

State Level Bankers' Committee, Puducherry
Convenor: Indian Bank

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

(Rs. in Crores)

S. No	Details/Sector	March 2014	March 2015	March 2016	March 2017	June 2017
1	Total No of Branches	214	241	253	263	265
	Of which - Rural	79	81	83	86	61*
	- Semi-urban	47	66	70	73	88*
	- Urban	88	94	100	104	116*
2	Total Deposits	9676.51	10685.59	12236.83	14663.47	14744.22
	Of which NRI Deposits	921.82 (9.53%)	1084.42 (10.15%)	1213.34 (9.92%)	1453.02 (9.91%)	1403.22 (9.52%)
3	Total Advances	7452.84	8329.08	9488.44	10248.82	10421.26
4	CD Ratio	77%	78%	78%	70%	71%
5	Investments	351.12	331.77	299.11	415.99	399.27
6	Cr. + Inv./Deposit Ratio	81%	81%	80%	73%	73%
7	Total Priority Sector Advances	4595.13	5321.98	6245.82	6601.56	6714.24
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	2484.03
10	Percentage of Agri. To Total Advances	21.51%	22.52%	22.56%	23.49%	23.84%
11	Advances to Weaker Section	1006.32	1165.72	1440.35	1638.70	1739.67
12	Percentage of W.S. to Total Advances	13.50%	14.00%	15.18%	15.99%	16.69%
13	Advances to SC/ST	376.62	450.12	640.15	721.77	736.17
14	Advances to DRI	5.04	5.50	5.86	6.12	6.17
15	Advances to Minorities	581.99	700.16	885.88	1006.93	1037.78

* 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 June 2017)	Target	290.66	140.66	229.50	660.81
	Achievement	306.17	131.74	197.84	635.75
	Achievement	105.34%	93.66%	86.21%	96.21%

AGENDA: 1

Confirmation of minutes of the SLBC Meeting held on 09.06.2017

The minutes of the SLBC meeting held on 09.06.2017 was communicated to all the members vide Lead Bank reference No. SLBC-UTP/L 05/ 2017-18/3006 Dated: 30.06.2017 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).	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 to be carried out to finalise the exact piece of land as reported by Director, DRDA.

AGENDA: 3 - New Issues

3.1 Aadhaar enrollment and linking of Bank accounts with Aadhaar and Authentication of Aadhaar Data

Government of India, Department of Financial Services vide their email to SLBC conveners has attached the copies of letter addressed to Indian Banks' Association (IBA) and DO letter addressed to Chief Secretaries of all the States regarding enrollment of Aadhaar by banks and linking of Aadhaar numbers with bank accounts. The copies of the Gazette notification regarding amendments made in this regard were also attached with the email. All the above are placed for information and necessary action of the members. Video conference regarding the same was addressed by officials of Government of India, Department of Financial Services on 18.08.2017 which was followed by another Video conference on 28.08.2017.

In UT of Puducherry as per the information received from Government of India, Aadhaar enrollments and updation is being done by Common Services Centre and there are more than 100 such centres. It has been informed that the Aadhaar generation is more than 14 lakhs and of the estimated 40000 people to whom Aadhaar enrollment is to be done are children aged below 5 years of age. Banks are requested to identify atleast 1 branch out of 10 bank branches of their bank to designate as Aadhaar enrollment and updation centre. Banks having 10 and more branch are requested to inform the details of their identified branch.

Aadhaar Authentication - UIDAI provides three modes of authentication viz. demographic authentication, OTP-based authentication and biometric authentication. Banks are to decide on the mode of Aadhaar authentication, based on the risk assessment and applicable RBI guidelines. All efforts should be made to ensure authentication by the deadlines of 31.12.2017

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

3.2 MGNREGS - camps for seeding of Aadhaar in the accounts of MGNREGS workers for Direct Benefit Transfer (DBT)

Government of India, Ministry of Rural Development vide their letter dated 18.07.2017 has called for organization of Aadhaar enrollment and seeding camps by MGNREGA officials in fresh consent letter is to be obtained from the workers and Aadhaar seeding is to be done by the respective banks. Accordingly DRDA is in the process of conducting of camps in UT of Puducherry where more workers are concentrated. The forms collected will be sent to the respective banks for seeding and authentication. In view of the same all the banks are requested to extend their fullest co-operation for complete the process as per time line.

