

State Level Bankers' Committee, Puducherry

Convenor: Indian Bank

Banking Development in U. T. of Puducherry

(As of December 2018)

(Rs. in Crores)

S. No	Details/Sector	March 2015	March 2016	March 2017	March 2018	Dec 2018
1	Total No of Branches	241	253	263	271	276
	Of which - Rural	81	83	86	62	62
	- Semi-urban	66	70	73	89	90
	- Urban	94	100	104	120	124
2	Total Deposits	10685.59	12236.83	14663.47	15936.86	16901.14
	Of which NRI Deposits	1084.42 (10.15%)	1213.34 (9.92%)	1453.02 (9.91%)	1596.87 (10.05%)	1865.72 (11.04%)
3	Total Advances	8329.08	9488.44	10248.82	11490.20	12366.84
4	CD Ratio	78%	78%	70%	72%	73%
5	Investments	331.77	299.11	415.99	378.07	346.12
6	Cr. + Inv./Deposit Ratio	81%	80%	73%	75%	75%
7	Total Priority Sector Advances	5321.98	6245.82	6601.56	7320.64	7943.92
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	2998.14
10	Percentage of Agri. To Total Advances	22.52%	22.56%	23.49%	23.54%	24.24%
11	Advances to Weaker Section	1165.72	1440.35	1638.70	1954.42	2114.77
12	Percentage of W.S. to Total Advances	14.00%	15.18%	15.99%	17.01%	17.10%
13	Advances to SC/ST	450.12	640.15	721.77	825.39	900.22
14	Advances to Minorities	700.16	885.88	1006.93	1148.46	1259.45

**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	1073.98	521.18	507.81	2102.97
(Upto Dec.	Achievement	1097.32	527.91	528.29	2153.02
2018)	Achievement	102.17%	101.29%	104.03%	102.40%

AGENDA: 1

Confirmation of minutes of the SLBC Meeting held on 23.11.2018

The minutes of the SLBC meeting held on 23.11.2018 was communicated to all the members vide Lead Bank reference No. SLBC-UTP/L 05/ 2017-18/3006 Dated: 30.11.2018. 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.
2	Revamp of Lead Bank Scheme Sub-committee and its meeting	The third meeting of the sub-committee was held on 01.02.2019 and detailed discussion on agenda points was held. The rearrangement of the agenda points of the SLBC was also done as per the discussion in Sub-committee meeting.

AGENDA: 3 - New Issues

Revised PMEGP Scheme guidelines and approved guidelines for providing 2nd financial assistance to existing PMEGP/MUDRA units.

The copies of the circulars on the above subject received from KVIC is placed for information and necessary action of the members.

Campaign to achieve saturation under the Kisan Credit Cards (KCC)

Government of India has informed that they would be launching a special drive with the objective to saturate the farmers under KCC scheme and have requested all the banks to actively participate in the same to achieve the objective. The copy of the letter is placed for information of the members and to ensure that all the eligible farmers are covered under KCC.

AGENDA: 4 Review of performance of Banks in U.T. of Puducherry:

(Position as at the end of December 2018)

Branch Net Work:

As at the end of December 2018, there are 43 banking institutions with a total network of 276 branches operating in the Union Territory of Puducherry. The commercial banks with 205 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	205	34	39
	Of which			
	a. Nationalized Banks	153	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	276	62	51

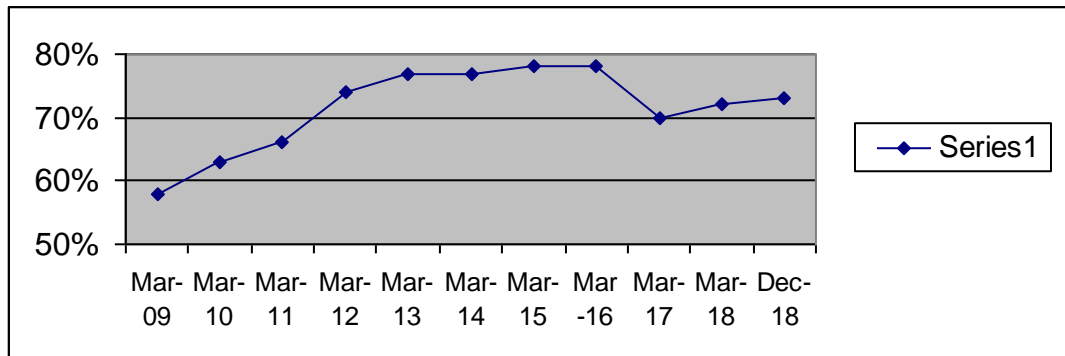
Besides this, PIPDIC (A Government of Puducherry Undertaking) & SIDBI are also extending loan assistance to the needy in the Union Territory. Of these 276 branches, 214 branches constituting 78% are in urban/semi-urban areas. As per the census 2011, the population of Union Territory of Puducherry is 1247953. The population covered per branch is placed at 4522.

