

State Level Bankers' Committee, Puducherry

Convenor: Indian Bank

Banking Development in U. T. of Puducherry

(As of September 2018)

(Rs. in Crores)

S. No	Details/Sector	March 2015	March 2016	March 2017	March 2018	Sep 2018
1	Total No of Branches	241	253	263	271	275
	Of which - Rural	81	83	86	62	62
	- Semi-urban	66	70	73	89	90
	- Urban	94	100	104	120	123
2	Total Deposits	10685.59	12236.83	14663.47	15936.86	16791.07
	Of which NRI Deposits	1084.42 (10.15%)	1213.34 (9.92%)	1453.02 (9.91%)	1596.87 (10.05%)	1860.70 (11.08%)
3	Total Advances	8329.08	9488.44	10248.82	11490.20	12223.27
4	CD Ratio	78%	78%	70%	72%	73%
5	Investments	331.77	299.11	415.99	378.07	342.08
6	Cr. + Inv./Deposit Ratio	81%	80%	73%	75%	75%
7	Total Priority Sector Advances	5321.98	6245.82	6601.56	7320.64	7797.85
8	Percentage of PSA to Total Advances	64%	66%	64%	64%	64%
9	Total Advances to Agriculture	1875.78	2140.91	2407.17	2704.40	2947.34
10	Percentage of Agri. To Total Advances	22.52%	22.56%	23.49%	23.54%	24.11%
11	Advances to Weaker Section	1165.72	1440.35	1638.70	1954.42	2080.20
12	Percentage of W.S. to Total Advances	14.00%	15.18%	15.99%	17.01%	17.02%
13	Advances to SC/ST	450.12	640.15	721.77	825.39	878.12
14	Advances to Minorities	700.16	885.88	1006.93	1148.46	1223.88

**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
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	Target	1162.63	562.63	914.01	2637.27
	Achievement	1219.41	586.43	913.15	2718.99
	Achievement	104.88%	104.23%	100.12%	103.10%
2018-19	Target	715.50	347.45	338.65	1401.60
(Upto Sep.	Achievement	735.97	351.44	325.77	1413.18
2018)	Achievement	102.86%	101.15%	96.20%	100.83%

AGENDA: 1

Confirmation of minutes of the SLBC Meeting held on 17.09.2018

The minutes of the SLBC meeting held on 17.09.2018 was communicated to all the members vide Lead Bank reference No. SLBC-UTP/L 05/ 2017-18/3006 Dated: 30.09.2018. 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 all formalities have been completed for the transfer of land from Department of Health and Family Welfare Services to Department of Rural Development (DRDA) for allotment of the land for building infrastructure for INDSETI, Puducherry. The discussion on MOU details are in final stages and signing would be done shortly.

Revamp of Lead Bank Scheme

The Circular from Reserve Bank of India regarding revamp of Lead Bank Scheme was placed in the SLBC meeting held on 25.06.2018 and salient features of the same were discussed in the meeting. Accordingly the sub-committee has been constituted and the first meeting was held on 25.08.2018 and based on the discussions in the meeting and SLBC meeting held on 17.09.2018 all the members of SLBC have been invited for the Sub-committee meeting. Accordingly the second meeting of the sub-committee was convened on 09.11.2018 with all the members of the SLBC and various issues pertaining to SLBC UT of Puducherry were discussed.

3. 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. 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 during the year 2018-19 upto September 2018, 406 programmes have been conducted by 61 Rural branches.

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 2018, 8808 clients have visited FLCC and availed counseling services provided by them. During the year 2018-19, FLC has also conducted 55 Going Digital camps, 67 target specific camps upto September 2018.

Details of Going Digital Camp conducted during the quarter is as follows:

