

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

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

(Rs. in Crores)

<b>S. No</b>	<b>Details/Sector</b>	<b>March 2012</b>	<b>March 2013</b>	<b>March 2014</b>	<b>March 2015</b>	<b>June 2015</b>
<b>1</b>	Total No of Branches	187	205	214	241	245
	Of which – Rural	76	78	79	81	81
	- Semi-urban	35	45	47	66	68
	- Urban	76	82	88	94	96
<b>2</b>	Total Deposits	8169.49	8712.46	9676.51	10685.59	10839.69
	Of which NRI Deposits	696.48 (8.53%)	784.89 (9.01%)	921.82 (9.53%)	1084.42 (10.15%)	1135.74 (10.48%)
<b>3</b>	Total Advances	6044.36	6749.15	7452.84	8329.08	8459.20
<b>4</b>	CD Ratio	74%	77%	77%	78%	78%
<b>5</b>	Investments	178.06	215.40	351.12	331.77	326.95
<b>6</b>	Cr. + Inv./Deposit Ratio	76%	80%	81%	81%	81%
<b>7</b>	Total Priority Sector Advances	3603.59	4083.32	4595.13	5321.98	5466.01
<b>8</b>	% of PSA to Total Advances	60%	61%	62%	64%	65%
<b>9</b>	Total Advances to Agriculture	1094.34	1335.58	1603.12	1875.78	1951.94
<b>10</b>	% of Agri. To Total Advances	18.10%	19.79%	21.51%	22.52%	23.07%
<b>11</b>	Advances to Weaker Section	753.38	856.72	1006.32	1165.72	1191.73
<b>12</b>	% of W.S. to Total Advances	12.46%	12.69%	13.50%	14.00%	14.09%
<b>13</b>	Advances to SC/ST	259.50	324.54	376.62	450.12	467.88
<b>14</b>	Advances to DRI	3.66	4.01	5.04	5.50	5.56
<b>15</b>	Advances to Minorities	378.19	469.16	581.99	700.16	731.19

**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
<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>
<b>2015-16 (Upto June 2015)</b>	Target	200.66	70.86	171.41	442.93
	Achievement	202.37	65.05	153.90	421.32
	<b>Achievement</b>	<b>100.85%</b>	<b>91.80%</b>	<b>89.78%</b>	<b>95.12%</b>

## **AGENDA: 1**

### **Confirmation of minutes of the SLBC Meeting held on 10.07.2015**

The minutes of the SLBC meeting held on 10.07.2015 was communicated to all the members vide Lead Bank letter reference **SLBC-UTP/L 04/ 2014-15/3107 dated 31.07.2015**. . 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**

#### **2.1 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 Rural Development**

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

These issues are regularly pursued by Lead Bank. The concerned authorities/departments i.e. Revenue and DRDA, Government of Puducherry are requested to inform the SLBC regarding the progress made.

## **AGENDA: 3 – New Issues**

### **3.1. Loan against Negotiable Warehouse Receipts**

Government of India has informed that the **committee for strengthening the Negotiable Warehouse Receipts** (NWR) has submitted its report and the same is available on the website of Warehouse Development and Regulatory Authority (WDRA) website [www.wdra.nic.in](http://www.wdra.nic.in). Government of India has also requested banks to promote the scheme **"Pledge financing on NWRs"**. Member Banks are requested to take note and popularize the same.

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

In the previous meeting the information regarding PMMY-Mudra was placed for information of the Members. The main aim of the scheme is 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. 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, loans extended to non-farm activities upto Rs.10 lakhs are further classified into 3 categories based on the amount of loan viz. **"Shishu" – 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.**

Government of India has directed all the banks to organize mega credit camp under PMMY especially for **SHISHU** category from 25 September to 02 October 2015 in all the districts of the country. The mega camps would be attended by prominent dignitaries from the Government and Distribute the loans. They have advised all the banks to start the preparation for the camp immediately by finding potential borrowers, collecting application forms, processing of loan applications etc. so that the maximum number of PMMY Mudra loans can be disbursed to the beneficiaries in the proposed Mega Camp. Accordingly the camp is proposed in four venues as below

<b>Date of Camp</b>	<b>Venue</b>
25.09.2015	Karaikal
28.09.2015	Mahe
28.09.2015	Yanam
28.09.2015	Puducherry

Disbursement made under SISHU from 01.09.2015 is to be informed to Lead Bank for consolidation and sending the same to Government of India on daily basis. Bank wise specific target for the campaign is collected by the Lead Bank and the details are annexed.

