

State Level Bankers' Committee, Puducherry
Convenor: Indian Bank

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

(Rs. in Crores)

S. No	Details/Sector	March 2014	March 2015	March 2016	March 2017	Sept 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	15155.36
	Of which NRI Deposits	921.82 (9.53%)	1084.42 (10.15%)	1213.34 (9.92%)	1453.02 (9.91%)	1536.33 (10.14)
3	Total Advances	7452.84	8329.08	9488.44	10248.82	10882.21
4	CD Ratio	77%	78%	78%	70%	72%
5	Investments	351.12	331.77	299.11	415.99	392.87
6	Cr. + Inv./Deposit Ratio	81%	81%	80%	73%	74%
7	Total Priority Sector Advances	4595.13	5321.98	6245.82	6601.56	6916.58
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	2559.24
10	Percentage of Agri. To Total Advances	21.51%	22.52%	22.56%	23.49%	23.52%
11	Advances to Weaker Section	1006.32	1165.72	1440.35	1638.70	1791.30
12	Percentage of W.S. to Total Advances	13.50%	14.00%	15.18%	15.99%	16.46%
13	Advances to SC/ST	376.62	450.12	640.15	721.77	785.99
14	Advances to DRI	5.04	5.50	5.86	6.12	6.28
15	Advances to Minorities	581.99	700.16	885.88	1006.93	1065.06

* 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 Sept 2017)	Target	581.32	281.31	458.99	1321.62
	Achievement	636.66	285.90	424.20	1346.76
	Achievement	109.52%	101.63%	92.42%	101.90%

AGENDA: 1

Confirmation of minutes of the SLBC Meeting held on 08.09.2017

The minutes of the SLBC meeting held on 08.09.2017 was communicated to all the members vide Lead Bank reference No. SLBC-UTP/L 05/ 2017-18/3006 Dated: 13.10.2017 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. 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 Banking Facilities to Senior Citizens

Reserve Bank of India vide their circular dated 9.11.2017 quoting Paragraph 8 of Statement on Developmental and Regulatory Policies, as a part of Fourth Bi-monthly Monetary Policy Statement 2017-18 have set forth some guidelines to be followed by Banks for meeting the needs of senior citizens and differently abled persons so that they are able to avail of banking services without any difficulty. The copy of the letter is placed for information of the members. All the banks are requested to implement the same by 31.12.2017. The details of progress made in this regard may be informed to Lead Bank.

3.2 Acceptance of Entrepreneur's Udyog Aadhaar Memorandum (UAM) of MSMEs for opening of Current Account by Banks

Attention of members is drawn to discussion in the SLBC meeting held on 09.06.2017 under Agenda 3.1 the issue of acceptance of online UAM as a valid document for opening of current account of MSMEs by banks now after careful examination of the issue and subsequent developments Reserve Bank of India has clarified that UAM has not been enumerated in the list of documents required for opening bank accounts under the provision of PML rules.

DBR vide Master Direction DBR.AML.BC.No.81/14.01.001/2015-16 dated 25.02.2016 has not included UAM in the prescribed list of documents. Since, UAM is filed on a self-declaration basis and there is no system to verify the authenticity of the details submitted by the applicant, there are no plans for inclusion of UAM in the list of prescribed documents. All the members are requested to be guided by the same.

3.3 . Action Points of the meeting of Chiefs of Priority Sector of Schedule Commercial Banks held on 27.09.2017

NABARD Chennai has informed that a meeting of chiefs of Priority Sector of Scheduled Commercial Banks was held on 27.09.2017 at their Head Office and the following action points have emerged.