Special camps are proposed as per the directions of DFS to collect Aadhaar No. s from MGNREGS workers and others in coordination with Govt. Depts. in UTP on 04.09.2017, 05.09.2017, 06.09.2017 and 12.09.2017, 13.09.2017 and 14.09.2017 in all blocks of UTP.

3.3 DigiDhan workshop

In the SLBC meeting held on 18.03.2017 the communication from Government of India regarding scheduling of workshops and digidhan camps in various states of the country with the view to undertake capacity building and on boarding the self organized small and medium businesses/traders on Digital Payment initiatives across India. The workshop in UT of Puducherry was held on 10.08.2017 under the aegis of Ministry of Information Technology (MEITY) in which more than 300 traders and other stake holders participated. The participants were informed of the various modes of digital transactions. Banks are requested to provide all possible avenues of digital transactions to their accounts holders and inform the progress made in this regard to Lead Bank. Viz. accounts covered with net banking, mobile banking, AEPS, BHIM app etc.

Government of India, Ministry of Home Affairs vide their letter dated 20.07.2017 have forwarded two notifications relating to referral bonus scheme for individuals and cash back scheme for merchants issued by Ministry of Electronics and Information Technology relating to BHIM (Bharat Interface for Money). The copy of the same is placed for information of the members. All the banks are requested to popularize the same and improve the digital transactions.

3.4 Continuation of Dairy Entrepreneurship Development Scheme (DEDS) - continuation of the scheme for the financial year 2017-18

NABARD, Chennai has forwarded a copy of Administrative Approval issued by Government of India for implementing of Central sector scheme - DEDS during the year 2017-18. The scheme is open from 01.04.2017 to 30.09.2017 and the loan applications received by the banks during the above period are eligible under the scheme and subsidy will be released subject to availability of funds under the scheme. The details are placed for information of the members.

3.5 Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM)

Government of India Ministry of Housing & Urban Poverty Alleviation vide their letter dated 15th June 2017 has informed that Deendayal Antyodaya Yojana - national Urban Livelihoods Mission (DAY-NULM) is being implemented with the primary objective of reducing the poverty and vulnerability of urban poor households. The self employment programme SEP component of the mission aims at providing loans to individuals/groups at subsidized rates for setting up of micro-enterprises as well as to SHGs under SHG bank linkage programme. Easy and timely flow of credit to urban poor is considered crucial for the success of this mission. The performance under this programme needs improvement and has suggested certain measures to successful implementation of the scheme.

They have suggested for review of the scheme along with DAY-NRLM. As per the recent amendment banks can directly accept loan applications of urban poor beneficiary on the basis of relevant documents as per the guidelines of PMMY or any other such scheme without any sponsoring by ULB. The details of such loans sanctioned can be sent to ULB for confirmation of their eligibility of interest subsidy under DAY NULM.

They have also suggested for allocation of targets based on concentration of urban poor, sanctions can be done beyond the allocated targets and the loan sanction order should contain the details of interest subvention payable on timely repayment of loan so as to ensure proper repayment. The targets for the current programme year 2017-18 received from Reserve Bank of India have been allocated to various banks and the same is also placed for information of the members.

3.6 Facilitating Rural Infrastructure - Potential Linked credit Plans

NABARD, Chennai has informed that one of the action points emanating from the recent high level meeting on rural development was correct assessment of availability and gaps in infrastructure. In this regard a separate chapter is being introduced in the Potential Linked Credit Plan being prepared by NABARD for the year 2018-19. Banks are requested to take note of the same and ensure adequate and timely credit to various infrastructure projects in tune with the PLP of NABARD.

3.7 Skill Loan Scheme

Government of India has informed that Model Scheme for skill loans was launched in the year 2015 and the progress made in this regard is being constantly reviewed at the highest level. They have vide their letter dated 22.06.2017 have requested all the SLBCs to include the same as separate agenda and compile the data for review. All the banks are requested to inform the details in this regard.

3.8 Basic Banking Forms to be in Trilingual form

Reserve Bank of India through their letter dated 16th August 2017 has informed that a Public Interest Litigation (PIL) that banks are not making available various forms and documents meant for general public in regional language but only in English and Hindi and the matter was closed based on the undertaking by RBI that instructions have been issued to all the banks in this regard. Banks were requested to refer to Master circular on customer service of RBI in which banks have been clearly advised to make available all printed materials used by retail customers including account opening forms, pay-in slips, passbooks etc in trilingual form i.e. English, Hindi and the regional language concerned. All the banks are requested to take note of the same and ensure compliance.

