

State Level Bankers' Committee, Puducherry
Convenor: Indian Bank

Banking Development in U.T. of Puducherry
(As of December 2017)

(Rs. in Crores)

S. No	Details/Sector	March 2014	March 2015	March 2016	March 2017	Dec 2017
1	Total No of Branches	214	241	253	263	268
	Of which - Rural	79	81	83	86	61*
	- Semi-urban	47	66	70	73	88*
	- Urban	88	94	100	104	119*
2	Total Deposits	9676.51	10685.59	12236.83	14663.47	15024.57
	Of which NRI Deposits	921.82 (9.53%)	1084.42 (10.15%)	1213.34 (9.92%)	1453.02 (9.91%)	1597.74 (10.63)
3	Total Advances	7452.84	8329.08	9488.44	10248.82	10931.69
4	CD Ratio	77%	78%	78%	70%	73%
5	Investments	351.12	331.77	299.11	415.99	363.84
6	Cr. + Inv./Deposit Ratio	81%	81%	80%	73%	75%
7	Total Priority Sector Advances	4595.13	5321.98	6245.82	6601.56	6969.40
8	Percentage of PSA to Total Advances	62%	64%	66%	64%	64%
9	Total Advances to Agriculture	1603.12	1875.78	2140.91	2407.17	2604.60
10	Percentage of Agri. To Total Advances	21.51%	22.52%	22.56%	23.49%	23.83%
11	Advances to Weaker Section	1006.32	1165.72	1440.35	1638.70	1897.27
12	Percentage of W.S. to Total Advances	13.50%	14.00%	15.18%	15.99%	17.36%
13	Advances to SC/ST	376.62	450.12	640.15	721.77	808.34
14	Advances to DRI	5.04	5.50	5.86	6.12	6.30
15	Advances to Minorities	581.99	700.16	885.88	1006.93	1083.36

* Population classification as per census 2011

**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
2013-14	Target	770.04	298.69	649.00	1717.73
	Achievement	779.27	299.28	649.61	1728.16
	Achievement	101.20%	100.20%	100.09%	100.61%
2014-15	Target	767.10	331.04	737.50	1835.64
	Achievement	814.55	335.33	744.39	1894.27
	Achievement	106.19%	101.29%	100.93%	103.19%
2015-16	Target	871.24	340.24	746.00	1957.48
	Achievement	903.89	348.71	747.96	2000.56
	Achievement	103.75%	101.73%	100.26%	102.20%
2016-17	Target	956.44	450	790	2196.44
	Achievement	1052.67	461.46	711.87	2226.00
	Achievement	110.06%	102.55%	90.11%	101.35%
2017-18 (Upto Dec 2017)	Target	871.97	421.97	686.44	1980.38
	Achievement	909.31	433.75	689.19	2032.25
	Achievement	104.28%	102.79%	100.40%	102.62%

AGENDA: 1

Confirmation of minutes of the SLBC Meeting held on 27.12.2017

The minutes of the SLBC meeting held on 27.12.2017 was communicated to all the members vide Lead Bank reference No. SLBC-UTP/L 05/ 2017-18/3006 Dated: 12.01.2018 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. No.	Issue	Action initiated
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. Land is identified and joint inspection completed. Re-survey made and final allotment is expected by the end of this month as reported by Director, DRDA.

AGENDA: 3 - New Issues

3.1 Pradhan Mantri Awas Yojana (PMAY)

Government of India vide its recent notification has communicated various amendments to the implementation of PMAY (U), in view of the proposed implementation of PMAY (G). The enclosure received from Government of Puducherry is placed for the information of the forum. In the last SLBC meeting held on 27.12.2017, the forum has approved the unique scheme called PMAY-Puduvai Plus for EWS/LIG for implementation in UTP.

All banks are requested to share the details of loans granted under PMAY-EWS/LIG and MIG I/II with Lead Bank for effective monitoring at SLBC. As per the information received from banks more than 250 housing loans have been found eligible under PMAY CLSS under MIG category.

3.2 Portal for capturing data on relief measures in areas affected by Natural Calamity.

Reserve Bank of India has informed that the 'Portal for capturing data on relief measures extended by banks in the areas affected by natural calamity' went live on June 2017. The idea behind the development of portal has already been communicated through multiple sessions of discussion with various banks. Further, a workshop was organised to explain the technical know-how on the functioning of the portal.