- The two flagship schemes of GOI Viz., PMFBY & ISS are being put on online portal from 01.04.2018 onwards to enable DBT. To enable this all Banks to expedite submission of the granular data including category of farmers, SC/ST, KCC details, land details etc for further action by MOF.
- Banks should ensure accuracy in reporting of data to NABARD as the same is being provided to GoI for enabling policy decisions.
- Banks to hasten 100% seeding of Aadhaar with bank accounts of farmers.
- Banks should strive hard for initiation and increased usage of Rupay KCC by the farmers for increasing cashless transactions.
- As crop loans are sub-vented credit (involving resources), banks should ensure that the branches strictly adhere to the Scale of Finance while financing crop loans.
- Banks should strive for enhanced financial inclusion as it would enable enhanced contribution to the GDP by wider sections of the population.
- Banks to increase their direct lending to ensure better monitoring in creation of capital assets.
- Banks to increase financing projects which contribute to water efficiency.
- In view of the dwindling land holdings, FPOs are the best alternative to make agriculture more viable. As FPOs are legal entities and professionally managed banks should exploit the business potential.
- Banks should increasingly finance SHGs. The branches are to be provided with access to E-Sakthi portal which will enable them to tap the potential available in their area of operation.
- Area development schemes for each district are to be prepared and implementation of the same is to be closely monitored.

3.4 Rationalisation of Branch Authorisation Policy – Revision of Guidelines.

Reserve Bank of India vide letter dated 10.10.2017 have informed Revision of Guidelines in Rationalization of Branch Authorization Policy. The copy of the same is placed for information of the forum.

3.5 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.

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. The details called-for by Lead Bank regarding list of Housing Loans sanctioned from 01.01.2017 may be submitted at the earliest.

As per the guidelines of CLSS-MIG the implementation is upto 31.12.2017. Now it has been informed that based on the feedback from National Housing Bank, HUDCO the competent authority in the Ministry of Housing and Urban Affairs has decided to extend the time period of the CLSS-MIG by 15 months beyond the approved period upto 31.03.2019 further the carpet area of MIG I and MIG II has been increased to 120 square meters and 150 square meters respectively in order to enable the middle income group so access the benefits of the interest subsidy scheme. The enclosure received from Government of Puducherry is placed for the information of the forum with the request to provide wide publicity for the same and include all eligible home loan borrowers under CLSS.

3.6 Pradhan Mantri Awas Yojana (PMAY) - Launching of new model scheme in UTP - PMAY-Pondy Plus - EWS/LIG - BL Scheme

The proposed scheme is named as PMAY-PONDY PLUS and the salient features are,

OBJECTIVE :- To offer the Lower Income Groups, financial assistance with grant assistance from the Govt. for construction of individual homes under PMAY - Beneficiary Lead scheme, so as to make the UT of Puducherry a model union territory in India by providing homes to all eligible persons under PMAY scheme.

Proposed Scheme - PMAY Pondy Plus guidelines.

1. As per the Govt. of Puducherry LAD Secretary, the individual Home Loan under PMAY will be collected from the eligible beneficiaries, scrutinized, processed and work order will be issued from the department concerned.
2. For Banks, a common application for Housing loan will be presented by the Lead Bank in the style of normal housing loan application for processing at the bank level.
3. The project cost of the each house is about Rs. 4.32 lakhs and of which, Rs.2.00 lakhs will be given as grant assistance from Govt.
4. The bank loan component will be Rs. 1.00 to 2.00 lakhs as per the requirement and capacity of the individuals.
5. The application will be collected by the Dept. and sent to the Lead Bank for forwarding to the Major implementing banks for follow up.
6. The female member of the family to be included as first applicant
7. The income certificate will be provided by the concerned Govt. Dept. and as per PMAY norms self-declaration of income is also sufficient.
8. The PPA approval and plan approval is exempted and a letter to that effect will be provided by the Govt. side.
9. As per the Govt. MIS, about 75% of the applicants are having original Title deeds of the plot and remaining people will have Govt. Pattas which will be produced to the financing bank for creation of EM & MOD charges.
10. An affidavit from the individual will be obtained for depositing title deeds, creating EM and authorizing the banks to credit the Govt. assistance of Rs. 2.00 lakhs into their a/c s (which will be disbursed in 3 stages, after ensuring the level of construction and will be

synchronized with bank loan disbursement) and also to appropriate the II & III stage grant assistance from Govt. towards loan repayment, in case of default from the beneficiary.