3.9 Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)

Government of Puducherry, DRDA vide their letter dated 18.07.2017 has informed that UT of Puducherry is also one of the State in which interest subvention scheme under NRLM is being implemented in three blocks Vilianur, Ariyankuppam and Karaikal. Under the scheme Ministry of Rural Development has provided fund for interest subvention to eligible SHG linkage in these blocks for the year 2015-16 and 2016-17. They have requested the banks to furnish the block wise details of all the SHG loans of the said blocks so the eligibility of interest subvention to the groups can be ascertained and amount can be released to such eligible groups at the earliest. All the banks are requested to immediately inform the details.

3.10 Pradhan Mantri Awas Yojana (PMAY)

Government of India vide its recent notification has communicated various amendments to the implementation of PMAY. The scheme is now being extended to Middle Income Group (MIG) also in addition to EWS and LIG. The EWS and LIG components are being implemented through Government of Puducherry. They have called for applications from eligible general public and the received applications will undergo screening process as per the guidelines of the scheme and the applications would be forward to banks for sanction and disbursement of loans as per extant guidelines. The salient features of the scheme guidelines for MIG is placed for information of the banks. Banks are requested to identify eligible home loan accounts being financed by them and inform the details to the implementing agencies so that they will be also be eligible for interest subsidy being provided by Government of India.

As the CLSS scheme progress in UT of Puducherry is yet to gain momentum, all the banks are requested to utilize the MIG scheme to benefit their own Home Loan customers and redouble their efforts in implementing the scheme vigorously in this matter to scheme maximum coverage.

As per the information received from NHB only one bank has submitted claim under CLSS in UT of Puducherry.

3.11 Aligning roadmap for un-banked villages having population of more than 5000-revised guidelines.

In UT of Puducherry as per the earlier guidelines 4 villages with population above 5000 were identified and allotted to various banks for opening of brick and mortar branches. One branch was opened during the previous financial year in Seliamedu. Reserve Bank of India vide their letter dated 08.06.2017 has informed that these villages can have a CBS enabled banking outlet which also include Bank Mitra or Business Correspondents. The business correspondents in UT of Puducherry are linked to CBS of the bank and are doing transactions on real time basis. On review of the identified villages with population of above 5000 it has been informed that they are presently serviced by Business Correspondents. Hence, in UT of Puducherry it is informed that all villages with population of above 5000 are serviced by either brick and mortar branch or Business Correspondents linked to CBS.

3.12 Allocation of target for promotion and bank linkages of SHGs/JLGs for the year 2017-18

NABARD regional office has allocated a target of 2000 SHG and 200 JLG which may be achieved through extension of fresh finance to the existing SHGs/JLGs and through promotion and financing of NEW SHGs/ JLGs. The target has been allocated among banks in UT of Puducherry and placed for information and necessary implementation by banks.

NABARD has also 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: 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 2017-18 as on 25.08.2017 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	16.74	34.02%
Kishore	103.40	35.54	34.37%
Tarun	55.40	14.86	26.82%
Total	208.00	67.14	32.28%

Government of India, Department of Financial Services has advised all the banks to provide loans to persons trained for self employment activities through ITIs, Vocational Training Centre's, occupational training centres, INDSETI and similar type of institutions under the PMMY. All the banks are requested to provide timely and adequate assistance to such candidates depending on their needs and eligibility. The details of achievements are to be informed to Lead Bank periodically.

Start up India / Stand up India Programme (SUIP)

As per the scheme, All Banks were advised to ensure sanctioning of loan between Rs. 10.00 lakh and 100 lakh to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one women borrower per branch for setting up a green field enterprise. As on March 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 28.08.2017, 79 borrowers have been sanctioned loans under Stand-up India Scheme. It has been informed that the banks have to upload the sanctioned details in the portal and only the performance as available in the Stand-up India Portal will be taken into consideration by Government of India.

AGENDA: 5

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

All the member banks continue to open new accounts to new members of the households for additional accounts under PMJDY. While opening new accounts Aadhaar and Mobile numbers are to be simultaneously seeded to the accounts. The Aadhaar is to be authenticated and facility for the same is to be set up by the banks. Aadhaar seeding and mobile seeding will facilitate transfer of DBT benefits and also help in furtherance of digital payment and transactions in the account.