## AGENDA: 4

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

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

#### Branch Net Work:

As at the end of June 2015, there are 42 banking institutions with a total network of 245 branches operating in the Union Territory of Puducherry. The commercial banks with 182 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 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	182	47	37
	Of which			
	a. Nationalized Banks	144	44	29
	b. Private Sector Banks	38	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>245</b>	<b>81</b>	<b>48</b>

Besides this, PIPDIC (A Government of Puducherry Undertaking) & SIDBI are also extending loan assistance to the needy in the Union Territory. Of these 245 branches, 164 branches constituting 67% are in urban/semi-urban areas. As per the census 2011 the population of Union Territory of Puducherry is 1247953. The population covered per branch is placed at 5094. In Karaikal region 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 Ministry of Finance Government of India.

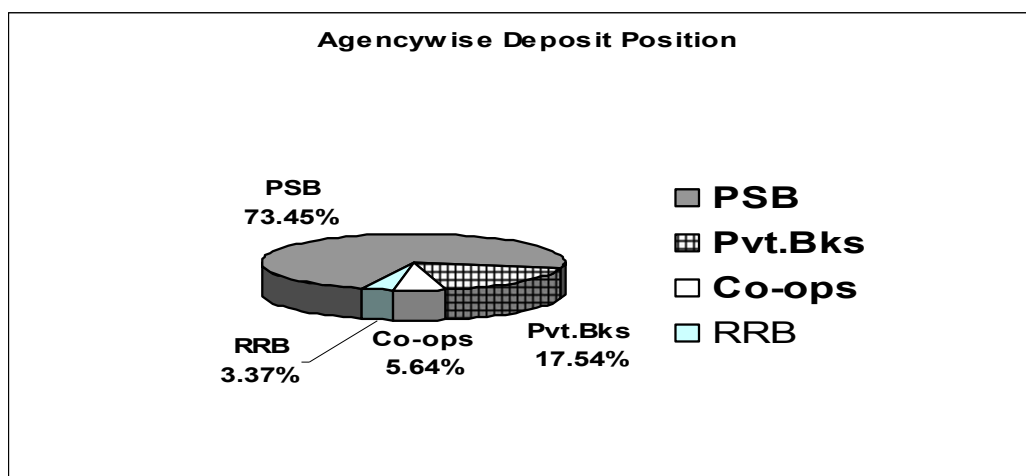
The comparative details of the agency-wise performance under various important parameters are furnished in the annexure.

**Business Position and Year on Year Variation**

(Rs. in Crores)

Sl. No	Details/Sector	March 2014	June 2014	Variation & % over March 2014	March 2015	June 2015	Variation over March 2015
1	Total Deposits	9676.51	9754.15	77.64 0.80%	10685.59	10839.69	154.10 1.44%
	Of which NRI Deposits	921.82	964.77	42.95 4.66%	1084.42	1135.74	51.32 4.73%
2	Total Advances	7452.84	7648.02	195.18 2.62%	8329.08	8459.20	130.12 1.56%
3	CD Ratio	77%	78%	1	78%	78%	0
4	Investments	351.12	358.93	7.81	331.77	326.95	-4.82
5	Credit + Inv / Deposit Ratio	81%	82%	1	81%	81%	0
6	Total Priority Sector Advances	4595.13	4814.42	219.29 4.77%	5321.98	5466.01	144.03 2.71%
7	% of Priority Sector Adv. to Total Advances	62%	63%	1%	64%	65%	1%
8	Total Advances to Agriculture	1603.12	1751.26	148.14 9.24%	1875.78	1951.94	76.16 4.06%
9	% of Agri. advances to Total Advances	21.51%	22.90%	1.39%	22.52%	23.07%	0.55%
10	Advances to Weaker Section	1006.32	1037.85	31.53	1165.72	1191.73	26.01
11	% of Weaker Section to Total Advances	13.50%	13.57%	0.07	14.00%	14.09%	0.09
12	Advances to SC/ST	376.62	404.02	27.40	450.12	467.88	17.76
13	Advances to DRI	5.04	5.18	0.14	5.50	5.56	0.06
14	Advances to Minorities	581.99	621.52	39.53	700.16	731.19	31.03