S.No	Date of camp	District	Block	Village	No of participants
1	02.07.2018	PONDICHERRY	OULGARET	SARAM	35
2	10.07.2018	PONDICHERRY	ARIYANKUPPAM	ANDIYARPALAYAM	45
3	13.07.2018	PONDICHERRY	PONDICHERRY	SARAM	45
4	21.07.2018	PONDICHERRY	OULGARET	KURUMBAPET	40
5	24.07.2018	PONDICHERRY	ARIYANKUPPAM	ANANTHAPURAM	32
6	27.07.2018	PONDICHERRY	OULGARET	SARAM	34
7	03.08.2018	PONDICHERRY	ARIYANKUPPAM	VINAYAGAMPET	40
8	06.08.2018	PONDICHERRY	OULGARET	LAWSPET	140
9	14.08.2018	PONDICHERRY	OULGARET	KALAPET	80
10	23.08.2018	PONDICHERRY	ARIYANKUPPAM	VINAYAGAMPET	42
11	24.08.2018	PONDICHERRY	OULGARET	SARAM	35
12	27.08.2018	PONDICHERRY	OULGARET	MUTHIALPET	19
13	03.09.2018	PONDICHERRY	ARIYANKUPPAM	VAMBUPET	40
14	03.09.2018	PONDICHERRY	PONDICHERRY	SARAM	21
15	06.09.2018	PONDICHERRY	VILLIANUR	NALLUR	36
16	11.09.2018	PONDICHERRY	ARIYANKUPPAM	SORIYANKUPPAM	42
17	15.09.2018	PONDICHERRY	PONDICHERRY	PAKKUMUDAYANPET	120
18	20.09.2018	PONDICHERRY	PONDICHERRY	SARAM	35
19	21.09.2018	PONDICHERRY	OULGARET	AUOVILE	31
20	25.09.2018	PONDICHERRY	ARIYANKUPPAM	ERIKARAI VAMBUPET	210

4. Training

Indian Bank Self Employment Training Institute (INDSETI) - A total of 219 programmes have been conducted by the institute up to September 2018 in which 6006 candidates were trained in various skills to start self employment ventures and build their financial capabilities. Off-campus training programmes are also being conducted. The settlement rate of trained candidates is at 72%.

Performance of INDSETI during April to November 2018

INDSETI has so far conducted sixteen skill development programs during the performance year 2018 - 2019. As against the annual target fixed of 750 candidates, till date the achievement is 478.

Sl No.	Name of the Programme	Start Date	End Date	No of Days	Total Trainees	Of Which	
						Men	Women
1	Women's Tailor	6-Apr-18	12-May-18	30	35	0	35
2	Installation of CCTV Camera	19-Apr-18	4-May-18	13	33	33	0
3	Vastra Chitra Kala Udyami	17-May-18	21-Jun-18	35	35	0	35
4	EDP for PMEGP Beneficiaries	23-May-18	2-Jun-18	10	17	12	5
5	Dairy Farming and Vermi	28-May-18	7-Jun-18	10	35	4	31
6	Beauty Parlor Management	4-Jun-18	9-Jul-18	30	35	0	35
7	Homemade Agarbathi Maker	22-Jun-18	3-Jul-18	12	33	6	27
8	Cell phone Repairs and Service	5-Jul-18	9-Aug-18	30	35	35	0
9	Dairy Farming and Vermi	5-Jul-18	16-Jul-18	12	31	11	20
10	Photography and Videography	30-Jul-18	5-Sep-18	30	35	33	2
11	Dairy Farming and Vermi	6-Aug-18	20-Aug-18	15	35	0	35
12	Business Correspondent &	27-Aug-18	6-Sep-18	10	20	10	10
13	EDP for PMEGP Beneficiaries	27-Aug-18	6-Sep-18	10	17	14	3
14	Dairy Farming and Vermi	3-Sep-18	14-Sep-18	12	35	5	30
15	Vastra Chitra Kala Udyami	8-Sep-18	15-Oct-18	30	35	0	35
16	General EDP	10-Oct-18	16-Oct-18	6	12	0	12
					478	163	315

Training identified for the next three coming months

The following programs are proposed by INDSETI for the coming months

1. Cell phone servicing
2. Photography and Videography
3. Women tailoring
4. Installation & servicing of CCTV Camera, Security Alarm & Smoke Detector
5. Vegetable cultivation
6. Motor rewinding and electrical appliances repairing
7. Plumbing and sanitation
8. Aariya Embroidery
9. Two wheeler repairing

5. Pradhan Mantri Awas Yojana (PMAY)

In the 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. Slum clearance Board has sent applications to banks for processing in Urban areas and sanction has also been provided for the first set of applications. The scheme is also being implemented in rural areas in Karayamputhur with PLF co-operation and JLG mode. All the banks are requested to process the applications as per guidelines.

Indian Bank as Lead Bank has implemented PMAY-Puduvai Plus Scheme in Puducherry along with Slum Clearance Board. Last year 19 beneficiaries were assisted with a loan of Rs.16.50 lakhs and the recovery rate is 100%. This year 21 persons have been assisted so far with a loan amount of Rs.42 lakhs and Honourable Chief Minister of Puducherry had distributed the DDs to the beneficiaries last month.

