

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

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

(Rs. in Crores)

| S. No | Details/Sector                        | March 2013        | March 2014        | March 2015          | March 2016         | Dec 2016           |
|-------|---------------------------------------|-------------------|-------------------|---------------------|--------------------|--------------------|
| 1     | Total No of Branches                  | 205               | 214               | 241                 | 253                | 257                |
|       | Of which - Rural                      | 78                | 79                | 81                  | 83                 | 84                 |
|       | - Semi-urban                          | 45                | 47                | 66                  | 70                 | 72                 |
|       | - Urban                               | 82                | 88                | 94                  | 100                | 101                |
| 2     | Total Deposits                        | 8712.46           | 9676.51           | 10685.59            | 12236.83           | 14237.62           |
|       | Of which NRI Deposits                 | 784.89<br>(9.01%) | 921.82<br>(9.53%) | 1084.42<br>(10.15%) | 1213.34<br>(9.92%) | 1336.89<br>(9.39%) |
| 3     | Total Advances                        | 6749.15           | 7452.84           | 8329.08             | 9488.44            | 9959.08            |
| 4     | CD Ratio                              | 77%               | 77%               | 78%                 | 78%                | 70%                |
| 5     | Investments                           | 215.40            | 351.12            | 331.77              | 299.11             | 463.51             |
| 6     | Cr. + Inv./Deposit Ratio              | 80%               | 81%               | 81%                 | 80%                | 73%                |
| 7     | Total Priority Sector Advances        | 4083.32           | 4595.13           | 5321.98             | 6245.82            | 6454.32            |
| 8     | Percentage of PSA to Total Advances   | 61%               | 62%               | 64%                 | 66%                | 65%                |
| 9     | Total Advances to Agriculture         | 1335.58           | 1603.12           | 1875.78             | 2140.91            | 2336.40            |
| 10    | Percentage of Agri. To Total Advances | 19.79%            | 21.51%            | 22.52%              | 22.56%             | 23.46%             |
| 11    | Advances to Weaker Section            | 856.72            | 1006.32           | 1165.72             | 1440.35            | 1512.76            |
| 12    | Percentage of W.S. to Total Advances  | 12.69%            | 13.50%            | 14.00%              | 15.18%             | 15.19%             |
| 13    | Advances to SC/ST                     | 324.54            | 376.62            | 450.12              | 640.15             | 692.69             |
| 14    | Advances to DRI                       | 4.01              | 5.04              | 5.50                | 5.86               | 6.07               |
| 15    | Advances to Minorities                | 469.16            | 581.99            | 700.16              | 885.88             | 970.78             |

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

(Rs. In Crores)

| Year                          | Particulars        | Agriculture    | Non farm<br>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<br>(Upto Dec<br>2016) | Target             | 657.77         | 242.98             | 580.59         | 1481.34        |
|                               | Achievement        | 743.23         | 243.20             | 507.24         | 1493.67        |
|                               | <b>Achievement</b> | <b>112.99%</b> | <b>100.09%</b>     | <b>87.37%</b>  | <b>100.83%</b> |

**AGENDA: 1**

**Confirmation of minutes of the SLBC Meeting held on 28.12.2016**

The minutes of the SLBC meeting held on 28.12.2016 was communicated to all the members vide Lead Bank reference No. SLBC-UTP/L 05/ 2016-17/0210 Dated: 29.12.2016. 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). | 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   | 4 villages with population of above 5000 which is not having a bank branch of scheduled commercial bank in UT of Puducherry and allotted to 3 banks. So far one branch at Seliamedu village has been opened. With regard to other centres, it has been informed that opening of branches is under active consideration. |

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

### **3.1 Pradhan Mantri Fasal Bhima Yojana**

Government of India, Ministry of Agriculture & Farmers Welfare has informed that with regard to implementation of PMFBY that they have requested banks to issue acknowledgement receipt with synopsis of their policy and pocket size folio for ease of carrying. The formats are placed for information of the members. The notification issued by Government of Puducherry which was circulated among all the banks is also placed for information of the banks.

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

### **3.2 Relaxation of EDP before release of loan installment in respect of PMEGP proposals, sanctioned upto 31.03.2017**

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 31<sup>st</sup> March 2017. In view of the same all the banks that have sanctioned loans are requested to do the needful immediately.