11. Govt. will help in recovery of EMIs, will form a recovery committee involving Thasildar, Govt. dept. and banker for smooth implementation of the scheme and Revenue Recovery Act will also be enforced, if need be.
12. Rate of Interest will be 8.30% to 9.50% as per the banks Housing loan lending rates.
13. The bank loan will be recovered in 36 to 60 EMIs depending on the individual income level.
14. No separate Er. Valuation Report is required.
15. The scheme was discussed in the core committee meeting held on 30.11.2017 in which representatives of Indian Bank, Indian Overseas Bank, State Bank of India, Canara Bank, Pudhuvai Bharathiar Grama Bank and Bank of India participated.
16. All the banks in UT of Puducherry are requested to participate in the PMAY -Pondy Plus scheme to full fill the Government of India and Puducherry Administration's initiative to provide housing to all needy persons in UTP so as to make it a model State in India.

The scheme is placed for information, suggestion and approval of the forum.

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 01.12.2017 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	37.65	76.52%
Kishore	103.40	103.36	99.96%
Tarun	55.40	38.65	69.77%
Total	208.00	179.66	86.38%

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.472.86 Crores**, of which under Shishu Rs.221.03 Crores to 72834 accounts, under Kishore Rs.157.16 Crores to 8916 accounts and under Tarun is Rs.94.67 Crores to 1066 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 30.11.2017, 86 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.

Mudra Promotion Campaign -UT of Puducherry

The Government of India with the view to promote Mudra loans, financial inclusion schemes and digital payment methods to encourage consumers and merchants to increasingly shift to these payment modes proposed conduct of 'Mudra Promotion Campaign' to reach out to the people from 27.09.2017 to 17.10.2017. They have requested State Level Bankers' Committee and State Government to play an important co-ordinated role to ensure success of the campaign. Department of Financial Services have also provided the Standard Operating Procedure giving minute details of the programme to be organised.

Accordingly, the campaign at Puducherry was held on 12.10.2017 at Kamban Kalai Arangam, Puducherry. Shri Pusapati. Ashok Gajapathy Raju, Hon'ble Union Minister of Civil Aviation was the Chief Guest for the inaugural function and Shri V Narayanasamy, Hon'ble Chief Minister of the Union Territory of Puducherry was the guest of Honour. Shri A Anbalagan, Hon'ble MLA oupalam constituency offered his felicitations.

During the Video conference review regarding conduct of the above campaign on 20.09.2017 Chief Secretary of UT of Puducherry has suggested to have one more Mudra Promotion Campaign at Karaikal which is an outlying region of UT of Puducherry and which is around 150 KMs away from Puducherry. The same was accepted by officials of DFS in the VC. Accordingly the camp at Karaikal was held at SLM Kalyana Mandapam, Neravy Road, Karaikal on 17/10/2017. Shri R Kamalakannan, Hon'ble Agriculture Minister of the Union Territory of Puducherry was the guest of Honour. Smt. Geetha Anadhan, Hon'ble MLA Neravy-T R Pattinam constituency offered felicitations.

Inaugural function at both the places was attended by High level dignitaries from banks, insurance companies and Government which was also attended by General Public. During the inaugural function a film with success stories of beneficiaries of Mudra and Stand-up India loans were showed and the dignitaries also interacted with some beneficiaries. Fresh loans were also distributed by all the banks. Live demonstration of downloading of BHIM app and transaction between them through BHIM app for very small purchase was done on the

occasion. Interaction with Mudra Loan achievers also took place. Various modes of digital transactions were also demonstrated to the public. The dignitaries visited various stalls put-up by banks and government departments and interacted with the officials.

In the stall set-up by banks Mudra and Stand Up India success stories and related information in local language were displayed. Distribution of sanctioned Mudra and Stand Up India loans. Bank account opening (Savings Bank account and BSBD account), Aadhaar seeding and authentication with consent of the account-holder, Mobile seeding, Assisting visitors to download and use the BHIM app on individual mobiles, Distribution and activation of RuPay cards, Merchants' on boarding for various digital payments including downloading BHIM Aadhaar Pay app for merchant acquisition, coverage of all merchants with Bharat QR code. Promoting digital payments under National Digital Payment Mission (NDPM) Enrolment for Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY).

UIDAI has put up a stall at the Mudra Promotion Campaign for awareness and facilitation of Aadhaar enrolment and updation of Aadhaar details for the visitors. NPCI has also put up a stall for awareness and facilitation of digital transactions for the visitors. NABARD stall provided awareness and facilitation regarding agricultural credit, credit through SHG etc. and its various other schemes. LIC and other General Insurance companies informed the general public of their schemes and facilitated enrollments in social security schemes. Stall was also set-up to highlight the **Pradhan Mantri Awas Yojana (PMAY)** and loans were distributed to beneficiaries.