6. Financial Inclusion

Pradhan Mantri Jan Dhan Yojana (PMJDY), Mobile seeding, Aadhaar seeding & Authentication

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 status of Aadhaar authentication in banks accounts of UT of Puducherry is 51% and the Aadhaar seeding percentage is 85%. Mobile seeding in UTP is placed at 92%. All banks are requested to continue the Aadhaar and Mobile seeding in SB accounts especially for beneficiaries of various schemes and also to the willing account holders after obtaining the consent form as per guidelines. 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. 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. 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 110 BCAs have been 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 list of BCs available in UT of Puducherry is placed for the information of the forum. The BCs are providing service at their respective locations/villages. There are no issues relating to connectivity and any problem if encountered is solved immediately with the co-operation of the service providers. Banks are requested to send the updated details of Branch, ATM & BC to Government of India for updation in the Jan Darshak App of Ministry of Finance.

Direct Benefit Transfer to Family Cards by Department of Civil Supplies

Food subsidy is being transferred to bank accounts of the beneficiaries by Civil Supplies department every month. It has been informed that the amount is not transferred to some accounts due to various reasons. The list of such accounts received from the department has been sent to banks for rectification if possible at their end. Banks are requested to extend their co-operation with the department to avoid rejections.

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. Government of India has informed a target of 5 crore digital transactions for UT of Puducherry for the year 2018-19 and have also informed that progress would be monitored through dash board in "MeitY". The banks are requested to inform the details on monthly basis so as to send the consolidated details to Government of India. Banks are requested to make all out efforts to surpass the targets set for the year 2018-19. In smart cities, each bank branch is to canvas 100 merchants for BHIM Aadhaar application and banks are requested to send the details to lead bank.

Honorable Supreme Court's Aadhaar Judgement

A Copy of the letter received from Government of India through Planning Department Government of Puducherry regarding Honourable Supreme Court Aadhaar Judgement - Use of Aadhaar for opening bank accounts and withdrawal of money through AePS is placed for information of the members. All the members are requested to be guided accordingly. .

7. 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 31.10.2018, the enrolment under PMJJBY, PMSBY and APY was 75872, 226738 and 18036 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. 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.

8. 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 overall disbursement of UT of Puducherry as per MUDRA website under PMMY website which also includes NBFCs, Microfinance institutions is placed at Rs. 570.20 Crores.

The scheme-wise achievement under Mudra as on 26.10.2018 are as follows

Mudra	Number of accounts	Sanction (Rs. in crore)	Disbursement (Rs in crore)
Shishu	69811	208.74	207.79
Kishore	10159	207.08	200.55
Tarun	2056	170.65	161.86
Total	82026	586.47	570.20

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 2018, in UTP there were 271 branches and the target for UTP is 542. Various publicity measures are being undertaken by Lead Bank, SIDBI, NABARD and Government Departments to create awareness about the scheme.

As on 31.10.2018, 127 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.

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

(Position as at the end of September 2018)

Branch Net Work:

As at the end of September 2018, there are 43 banking institutions with a total network of 275 branches operating in the Union Territory of Puducherry. Jana Small Finance Bank has also started its operation in UT of Puducherry. The commercial banks with 202 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 43 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	204	34	39
	Of which			
	a. Nationalized Banks	152	31	30
	b. Private Sector Banks	52	3	9
02	Puducherry State Co-op. Bank	27	9	3
03	P.C.C.L.D. Bank	1	-	-
04	Regional Rural Bank	43	19	9
	T O T A L	275	62	51

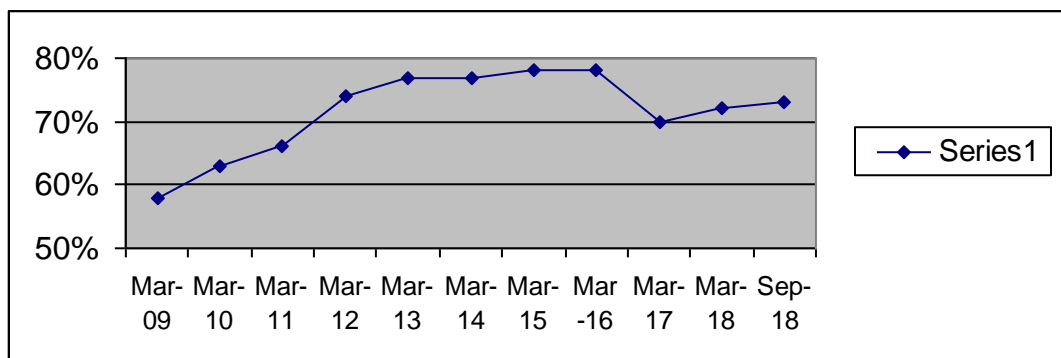
Besides this, PIPDIC (A Government of Puducherry Undertaking) & SIDBI are also extending loan assistance to the needy in the Union Territory. Of these 275 branches, 213 branches constituting 77% are in urban/semi-urban areas. As per the census 2011, the population of Union Territory of Puducherry is 1247953. The population covered per branch is placed at 4538.