### 3.3 DigiDhan camps

Government of India vide letter dated 23.02.2017 has informed that NITI Aayog is organizing DigiDhan mela from 28.02.2017 and in this regard banks are requested to actively participate in the mela where the following are to be carried out.

- a. Registration of merchants for POS machines/sale of POS or AEPS devices
- b. Opening of new bank accounts
- c. Registration/distribution of Debit Cards/prepaid cards
- d. Seeding Aadhaar and mobile numbers with bank accounts
- e. Assistance and training in the installation/usage of AEPS, USSD, UPI apps and bank e-wallet etc
- f. Involving Bank Mitrs in adequate number during the mela for the above mentioned activities.

Accordingly the DigiDhan Mela in Puducherry was organized by Department of Information Technology, Government of Puducherry on 08.03.2017. 30 Stalls were put-up during the mela in which Banks, oil marketing companies, Government Departments, Co-operative sector retail outlets, traders, Common Service Centre and UIDAI provided all available digital services to the visiting public. Sale of various products was made through cash-less digital mode. Stalls were made available to 14 banks including Co-operative bank and Regional Rural Bank. All the banks actively participated in the mela. At the venue, 117 merchants registered for POS, 242 bank accounts were opened, 79 Debit cards distributed, 58 prepaid cards were distributed. 297 Aadhaar seeding and 405 mobile seeding mandates were received. Assistance was provided to 317 regarding usage of UPI and bank wallets. 60 AEPS transactions were also made during the mela.

Government of India has informed that they have scheduled workshops and digidhan camps in various states of the country with the view to undertake capacity building and on boarding the self organized small and medium businesses/traders on Digital Payment initiatives across India. The workshop has been scheduled on 25.05.2017 and Digidhan camps have been scheduled between 12<sup>th</sup> May and 15<sup>th</sup> June 2017. The details regarding the same are awaited and they same will be circulated among the banks for their active participation.

**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 for the year 2016-17 as on 04.03.2017 is placed for information of the members. The scheme-wise annual target and achievement under Mudra are

| Mudra        | Annual Target<br>(Rs in crore) | Achievement<br>(Rs. in crore) | Percentage of<br>Achievement |
|--------------|--------------------------------|-------------------------------|------------------------------|
| Shishu       | 33.27                          | 39.11                         | 118%                         |
| Kishore      | 77.78                          | 92.45                         | 119%                         |
| Tarun        | 52.43                          | 37.34                         | 71%                          |
| <b>Total</b> | <b>163.48</b>                  | <b>168.90</b>                 | <b>103%</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)**

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 2016, in UTP there were 253 branches and the target for UTP is 506. Various publicity measures are being undertaken by Lead Bank, SIDBI, NABARD and Government Departments to create awareness about the scheme.

As on 04.03.2017, 40 borrowers have been sanctioned loans under Stand-up India Scheme.

It has been informed that the banks have to upload the sanctioned details in the portal and only the performance as available in the Stand-up India Portal will be taken into consideration by Government of India.

## **AGENDA: 5**

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

All the member banks continue to open new 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.

Secretary, Department of Financial Services, Government of India vide letter dated 31.01.2017 addressed to Chief Secretary has reiterated the need to achieve 100% seeding of Aadhaar numbers in PMJDY accounts. They have requested to ensure Rupay cards of PMJDY accounts are used by the account holders. All the banks have been requested to take immediate steps to ensure all Rupay Cards and PIN mailers are delivered to PMJDY account holders and provide them with financial literacy regarding usage of the cards so that they can use the cards to carry out financial transactions. As on 01.03.2017 out of the 124068 PMJDY accounts Rupay Cards have been issued to 121986 accounts and Aadhaar seeding has been done in 111510 accounts. Banks are requested to take initiatives to ensure 100% completion of the same.

