

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

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

(Rs. in Crores)

<b>S. No</b>	<b>Details/Sector</b>	<b>March 2013</b>	<b>March 2014</b>	<b>March 2015</b>	<b>March 2016</b>	<b>Sep 2016</b>
<b>1</b>	Total No of Branches	205	214	241	253	256
	Of which - Rural	78	79	81	83	83
	- Semi-urban	45	47	66	70	72
	- Urban	82	88	94	100	101
<b>2</b>	Total Deposits	8712.46	9676.51	10685.59	12236.83	12822.99
	Of which NRI Deposits	784.89 (9.01%)	921.82 (9.53%)	1084.42 (10.15%)	1213.34 (9.92%)	1324.49 (10.33)
<b>3</b>	Total Advances	6749.15	7452.84	8329.08	9488.44	9943.85
<b>4</b>	CD Ratio	77%	77%	78%	78%	78%
<b>5</b>	Investments	215.40	351.12	331.77	299.11	392.2
<b>6</b>	Cr. + Inv./Deposit Ratio	80%	81%	81%	80%	81%
<b>7</b>	Total Priority Sector Advances	4083.32	4595.13	5321.98	6245.82	6526.48
<b>8</b>	Percentage of PSA to Total Advances	61%	62%	64%	66%	66%
<b>9</b>	Total Advances to Agriculture	1335.58	1603.12	1875.78	2140.91	2303.27
<b>10</b>	Percentage of Agri. To Total Advances	19.79%	21.51%	22.52%	22.56%	23.16%
<b>11</b>	Advances to Weaker Section	856.72	1006.32	1165.72	1440.35	1512.30
<b>12</b>	Percentage of W.S. to Total Advances	12.69%	13.50%	14.00%	15.18%	15.21%
<b>13</b>	Advances to SC/ST	324.54	376.62	450.12	640.15	676.59
<b>14</b>	Advances to DRI	4.01	5.04	5.50	5.86	6.00
<b>15</b>	Advances to Minorities	469.16	581.99	700.16	885.88	964.76

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

(Rs. In Crores)

<b>Year</b>	<b>Particulars</b>	<b>Agriculture</b>	<b>Non farm Sector</b>	<b>Services</b>	<b>Total</b>
<b>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</b>	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>
<b>2016-17 (Upto Sept 2016)</b>	Target	440.85	156.24	367.92	965.00
	Achievement	480.02	162.10	340.29	982.41
	<b>Achievement</b>	<b>108.89%</b>	<b>103.75%</b>	<b>92.49%</b>	<b>101.80%</b>

**AGENDA: 1**

**Confirmation of minutes of the SLBC Meeting held on 19.08.2016**

The minutes of the SLBC meeting held on 19.08.2016 was communicated to all the members vide Lead Bank reference No. SLBC-UTP/L 04/ 2016-17/0209 Dated: 02.09.2016. 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

Sl	Issue	Action initiated
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 Chairman DRDA/District Collector has forwarded the proposal for allotting the land for a nominal fee to council of Ministers for approval.
2	Contribution of banks to various development activities of Government of UTP.	Indian Bank has contributed for construction of Toilet for the use of tourist visiting the Pondicherry Beach. Like-wise other banks are also informed that they would be contributing to various development activities of Puducherry. In this regard Secretary (LAD) has written to their controlling /Corporate Offices to provide suitable allocation in the coming years.

## **AGENDA: 3 – New Issues**

### **3.1 "Doubling of Farmers' income by 2022"**

Government of India in the Union Budget 2016-17 had announced its resolve to double the income of farmers by 2022. Several steps have been taken towards attaining this objective including setting up of an inter-ministerial committee for preparation of a blue print for the same.

Reserve Bank of India vide their letter dated 26.09.2016 has informed of several measures that can be taken by banks for achievement of the same. The salient features are listed below and copy of the letter is also placed for information of the members.