## Agency-wise Deposit Position:



## Deposits

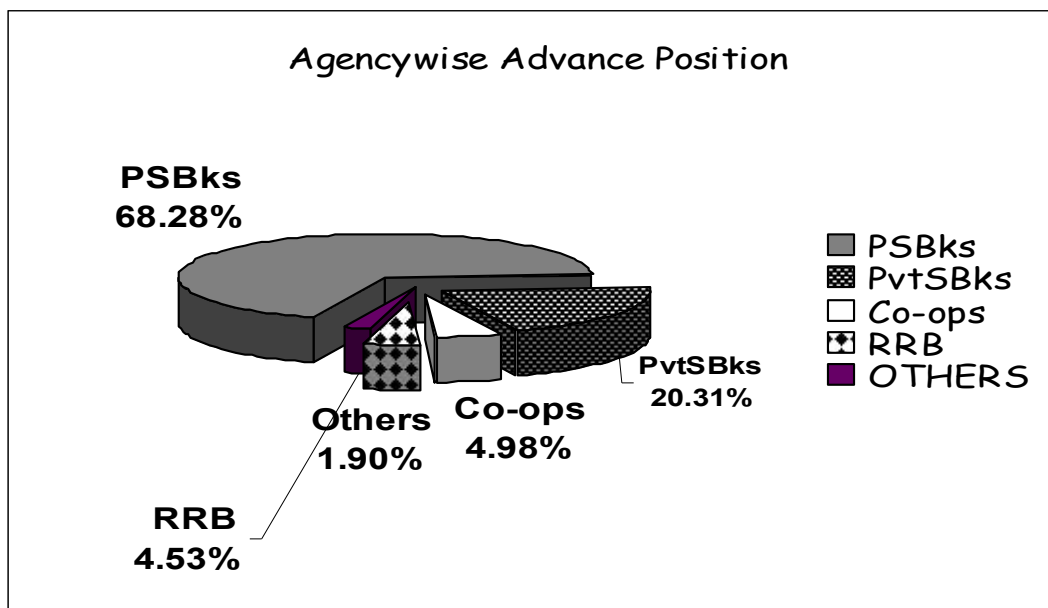
(Rs. in Crores)

Agency	March 2015	June 2015	Variation over March 2015	% of growth over March 2015
Public Sector Banks	7796.7	7962.01	165.31	2.12
Private Sector Banks	1912.02	1901.38	-10.64	-0.6
Co-operative Banks	613.85	610.71	-3.14	-0.5
Regional Rural Bank	363.02	365.59	2.57	0.71
<b>TOTAL</b>	<b>10685.59</b>	<b>10839.69</b>	<b>154.1</b>	<b>1.44</b>

## Analysis:

- The deposits mobilized by the banking system in the UT of Puducherry rose by Rs.154.10 Crores above March 2015 level registering an increase of 1.44%.
- The Public Sector Banks continued to have a predominant share with their deposits constituting as high as 73.45% of the total deposits followed by Private Sector Banks at 17.54%, Co-operative Banks at 5.64% and RRB at 3.37%
- In absolute terms, Public Sector Banks have shown an increase in the growth of Deposits by Rs.165.31 Crores (2.12%). The increase in deposits of RRB is at Rs.2.57 Crores. (0.71%)

## Agency-wise Advance Position



## Advances

(Rs. in crores)