Payment of Old Age Pension

In UT of Puducherry, in addition to identified Central Government Schemes, DBT is also implemented for State Government Schemes especially Old Age Pension. Banks have been requested by the UT Government to ensure payment of the pension amount to the beneficiaries at their doorstep without any difficulty especially to the very old, disabled beneficiaries etc who are not in a position to visit the bank branches to draw their pension.

Banks have started engaging more BCs in villages and also in urban areas. Payment of old age pension to bed ridden and persons above 80 years of Department of Women and Child Development, Government of Puducherry has been initiated during the month of February 2017 on pilot basis. 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. 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 on date there are 90 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.

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 31.07.2017, the enrolment under PMJJBY, PMSBY and APY was 65335, 202235 and 7252 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 banks have been given with targets 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.

Agenda 7

FINANCIAL LITERACY AND TRAINING

7.1 Financial Literacy

Financial literacy is a part of the mission mode objective of PMJDY and all the banks are providing the same by conducting various meeting and programmes in their branches and service area villages of rural branches.

7.2. Financial Literacy and Credit Counseling Centre (FLCC) is functioning in UT of Puducherry and providing services to general public. From 28.03.2009 to June 2017, 8377 clients have availed counseling services provided through FLCCs. PBGB has also set-up Financial Literacy Centres in Bahour and Karaikal. Financial literacy van is also in operation in UT of Puducherry and providing services to the doorsteps of villages.

7.3. Financial Literacy - 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. Government of Puducherry in co-ordination with NABARD, PBGB and PSCB has conducted programmes at all villages in UT of Puducherry to promote financial literacy.

7.4. Indian Bank Self Employment Training Institute (INDSETI) - A total of 181 programmes have been conducted by the institute up to June 2017 in which 4895 candidates were trained in various skills to start self employment ventures and build their financial capabilities. Off-campus training programmes are also being conducted.

All the member banks and line departments are requested to fully utilize the services of INDSETI and provide credit to INDSETI trained candidates.

Agenda 8

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

(Position as at the end of June 2017)

Branch Net Work:

As at the end of June 2017, there are 40 banking institutions with a total network of 265 branches operating in the Union Territory of Puducherry. The commercial banks with 197 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	197	34	38
	Of which			
	a. Nationalized Banks	152	31	30
	b. Private Sector Banks	45	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	265	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 265 branches, 205 branches constituting 77% 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 4709. In Karaikal region the population per branch is placed at 4004. The branches have been reclassified based on the 2011 census.

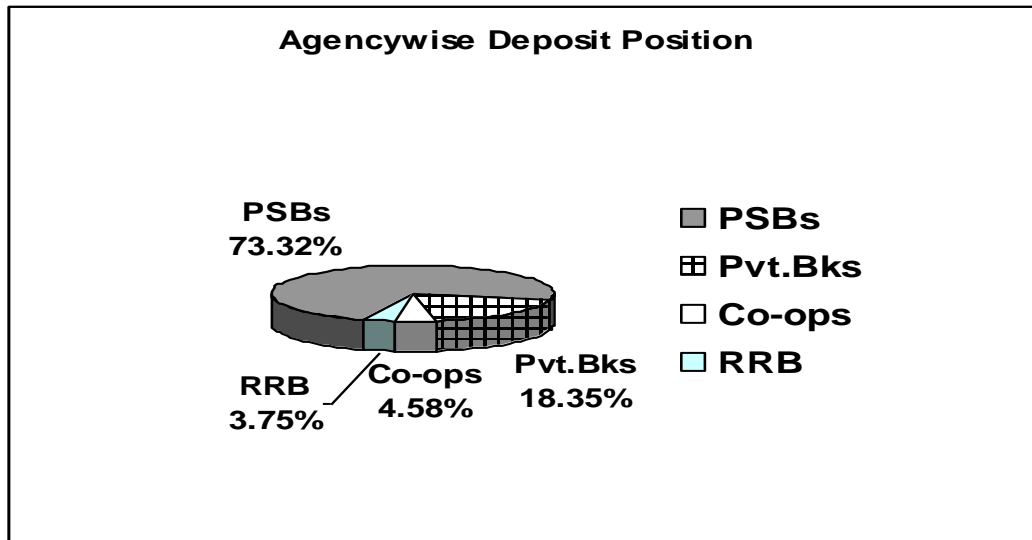
The comparative details of the agency-wise performance under various important parameters are furnished below:

Rs.in crores

Sl. No	Details/Sector	March 2016	June 2016	Variation over March 2016	March 2017	June 2017	Variation over March 2017	YoY Growth
1	Total Deposits	12236.83	12379.17	142.34 1.16%	14663.47	14744.22	80.75 0.55%	2365.1 19.11%
	Of which NRI Deposits	1213.34	1277.25	63.91 5.27%	1453.02	1403.22	-49.80 -3.43%	125.97 9.86%
2	Total Advances	9488.44	9600.59	112.15 1.18%	10248.82	10421.26	172.44 1.68%	820.67 8.54%
3	CD Ratio	78%	78%	No variation	70%	71%	1%	-7%
4	Investments	299.11	367.32	68.21	415.99	399.27	-16.72	31.95
5	Credit + Inv / Deposit Ratio	80%	81%	+1%	73%	73%	No variation	-8%
6	Total Priority Sector Advances	6245.82	6331.81	85.99 1.38%	6601.56	6714.24	112.68 1.71%	382.43 6.04%
7	% of Priority Sector Adv. to Total Advances	66%	66%	No variation	64%	64%	No variation	-2%
8	Total Advances to Agriculture	2140.91	2237.91	97 4.53%	2407.17	2484.03	76.86 3.19%	246.12 11.00%
9	% of Agri. advances to Total Advances	22.56%	23.31%	0.75%	23.49%	23.84%	0.35%	0.53%
10	Advances to Weaker Section	1440.35	1482.11	41.76	1638.70	1739.67	100.97	257.56
11	% of Weaker Section to Total Advances	15.18%	15.44%	0.26%	15.99%	16.69%	0.70%	1.25%
12	Advances to SC/ST	640.15	651.45	11.30	721.77	736.17	14.4	84.72
13	Advances to DRI	5.86	5.94	0.08	6.12	6.17	0.05	0.23

14	Advances to Minorities	885.88	924.86	38.98	1006.93	1037.78	30.85	112.92
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Agency-wise Deposit Position:



Deposits

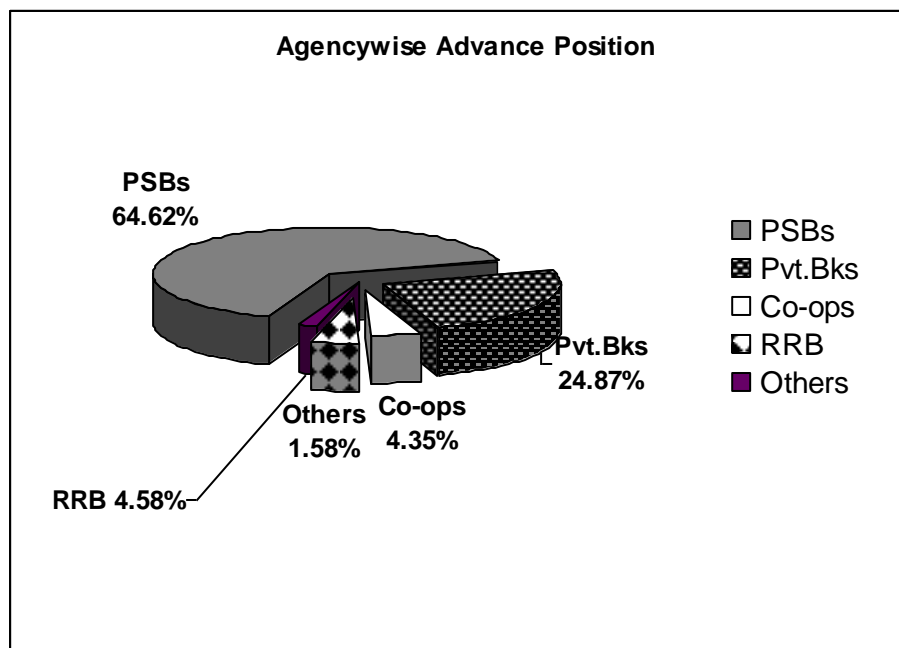
(Rs. in Crores)

Agency	March 2017	June 2017	Variation over March 2017	% of growth over March 2017
Public Sector Banks	10814.17	10810.32	-3.85	-0.04%
Private Sector Banks	2631.72	2705.36	73.64	2.80%
Co-operative Banks	670.18	675.74	5.56	0.83%
Regional Rural Bank	547.40	552.80	5.4	0.99%
TOTAL	14663.47	14744.22	80.75	0.55%