To clarify further and to discuss various practical issues with banks regarding preparing and uploading of the data a meeting through Video Conference was held with SLBC on 29.01.2018. Similar meeting was also held with all the banks. The importance of the portal and the method of uploading the data were informed during the meeting. SLBC would be uploading the notification of the Government and other details of area affected etc, if any, after occurrence of such natural calamity. The banks would be informing the details of relief measures that were carried out by them to the borrowers of the Natural Calamity affected area as per the Master Circular of RBI. The Head/Corporate Offices of the banks would be uploading the details into the portal. All the banks are requested to take note of the same.

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 that are part of SLBC for the year 2017-18 as on 16.02.2018 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	49.20	49.48	100.57%
Kishore	103.40	137.99	133.45%
Tarun	55.40	55.65	100.45%
Total	208.00	243.12	116.88%

The overall achievement of UT of Puducherry as per MUDRA website under MUDRA as per PMMY website which also includes NBFCs, Microfinance institutions is placed at **Rs. 597.67 Crores**, of which under Shishu Rs.271.48 Crores to 89755 accounts, under Kishore Rs. 202.33 Crores to 11321 accounts and under Tarun is Rs.123.86 Crores to 1421 accounts.

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 2017, in UTP there were 263 branches and the target for UTP is 526. Various publicity measures are being undertaken by Lead Bank, SIDBI, NABARD and Government Departments to create awareness about the scheme.

As on 31.01.2018, 110 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), Mobile seeding, Aadhaar seeding & Authentication, 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 to the accounts. The Aadhaar is to be authenticated and facility for the same is to be set up by the banks. As per the AML guidelines placed for information of members the task is to be completed by 31.03.2018. The accounts that have not been authenticated will become inoperative and the status will be changed only after completion of seeding and authentication. As per the information received from Government of India the status of Aadhaar authentication in banks accounts of UT of Puducherry is only 50% even-though the Aadhaar seeding percentage is 83%. Mobile seeding in UTP is placed at 92%. Banks have to take all possible steps to complete the task as per the timeline of Government of India. Aadhaar seeding and mobile seeding will facilitate transfer of DBT benefits and also help in furtherance of digital payment and transactions in the account.

Department of Financial Services vide letter dated 01.02.2018 has informed that country-wide campaign for financial inclusion through every bank branch would be conducted between 5th and 20th of February 2018. They have communicated the activities to be carried out and bank wise targets have also been informed to the Head offices of respective banks which in turn would have been communicated to the branches. The main activities are as follows:

- a. 100 % Activation of all inactive PMJDY accounts.
- b. Delivery and Activation of RuPay cards to PMJDY account holders (30% of the cards not used till now, with one transaction).
- c. 100% Aadhaar Seeding and Mobile Seeding in CASA accounts.
- d. Enrolment of PMJJBY, PMSBY and APY (Minimum 25% of Potential Customer is to be covered under each scheme.
- e. Authentication of Aadhaar to be increased so as to reach 100% well before March 2018.

Direct Benefit Transfer & 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.

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. As on date there are 102 BCAs engaged by banks in UTP. Banks are requested to inform the updated details of the BCs engaged by them and also their future plans for engagement of more BCs. The BC services is also being planned at Common Service Centres run by Government of Puducherry with the placing of PoS machines with the facility to deposit, withdraw and do transfer transaction through AEPS, so as to render all banking services at CSCs.

The details of pension paid to the beneficiary may be sent to lead bank to submit the consolidated claim to Government of Puducherry for payment of the eligible commission. As the pension is being given for livelihood of the pensioners, Government of Puducherry has requested bankers to ensure that no charges are levied in these accounts for non-maintenance of minimum balance.

Promotion of Digital Banking in all area including villages

As per Government of India guidelines, banks are requested to conduct awareness camps in all Service Area villages and urban wards to promote cashless transactions among the public. The focus is to be more on BHIM applications. BHIM-Aadhaar application, Dynamic and Static Bharat QR Code promotion. All the Government Departments are also been requested to switch over to digital mode of transaction to the maximum possible extent. Many banks have adopted villages under Digital India Scheme. The camps conducted are to be reported to Lead Bank for placing in SLBC along with the particulars of merchant on-boarding with BHIM Aadhaar applications.