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

Rs. in crores

Sl. No	Details/Sector	March 2017	Sep 2017	Variation over March 2017	March 2018	Sep 2018	Variation over March 2018	YoY Growth
1	Total Deposits	14663.47	15155.36	491.89 3.35%	15936.86	16791.07	854.21 5.36%	1768.28 11.99%
	Of which NRI Deposits	1453.02	1536.33	88.31 5.73%	1596.87	1860.70 (11.08%)	263.83 16.52%	244.98 17.46%
2	Total Advances	10248.82	10882.21	633.39 6.18%	11490.20	12223.27	733.07 6.38%	1512.53 14.51%
3	CD Ratio	70%	72%	2%	72%	73%	1%	1%
4	Investments	415.99	392.87	-23.12	378.07	342.08	-35.99	-50.79
5	Credit + Inv / Deposit Ratio	73%	74%	1%	75%	75%	No Variation	1%
6	Total Priority Sector Advances	6601.56	6916.58	315.02 4.77%	7320.64	7797.85	477.21 6.52%	881.27 12.74%
7	% of Priority Sector Adv. to Total Advances	64%	64%	No variation	64%	64%	No Variation	No Variation
8	Total Advances to Agriculture	2407.17	2559.24	152.07 6.32%	2704.40	2947.34	242.94 8.98%	388.10 15.16%
9	% of Agri. advances to Total Advances	23.49%	23.52%	0.03%	23.54%	24.11%	0.57%	0.59%
10	Advances to Weaker Section	1638.70	1791.30	152.60	1954.42	2080.20	125.78	288.90
11	% of Weaker Section to Total Advances	15.99%	16.46%	0.47%	17.01%	17.02%	0.01%	0.56%
12	Advances to SC/ST	721.77	785.99	64.22	825.39	878.12	52.73	92.13
13	Advances to Minorities	1006.93	1065.06	58.13	1148.46	1223.88	75.42	158.82

CD Ratio:



CD Ratio:

Compared to the growth rate of 5.36% shown by deposits, the advances have registered a growth of 6.38% during the period under review. Hence the CD ratio has improved to 73% as on September 2018.

- 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 19 Private Sector Banks in the UT, 15 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%.
- The main reason for some banks having CD ratio less than 60% is due to presence of Government and Institutional deposits with these banks.

Performance under other key functional areas:

Area	R B I Norms	as on March 2018	as on September 2018
Priority Sector	40%	64%	64%
Agricultural Advances	18%	23.54%	24.11%
Weaker Section Advances	10%	17.01%	17.02%

Credit to Deposit and Investment Ratio

It is reported that RRB, PSCB & PCCLDB have made an investment to the tune of Rs. 342.08 Crores in Government Securities and as a result the Credit plus Investment to Deposit ratio is at 75% as on September 2018.

10. Performance under Annual Credit Plan 2018-19 - Agriculture, MSME & OPS

The Sector wise target vis-à-vis achievement (Disbursement) as on 30.09.2018 is given below:

(Rs. in Crores)

Sector	Target	Achievement	% of
	As on September 2018		Achievement
Agriculture	715.50	735.97	102.86
NFS (MSME)	347.45	351.44	101.15
OPS	338.65	325.77	96.20
TOTAL	1401.60	1413.18	100.83

The details of performance received from the banks are placed in the annexure.

Agriculture

During the period under review banks in UT of Puducherry disbursed an amount of Rs.735.97 Crores against a target of Rs.715.99 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 taking into account the trust for Doubling of Farmer's Income by 2022. 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. A special meeting on PMFBY was held on 16.10.2018 and the notification of Government of Puducherry has also been circulated among all the banks.