Analysis:

- The deposits mobilized by the banking system in the UT of Puducherry rose by Rs.80.75 Crores above March 2017 level registering an increase of 0.55%.
- The Public Sector Banks continued to have a predominant share with their deposits constituting as high as 73.32% of the total deposits followed by Private Sector Banks at 18.35%, Co-operative Banks at 4.58% and RRB at 3.73%
- In absolute terms, Public Sector Banks have shown an increase in the growth of Deposits by Rs.1885.83 Crores and Private Sector Banks the increase was Rs.406.76 Crores.

Agency-wise Advance Position



Advance

(Rs. in crores)

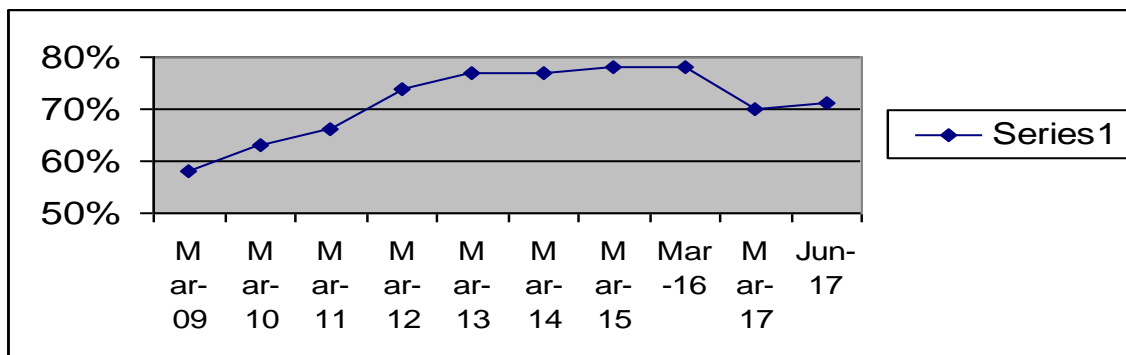
Agency	March 2017	June 2017	Variation over March 2017	% of growth over March 2017
Public Sector Banks	6601.18	6734.03	132.85	2.01%
Private Sector Banks	2584.57	2592.12	7.55	0.29%
Co-operative Banks	412.43	452.77	40.34	9.78%
Regional Rural Bank	463.19	477.25	14.06	3.04%
Others	187.45	165.09	-22.36	-11.93%
TOTAL	10248.82	10421.26	172.44	1.68%

Analysis:

- The outstanding advances of the banking system in the UT of Puducherry rose by Rs.172.44 Crores above March 2017 level registering an increase of 1.68%.
- The Public Sector Banks continued to have a predominant share with their advances constituting as high as 64.62% of the total advances followed by Private Sector Banks at 24.87%, Co-operative Banks at 4.35% and RRB at 4.58%

- In absolute terms, Public Sector Banks have shown an increase in the growth of advances by Rs.132.85 Crores and Private Sector Banks the increase was Rs.7.55 Crores. Regional Rural Bank has shown an increase of Rs.14.06 crores.

CD Ratio:



Compared to the growth rate of 0.55% shown by deposits, the advances have registered a growth of 1.68% during the period under review. Hence the CD ratio has increased by 71% as on June 2017.

- NRI deposits amounting to Rs.1403.22 Crores accounts for 9.52% of the total deposits with the bank branches in UT. Excluding the NRI deposits, the CD ratio works out to 78%.
- Out of the 21 Public sector banks present in the UT, 14 Banks are having CD Ratio more than 60% and the remaining 7 Public Sector Banks have a CD Ratio less than 60%.
- Among the 16 Private Sector Banks in the UT, 11 Banks are having CD Ratio more than 60% and the remaining 5 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. 399.27 Crores in Government Securities and as a result the Credit plus Investment to Deposit ratio is at 73% as on June 2017.

Performance under other key functional areas:

Area	R B I Norms	Actual as on March 2017	Actual as on June 2017
<i>Priority Sector</i>	40%	64%	64%
Agricultural Advances	18%	23.49%	23.84%
Weaker Section Advances	10%	15.99%	16.69%

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.112.68 Crores over March 2017. The rate of growth during the period stood at 1.71%, which is against the growth rate of over all credit at 1.68% for this period.