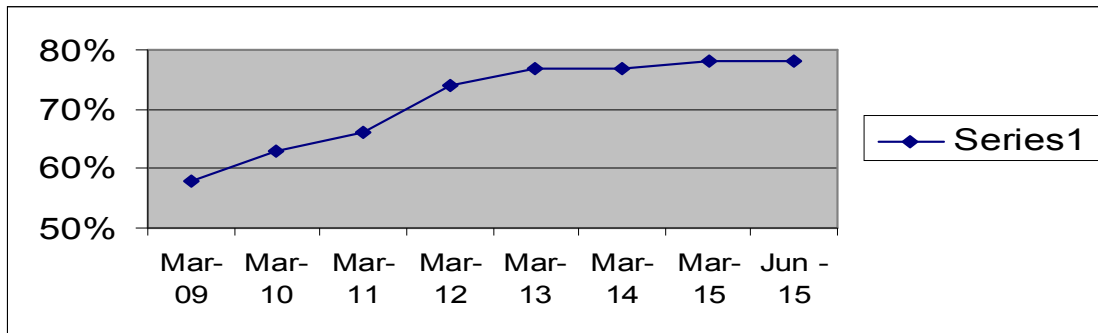
Agency	March 2015	June 2015	Variation over March 2015	% of growth over March 2015
Public Sector Banks	5704.22	5776.31	72.09	1.26
Private Sector Banks	1680.13	1717.89	37.76	2.25
Co-operative Banks	405.79	421.08	15.29	3.77
Regional Rural Bank	375.86	383.23	7.37	1.96
Others	163.08	160.69	-2.39	-1.5
<b>TOTAL</b>	<b>8329.08</b>	<b>8459.20</b>	<b>130.12</b>	<b>1.56</b>

### Analysis:

- Gross credit increased by Rs.130.12 Crores over March 2015 level showing a growth rate of 1.56%.
- Public Sector Banks have shown increase of Rs.72.09 crores, recording a growth rate of 1.26% over the March 2015 position. Private sector banks have increased their lending by Rs.37.76 Crores.
- Regional Rural Bank has shown an increase of Rs.7.37 crores.



## CD Ratio:



Compared to the growth rate of 1.44% shown by deposits, the advances have registered a growth of 1.56 % during the period under review. Hence the CD ratio reached a level of 78% as of June 2015.

- NRI deposits amounting to Rs.1135.74 Crores accounts for 10.48% of the total deposits 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 108 %
- 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, 9 Banks are having CD Ratio of 60% and above while the remaining 4 viz. Karnataka Bank, South Indian Bank, Tamilnad Mercantile 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. 326.95 Crores in Government Securities and as a result the Credit plus Investment to Deposit ratio is at 81% as on June 2015.

**Performance under other key functional areas:**

Area	R B I Norms	Actual as on March 2015	Actual as on June 2015
Priority Sector	40%	64%	65%
Agricultural Advances	18%	22.52%	23.07%
Weaker Section Advances	10%	14.00%	14.09%
DRI Advances	1%	0.07%	0.07%

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

The share of Priority Sector Credit to Total Advances increased to 65% for the period under review. In absolute terms, there is an increase of Rs.144.03 Crores over March 2015. The rate of growth during the period stood at 2.71%, which is against the growth rate of over all credit at 1.56% 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.76.16 Crores during the period under review. The ratio of agriculture advances to the total advances is at 23.07 % as of June 2015.

**Weaker Section:**

Advances to Weaker Sections under Priority Sector Advances have increased by Rs.26.01 Crores during the period under review. The ratio of weaker section advances to total advances as of June 2015 is at 14.09%

**DRI Scheme:**

The outstanding advance under DRI has increased from Rs.5.50 crore as of March 2015 to Rs. 5.56 Crores as of June 2015.

## **AGENDA: 5**

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

Villages and wards have been re-allotted to the member banks for opening of accounts as per 2011 census under PMJDY/CFI.

Banks were requested to open accounts to all members of household and seed the Aadhaar numbers, if available, in these accounts. The number of PMJDY accounts in UT of Puducherry is 80068. Banks are also requested to provide OD to PMJDY account holders.

To carry forward the mission mode objectives of PMJDY, Government of India in May 2015 launched 3 new schemes which are implemented through banks. The schemes are Atal Pension Yojana (APY), Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). All these schemes were operationalized from 1st June 2015. The minimum age of entry is 18 years of age and maximum age is 40, 50 and 70 respectively. Those enrolling in these schemes has to have a bank account with sufficient balance to ensure payment of premium/contribution through "auto debit" facility.

As on 11.09.2015, the enrollment under PMJJBY was 56874, PMSBY was 160169 and APY was 2551 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 member banks are requested to contribute their maximum to ensure all eligible people of UTP are covered under these schemes.