Additional Secretary, Department of Financial Services, Government of India vide letter dated 06.03.2017 addressed to Chief Secretary has requested for conduct of special drive in areas where there is low level of Aadhaar seeding during the month of March 2017 in co-ordination with State Government for seeding of mobile number in all operative, individual savings banks accounts. Banks are requested to ensure voluntary seeding and report the progress made on weekly basis. In the reporting format the number of accounts holders who are not having Aadhaar number & Mobile numbers and who are unwilling to seed Aadhaar and mobile numbers are also to be reported by the banks. As per the information received from banks the overall level of Aadhaar seeding is more than 70% of around 15 lakh general SB

accounts. All the banks are requested to review the pending accounts where Aadhaar and mobile number is to be seeded based on the present guidelines of individual operative SB accounts and ensure Aadhaar seeding to these accounts after obtaining the consent from the accounts holder. Banks are requested to conduct campaigns at regular intervals and ensure completion of the same. A special banker meeting conducted on 03.03.2017 and Digi Dhan Campaign held on 08.03.2017 was utilized for the same.

### **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 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 BCs in villages and also in urban areas. Payment of old age pension to bed ridden and persons above 80 years of Department of Women and Child Development, Government of Puducherry has been initiated during the month of February 2017 on pilot basis. Based on the same field level meetings have also been organized for better co-ordination. Payment of pension to Differently abled persons of Department of Social Welfare will also be disbursed shortly through BCAs. Government of Puducherry has informed that for implementation of the disbursement of pension through Business Correspondents for aged/sick/bedridden/physically challenged persons numbering 21000 beneficiaries in UT of Puducherry payment of Rs.20/- per transaction to the BCs for payment at their doorstep. The scheme would be extended to all beneficiaries of OAP with effect from April 2017.

In this regard, banks have been 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 as requested by the Government of Puducherry.

## **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 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 28.02.2017, the enrolment under PMJJBY, PMSBY and APY was 63842, 195647 and 6650 respectively. The bank-wise performance is placed for the information of the members.

Government of India is requesting banks to ensure maximum 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 all 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 December 2016, 8332 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** - As per the direction of Government of India, 19 skill centres have been mapped to banks and FLCC. As on 31.12.2016 FLP has been conducted in 19 centres benefiting 1210 students. With the view to encourage Digital transactions the various modes of cash less transactions are being explained in all the financial literacy programmes. Government of Puducherry in co-ordination with NABARD, PBGB and PSCB has also conducted programmes at all villages in UT of Puducherry to promote financial literacy.

**7.4. Financial Literacy in schools** - Schools in UT of Puducherry has also been mapped to various banks for imparting financial literacy. Banks have so far conducted financial literacy in 141 Schools upto December 2016. Digital banking options are also being imparted during these programmes.

**7.5. Indian Bank Self Employment Training Institute (INDSETI)** - A total of 166 programmes have been conducted by the institute up to December 2016 in which 4474 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 December 2016)

#### Branch Net Work:

As at the end of December 2016, there are 43 banking institutions with a total network of 257 branches operating in the Union Territory of Puducherry. The commercial banks with 191 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             | 191                    | 49                             | 38                          |
|    | Of which                     |                        |                                |                             |
|    | a. Nationalized Banks        | 151                    | 46                             | 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>257</b>             | <b>84</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 257 branches, 173 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 4856. In Karaikal region the population per branch is placed at 4086.

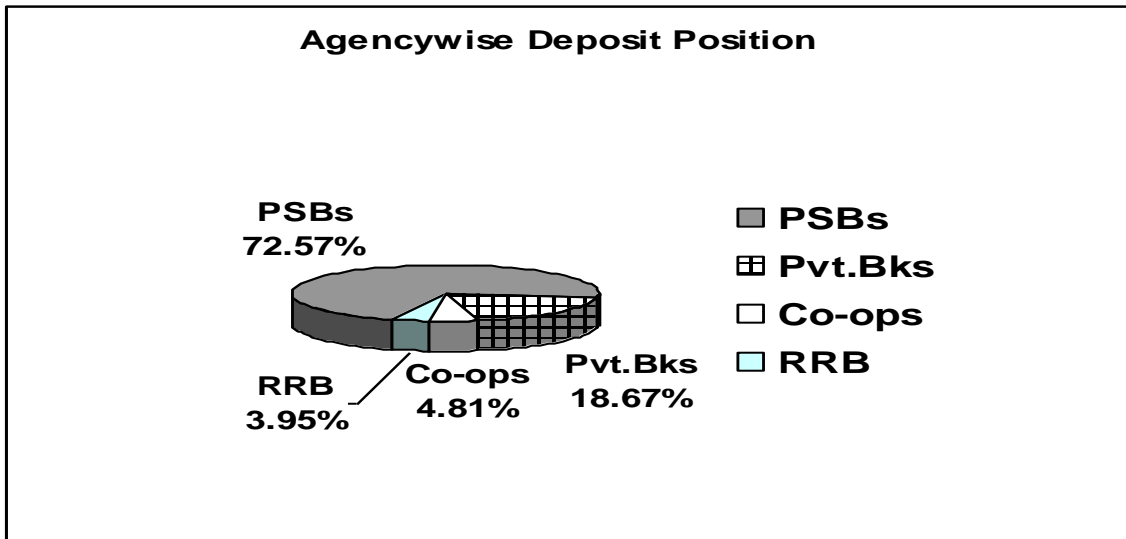
The comparative details of the agency-wise performance under various important parameters are furnished below:

Rs.in crores

| Sl. No | Details/Sector                              | March 2015 | Dec 2015 | Variation over March 2015 | March 2016 | Dec 2016 | Variation over March 2016 | YoY Growth        |
|--------|---|------------|----------|---------------------------|------------|----------|---------------------------|-------------------|
| 1      | Total Deposits                              | 10685.59   | 11674.36 | 988.77<br>9.25%           | 12236.83   | 14237.62 | 2000.79<br>16.35%         | 2563.26<br>21.96% |
|        | Of which NRI Deposits                       | 1084.42    | 1181.97  | 97.55<br>9.00%            | 1213.34    | 1336.89  | 123.55<br>10.18%          | 154.92<br>13.11%  |
| 2      | Total Advances                              | 8329.08    | 9055.18  | 726.10<br>8.72%           | 9488.44    | 9959.08  | 470.64<br>4.96%           | 903.90<br>9.98%   |
| 3      | CD Ratio                                    | 78%        | 78%      | No variation              | 78%        | 70%      | -8                        | -8                |
| 4      | Investments                                 | 331.77     | 283.78   | -47.99                    | 299.11     | 463.51   | 164.40                    | 179.73            |
| 5      | Credit + Inv / Deposit Ratio                | 81%        | 80%      | -1                        | 80%        | 73%      | -7                        | -7                |
| 6      | Total Priority Sector Advances              | 5321.98    | 5885.91  | 563.93<br>10.60%          | 6245.82    | 6454.32  | 208.50<br>3.34%           | 568.41<br>9.66%   |
| 7      | % of Priority Sector Adv. to Total Advances | 64%        | 65%      | 1%                        | 66%        | 65%      | -1%                       | No variation      |
| 8      | Total Advances to Agriculture               | 1875.78    | 2107.84  | 232.06<br>12.37%          | 2140.91    | 2336.40  | 195.49<br>9.13%           | 228.56<br>10.84%  |
| 9      | % of Agri. advances to Total Advances       | 22.52%     | 23.28%   | 0.76%                     | 22.56%     | 23.46%   | 0.90%                     | 0.18%             |
| 10     | Advances to Weaker Section                  | 1165.72    | 1354.09  | 188.37                    | 1440.35    | 1512.76  | 72.41                     | 158.67            |
| 11     | % of Weaker Section to Total Advances       | 14.00%     | 14.95%   | 0.95%                     | 15.18%     | 15.19%   | 0.01%                     | 0.24%             |
| 12     | Advances to SC/ST                           | 450.12     | 547.05   | 96.93                     | 640.15     | 692.69   | 52.54                     | 145.64            |
| 13     | Advances to                                 | 5.50       | 5.69     | 0.19                      | 5.86       | 6.07     | 0.21                      | 0.38              |

|    |                        |        |        |        |        |        |       |        |
|----|------------------------|--------|--------|--------|--------|--------|-------|--------|
|    | DRI                    |        |        |        |        |        |       |        |
| 14 | Advances to Minorities | 700.16 | 814.12 | 113.96 | 885.88 | 970.78 | 84.90 | 156.66 |