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 31.01.2018, the enrolment under PMJJBY, PMSBY and APY was 71346, 216789 and 13243 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. All the bank branches have been given with targets of minimum 70 per branch by PFRDA under APY and they have requested to invariably review the performance of the scheme in SLBC meetings. Various campaigns and incentive schemes are being conducted by PFRDA for improvement in enrollment under APY all the banks are requested to actively take part in the campaigns. A letter received from Government of India regarding implementation of APY is placed for information of the forum.

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 2017, 8527 clients have visited FLCC and availed counseling services provided by them. During the year 2017-18, FLC has also conducted 20 Going Digital camps, 55 target specific camps upto December 2017.

7.3. Financial Literacy - Banks are conducting various campaigns in their command area and service area villages regularly. With the view to encourage Digital transactions the various modes of cash less transactions to be explained in the financial literacy programmes. Rural branches are conducting Financial literacy programmes in the villages and upto December 2017, 480 programmes have been conducted by Rural branches.

7.4. Indian Bank Self Employment Training Institute (INDSETI) - A total of 193 programmes have been conducted by the institute up to December 2017 in which 5230 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 2017)

Branch Net Work:

As at the end of December 2017, there are 42 banking institutions with a total network of 268 branches operating in the Union Territory of Puducherry. The commercial banks with 200 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 40 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	200	34	38
	Of which			
	a. Nationalized Banks	152	31	30
	b. Private Sector Banks	48	3	8
02	Puducherry State Co-op. Bank	27	9	3
03	P.C.C.L.D. Bank	1	-	-
04	Regional Rural Bank	40	17	9
	T O T A L	268	60	50

Besides this, PIPDIC (A Government of Puducherry Undertaking) & SIDBI are also extending loan assistance to the needy in the Union Territory. Of these 268 branches, 208 branches constituting 78% 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 4657. In Karaikal region the population per branch is placed at 4004. The branches have been reclassified based on the 2011 census.

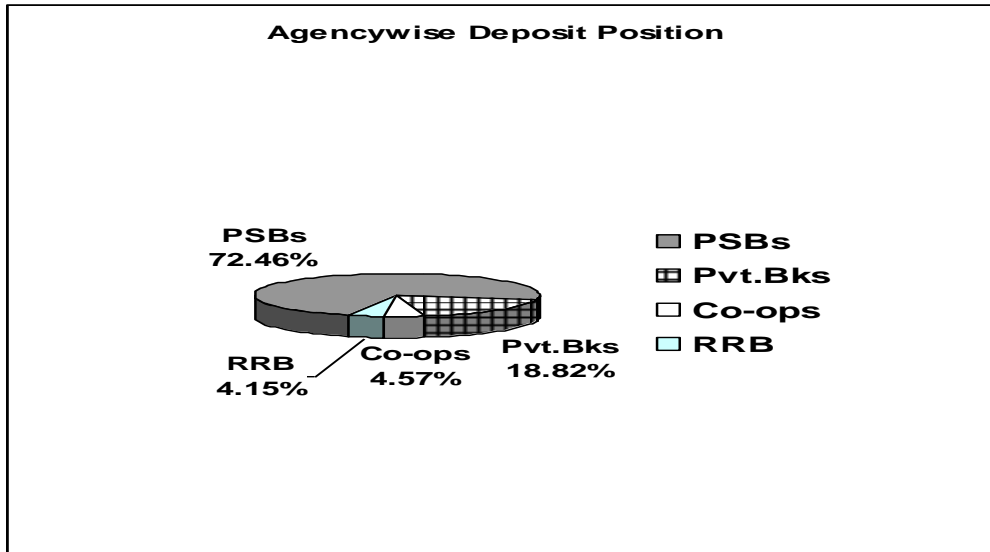
The comparative details of the agency-wise performance under various important parameters are furnished below:

Rs.in crores

Sl No	Details/Sector	March 2016	Dec 2016	Variatio n over March 2016	March 2017	Dec 2017	Variatio n over March 2017	YoY Growt h
1	Total Deposits	12236.83	14237.62	2000.79 16.35%	14663.47	15024.57	361.10 2.46%	786.95 5.53%
	Of which NRI Deposits	1213.34	1336.89	123.55 10.18%	1453.02	1597.74	144.72 9.96%	260.85 19.54%
2	Total Advances	9488.44	9959.08	470.64 4.96%	10248.82	10931.69	682.87 6.66%	972.61 9.77%
3	CD Ratio	78%	70%	-8%	70%	73%	3%	3%
4	Investments	299.11	463.51	164.40	415.99	363.84	-52.15	-99.67
5	Credit + Inv / Deposit Ratio	80%	73%	-7	73%	75%	2%	2%
6	Total Priority Sector Advances	6245.82	6454.32	208.50 3.34%	6601.56	6969.40	367.84 5.57%	515.08 7.98%
7	% of Priority Sector Adv. to Total Advances	66%	65%	-1	64%	64%	No variation	-1%
8	Total Advances to Agriculture	2140.91	2336.40	195.49 9.13%	2407.17	2604.60	197.43 8.20	268.20 11.48%
9	% of Agri. advances to Total Advances	22.56%	23.46%	0.90%	23.49%	23.83%	0.34%	0.37%
10	Advances to Weaker Section	1440.35	1512.76	72.41	1638.70	1897.27	258.57	384.51
11	% of Weaker Section to Total Advances	15.18%	15.19%	0.01%	15.99%	17.36%	1.37%	2.17%
12	Advances to SC/ST	640.15	692.69	52.54	721.77	808.34	86.57	115.65
13	Advances to	5.86	6.07	0.21	6.12	6.30	0.18	0.23

	DRI							
14	Advances to Minorities	885.88	970.78	84.90	1006.93	1083.36	76.43	112.58

Agency-wise Deposit Position:



Deposits

(Rs. in Crores)

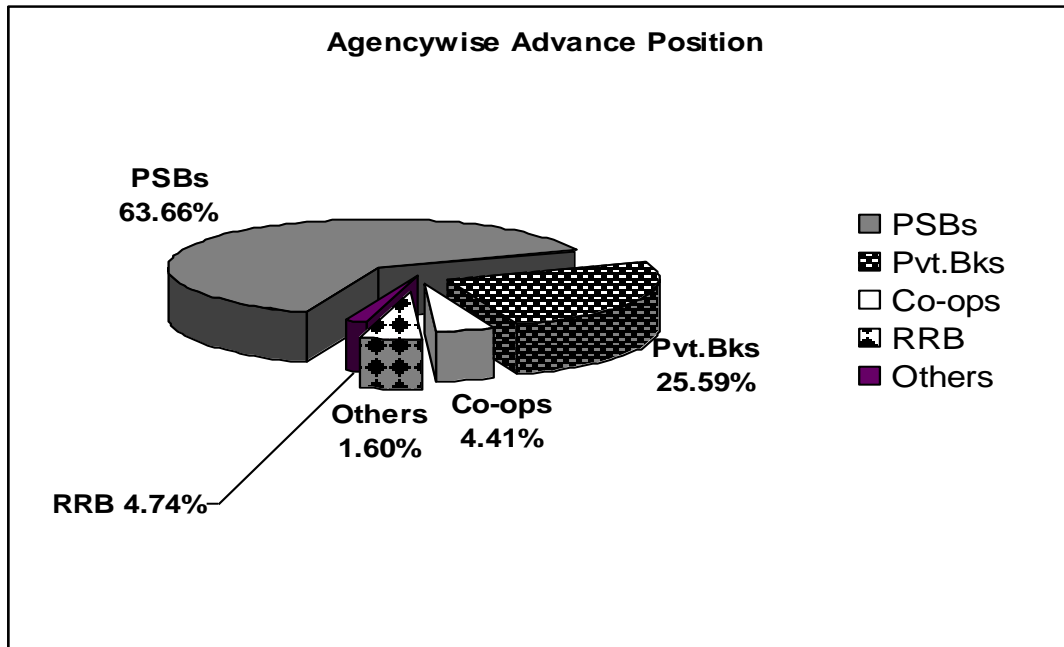
Agency	March 2017	Dec 2017	Variation over March 2017	% of growth over March 2017
Public Sector Banks	10814.17	10887.03	72.86	0.67%
Private Sector Banks	2631.72	2827.55	195.83	7.44%
Co-operative Banks	670.18	686.98	16.80	2.51%
Regional Rural Bank	547.40	623.01	75.61	13.81%
TOTAL	14663.47	15024.57	361.1	2.46%