The strategies to achieve this goal, inter alia, include;

- ✓ Focus on Irrigation with large budgets, with the aim of per drop, more crop
- ✓ Provision of quality seeds and nutrient based on soil health of each field
- ✓ Investments in warehousing and cold chains to prevent post-harvest crop losses
- ✓ Promotion of value addition through food processing
- ✓ Creation of a national farm market, removing distortions and develop infrastructure such as e-platform across 586 stations
- ✓ Strengthening of crop insurance scheme to mitigate risks of affordable cost
- ✓ Promotion of ancillary activities like poultry, bee keeping and fisheries

Nabard to commemorate their foundation day on 12<sup>th</sup> July 2016 had organized a National Seminar on the subject. The action points emanated in the seminar received from NABARD is placed for information of the members.

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

### **3.2 Special Drive for Financial Inclusion initiatives from 15<sup>th</sup> September 2016 to 31<sup>st</sup> October 2016**

Department of Financial Services (DFS), Ministry of Finance, Government of India vide letter dated 08.09.2016 has informed the banks regarding Special Drive on Financial Inclusion Initiatives from 15.09.2016 to 31.10.2016 which envisages **atleast 3 events per district during the period** to achieve the desired results. A two track strategy was proposed to be adopted.

**Track 1** will focus on a) Aadhaar and mobile seeding of bank accounts , b) RuPay card /PIN distribution and activation, c) Facilitating aadhaar enrolment, d) Screening of financial literacy videos, e) Increasing awareness about consumer induced transaction under the RuPay Insurance Program 2016-17, f) Grievance Redressal, g) Counseling and sensitization of BCs/Bank Mitrs, h) Increasing awareness on the 6 schemes of the Government viz. PMJDY, PMJJBY, PMSBY, PMMY, SUI and APY.

**Track 2** will lay emphasis on providing the necessary handholding support to customers for credit linkage with a special focus on Pradhan Mantri Mudra Yojana and Stand Up India and increasing enrolments under social security schemes i.e. PMSBY, PMJJBY & APY.

A special meeting of bankers was convened on 26.09.2016 and all the banks were requested to conduct suitable campaigns in their branches and service area villages/wards and take all steps to ensure the objective of the campaign.

Census District	Track 1-Campaign date	Track 2 -Campaign date	Track 2 -Campaign date 2
Karaikal	23.09.2016	06.10.2016	19.10.2016
Mahe	05.10.2016	13.10.2016	20.10.2016
Puducherry	05.10.2016	13.10.2016	20.10.2016
Yanam	05.10.2016	13.10.2016	20.10.2016

Functions were also conducted on these days and loans were distributed during the track 2 campaign dates.

#### **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 31.10.2016 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)	Percentage of Achievement
Shishu	33.27	24.93	75%
Kishore	77.78	53.71	69%
Tarun	52.43	14.97	29%
<b>Total</b>	<b>163.48</b>	<b>93.61</b>	<b>57%</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)**

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. In UTP there are 253 branches and the target for UTP is 506. Various publicity measures are being undertaken by banks, SIDBI and Government Departments.

As on 31.10.2016, 31 borrowers have been sanctioned loans under Stand-up India Scheme.

**Start up India/Stand Up India has been identified as one among the five Priority Programmes shall be chosen for Prime Minister Award for Excellence in Public Administration. The award to be presented on Civil services Day 21<sup>st</sup> April 2017.**

All the banks are requested to plan suitable strategies to achieve the targets. 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 while finalizing the award.

## **AGENDA: 5**

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

All the member banks continue to open new accounts to other 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 amount can be transferred to the bank accounts and beneficiaries may also be informed through SMS regarding credit of DBT amount.

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 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.

In the special Bankers meeting held on 26.09.2016, Honourable Chief Minister Shri V Narayanasamy has requested all the banks to appoint BCs to ensure payment of old age pension at the beneficiaries doorstep. In this regard, UT Administration is in the process of finalizing the incentive structure for banks for making OAP through BCs.