Performance under Kisan Credit Card Scheme:

During the year upto September 2018, banks have issued 2103 new KCC and extended credit assistance of Rs.31.41 Crores. Banks are requested to provide Rupay KCC to all crop loans

Milch Animal Applications

Animal Husbandry Department, Government of Puducherry has informed that they would be forwarding applications from beneficiaries for mini-dairy units under DEDS Scheme. The banks are requested to consider the applications on merits and dispose the same immediately and also claim subsidy through ensure portal. More than 2500 applications for purchase of Milch Animals received

from beneficiaries in Ariyankuppam Block have been sent to banks for consideration on merits. Banks are requested to decide on individual merits and sanction all eligible applications.

Banks are requested to utilize the special schemes formulated by NABARD like area development scheme to enhance credit flow to investment credit under agriculture and achievement of doubling of farmers income by 2022.

Credit Flow to Non-Farm Sector (MSME):

As per the report received from bank branches the credit flow to MSME sector is placed at Rs.351.44 Crores. The available details provided by banks in respect of Micro, Small and Medium Sectors are also placed in annexure. Banks are also requested to ensure achievement of targets as per PM task force on MSME.

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.

Housing Finance, Educational Loan and other priority sector

As per the information received from banks the total disbursement made during the year 2018-19 upto September 2018 is Rs.83.94 Crores and the educational loan is Rs.15.82 Crores.

Vidya Lakshmi Portal

Government of India has advised banks to route all education loan applications through Vidya Lakshmi Portal (VLP) only. In this regard all the banks are also requested to conduct awareness campaigns. All the banks were requested to inform the details regarding the same and progress made in processing of applications through Vidya Lakshmi portal.

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 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.

Disbursement to Minority Community, SC/ST & Women

As per the information received from banks the disbursement to minority communities is placed at Rs.61.13 Crores, to SC/ST at Rs.41.87 cores and Rs.93.37 Crores to women beneficiaries.

11 SHG Credit Linkage:

During the year 2018-19 upto September 2018, 1348 groups were credit linked to the tune of Rs.34.87 Crores. The number of active SHG SB accounts as received from the banks is placed as annexure.

E Sakthi portal has been operationalized by NABARD in UT of Puducherry and the details of DRDA promoted groups are presently available. 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.

Joint Liability Groups (JLG):

During the year 2018-19, upto September 2018, banks in UTP have extended credit to 923 JLGs amounting to Rs.1029.50 Lakhs. Banks are requested to take steps to achieve the target of 2000 JLG for the year 2018-19

12 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.

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.

The targets under PMEGP, MUPSES, DAY-NULM, NRLM were informed to the members and the applications are being sent to banks by the concerned departments. All the banks are requested to ensure achievement of the targets. Under PMEGP of the 113 applications available for consideration 11 applications have been rejected and 33 applications involving Rs.58.86 lakhs have been sanctioned. The list of pending applications as per the portal received from KVIC, Chennai has also been sent to respective banks for doing the needful. In respect of NULM and Mudra schemes in Urban areas more than 5000 applications received from the department has been forwarded to the banks for selection and consideration on individual merits.

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.

DIC has informed that under MUPSES for many cases they have not received utilization certificate for sanction of subsidy. The details were sent to banks and all the concerned banks are requested to send the same immediately.

13. Recovery & NPA

Review of Recovery performance under Priority Sector Advances

The recovery under Priority Sector advances is at 76% of the total demand during the period under review. The Bank-wise recovery details are furnished in annexure.

As per the available details furnished by members banks the NPA under Agriculture Sector is placed at Rs.156.43 Crores, NFS (MSME) sector was at Rs.192.24 Crores and OPS was at Rs.115.33 Crores as on 30.09.2018.

14. 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 2018-19 as of September 2018 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%

Even though the formats were sent well in advance, repeated telephonic reminders, information through various meetings and personal visit to branches was required to reach the above level of submission. Member banks co-operation is very much required in future so as to submit data within 15 days of completion of the quarter. District Co-ordinators and controlling offices are requested to ensure timely submission with all relevant particulars. In addition to digital mode of submission of data through email, On-line submission facility would be introduced shortly.

15. Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements.

As per the available information the digitalization of land records has also been taken up in Puducherry as per National Land Records Modernisation Project and the concerned department has been requested to periodically update the progress made in this regard.

16. Discussion on Market Intelligence Issues e.g.

- a. Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public
- b. Banking Related Cyber Frauds, phishing, etc.
- c. Instances of usurious activities by lending entities in the area, cases of over indebtedness
- d. Credit related frauds by borrower groups, etc.

With regard to above agenda SLBC has not received any information regarding the same and we are in touch with the concerned department for the same. The details if any received will be placed for information of the members.

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.

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