Analysis:

- The deposits mobilized by the banking system in the UT of Puducherry rose by Rs.361.10 Crores above March 2017 level registering an increase of 2.46%.
- The Public Sector Banks continued to have a predominant share with their deposits constituting as high as 72.46% of the total deposits followed by Private Sector Banks at 18.82%, Co-operative Banks at 4.57% and RRB at 4.15%

- In absolute terms, Public Sector Banks have shown an increase in the growth of Deposits by Rs.72.86 Crores and Private Sector Banks the increase was Rs.195.83 Crores.

Agency-wise Advance Position



Advance

(Rs. in crores)

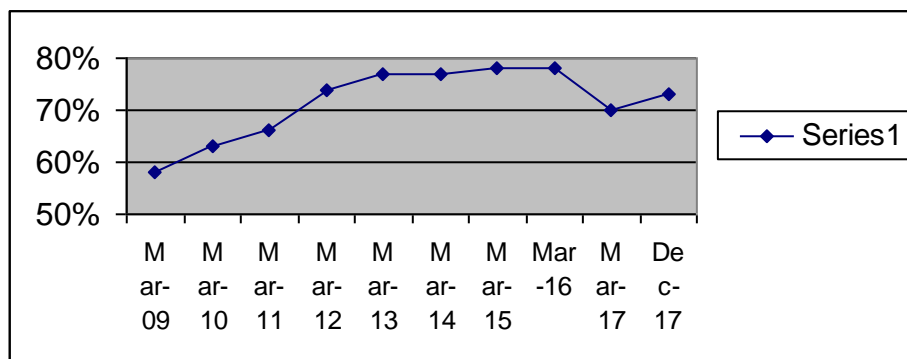
Agency	March 2017	Dec 2017	Variation over March 2017	% of growth over March 2017
Public Sector Banks	6601.18	6959.33	358.15	5.43%
Private Sector Banks	2584.57	2797.00	212.43	8.22%
Co-operative Banks	412.43	481.84	69.41	16.83%
Regional Rural Bank	463.19	518.79	55.60	12.00%
Others	187.45	174.73	-12.72	-6.79%
TOTAL	10248.82	10931.69	682.87	6.66%

Analysis:

- The outstanding advances of the banking system in the UT of Puducherry rose by Rs.682.87 Crores above March 2017 level registering an increase of 6.66%.

- The Public Sector Banks continued to have a predominant share with their advances constituting as high as 63.66% of the total advances followed by Private Sector Banks at 25.59%, Co-operative Banks at 4.41% and RRB at 4.74%
- In absolute terms, Public Sector Banks have shown an increase in the growth of advances by Rs.358.15 Crores and Private Sector Banks the increase was Rs.212.43 Crores. Regional Rural Bank has shown an increase of Rs.55.60 crores.

CD Ratio:



Compared to the growth rate of 2.46% shown by deposits, the advances have registered a growth of 6.66% during the period under review. Hence the CD ratio has increased by 73% as on December 2017.

- NRI deposits amounting to Rs.1597.74 Crores accounts for 10.63% of the total deposits with the bank branches in UT. Excluding the NRI deposits, the CD ratio works out to 81%.
- Out of the 21 Public sector banks present in the UT, 13 Banks are having CD Ratio more than 60% and the remaining 8 Public Sector Banks have a CD Ratio less than 60%.
- Among the 18 Private Sector Banks in the UT, 14 Banks are having CD Ratio more than 60% and the remaining 4 have a CD Ratio of less than 60%.
- PSCB, 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. 363.84 Crores in Government Securities and as a result the Credit plus Investment to Deposit ratio is at 75% as on December 2017.

Performance under other key functional areas:

Area	R B I Norms	Actual as on March 2017	Actual as on December 2017
<i>Priority Sector</i>	40%	64%	64%
<i>Agricultural Advances</i>	18%	23.49%	23.83%
<i>Weaker Section Advances</i>	10%	15.99%	17.36%

Analysis:

Priority Sector:

The share of Priority Sector Credit to Total Advances was at 64% against the RBI norms of 40% for the period under review. In absolute terms, there is an increase of Rs.367.83 Crores over March 2017. The rate of growth during the period stood at 5.57%, which is against the growth rate of over all credit at 6.66% for this period.