In this regard banks have been requested to take immediate steps to identify and engage BCAs to their branches in UTP even in urban areas so that pension amount can be paid to these pensioners.

Department of Financial Services (DFS), Ministry of Finance, Government of India has reiterated that all the banks to fully utilize the special drive for financial inclusion initiatives to ensure distribution and activation of Rupay cards, Aadhaar and mobile number seeding, financial literacy etc. 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 enrolments 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.

As on 31.10.2016, the enrolment under PMJJBY, PMSBY and APY was 61334, 173815 and 6280 respectively. The bank-wise performance is placed for the information of the members.

Department of Financial Services has informed that to fulfill PMO's mandate of 1 cr APY enrollment towards pensioned society, it is proposed to conduct a massive APY mobilization week named **APY - India Pensioned Week (7th to 12th Nov 2016)** to bring at least 2% of eligible Indian population under APY ambit. A target of 10 new accounts/ branch in case of APY has been envisaged during the week.

In the previous meeting all the banks were informed of the target under Atal Pension Yojana for the year 2016-17. 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 September 2016, 8317 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 the direction of Government of India, 19 skill centres have been mapped to banks and FLCC for conduct of Financial Literacy Programme. As on 31.10.2016 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. Banks have so far conducted financial literacy in 112 Schools upto September 2016.

**7.5. Indian Bank Self Employment Training Institute (INDSETI)** - A total of 162 programmes have been conducted by the institute up to September 2016 in which 4231 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 September 2016)

#### Branch Net Work:

As at the end of Sep 2016, there are 43 banking institutions with a total network of 256 branches operating in the Union Territory of Puducherry. The commercial banks with 190 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	190	48	38
	Of which			
	a. Nationalized Banks	150	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>256</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 256 branches, 173 branches constituting 68% 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 4875. In Karaikal region the population per branch is placed at 4086. Banks that have been allotted villages with population above 5000 for opening of bank branch are requested to expedite and consider opening of the same during this quarter itself.

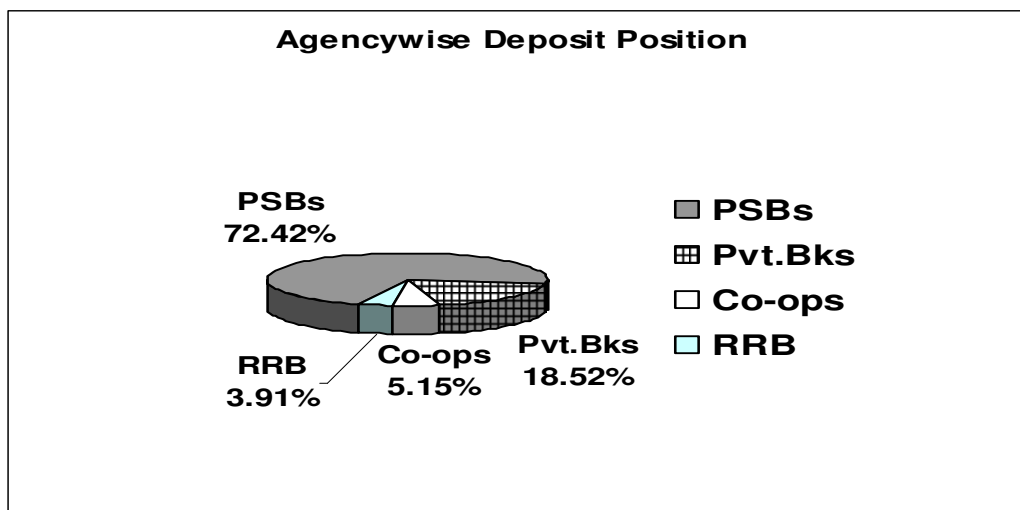
The comparative details of the agency-wise performance under various important parameters are furnished below:

Rs.in crores

Sl. No	Details/Sector	March 2015	September 2015	Variation over March 2015	March 2016	Sep 2016	Variation over March 2016	YoY Growth
1	Total Deposits	10685.59	11228.19	542.60 5.08%	12236.83	12822.99	586.16 4.79%	1594.8 14.20%
	Of which NRI Deposits	1084.42	1169.00	84.58 7.80%	1213.34	1324.49	111.15 9.16%	155.49 13.30%
2	Total Advances	8329.08	8775.75	446.67 5.36%	9488.44	9943.85	455.41 4.80%	1168.10 13.31%
3	CD Ratio	78%	78%	No variation	78%	78%	No variation	No variation
4	Investments	331.77	350.14	18.37	299.11	392.20	93.09	42.06
5	Credit + Inv / Deposit Ratio	81%	81%	No variation	80%	81%	1	No variation
6	Total Priority Sector Advances	5321.98	5704.81	382.83 7.19%	6245.82	6526.48	280.66 4.49%	821.67 14.40%
7	% of Priority Sector Adv. to Total Advances	64%	65%	1%	66%	66%	No variation	1%
8	Total Advances to Agriculture	1875.78	2046.87	171.09 9.12%	2140.91	2303.27	162.36 7.58%	256.40 12.53
9	% of Agri. advances to Total Advances	22.52%	23.32%	0.80%	22.56%	23.16%	0.60%	-0.16
10	Advances to Weaker Section	1165.72	1332.62	166.90	1440.35	1512.3	71.95	179.68
11	% of Weaker Section to Total Advances	14.00%	15.19%	1.19%	15.18%	15.21%	0.03%	0.02
12	Advances to SC/ST	450.12	505.88	55.76	640.15	676.59	36.44	170.71
13	Advances to	5.50	5.63	0.13	5.86	6	0.14	0.37

	<b>DRI</b>							
14	Advances to Minorities	700.16	769.03	68.87	885.88	964.76	78.88	195.73

**Agency-wise Deposit Position:**



**Deposits**

(Rs. in Crores)

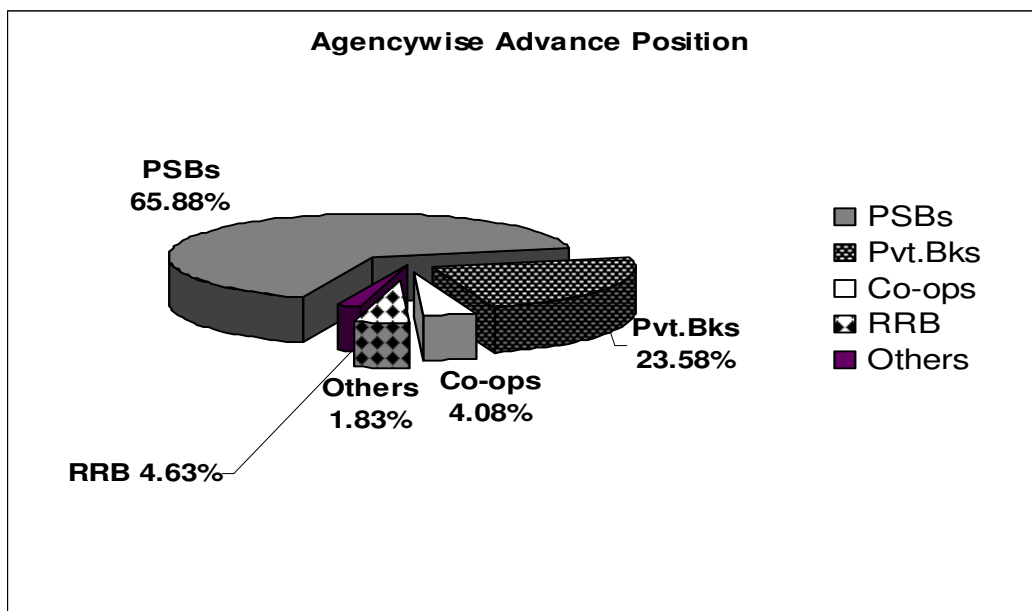
Agency	March 2016	Sep 2016	Variation over March 2016	% of growth over March 2016
Public Sector Banks	8928.34	9286.03	357.69	4.01
Private Sector Banks	2224.96	2375.23	150.27	6.75
Co-operative Banks	628.25	659.9	31.65	5.04
Regional Rural Bank	455.28	501.83	46.55	10.22
<b>TOTAL</b>	<b>12236.83</b>	<b>12822.99</b>	<b>586.16</b>	<b>4.79</b>

