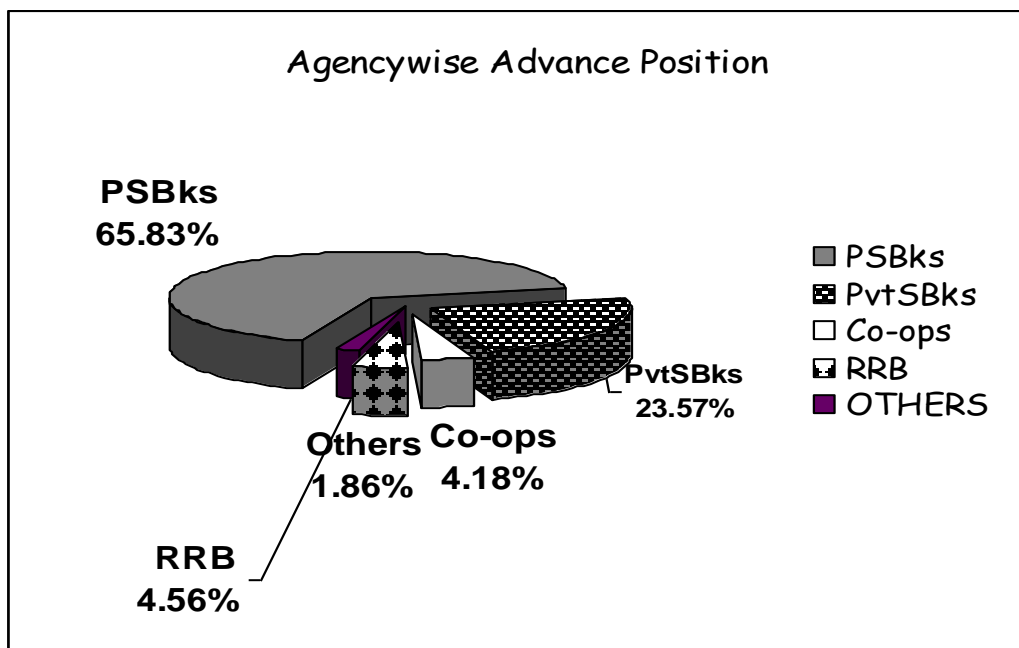
(Rs. in Crores)

Agency	March 2016	June 2016	Variation over March 2016	% of growth over March 2016
Public Sector Banks	8928.34	9006.74	78.4	0.88
Private Sector Banks	2224.96	2275.84	50.88	2.29
Co-operative Banks	628.25	638.24	9.99	1.59
Regional Rural Bank	455.28	458.35	3.07	0.67
<b>TOTAL</b>	<b>12236.83</b>	<b>12379.17</b>	<b>142.34</b>	<b>1.16</b>

### Analysis:

- The deposits mobilized by the banking system in the UT of Puducherry rose by Rs.142.34 Crores above March 2016 level registering an increase of 1.16%.
- The Public Sector Banks continued to have a predominant share with their deposits constituting as high as 72.76% of the total deposits followed by Private Sector Banks at 18.38%, Co-operative Banks at 5.16% and RRB at 3.70%
- In absolute terms, Public Sector Banks have shown an increase in the growth of Deposits by Rs.78.40 Crores and Private Sector Banks the increase was Rs.50.88 Crores.

## Agency-wise Advance Position



## Advance

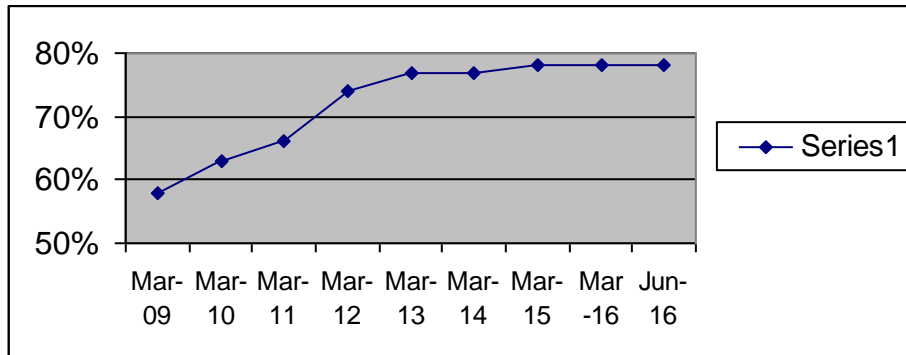
(Rs. in crores)