Agriculture:

Under Agriculture loans, there is an increase of Rs.197.43 Crores during the first nine months of the year 2017-18. The ratio of agriculture advances to the total advances is at 23.83% as of December 2017 against 18% minimum prescribed by RBI.

Weaker Section:

Advances to Weaker Sections under Priority Sector Advances have increased by Rs.258.57 Crores during the period under review of the year 2017-18. The ratio of weaker section advances to total advances as of December 2017 is at 17.36% against the norms of 10%.

DRI Scheme:

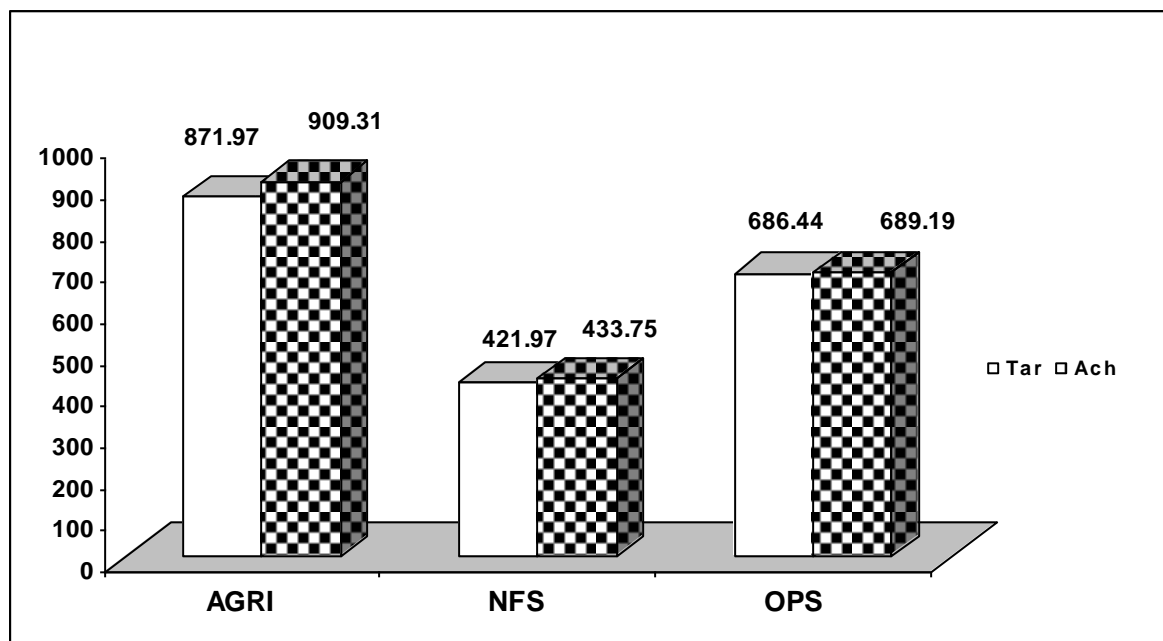
The outstanding advance under DRI has increased to Rs.6.30 Crores as on December 2017.

AGENDA: 9

Review of Performance under Annual Credit Plan 2017-18

The Sector wise target vis-à-vis achievement (Disbursement) as on 31.12.2017 is given below:

(Rs. in Crores)