**Analysis:**

- The deposits mobilized by the banking system in the UT of Puducherry rose by Rs.586.16 Crores above March 2016 level registering an increase of 4.79%.
- The Public Sector Banks continued to have a predominant share with their deposits constituting as high as 72.42% of the total deposits followed by Private Sector Banks at 18.52%, Co-operative Banks at 5.15% and RRB at 3.91%

- In absolute terms, Public Sector Banks have shown an increase in the growth of Deposits by Rs.357.69 Crores and Private Sector Banks the increase was Rs.150.27 Crores.

#### Agency-wise Advance Position



#### Advance

(Rs. in crores)

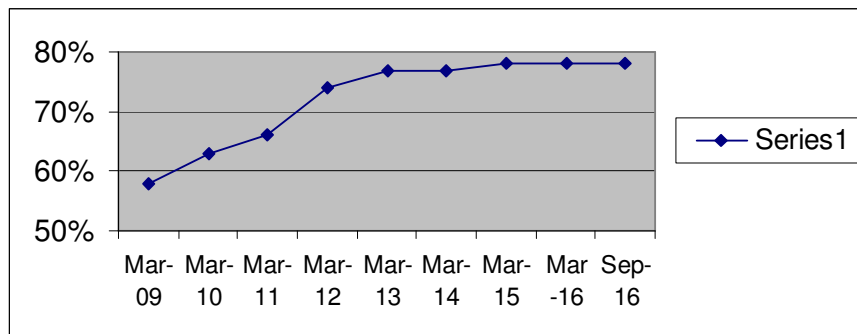
Agency	March 2016	Sep 2016	Variation over March 2016	% of growth over March 2016
Public Sector Banks	6295.7	6550.98	255.28	4.05
Private Sector Banks	2182.3	2344.63	162.33	7.44
Co-operative Banks	403.05	406.22	3.17	0.79
Regional Rural Bank	433.1	459.97	26.87	6.20
Others	174.36	182.05	7.69	4.41
<b>TOTAL</b>	<b>9488.51</b>	<b>9943.85</b>	<b>455.34</b>	<b>4.80</b>

#### Analysis:

- Gross credit increased by Rs.455.34 Crores over March 2016 level showing a growth rate of 4.80%.

- Public Sector Banks have shown increase of Rs.255.28 crores, Private sector banks have increased their lending by Rs.162.33 Crores.
- Regional Rural Bank has shown an increase of Rs.26.87 crores.
- Private Sector banks growth in terms of percentage is higher in comparison with deposit

#### CD Ratio:



Compared to the growth rate of 4.79% shown by deposits, the advances have registered a growth of 4.80% during the period under review. Hence the CD ratio is at a level of 78% as of Sep 2016

- NRI deposits amounting to Rs.1324.49 Crores accounts for 10.33% 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, 21 Banks are having CD Ratio more than 60% and the remaining 3 Public Sector Banks Viz. Bank of Baroda, Canara Bank & Central Bank of India 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. 392.20 Crores in Government Securities and as a result the Credit plus Investment to Deposit ratio is at 81% as on Sep 2016.

**Performance under other key functional areas:**

Area	R B I Norms	Actual as on March 2016	Actual as on Sep 2016
<i>Priority Sector</i>	40%	66%	66%
Agricultural Advances	18%	22.56%	23.16%
Weaker Section Advances	10%	15.18%	15.21%

**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.280.66 Crores over March 2016. The rate of growth during the period stood at 4.49%, which is against the growth rate of over all credit at 4.80% for this period.