Agency	March 2016	June 2016	Variation over March 2016	% of growth over March 2016
Public Sector Banks	6295.7	6320.14	24.44	0.39
Private Sector Banks	2182.3	2262.90	80.6	3.69
Co-operative Banks	403.05	401.08	-1.97	-0.49
Regional Rural Bank	433.1	438.18	5.08	1.17
Others	174.36	178.29	3.93	2.25
<b>TOTAL</b>	<b>9488.51</b>	<b>9600.59</b>	<b>112.08</b>	<b>1.18</b>

## Analysis:

- Gross credit increased by Rs.112.08 Crores over March 2016 level showing a growth rate of 1.18%.
- Public Sector Banks have shown increase of Rs.24.44 crores, Private sector banks have increased their lending by Rs.80.60 Crores.
- Regional Rural Bank has shown an increase of Rs.5.08 crores.

## CD Ratio:



Compared to the growth rate of 1.16% shown by deposits, the advances have registered a growth of 1.18 % during the period under review. Hence the CD ratio is at a level of 78% as of June 2016

- NRI deposits amounting to Rs.1277.25 Crores accounts for 10% of the total deposits are with bank branches in UT. Excluding the NRI deposits, the CD ratio works out to 86%.
- Out of the 24 Public sector banks present in the UT, 20 Banks are having CD Ratio more than 60% and the remaining 4 Public Sector Banks Viz. Bank of Baroda, Canara Bank, Central Bank of India, & Punjab & Sind Bank have a CD Ratio less than 60%.
- Among the 14 Private Sector Banks in the UT, 12 Banks are having CD Ratio more than 60% and the remaining 2 viz. Karnataka Bank and Tamilnad Mercantile 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. 367.32 Crores in Government Securities and as a result the Credit plus Investment to Deposit ratio is at 81% as on June 2016.

**Performance under other key functional areas:**

<b>Area</b>	<b>R B I Norms</b>	<b>Actual as on March 2016</b>	<b>Actual as on June 2016</b>
<i>Priority Sector</i>	40%	66%	66%
Agricultural Advances	18%	22.56%	23.31%
Weaker Section Advances	10%	15.18%	15.44%

**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.85.99 Crores over March 2016. The rate of growth during the period stood at 1.38%, which is against the growth rate of over all credit at 1.18% for this period.

**Agriculture:**

Under Agriculture loans, there is an increase of Rs.97 Crores during the period under review. The ratio of agriculture advances to the total advances is at 23.31% as of June 2016 against 18% minimum prescribed by RBI.

**Weaker Section:**

Advances to Weaker Sections under Priority Sector Advances have increased by Rs.41.76 Crores during the period under review. The ratio of weaker section advances to total advances as of June 2016 is at 15.44% against the norms of 10%.

**DRI Scheme:**

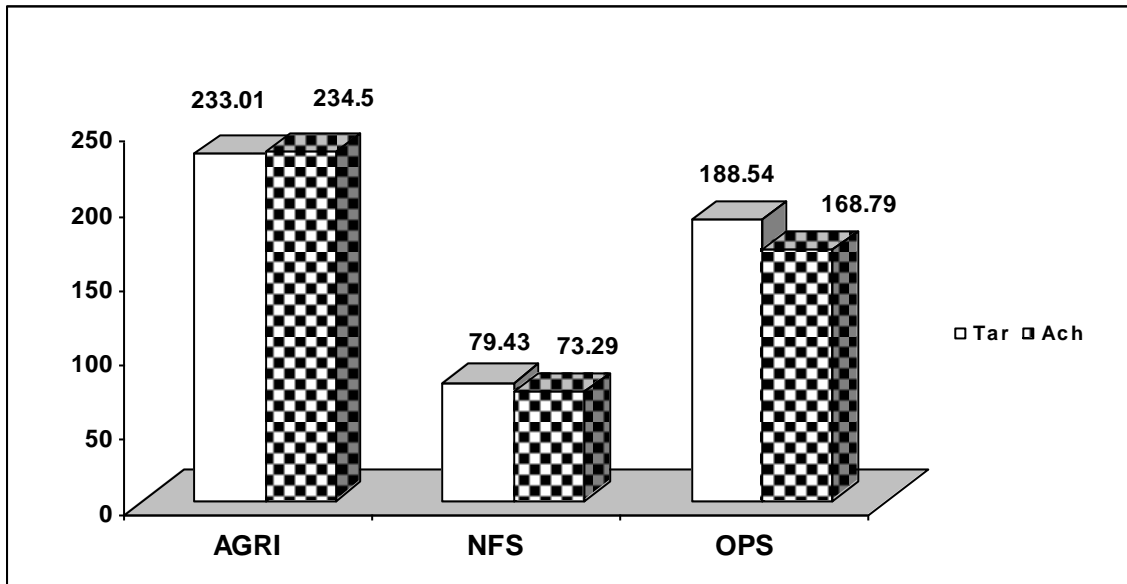
The outstanding advance under DRI has increased to Rs.5.94 Crores from Rs.5.86 crore as on June 2016.