**Agency-wise Deposit Position:**



**Deposits**

(Rs. in Crores)

| Agency               | March 2016      | Dec 2016        | Variation over March 2016 | % of growth over March 2016 |
|----------------------|-----------------|-----------------|---------------------------|-----------------------------|
| Public Sector Banks  | 8928.34         | 10332.33        | 1403.99                   | 15.73%                      |
| Private Sector Banks | 2224.96         | 2658.05         | 433.09                    | 19.47%                      |
| Co-operative Banks   | 628.25          | 684.73          | 56.48                     | 8.99%                       |
| Regional Rural Bank  | 455.28          | 562.51          | 107.23                    | 23.55%                      |
| <b>TOTAL</b>         | <b>12236.83</b> | <b>14237.62</b> | <b>2000.79</b>            | <b>16.35%</b>               |

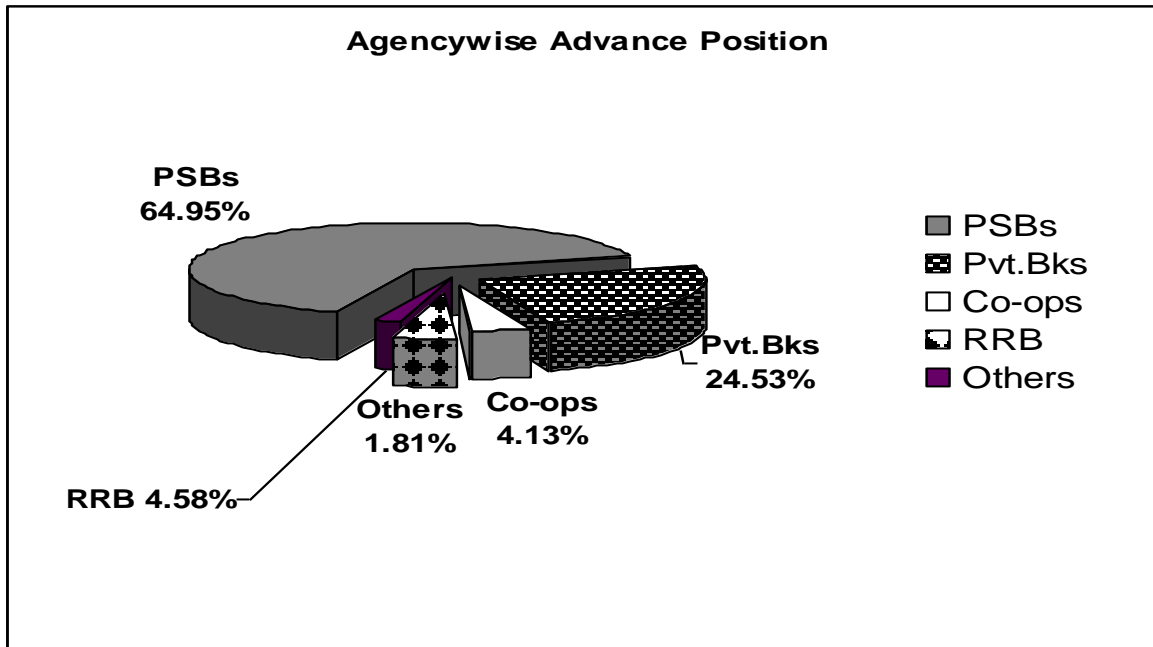
**Analysis:**

- The deposits mobilized by the banking system in the UT of Puducherry rose by Rs.2000.79 Crores above March 2016 level registering an increase of 16.35%.
- The Public Sector Banks continued to have a predominant share with their deposits constituting as high as 72.57% of the total deposits followed by Private Sector Banks at 18.67%, Co-operative Banks at 4.81% and RRB at 3.95%



- In absolute terms, Public Sector Banks have shown an increase in the growth of Deposits by Rs.1403.99 Crores and Private Sector Banks the increase was Rs.433.09 Crores.