A stall to highlight the **Swachh Bharat Mission** of Government of India was also set-up and the details of various schemes were highlighted. Beneficiaries of the swachh bharat schemes were also distributed with loans. The stalls of Government Departments informed the general public of the developmental programmes of the Government. During the campaign period banks in UTP have disbursed 1669 Mudra loans amounting to Rs.21.23 crores and 6 Stand-up India loans amounting to Rs.1.32 crores. Necessary awareness was created during the campaign which would help in branches to reach the targets for the current year.

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 31.12.2017. 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 40% even-though the Aadhaar seeding percentage is 83%. 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.

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.

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 95 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.

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.

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 30.11.2017, the enrolment under PMJJBY, PMSBY and APY was 69656, 213685 and 12147 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 September 2017, 8443 clients have availed counseling services provided through FLCCs. FLCCs are also functioning at Bahour and Karaikal.

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 186 programmes have been conducted by the institute up to September 2017 in which 5046 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 2017)

Branch Net Work:

As at the end of September 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.

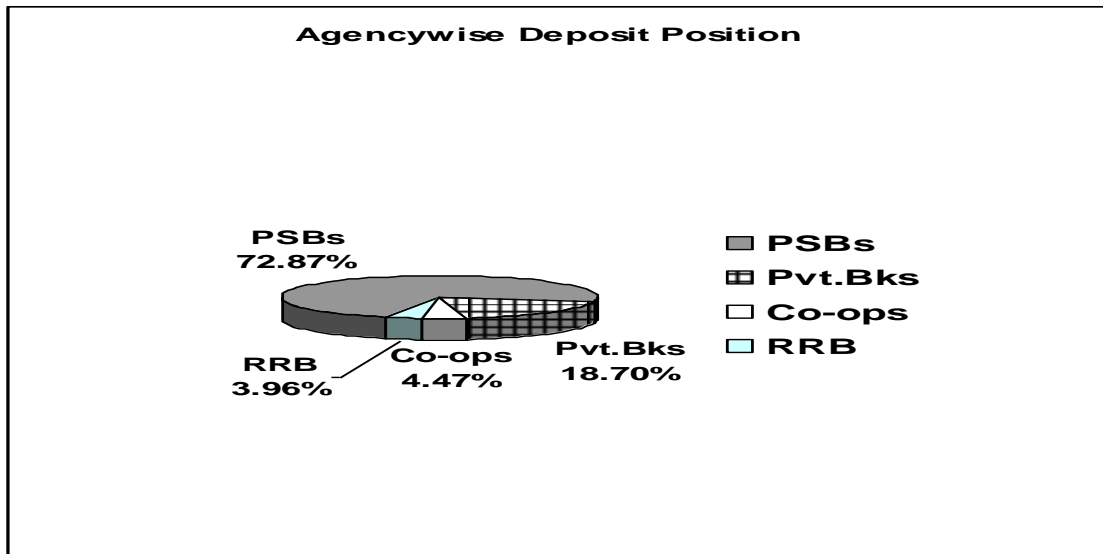
The comparative details of the agency-wise performance under various important parameters are furnished below:

Rs.in crores

Sl. No	Details/Sector	March 2016	Sep 2016	Variation over March 2016	March 2017	Sep 2017	Variation over March 2017	YoY Growth
1	Total Deposits	12236.83	12822.99	586.16 4.79%	14663.47	15155.36	491.89 3.35%	2332.37 18.19%
	Of which NRI Deposits	1213.34	1324.49	111.15 9.16%	1453.02	1536.33	88.31 5.73%	211.84 15.99%
2	Total Advances	9488.44	9943.85	455.41 4.80%	10248.82	10882.21	633.39 6.18%	938.36 9.44%
3	CD Ratio	78%	78%	No variation	70%	72%	2%	-6%
4	Investments	299.11	392.20	93.09	415.99	392.87	-23.12	0.67
5	Credit + Inv / Deposit Ratio	80%	81%	1	73%	74%	1%	-7%
6	Total Priority Sector Advances	6245.82	6526.48	280.66 4.49%	6601.56	6916.58	315.02 4.77%	390.10 5.98%
7	% of Priority Sector Adv. to Total Advances	66%	66%	No variation	64%	64%	No variation	-2%
8	Total Advances to Agriculture	2140.91	2303.27	162.36 7.58%	2407.17	2559.24	152.07 6.32%	255.97 11.11%
9	% of Agri. advances to Total Advances	22.56%	23.16%	0.60%	23.49%	23.52%	0.03%	0.36%
10	Advances to Weaker Section	1440.35	1512.3	71.95	1638.70	1791.30	152.60	279.00
11	% of Weaker Section to Total Advances	15.18%	15.21%	0.03%	15.99%	16.46%	0.47%	1.25%
12	Advances to SC/ST	640.15	676.59	36.44	721.77	785.99	64.22	109.40
13	Advances to	5.86	6	0.14	6.12	6.28	0.16	0.28

	DRI							
14	Advances to Minorities	885.88	964.76	78.88	1006.93	1065.06	58.13	100.30

Agency-wise Deposit Position:



Deposits

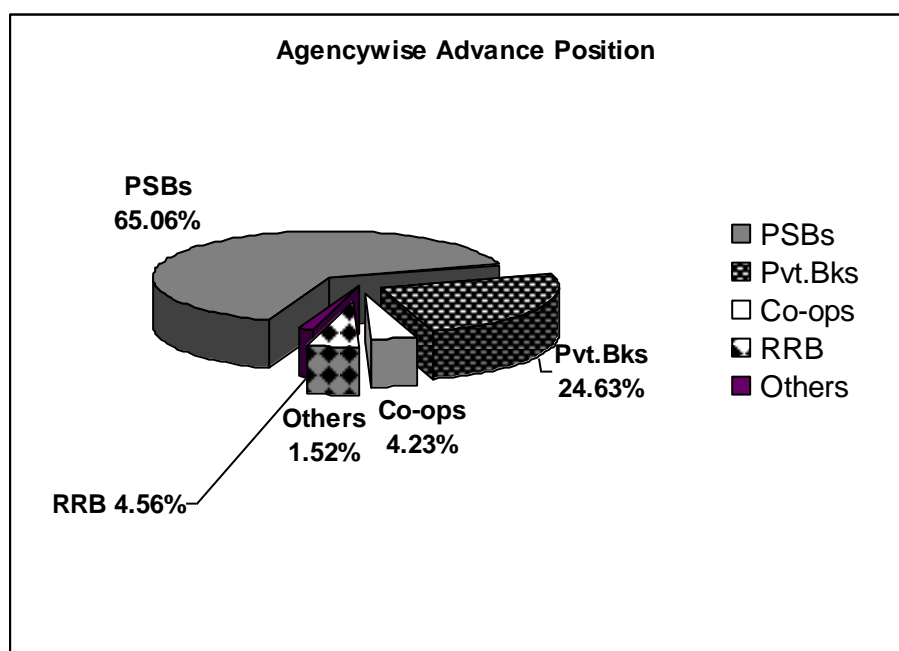
(Rs. in Crores)

Agency	March 2017	Sept 2017	Variation over March 2017	% of growth over March 2017
Public Sector Banks	10814.17	11043.39	229.22	2.12%
Private Sector Banks	2631.72	2833.53	201.81	7.67%
Co-operative Banks	670.18	678.38	8.2	1.22%
Regional Rural Bank	547.40	600.06	52.66	9.62%
TOTAL	14663.47	15155.36	491.89	3.35%

Analysis:

- The deposits mobilized by the banking system in the UT of Puducherry rose by Rs.491.89 Crores above March 2017 level registering an increase of 3.35%.
- The Public Sector Banks continued to have a predominant share with their deposits constituting as high as 72.87% of the total deposits followed by Private Sector Banks at 18.70%, Co-operative Banks at 4.47% and RRB at 3.96%
- In absolute terms, Public Sector Banks have shown an increase in the growth of Deposits by Rs.229.22 Crores and Private Sector Banks the increase was Rs.201.81 Crores.