Agriculture:

Under Agriculture loans, there is an increase of Rs.76.86 Crores during the first quarter of the year 2017-18. The ratio of agriculture advances to the total advances is at 23.84% as of June 2017 against 18% minimum prescribed by RBI.

Weaker Section:

Advances to Weaker Sections under Priority Sector Advances have increased by Rs.100.97 Crores during the first quarter of the year 2017-18. The ratio of weaker section advances to total advances as of June 2017 is at 16.69% against the norms of 10%.

DRI Scheme:

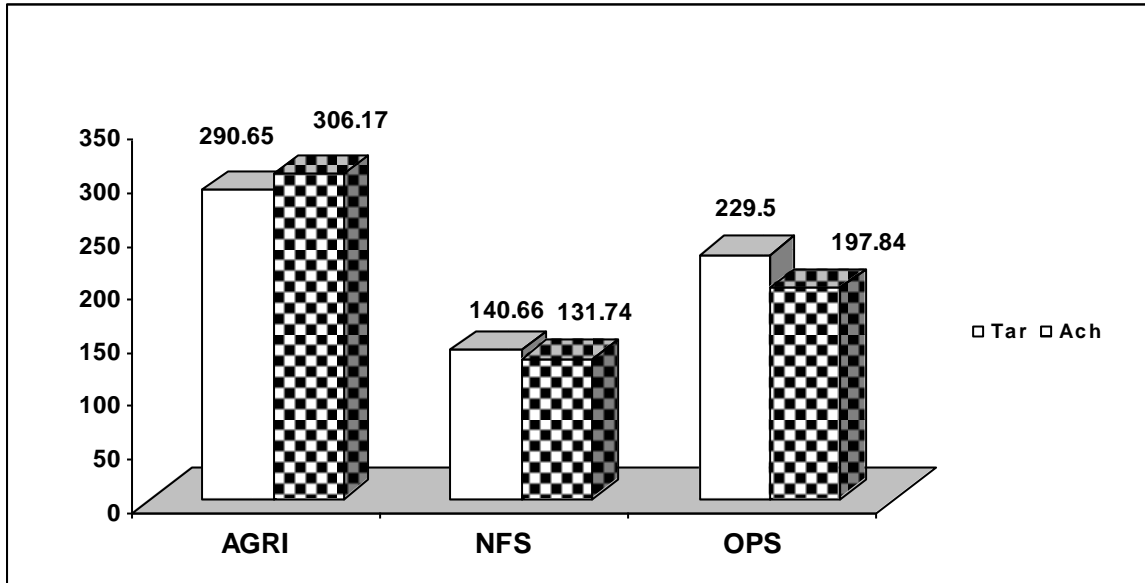
The outstanding advance under DRI has increased to Rs.6.17 Crores as on June 2017.

AGENDA: 9

Review of Performance under Annual Credit Plan 2017-18

The Sector wise target vis-à-vis achievement (Disbursement) as on 30.06.2017 is given below:

(Rs. in Crores)



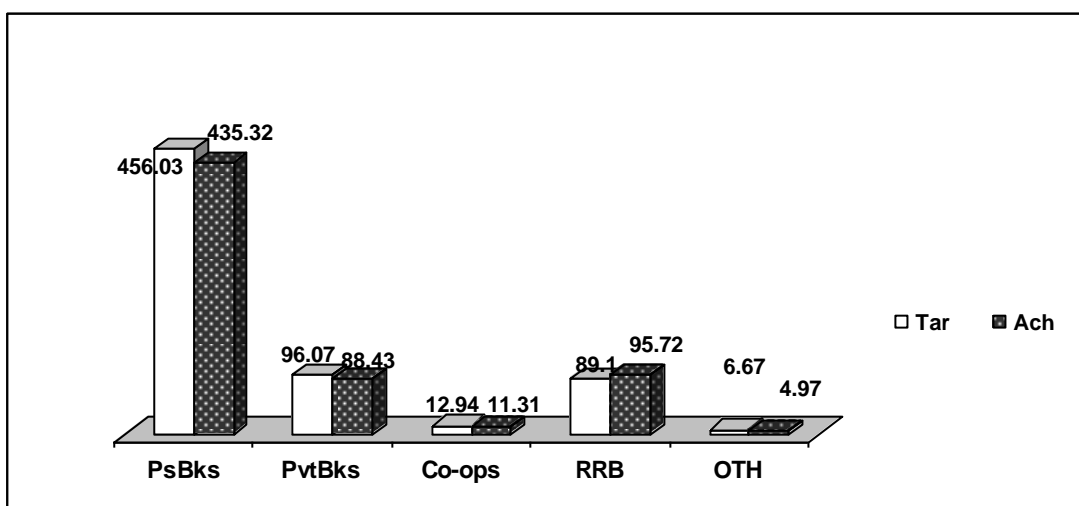
Sector	Target	Achievement	% of Achievement
	As on June 2017		
Agriculture	290.65	306.17	105.34%
NFS (MSME)	140.66	131.74	93.66%
OPS	229.50	197.84	86.21%
TOTAL	660.81	635.75	96.21%