### Agency-wise Advance Position



### Advance

(Rs. in crores)

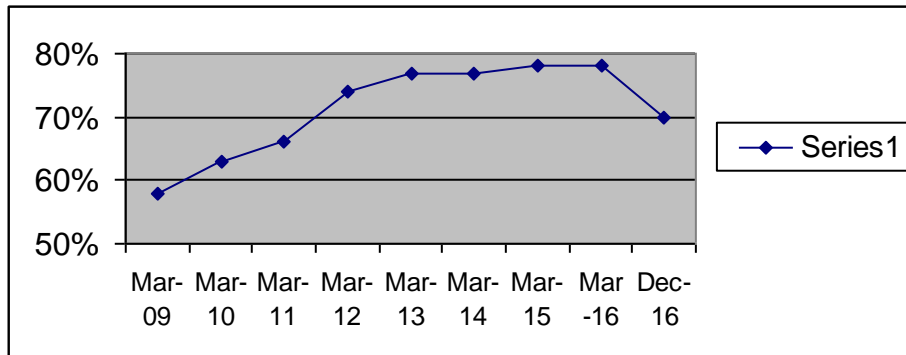
| Agency               | March 2016     | Dec 2016       | Variation over March 2016 | % of growth over March 2016 |
|----------------------|----------------|----------------|---------------------------|-----------------------------|
| Public Sector Banks  | 6295.66        | 6468.77        | 173.11                    | 2.75%                       |
| Private Sector Banks | 2182.27        | 2442.83        | 260.56                    | 11.94%                      |
| Co-operative Banks   | 403.05         | 410.82         | 7.77                      | 1.93%                       |
| Regional Rural Bank  | 433.1          | 456.06         | 22.96                     | 5.30%                       |
| Others               | 174.36         | 180.6          | 6.24                      | 3.58%                       |
| <b>TOTAL</b>         | <b>9488.44</b> | <b>9959.08</b> | <b>470.64</b>             | <b>4.96%</b>                |

### Analysis:

- Gross credit increased by Rs.470.64 Crores over March 2016 level showing a growth rate of 4.96%.

- Public Sector Banks have shown increase of Rs.173.11 crores, Private sector banks have increased their lending by Rs.260.56 Crores.
- Regional Rural Bank has shown an increase of Rs.22.96 crores.

#### CD Ratio:



Compared to the growth rate of 16.35% shown by deposits, the advances have registered a growth of 4.96% during the period under review. Hence the CD ratio has reduced to 70% as on December 2016.

- NRI deposits amounting to Rs.1336.89 Crores accounts for 9.39% of the total deposits are with bank branches in UT. Excluding the NRI deposits, the CD ratio works out to 77%.
- 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 14 Private Sector Banks in the UT, 9 Banks are having CD Ratio more than 60% and the remaining 5 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. 463.51 Crores in Government Securities and as a result the Credit plus Investment to Deposit ratio is at 73% as on December 2016.

**Performance under other key functional areas:**

| <b>Area</b>             | <b>R B I Norms</b> | <b>Actual as on<br/>March 2016</b> | <b>Actual as on<br/>December 2016</b> |
|-------------------------|--------------------|------------------------------------|---------------------------------------|
| <i>Priority Sector</i>  | 40%                | 66%                                | 65%                                   |
| Agricultural Advances   | 18%                | 22.56%                             | 23.46%                                |
| Weaker Section Advances | 10%                | 15.18%                             | 15.19%                                |

**Analysis:**

**Priority Sector:**

The share of Priority Sector Credit to Total Advances was at 65% against the RBI norms of 40% for the period under review. In absolute terms, there is an increase of Rs.208.50 Crores over March 2016. The rate of growth during the period stood at 3.34%, which is against the growth rate of over all credit at 4.96% for this period.

**Agriculture:**

Under Agriculture loans, there is an increase of Rs.195.49 Crores during the period under review. The ratio of agriculture advances to the total advances is at 23.46% as of December 2016 against 18% minimum prescribed by RBI.

**Weaker Section:**

Advances to Weaker Sections under Priority Sector Advances have increased by Rs.72.41 Crores during the period under review. The ratio of weaker section advances to total advances as of December 2016 is at 15.21% against the norms of 10%.