Agency-wise Advance Position



Advance

(Rs. in crores)

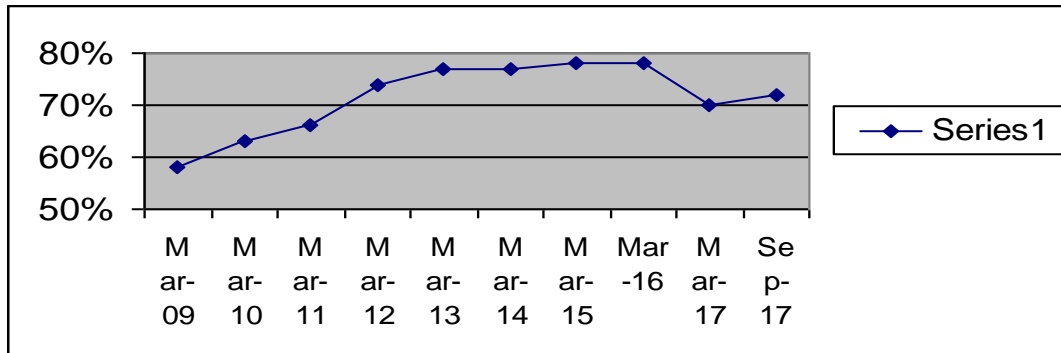
Agency	March 2017	Sept 2017	Variation over March 2017	% of growth over March 2017
Public Sector Banks	6601.18	7080.15	478.97	7.26%
Private Sector Banks	2584.57	2679.92	95.35	3.69%
Co-operative Banks	412.43	460.15	47.72	11.57%
Regional Rural Bank	463.19	496.40	33.21	7.17%
Others	187.45	165.59	-21.86	-11.66%
TOTAL	10248.82	10882.21	633.39	6.18%

Analysis:

- The outstanding advances of the banking system in the UT of Puducherry rose by Rs.633.39 Crores above March 2017 level registering an increase of 6.18%.
- The Public Sector Banks continued to have a predominant share with their advances constituting as high as 65.06% of the total advances followed by Private Sector Banks at 24.63%, Co-operative Banks at 4.23% and RRB at 4.56%

- In absolute terms, Public Sector Banks have shown an increase in the growth of advances by Rs.478.97 Crores and Private Sector Banks the increase was Rs.95.35 Crores. Regional Rural Bank has shown an increase of Rs.33.21 crores.

CD Ratio:



Compared to the growth rate of 3.35% shown by deposits, the advances have registered a growth of 6.18% during the period under review. Hence the CD ratio has increased by 72% as on September 2017.

- NRI deposits amounting to Rs.1536.33 Crores accounts for 10.14% of the total deposits with the bank branches in UT. Excluding the NRI deposits, the CD ratio works out to 80%.
- 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. 392.87 Crores in Government Securities and as a result the Credit plus Investment to Deposit ratio is at 74% as on September 2017.

Performance under other key functional areas:

Area	R B I Norms	Actual as on March 2017	Actual as on September 2017
<i>Priority Sector</i>	40%	64%	64%
Agricultural Advances	18%	23.49%	23.52%
Weaker Section Advances	10%	15.99%	16.46%

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.152.07 Crores over March 2017. The rate of growth during the period stood at 6.32%, which is against the growth rate of over all credit at 6.18% for this period.

Agriculture:

Under Agriculture loans, there is an increase of Rs.152.07 Crores during the first half of the year 2017-18. The ratio of agriculture advances to the total advances is at 23.52% as of September 2017 against 18% minimum prescribed by RBI.

Weaker Section:

Advances to Weaker Sections under Priority Sector Advances have increased by Rs.152.60 Crores during the first half of the year 2017-18. The ratio of weaker section advances to total advances as of September 2017 is at 16.46% against the norms of 10%.