The aggregate Credit disbursement for first quarter of the year 2017-18 amounts to Rs.635.75 Crores against the target of Rs. 660.82 Crores, registering 96.21% achievement. The Banks in UT of Puducherry continue to give thrust to Agriculture. As against the target of Rs.290.65 Crores, the credit flow to the sector was Rs. 306.17 Crores achieving 105.34% of the target. Major share of credit is absorbed for short term credit requirement. Agriculture sector absorbed 48.16% of the total credit and is followed by Other Priority Sector (OPS) at 31.12% under which banks have disbursed loans amounting to Rs.197.84

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 20.72% of the share the disbursement to Non-farm (MSME) sector was at Rs.131.74 Crores.

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

(Position as on June 2017).



(Rs. in Crores)

Agency	Target	Achievement	% of Achievement
	As of June 2017		
Public Sector Banks	456.03	435.32	95.46
Private Sector Banks	96.07	88.43	92.05
Co-op Sector Banks	12.94	11.31	87.41
RRB	89.10	95.72	107.43
Others (PIPDIC/SIDBI)	6.67	4.97	74.56
TOTAL	660.81	635.75	96.21

Under ACP the performance of Public Sector Banks is at 95.46% and Regional Rural Bank is at 107.43% of the target for the first quarter 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 30.06.2017)

(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	32395	295.08
Medium/Long Term loan	526	11.09
TOTAL	32921	306.17

During the year banks in UT of Puducherry provided short term loans to 32395 farmers to the tune of Rs.295.08 Crores and the total credit deployment by banks in the UT of Puducherry to the agriculture sector is at Rs.306.17 Crores as against the annual target Rs.1162.63 Crores and the achievement was 105.34%.

Banks are requested to disburse 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.

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 providing housing loans to the borrowers. The total disbursement made during the year 2017-18 upto June 2017 is Rs.42.89 Crores in 625 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 June 2017, banks have disbursed loan assistance to 434 students for a sum of Rs.7.78 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.131.74 Crores was made upto June 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.23.59 Crores covering 1976 beneficiaries of Minority Communities during the first quarter 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 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.21.44 Crores benefiting 1753 customers upto June 2017 of the programme year 2017-18.

12.3 Disbursement to Women beneficiaries

Banks have disbursed an amount of Rs.44.76 Crores to 4919 women beneficiaries during the first quarter of the year 2017-18.

AGENDA: 13

13.1 Performance under Kisan Credit Card Scheme:

During the year banks have issued 2058 KCC and extended credit assistance of Rs.22.99 Crores. Banks are requested to provide Rupay KCC to all crop loans

13.2 SHG Credit Linkage:

During the year 2017-18, upto June 2017, 117 new SHG SB accounts were opened. 596 groups were credit linked to the tune of Rs.12.93 Crores and 275 groups' availed repeat finance amounting to Rs.6.66 crores. The cumulative number of SHGs having SB accounts as on 31.03.2017 is 24182. Banks are requested to inform the details of active SHG SB accounts out of the 24218 SHGs who have opened SB accounts.

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 June 2017, banks in UTP have extended credit to 38 JLGs amounting to Rs.60 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. Task force meetings have been conducted for PMEGP and MUPSES during the month of August 2017 and applications are being forwarded to the banks.

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.

Banks are requested to ensure achievement of the targets for the programme year 2017-18 well before December 2017.

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.81.02 Crores, NFS (MSME) sector was at Rs.125.66 Crores and OPS was at Rs.90.76 Crores as on 30.06.2017.

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 June 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.