### **INSURANCE FOCUSED GIFT SCHEMES FOR PMSBY AND PMJJBY**

Government of India has announced new Gift Instruments viz. SURAKSHA DEPOSIT SCHEME, JEEVAN SURAKSHA GIFT CHEQUE AND JEEVAN SURAKSHA DEPOSIT SCHEME, which are to be issued by Banks to make the insurance schemes PMJJBY and PMSBY sustainable. These Gift Instruments are relevant for festivals, social occasions and family celebrations. The person who wants to gift to others, can purchase it from any Bank in the name of a giftee. The giftee can deposit this instrument with a bank of his choice in his / her account. Branches are permitted to open Zero Balance BSBDA accounts for this purpose, if the giftee is not having an account. Brief details are attached for information of members

Suraksha Bandhan Scheme has three variants

**GIFT INSTRUMENT FOR Rs.201/- (SURAKSHA DEPOSIT SCHEME)** - The amount will facilitate premium payment for Pradhan Mantri Suraksha Bima Yojana for all eligible years

Rs.12/- will be immediately paid to the insurance company as the first year premium. Another Rs.12/- will be parked separately in SB account of the insurer towards payment of second year premium. Balance Rs.177/- will be invested in a Fixed Deposit for ten years at the prevalent interest rate (presently 8% p.a) for earning annual interest which will be sufficient for annual premium of the PMSBY.

<b>Amt in Rs Total Deposit Amount to be Paid (A)</b>	<b>1st year premium (B)</b>	<b>2nd year premium (C)</b>	<b>Total Amount of FD (D) = (A-B-C)</b>	<b>Returns on FD @ applicable ROI (8% p.a.)</b>
<b>201</b>	<b>12</b>	<b>12</b>	<b>177</b>	<b>14.16</b>

**GIFT INSTUMENT FOR Rs.351/- (JEEVAN SURAKSHA GIFT CHEQUE)** - The amount will facilitate premium payment for Pradhan Mantri Suraksha Bhima Yojana (PMSBY) for (Rs.12/-) and Pradhan Mantri Jeevan Jyoti Bhima Yojana (PMJJBY) for (Rs.330/-) for one year and the balance of Rs.9/- will be service charge for the bank.

<b>Amt in Rs Deposit Amount to be Paid (A)</b>	<b>One year premium for PMSBY (B)</b>	<b>One year premium for PMJJBY (C)</b>	<b>Total (D) = (B+C)</b>	<b>Balance service charge to the banks (A-D)</b>
<b>351</b>	<b>12</b>	<b>330</b>	<b>342</b>	<b>9</b>

**GIFT INSTRUMENT FOR Rs.5001/- (JEEVAN SURAKSHA DEPOSIT SCHEME)** - The amount will facilitate premium payment of Pradhan Mantri Jeevan Jyoti Bheema Yojana and Pradhan Mantri Suraksha Bima Yojana for all eligible years.(Rs.330 + Rs.12) = Rs.342

Rs.342/- will be immediately paid to the insurance companies for the first year. Another Rs.342/- will be parked separately in SB account of the insurer towards payment of second year premium. Balance amount of Rs.4317/- will be invested in FD for five or ten years at the then prevailing interest rate(presently 8% p.a) for earning annual interest income which will be sufficient for annual insurance premiums.

<b>Amt in Rs Total Deposit Amount to be Paid (A)</b>	<b>1st year premium (B)</b>	<b>2nd year premium (C)</b>	<b>Total Amount of FD (D) = (A-B-C)</b>	<b>Returns on FD @ applicable ROI (8% p.a.)</b>
<b>5001</b>	<b>342</b>	<b>342</b>	<b>4317</b>	<b>345.36</b>

## **Agenda 6 Financial Inclusion and Direct Benefit Transfer (DBT)**

### **6.1 National Pilot Project for Financial Inclusion (NPPFI)**

UT of Puducherry is the first State where the above project was implemented during the year 2006 where all the households were covered through Banking services.

### **6.2 Financial Inclusion Plan (FIP)**

Under this scheme 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 through POS machines.