DRI Scheme:

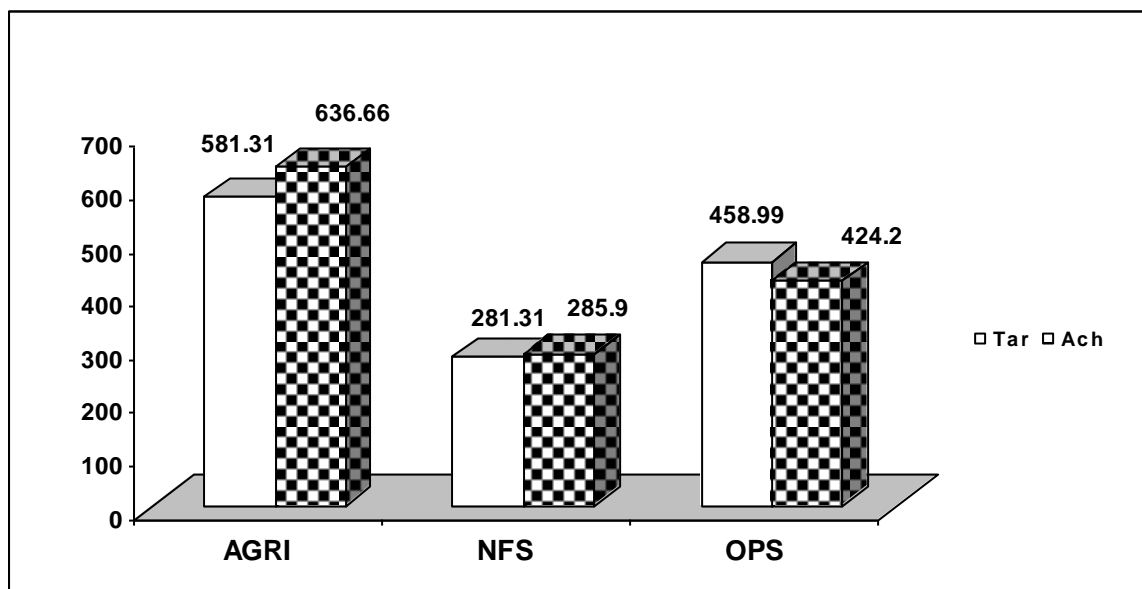
The outstanding advance under DRI has increased to Rs.6.28 Crores as on September 2017.

AGENDA: 9

Review of Performance under Annual Credit Plan 2017-18

The Sector wise target vis-à-vis achievement (Disbursement) as on 30.09.2017 is given below:

(Rs. in Crores)



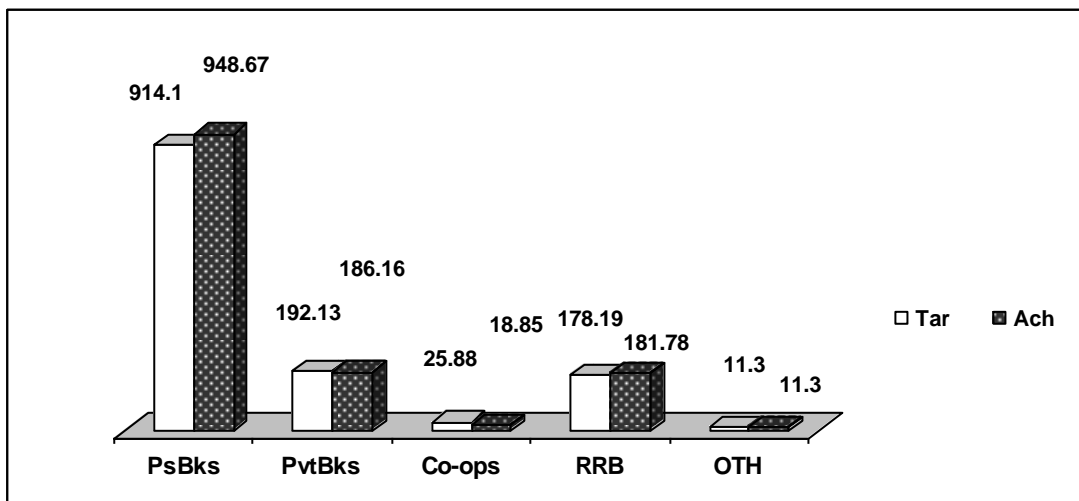
Sector	Target	Achievement	% of Achievement
	As on September 2017		
Agriculture	581.31	636.66	109.52%
NFS (MSME)	281.31	285.90	101.63%
OPS	458.99	424.20	92.42%
TOTAL	1321.61	1346.76	101.90%