## DRI Scheme:

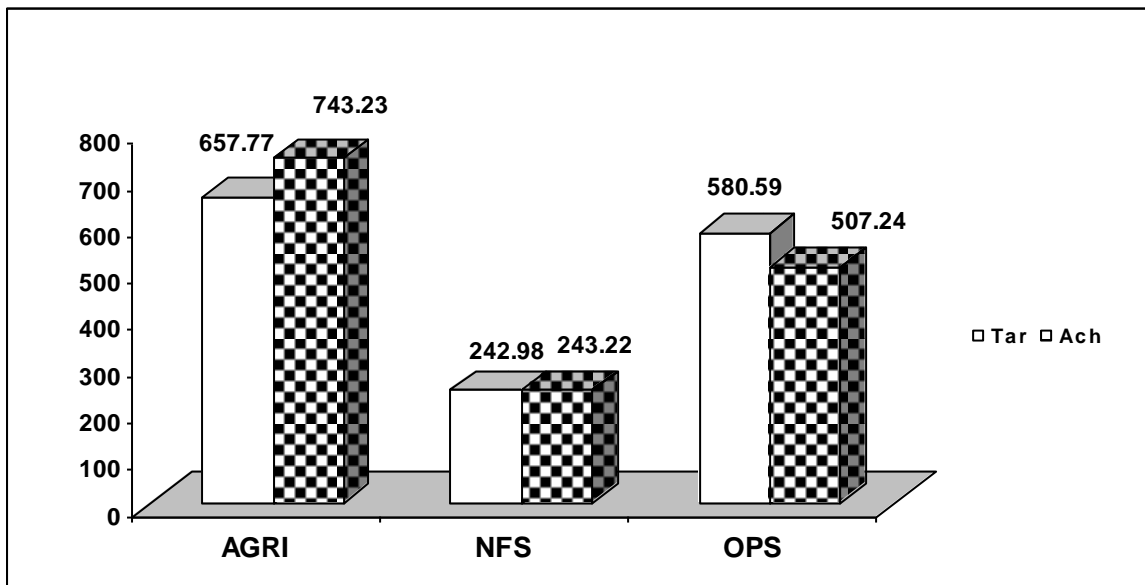
The outstanding advance under DRI has increased to Rs.6.07 Crores as on December 2016.

## AGENDA: 9

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

The Sector wise target vis-à-vis achievement (Disbursement) as on 31.12.2016 is given below:

(Rs. in Crores)



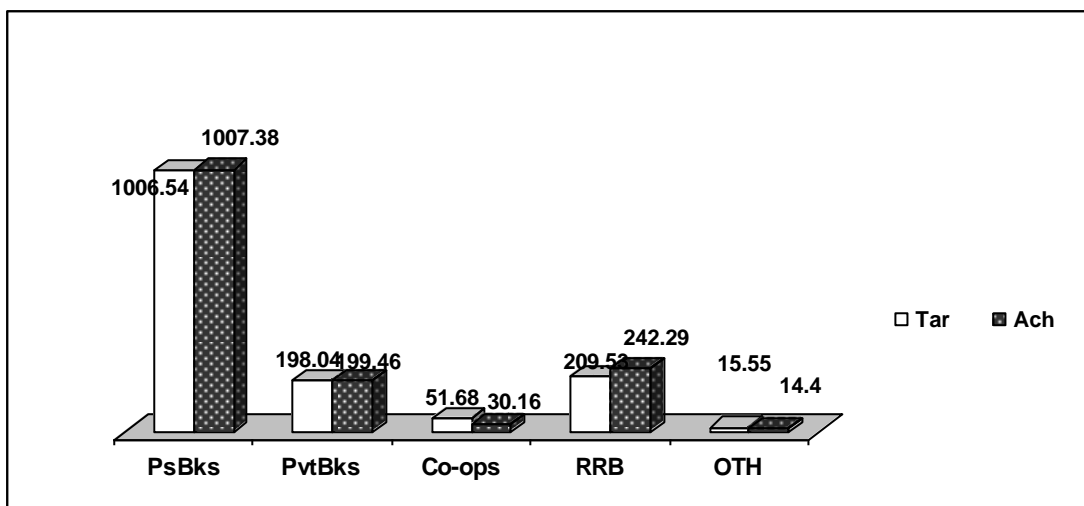
| Sector       | Target              | Achievement    | % of Achievement |
|--------------|---------------------|----------------|------------------|
|              | As on December 2016 |                |                  |
| Agriculture  | 657.77              | 743.23         | 112.99%          |
| NFS (MSME)   | 242.98              | 243.22         | 100.10%          |
| OPS          | 580.59              | 507.24         | 87.37%           |
| <b>TOTAL</b> | <b>1481.34</b>      | <b>1493.69</b> | <b>100.83%</b>   |