### **6.3 Financial Inclusion**

Since 2005 banks in UT of Puducherry were opening SB accounts on ongoing basis without insisting on any minimum balance. The total number of SB accounts opened under all the above three programmes as on June 2015 is placed at 508038. All the Banks have also extended credit facilities to the tune of Rs. 600.17 lakhs to 37246 beneficiaries under OD/GCC scheme and Rs. 1074.48 lakhs to 5321 beneficiaries under other facilities.

### **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.

Direct benefit transfer for the beneficiaries of the National Food Security Act (NFSA) is also being implemented in Union Territory of Puducherry on pilot basis from 15.09.2015 onwards. Department of civil supplies and consumer affairs of government of Puducherry as sought the fullest co-operation of all the banks in order to ensure the benefits are passed on to the beneficiaries account correctly. In this regard the details provided by the department have been sent to various banks for account verification and Aadhaar seeding wherever available. Banks are requested to ensure that the beneficiaries are provided with all available facilities to withdraw the benefits credited to their accounts.

## **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 have been requested to provide all available financial information to the account holders so that they can be benefited of the various schemes of Government.

Special focus is being given to service area villages/wards allocated under FI. All the service area banks are conducting financial literacy programmes in these areas. Rural branches are also conducting campaigns in their allotted villages every month as per the guidelines of Reserve Bank of India.

**7.2. Financial Literacy and Credit Counseling Centre (FLCC)** is functioning in Puducherry and providing services to general public. The counselor is also visiting banks and other institutions to provide various information on new schemes. From 28.03.2009 to June 2015, 8089 clients have availed counselling services provided through FLCC. Financial literacy van is also in operation in UT of Puducherry and providing services to villages. Counseling services are all provided in campaigns conducted at wards/villages. During the first quarter 24 such camps were conducted utilizing the services of FLCC.

**7.3. Indian Bank Self Employment Training Institute (INDSETI)** is providing training to unemployed persons free of cost since its establishment in the year 2009. Different variety of programmes is being conducted to cater the need of the prevailing requirements. A total of 132 programmes have been conducted by the institute upto June 2015 in which 3451 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.

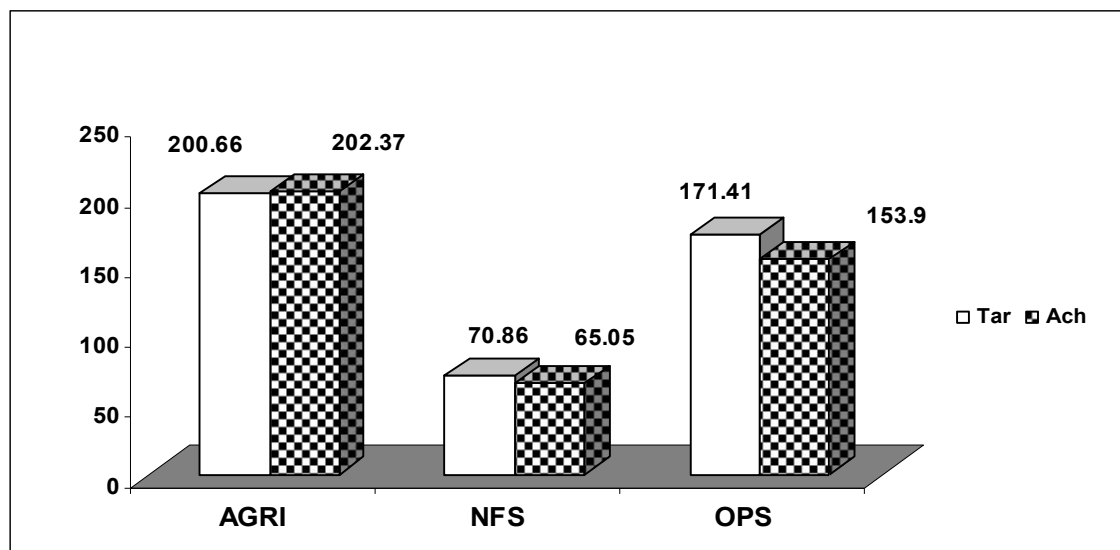
**All the member banks are requested to fully utilize the services of INDSETI and FLCC and provide credit to INDSETI trained candidates under MUDRA loans also.**

## AGENDA: 8

### Review of Performance under Annual Credit Plan 2015-16

(Position as on 30.06.2015)