**Agriculture:**

Under Agriculture loans, there is an increase of Rs.162.36 Crores during the period under review. The ratio of agriculture advances to the total advances is at 23.16% as of Sep 2016 against 18% minimum prescribed by RBI.

**Weaker Section:**

Advances to Weaker Sections under Priority Sector Advances have increased by Rs.71.95 Crores during the period under review. The ratio of weaker section advances to total advances as of Sep 2016 is at 15.21% against the norms of 10%.

### DRI Scheme:

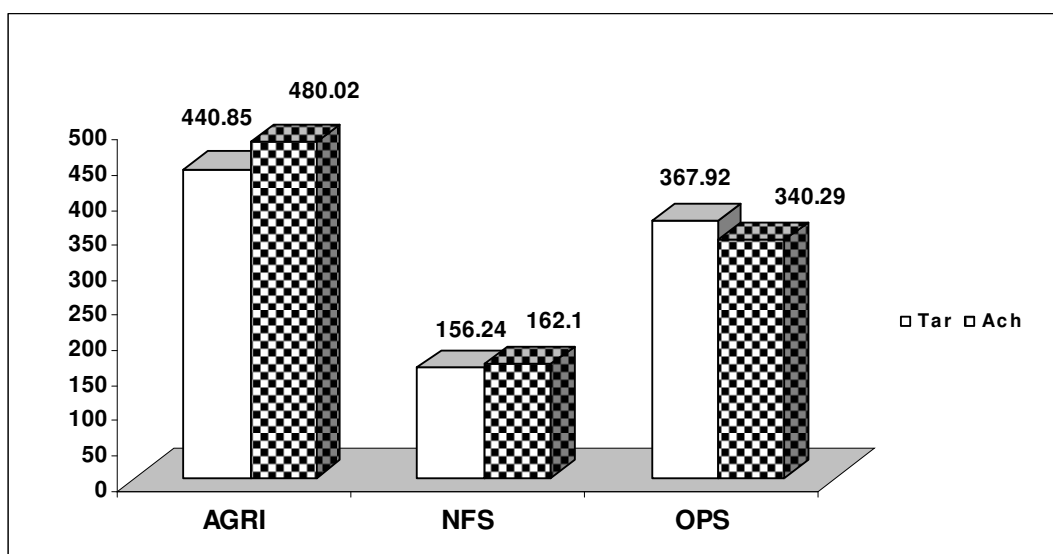
The outstanding advance under DRI has increased to Rs.6.00 Crores as on Sep 2016.

### AGENDA: 9

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

The Sector wise target vis-à-vis achievement (Disbursement) as on 30.09.2016 is given below:

(Rs. in Crores)

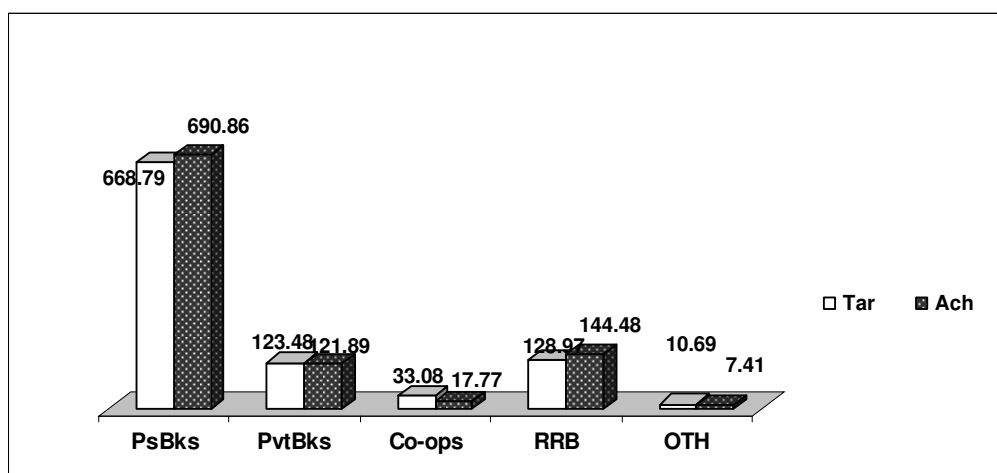


Sector	Target	Achievement	% of
	As on September 2016		Achievement
Agriculture	440.85	480.02	108.89
NFS	156.24	162.10	103.75
OPS	367.92	340.29	92.49
TOTAL	965.00	982.41	101.80