The aggregate Credit disbursement upto the period under review of 2016-17 amounts to Rs.1493.69 Crores against the target of Rs. 1481.34 Crores, registering 100.83%

achievement. The Banks in UT of Puducherry continue to give thrust to Agriculture. As against the target of Rs.657.77 Crores, the credit flow to the sector was Rs. 743.23 Crores achieving 112.99% of the target. Major share of credit is absorbed for short term credit requirement. Agriculture sector absorbed 49.76% of the total credit and is followed by Other Priority Sector (OPS) at 33.96% under which banks have disbursed loans amounting to Rs.507.24 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 16.28% of the share the disbursement to Non-farm (MSME) sector was Rs.243.22 Crores.

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

(Position as on Dec 2016).



(Rs. in Crores)

| Agency                | Target              | Achievement    | % of Achievement |
|-----------------------|---------------------|----------------|------------------|
|                       | As of December 2016 |                |                  |
| Public Sector Banks   | 1006.54             | 1007.38        | 100.08           |
| Private Sector Banks  | 198.04              | 199.46         | 100.72           |
| Co-op Sector Banks    | 51.68               | 30.16          | 58.36            |
| RRB                   | 209.53              | 242.29         | 115.63           |
| Others (PIPDIC/SIDBI) | 15.55               | 14.4           | 92.60            |
| <b>TOTAL</b>          | <b>1481.34</b>      | <b>1493.69</b> | <b>100.83</b>    |

Under ACP the performance of Public Sector Banks is at 100.08% and Regional Rural Bank is at 115.63% of the target for the half year ended December 2016.

**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 31.12.2016)**

(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 | 80113         | 704.88        |
| Medium/Long Term loan                       | 1839          | 38.35         |
| <b>TOTAL</b>                                | <b>81952</b>  | <b>743.23</b> |

During the period under review banks in UT of Puducherry provided short term loans to 80113 farmers to the tune of Rs.704.88 Crores and the total credit deployment by banks in the UT of Puducherry to the agriculture sector is at Rs.743.23 Crores as against the target Rs.657.77 Crores and the achievement was 77.71% of 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.**

**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 by way of providing housing loans to the borrowers. The total disbursement made during the review period is Rs.106.95 Crores in 1629 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 1524 students for a sum of Rs.21.59 Crores upto December 2016.

### **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.243.22 Crores was made during the period under review. 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, 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.82.49 Crores covering 10032 beneficiaries of Minority Communities during period under review. 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.59.69 Crores benefiting 4674 customers during the period under review.

##### **12.3 Disbursement to Women beneficiaries**



Banks have disbursed an amount of Rs.146.74 Crores to 12894 women beneficiaries during the review period upto December 2016.

## **AGENDA: 13**

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

During the review period banks have issued 7546 cards and extended credit assistance of Rs.55.93 Crores. Banks are requested to route all the crop loans through Revised KCC.

### **13.2 SHG Credit Linkage:**

During the period April to December 2016, 713 new SHG SB accounts were opened. 1871 groups were credit linked to the tune of Rs.5001.85 Lakhs and 635 groups' availed repeat finance amounting to Rs.1998.67 Lakhs. The cumulative number of SHGs having SB accounts as on 31.12.2016 is 24103. 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 period ending December 2016, Banks in UTP have extended credit to 102 JLGs amounting to Rs.155.33 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 28.02.2017 under PMEGP a total of 65 applications have been sponsored by the line departments out of which 2 applications were returned and sanctions have been made for 30 applications with margin money utilization of Rs.48.37 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.**

The line departments are requested to inform the targets under PMEGP, MUPSES, NRLM, NULM and other schemes for the ensuing 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.81.35 Crores, NFS (MSME) sector was at Rs.105.85 Crores and OPS was at Rs.94.22 Crores as on 31.12.2016.

**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 December 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. 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.**