The aggregate Credit disbursement for first half of the year 2017-18 amounts to Rs.1346.76 Crores against the target of Rs. 1321.61 Crores, registering 101.90% achievement. The Banks in UT of Puducherry continue to give thrust to Agriculture. As against the target of Rs.581.31 Crores, the credit flow to the sector was Rs. 636.66 Crores achieving 109.52% of the target. Major share of credit is absorbed for short term credit requirement. Agriculture sector absorbed 47.27% of the total credit and is followed by Other Priority

Sector (OPS) at 31.50% under which banks have disbursed loans amounting to Rs.424.20 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 21.23% of the share the disbursement to Non-farm (MSME) sector was at Rs.285.90 Crores.

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

(Position as on September 2017).



(Rs. in Crores)

Agency	Target	Achievement	% of Achievement
	As of September 2017		
Public Sector Banks	914.10	948.67	103.78
Private Sector Banks	192.13	186.16	96.89
Co-op Sector Banks	25.88	18.85	72.84
RRB	178.20	181.78	102.01
Others (PIPDIC/SIDBI)	11.30	11.30	100.02
TOTAL	1321.61	1346.76	101.90

Under ACP the performance of Public Sector Banks is at 103.78% and Regional Rural Bank is at 102.01% of the target for the first half 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 30.09.2017)

(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	65801	610.20
Medium/Long Term loan	1308	26.46
TOTAL	67109	636.66

During the year banks in UT of Puducherry provided short term loans to 65801 farmers to the tune of Rs.610.20 Crores and the total credit deployment by banks in the UT of Puducherry to the agriculture sector is at Rs.636.66 Crores as against the annual target Rs.1162.63 Crores and the achievement was 109.52%.

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 September 2017 is Rs.75.04 Crores in 813 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 September 2017, banks have disbursed loan assistance to 730 students for a sum of Rs.12.69 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.285.90 Crores was made upto September 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.57.07 Crores covering 7277 beneficiaries of Minority Communities during the first half 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.38.60 Crores benefiting 3559 customers upto September 2017 of the programme year 2017-18.

12.3 Disbursement to Women beneficiaries

Banks have disbursed an amount of Rs.86.47 Crores to 8676 women beneficiaries during the first half of the year 2017-18.

AGENDA: 13

13.1 Performance under Kisan Credit Card Scheme:

During the year banks have issued 3406 KCC and extended credit assistance of Rs.35.18 Crores. Banks are requested to provide Rupay KCC to all crop loans

13.2 SHG Credit Linkage:

During the year 2017-18, upto September 2017, 328 new SHG SB accounts were opened. 1305 groups were credit linked to the tune of Rs.32.12 Crores and 521 groups' availed repeat finance amounting to Rs.11.71 crores. Banks are requested to inform the details of active SHG SB accounts out of the SHGs who have opened SHG 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 September 2017, banks in UTP have extended credit to 123 JLGs amounting to Rs.260 Lakhs. Banks are requested to form more Joint Liability Group and extend credit to these groups. NABARD has informed that they would be undertaking

necessary publicity, awareness and capacity building measures to ensure expeditious financing of landless farmer groups through JLG mode.

AGENDA: 14

Review of Performance under Government Sponsored Schemes in UT of Puducherry

Applications are to be submitted through online mode under PMEGP by the beneficiaries. Banks are requested to log in online to view the status of the applications and update the sanction details. As on 31.10.2017, under PMEGP out of the 62 applications forwarded banks have sanctioned 27 applications involving margin money of Rs.58 Lakhs. Under MUPSES out of 544 applications banks have returned 69 applications and sanctioned 116 applications amounting to 97.17 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.

A special scheme of Interest Subsidy under Self Employment Programme of NULM is being implemented in Yanam Region under which the Government of Puducherry would be providing interest subsidy to SHG so that the effective rate of interest will be only 7%. Under this scheme a total of 500 SHG were provided loans to the tune of Rs.24 Crores during the month of November 2017.

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.94.14 Crores, NFS (MSME) sector was at Rs.173.95 Crores and OPS was at Rs.104.05 Crores as on 30.09.2017.

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 September 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.