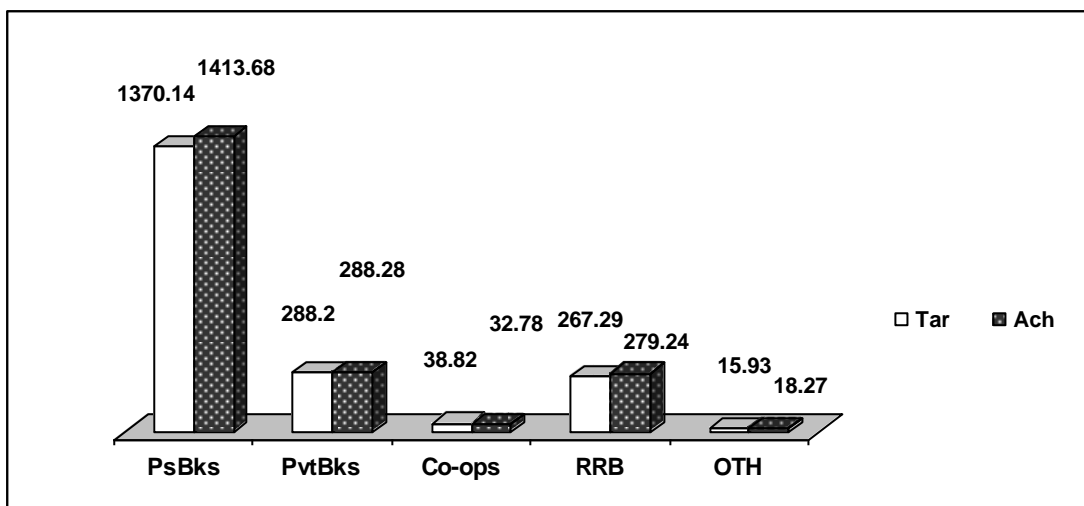
Sector	Target	Achievement	% of Achievement
	As on December 2017		
Agriculture	871.97	909.31	104.28%
NFS (MSME)	421.97	433.75	102.79%
OPS	686.44	689.19	100.40%
TOTAL	1980.38	2032.25	102.62%

The aggregate Credit disbursement for the first nine months of the year 2017-18 amounts to Rs.2032.25 Crores against the target of Rs. 1980.38 Crores, registering 102.62%

achievement. The Banks in UT of Puducherry continue to give thrust to Agriculture. As against the target of Rs.871.97 Crores, the credit flow to the sector was Rs. 909.31 Crores achieving 104.28% of the target. Major share of credit is absorbed for short term credit requirement. Agriculture sector absorbed 44.74% of the total credit and is followed by Other Priority Sector (OPS) at 33.90% under which banks have disbursed loans amounting to Rs.689.19 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 21.34% of the share the disbursement to Non-farm (MSME) sector was at Rs.433.75 Crores.

Agency-wise target vis-à-vis achievement under ACP 2017-18

(Position as on December 2017).



(Rs. in Crores)

Agency	Target	Achievement	% of Achievement
	As of December 2017		
Public Sector Banks	1370.14	1413.68	103.18
Private Sector Banks	288.20	288.28	100.03
Co-op Sector Banks	38.82	32.78	84.44
RRB	267.29	279.24	104.47
Others (PIPDIC/SIDBI)	15.93	18.27	114.69
TOTAL	1980.38	2032.25	102.62

Under ACP the performance of Public Sector Banks is at 103.18% and Regional Rural Bank is at 104.47% of the target for the first nine months of the year 2017-18.

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 01.04.2017 TO 31.12.2017)

(Rs. in crores)

Particulars	No	Amount
Total Target for Agriculture 2017-18	119810	1162.63
Short Term Loan for Crop production purpose	109305	855.90
Agri. Medium/Long Term Loan	10505	306.73
Loans disbursed		
Short Term Loan for crop production purpose	88372	826.38
Medium/Long Term loan	3255	82.93
TOTAL	91627	909.31

During the year banks in UT of Puducherry provided short term loans to 88372 farmers to the tune of Rs.826.38 Crores and the term loans is placed at Rs.82.93 Crores to 3255 accounts. Total credit deployment by banks in the UT of Puducherry to the agriculture sector is at Rs.909.31 Crores as against the annual target Rs.1162.63 Crores.

Banks are requested to continue to disburse agricultural loan and give thrust for disbursement of investment credit under agriculture and allied sector to achieve the targets for MTL and finance to ACABCs to be explored.

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

All the crop loans given to notified crops in the notified area are to be invariably covered under Pradhan Mantri Fasal Bima Yojana (PMFBY) in view of the premium subsidy provided by Government of Puducherry.

Publicity for PMFBY

Government of India vide their letter dated 02.01.2018 have informed that in order to create widespread awareness about the flagship schemes of Government, viz, Pradhan Mantri Fasal Bima Yojana (PMFBY)/Restructured Weather Based Crop Insurance Scheme (RWBCIS) among the farmers, all the stakeholders of the scheme aim at effective campaigning of the scheme for the forthcoming sessions. All empanelled insurance companies have been directed to carry out wide spread publicity of the scheme so that more and more farmers seek enrollment under the scheme and thereby avail the benefits. As Primary Agricultural Credit Societies (PACS) are the focal point of any village and most of the farmers are members of these societies they can serve as a very effective medium for publicizing the benefits of this scheme. They have requested the co-operative department of State Government to advise the societies to ensure wide spread publicity by way of distribution of pamphlets and dissemination of publicity material are to be carried out by these societies also.