## AGENDA: 8

### Review of Performance under Annual Credit Plan 2016-17

The Sector wise target vis-à-vis achievement (Disbursement) as on 30.06.2016 is given below:

(Rs. in Crores)

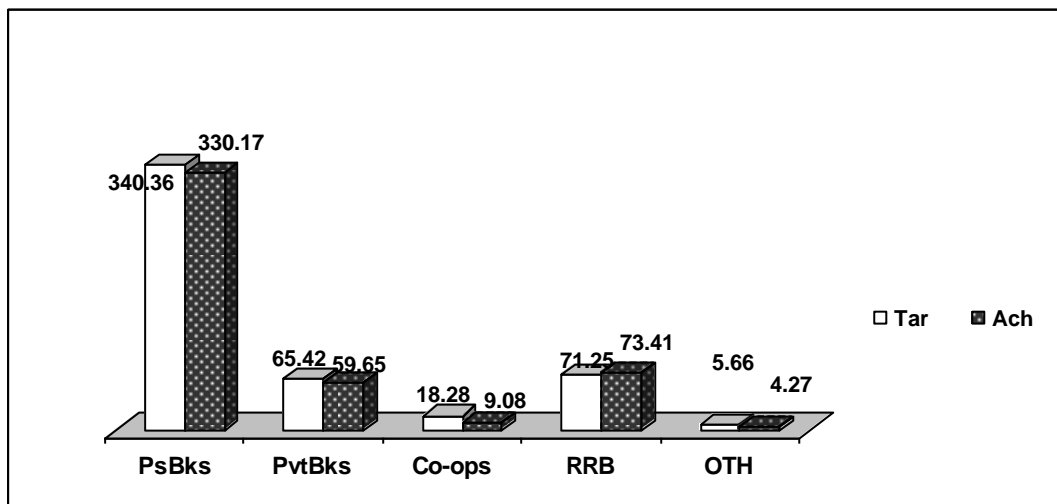


Sector	Target	Achievement	% of Achievement
	As on June 2016		
Agriculture	233.01	234.50	100.64
NFS	79.42	73.29	92.28
OPS	188.54	168.79	89.52
<b>TOTAL</b>	<b>500.97</b>	<b>476.58</b>	<b>95.13</b>

The aggregate Credit disbursement upto the period under review of 2016-17 amounts to Rs.476.58 Crores against the target of Rs. 500.98 Crores, registering 95.13% achievement. The Banks in UT of Puducherry continue to give thrust to Agriculture. As against the first quarter target of Rs.233.01 Crores, the credit flow to the sector was Rs. 234.50 Crores achieving 100.64% of the target. Major share of credit is absorbed for short term credit requirement. Agriculture sector absorbed 49% of the total credit and is followed by Other Priority Sector (OPS) at 36% under which banks have disbursed loans amounting to Rs.168.79

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 15% of the share the disbursement to Non-farm sector was Rs.73.29 Crores.

**Agency-wise target vis-à-vis achievement under ACP 2016-17**  
(Position as on June 2016).



(Rs. in Crores)

Agency	Target	Achievement	% of Achievement
	As of June 2016		
Public Sector Banks	340.36	330.17	97.01
Private Sector Banks	65.42	59.65	91.18
Co-op Sector Banks	18.28	9.08	49.67
RRB	71.25	73.41	103.03
Others (PIPDIC/SIDBI)	5.66	4.27	75.44
<b>TOTAL</b>	<b>500.97</b>	<b>476.58</b>	<b>95.13</b>

Under ACP the performance of Public Sector Banks is at 97.01% and Regional Rural Bank is at 103.03% of the target for the quarter ended June 2016.