The aggregate Credit disbursement upto the period under review of 2016-17 amounts to Rs.982.41 Crores against the target of Rs. 965.00 Crores, registering 101.80% achievement. The Banks in UT of Puducherry continue to give thrust to Agriculture. As against the first half target of Rs.440.85 Crores, the credit flow to the sector was Rs. 480.02 Crores achieving 108.89% of the target. Major share of credit is absorbed for short term credit requirement. Agriculture sector absorbed 48.86% of the total credit and is followed by Other Priority Sector (OPS) at 34.64% under which banks have disbursed loans amounting to Rs.340.29 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 16.50% of the share the disbursement to Non-farm sector was Rs.162.10 Crores.

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

(Position as on Sep 2016).



(Rs. in Crores)

Agency	Target	Achievement	% of Achievement
	As of September 2016		
Public Sector Banks	668.79	690.86	103.30
Private Sector Banks	123.48	121.89	98.71
Co-op Sector Banks	33.08	17.77	53.73
RRB	128.97	144.48	112.03

Others (PIPDIC/SIDBI)	10.69	7.41	69.34
<b>TOTAL</b>	<b>965.00</b>	<b>982.41</b>	<b>101.80</b>

Under ACP the performance of Public Sector Banks is at 103.30% and Regional Rural Bank is at 112.03% of the target for the half year ended Sep 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 30.09.2016)**

(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	52260	459.00
Medium/Long Term loan	992	21.02
<b>TOTAL</b>	<b>53252</b>	<b>480.02</b>

During the period under review banks in UT of Puducherry provided short term loans to 52260 farmers to the tune of Rs.459.00 Crores and the total credit deployment by banks in the UT of Puducherry to the agriculture sector is at Rs.480.02 Crores as against the Half Yearly target Rs.440.85 and the achievement was 50.19% 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.39.45 Crores in 852 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 1073 students for a sum of Rs.10.58 Crores upto Sep 2016.

### **11.3 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.162.10 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.

## **AGENDA: 12**

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

Banks have disbursed an amount of Rs.56 Crores covering 7609 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**

With regard to disbursement to SC/ST communities banks have disbursed an amount of Rs.40.16 Crores benefiting 3456 customers during the period under review.

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

Banks have disbursed an amount of Rs.94.46 Crores to 9484 women beneficiaries during the review period upto Sep 2016.

## **AGENDA: 13**

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

During the review period banks have issued 5516 cards and extended credit assistance of Rs.40.32 Crores. Banks are requested to route all the crop loans through Revised KCC.

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

During the period April to Sep 2016, 329 new SHG SB accounts were opened. 1612 groups were credit linked to the tune of Rs.3796.41 Lakhs and 173 groups' availed repeat finance amounting to Rs.314.57 Lakhs. The cumulative number of SHGs having SB accounts as on 30.09.2016 is 23855. 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 Sep 2016, Banks in UTP have extended credit to 99 JLGs amounting to Rs.151.83 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**

The targets under PMEGP, MUPSES and NULM were placed in the previous meeting for information of the members. The departments have started conducting task force committee meetings for selection of candidates and would be forwarding the applications shortly.

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.

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: 15**

### **Review of Recovery Performance**

#### **15.1. 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.

#### **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.78.63 Crores, NFS sector was at Rs.97.89 Crores and OPS was at Rs.79.07 Crores as on 30.09.2016. Banks are requested to furnish complete NPA details so that the same can be presented in the meeting.

## **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 Sep 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.**