Reconciliation of portal entries of PMFBY

Government of India has forwarded a file containing unreconciled entries as per the PMFBY portal in respect of Kharif 2017 for which certain details have been called-for. The same has been forwarded to the concerned banks for informing the particulars so as to inform Government of India accordingly. The banks are requested to attend the same on priority basis and ensure correct details are entered in the portal. Government of India has clearly informed the possible scenarios for the mismatch and available remedies. All the concerned banks are requested to inform the correct details immediately. It has also been informed that similar file would be forwarded shortly in respect of Rabi 2017-18 season also.

AGENDA: 11

11.1 Performance under Housing Finance Scheme:

The construction activity in Union Territory of Puducherry is taken care of by the banks providing housing loans to the borrowers. The total disbursement made during the year 2017-18 upto December 2017 is Rs.131.27 Crores in 1389 accounts. The annual target for Housing Finance as per ACP is Rs.121.64 crores

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.

As against the annual target of Rs.60.08 crores for the year 2017-18, upto December 2017, banks have disbursed loan assistance to 1107 students for a sum of Rs.23.01 Crores.

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.433.75 Crores was made upto December 2017 during the year 2017-18. 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 and 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. The received details along with the targets are placed as annexure. 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.98.70 Crores covering 11447 beneficiaries of Minority Communities during the first nine months of the year 2017-18. 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 to 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.77.34 Crores benefiting 8186 customers upto December 2017 of the programme year 2017-18.

12.3 Disbursement to Women beneficiaries

Banks have disbursed an amount of Rs.194.98 Crores to 23528 women beneficiaries during the period under review of the year 2017-18.

AGENDA: 13

13.1 Performance under Kisan Credit Card Scheme:

During the year banks have issued 5710 KCC and extended credit assistance of Rs.63.52 Crores. Banks are requested to provide Rupay KCC to all crop loans

13.2 SHG Credit Linkage:

During the year 2017-18, upto December 2017, 494 SHGs opened new SB accounts. 1864 groups were credit linked to the tune of Rs.53.31 Crores and 618 groups' availed repeat finance amounting to Rs.15.22 crores. Banks are requested to inform the details of active SHG SB accounts out of the SHGs who have opened SHG SB accounts so as to arrive at the correct data regarding the availability of SHGs in Puducherry.

E Sakthi portal has been operationalized by NABARD in UT of Puducherry and the details of DRDA promoted groups are presently available. Different types of facilities are presently available for the benefit of banks through this portal. The digitalisation of details of all the SHGs having bank account with branches in UT of Puducherry has been taken up by NABARD. All the banks are requested to inform the details of all SHGs which are having accounts with their branches in UT of Puducherry (including NGO, PUDA groups also) so as to complete the SHG digitalization at the earliest. On completion of the same the process of SHG credit linkage will be streamlined due to which both banks and SHGs would be immensely benefited.

13.3 Joint Liability Groups (JLG):

During the year 2017-18, upto December 2017, banks in UTP have extended credit to 282 JLGs amounting to Rs.426 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. The Margin Money utilization target under PMEGP has been revised from Rs.100 lakhs to Rs.250 lakhs for the current programme year. As on 31.01.2018, under PMEGP out of the 111 applications forwarded banks have sanctioned 32 applications involving margin money of Rs.67 Lakhs. Under MUPSES out of 651 applications banks have returned 100 applications and sanctioned 155 applications amounting to 126.82 lakhs. The sanction details of PMEGP and MUPSES are placed in the annexure.

All the banks are 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 for 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.

Loans under DAY- NRLM and NULM are eligible for Interest Subvention benefits for prompt repayment under extant guidelines. All the banks are requested to inform the details to the concerned implementing agencies periodically.

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.109.41 Crores, NFS (MSME) sector was at Rs.187.39 Crores and OPS was at Rs.115.04 Crores as on 31.12.2017.

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 2017-18 as of December 2017 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.