(Rupees in Crores)



The Sector wise target vis-à-vis achievement (Disbursement) as on 30.06.2015 is given below:

(Rs. in Crores)

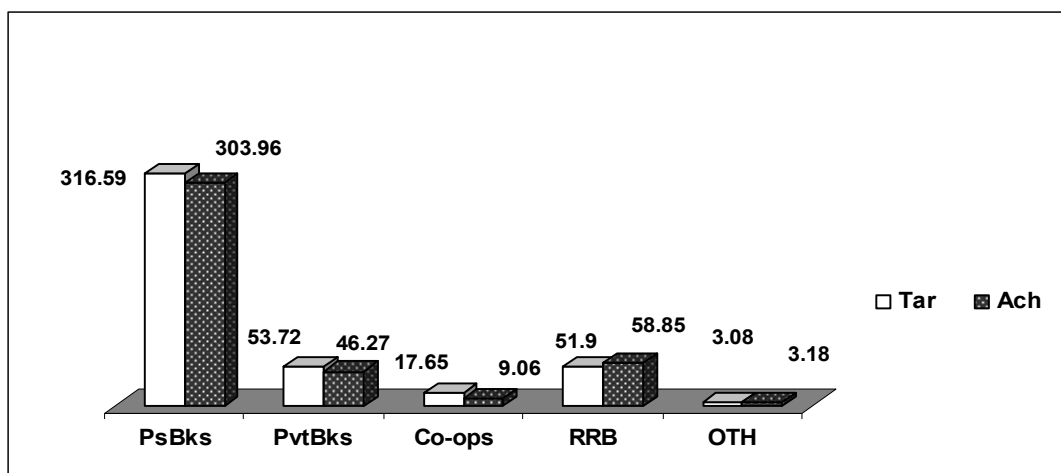
Sector	Target	Achievement	% of
	As on June 2015		Achievement
Agriculture	200.66	202.37	100.85%
NFS	70.86	65.05	91.80%
OPS	171.41	153.90	89.78%
<b>TOTAL</b>	<b>442.93</b>	<b>421.32</b>	<b>95.12%</b>

The aggregate Credit disbursement during first quarter of 2015-16 amounts to Rs.421.32 Crores against the target of Rs. 442.93 Crores, registering 95.12% achievement. The Banks in UT of Puducherry continue to give thrust to Agriculture. As against the target of Rs.200.66 Crores, the credit flow to the sector was Rs. 202.37 Crores achieving 100.85% of the target. Major share of credit is absorbed for short term credit requirement. Agriculture sector absorbed 48% of the total credit and is followed by Other Priority Sector (OPS) at 36% under which banks have disbursed loans amounting to Rs.153.90 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% of the share the disbursement to Non-farm sector was Rs.65.05 Crores.

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

(Position as on June 2015).

(Rupees in Crores)



Under ACP the performance of Public Sector Banks is at 96.01% and Regional Rural Bank is at 113.39% of the target.

(Rs. in Crores)

Agency	Target	Achievement	% of Achievement
	As of June 2015		
Public Sector Banks	316.59	303.96	96.01%
Private Sector Banks	53.72	46.27	86.13%
Co-op Sector Banks	17.65	9.06	51.33%
RRB	51.9	58.85	113.39%
Others (PIPDIC/SIDBI)	3.07	3.18	103.25%
<b>TOTAL</b>	<b>442.93</b>	<b>421.32</b>	<b>95.12%</b>



## AGENDA:9- Flow of credit to Agriculture

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

**(FOR THE PERIOD 01.04.2015 TO 30.06.2015)**

(Rs. in crores)

Particulars	No	Amount
<b>Total Target for Agriculture 2015-16</b>	<b>98469</b>	<b>871.24</b>
Loans disbursed		
Short Term Loan for crop production purpose	22278	194.72
Medium/Long Term loan	485	7.65
<b>TOTAL</b>	<b>22763</b>	<b>202.37</b>
No of new farmers financed	2526	24.03
No of Agri. clinics financed	0	0
Tenant farmers and oral lessees financed	867	7.66
Debt Swap Scheme	160	2.51

During the period under review banks in UT of Puducherry provided short term loans to 22278 farmers to the tune of Rs.194.72 Crores and the total credit deployment by banks in the UT of Puducherry to the agriculture sector is at Rs.202.37 Crores as against the annual target of Rs.871.24 crores.