Banks are requested to furnish the disbursement details as per the new format which was sent to them during June 2016 so that the complete details as per revised guidelines may be presented and reviewed in the next meeting.

**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 01.04.2016 TO 30.06.2016)**

(Rs. in crores)

Particulars	No	Amount
<b>Total Target for Agriculture 2016-17</b>	<b>105940</b>	<b>956.44</b>
Loans disbursed		
Short Term Loan for crop production purpose	24878	223.72
Medium/Long Term loan	498	10.78
<b>TOTAL</b>	<b>25376</b>	<b>234.50</b>

During the period under review banks in UT of Puducherry provided short term loans to 24878 farmers to the tune of Rs.223.72 Crores and the total credit deployment by banks in the UT of Puducherry to the agriculture sector is at Rs.234.50 Crores as against the annual target of Rs.956.44 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.**

**Banks are requested to take note of the new classifications as per Priority sector lending and submit the details so as to present the data for review in the next meeting.**

**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 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.17.46 Crores in 219 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 276 students for a sum of Rs.3.85 Crores upto June 2016.

### **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.73.29 Crores was made during the period under review.

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 and to MUDRA loan.



## **AGENDA: 11**

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

Banks have disbursed an amount of Rs.20.92 Crores covering 1849 beneficiaries of 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**

With regard to disbursement to SC/ST communities banks have disbursed an amount of Rs.21.82 Crores benefiting 2139 customers during the period under review.

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

Banks have disbursed an amount of Rs.37.30 Crores to 4534 women beneficiaries during the review period upto June 2016.

## **AGENDA: 12**

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

During the review period banks have issued 2868 cards and extended credit assistance of Rs.23.64 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 period April to June 2016, 199 new SHGs opened SB Accounts. 508 groups were credit linked to the tune of Rs.1224.08 Lakhs and 149 groups' availed repeat finance amounting to Rs.258.47 Lakhs. The cumulative number of SHGs having SB accounts as on 30.06.2016 is 23854.

### **Digitization of SHGs in Union territory of Puducherry - Collection of data**

NABARD has initiated E-Shakti programme. Under Phase II of the programme, Puducherry was identified as one of the district. Further, Stakeholders meeting was held on 27 June 2016 in Puducherry wherein the importance of digitization of SHGs and its benefit to various stakeholders including bankers were explained. All the banks are requested to inform the SHG details of UT of Puducherry especially SHGs in Ariyankuppam, Vilianur and Karaikal so as to complete the digitalization at the earliest.

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

During the period ending June 2016, Banks in UTP have extended credit to 72 JLGs amounting to Rs.55 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: 13**

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

Under PMEGP, Puducherry has been allotted a margin money target of Rs.150 Lakhs for programme year 2016-17 and the region-wise bank-wise allocation is placed for the information of members. In view of implementation of online submission of applications all the banks are requested to ensure that the pending applications would be considered for the current year are to be registered under the online mode.

Under MUPSES target of 700 beneficiaries have been informed.

The targets under NULM are also placed for information of the members. Government of India, Ministry of Housing and Urban Poverty Alleviation has informed that SEP component of NULM is to be dovetailed with PMMY so that the same can be classified under Mudra loans.

The departments would be conducting task force committee meetings for selection of candidates.

**All the banks were requested to follow the RBI time norms in disposal of applications and achieve the segment wise targets by December 2016. 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 NPA details under various sectors**

As per the available details furnished by members banks the NPA under Agriculture Sector is placed at Rs.76.35 Crores, NFS sector was at Rs.89.78 Crores and OPS was at Rs.76.31 Crores as on 30.06.2016. 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 2016-17 as of June 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 revised priority sector guidelines. The changes have been incorporated in the SLBC reporting format and have already been sent to all the branches. All the banks are requested to ensure to continue the 100% submission of LBR in time as per the revised format with all relevant particulars so that the actual performance is presented for review. While submitting the data as per time line last month some banks have informed that some data as per the revised format were not available in the relevant reports of their branches. They were requested to take up with their controlling offices regarding the same. Now banks have informed that they would be submitting all the relevant particulars from the next quarter onwards as the details would be made available to them by their controlling offices.

Bank wise details on LBR submission and new quarterly format are 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.**