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

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

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

## **AGENDA: 10**

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

Under PMEGP, Puducherry has been allotted a margin money target of Rs.100 Lakhs for programme year 2015-16 and the region-wise bank-wise allocation is placed for the information of members.

Under MUPSES target of 1000 beneficiaries have been informed.

The targets under NRLM and NULM are also placed for information of the members.

The departments have conducted task force committee meetings for selection of candidates and have started forwarding the selected applications to various banks

**All the banks were requested to follow the RBI time norms in disposal of applications and achieve the segment wise targets by December 2015. 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: 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.28.04 Crores in 477 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.

The outstanding advance in Educational loan as on 30.06.2015 is Rs.369.04 crores, which accounts for 4.35% of the total advances. Banks have disbursed loan assistance to 1023 students for a sum of Rs.10.05 Crores during the period under review.

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

The outstanding advance to Non farm sector as of 30.06.2015 is Rs.1564.27 crores. This accounts for 18.49% 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.65.05 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: 12**

### **12.1 Disbursement to Minority Community**

The outstanding advance to minority communities as on June 2015 is Rs.731.19 Crores. This accounts to 13.38% of Priority sector advances. Banks have disbursed an amount of Rs.21.82 Crores covering 2015 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.

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

The outstanding advance to SC/ST communities as on 31.03.2015 is Rs.467.88 Crores. This accounts to 5.53% of the total advances. With regard to disbursement to SC/ST communities banks have disbursed an amount of Rs.20.82 Crores benefiting 1956 customers during the period under review.

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

The outstanding advance to women beneficiaries as on 30.06.2015 is Rs.784.62 Crores. This accounts for 9.28% of the total advances. Banks have disbursed an amount of Rs.37.58 Crores to 4057 women beneficiaries during the review period upto June 2015.

## **AGENDA: 13**

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

During the review period banks have issued 2035 new cards and extended credit assistance of Rs.15.08 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.

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

During the period April to June 2015, 58 new SHGs opened SB Accounts. 325 groups were credit linked to the tune of Rs.599.90 Lakhs and 215 groups' availed repeat finance amounting to Rs.359.80 Lakhs. The cumulative number of SHGs having SB accounts as on 30.06.2015 is 23420.

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

During the period ending June 2015, Banks in UTP have extended credit to 57 JLGs amounting to Rs.50 Lakhs especially by Pudhuvai Bharathiar Grama Bank. Banks are requested to form more Joint Liability Group and extend credit to these groups. Sensitisation programmes on the concept of joint liability groups were also organized in co-ordination with NABARD to bankers, NGOs, SHGs etc to facilitate the formation of more JLG and to ensure adequate credit to them

## **AGENDA: 14**

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

#### **14.1. 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 the annexure.

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

As of June 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.

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

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

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

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

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

#### **14.5 NPA details under various sectors**

As per the available details furnished by members banks the NPA under Agriculture Sector is placed at Rs.31.74 Crores, NFS sector was at Rs.29.91 Crores and OPS was at Rs.54.27 Crores as on 30.06.2015. **Most of the banks have not furnished complete details. It is requested that the full and complete details may be furnished so that same can be presented and reviewed in the next meeting.**

**Banks are requested to furnish the DCB data for other Government sponsored Schemes especially PMEGP.**

## **AGENDA: 15**

### **Submission of LBR-2 and LBR-3 Returns**

The level of submission of LBR 2 and LBR U2 by bank branches in UT of Puducherry for the year 2015-16 as of June 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 of Lead Bank by sending the formats well in advance, telephonic reminders, information through various meetings and member banks co-operation has enabled us to achieve 100% submission of Lead Bank Returns.

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

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

## **Agenda No 16**

### **Success Stories**

In compliance with the directives of Reserve Bank of India and Government of India to present success stories of candidates from various walks of life who have benefited out of various services being rendered by banking system the experience of two candidates who have been trained by R-Seti type training institution INDSETI Puducherry, which is provided training on various self employment related activities free of cost is presented for information of the members.

## **Agenda No 17**

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