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

Rs.in crores

Sl. No	Details/Sector	March 2017	Dec 2017	Variation over March 2017	March 2018	Dec 2018	Variation over March 2018	YoY Growth
1	Total Deposits	14663.47	15024.57	361.10 2.46%	15936.86	16901.14	964.28 6.05%	1876.60 12.49%
	Of which NRI Deposits	1453.02	1597.74	144.72 9.96%	1596.87	1865.72 (11.04%)	268.85 16.84%	244.98 17.46%
2	Total Advances	10248.82	10931.69	682.87 6.66%	11490.20	12366.84	876.64 7.63%	1433.15 13.13%
3	CD Ratio	70%	73%	3%	72%	73%	1%	No Variation
4	Investments	415.99	363.84	-52.15	378.07	346.12	-31.95	-17.72
5	Credit + Inv / Deposit Ratio	73%	75%	2%	75%	75%	No Variation	No Variation
6	Total Priority Sector Advances	6601.56	6969.40	367.84 5.57%	7320.64	7943.92	623.28 8.51%	974.52 13.98%
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	2604.60	197.43 8.20%	2704.40	2998.14	293.74 10.86%	393.54 15.11%
9	% of Agri. advances to Total Advances	23.49%	23.83%	0.34%	23.54%	24.24%	0.57%	0.41%
10	Advances to Weaker Section	1638.70	1897.27	258.57	1954.42	2114.77	160.35	217.50
11	% of Weaker Section to Total Advances	15.99%	17.36	1.37%	17.01%	17.10%	0.09%	-0.26%
12	Advances to SC/ST	721.77	808.34	86.57	825.39	900.22	74.83	91.88
13	Advances to Minorities	1006.93	1083.36	76.43	1148.46	1259.45	110.99	176.09

CD Ratio:



CD Ratio:

Compared to the growth rate of 6.05% shown by deposits, the advances have registered a growth of 7.63% during the period under review. Hence the CD ratio is at 73% as on December 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 December 2018
Priority Sector	40%	64%	64%
Agricultural Advances	18%	23.54%	24.24%
Weaker Section Advances	10%	17.01%	17.10%

Credit to Deposit and Investment Ratio

It is reported that RRB, PSCB & PCCLDB have made an investment to the tune of Rs. 346.12 Crores in Government Securities and as a result the Credit plus Investment to Deposit ratio is at 75% as on December 2018.

AGENDA: 5 Performance under Annual Credit Plan 2018-19 - Agriculture, MSME & OPS

The Sector wise target vis-à-vis achievement (Disbursement) as on 31.12.2018 is given below:

(Rs. in Crores)

Sector	Target	Achievement	% of Achievement
	As on December 2018		
Agriculture	1073.97	1097.32	102.17
NFS (MSME)	521.18	527.91	101.29
OPS	507.82	528.29	104.03
TOTAL	2102.97	2153.52	102.40

Agriculture

During the period under review banks in UT of Puducherry disbursed an amount of Rs.1097.32 Crores against a target of Rs.1073.97 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.

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.

Performance under Kisan Credit Card Scheme:

During the year upto December 2018, banks have issued 3721 new KCC and extended credit assistance of Rs.48.63 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 3000 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.

Doubling of farmers income by 2022

Banks are requested to utilize the special schemes formulated by NABARD like area development scheme, various other schemes being encouraged by State and Central Government Departments/Agencies to enhance credit flow to investment credit under agriculture to achieve Doubling of farmer's income by 2022. The disbursement under term loans of agriculture which were Rs.31.31 Crores upto September 2018 has improved to Rs.93.91 Crores upto December 2018. Banks are requested to further improve the same.

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.527.91 Crores of which more than 80% is disbursed to micro sector. 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 in terms of the recommendations of the Prime Minister's Task Force on MSMEs, i.e (i) 20 per cent year-on-year growth in credit to micro and small enterprises, (ii) 10 per cent annual growth in the number of micro enterprise accounts and (iii) 60 per cent of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.

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 December 2018 is Rs.128.83 Crores and the educational loan is Rs.26.85 Crores.

Sector	Total disbursement for the year as on	
	Dec 2017	Dec 2018
NFS (MSME)	433.75	527.91
Housing	131.27	128.83
Education	23.01	26.85

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.96.71 Crores, to SC/ST at Rs.74.34 cores and Rs.184.93 Crores to women beneficiaries.

AGENDA: 6 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 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. 805.75 Crores. UT of Puducherry has achieved No.1 position among all the Union Territories.

The scheme-wise achievement under Mudra as on 25.01.2019 are as follows

Mudra	Number of accounts	Sanction (Rs. in crore)	Disbursement (Rs in crore)
Shishu	104908	322.93	322.28
Kishore	14332	278.17	270.20
Tarun	2725	225.75	213.27
Total	121965	826.85	805.75

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 31.01.2019, 133 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: 7 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. So far in Urban areas 40 applications have been sanctioned and in rural areas 10 applications have been sanctioned in Karayamputher. Slum clearance Board has finalized applications for other area and it would be sent shortly to banks for consideration. All the banks are requested to process the applications as per guidelines. We note to write to the Head Offices of Major banks for waiver of MOD and Engineer Valuation Report. Banks can also take up this issue with the concerned authorities.

AGENDA: 8 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.

All the banks are requested to ensure achievement of the targets. Under PMEGP DIC has forwarded 95 applications of which 30 has been sanctioned and PKVIB has forwarded 107 applications of which 25 applications have been sanctioned and Margin Money utilization is to the tune of Rs.101 lakhs as against the target of Rs.141.48 lakhs. 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 scheme in Urban areas more than 6200 applications received from the department has been forwarded to the banks for selection and consideration on individual merits. All the banks are requested to send the provisional sanction list immediately to Lead Bank and after completing all the procedure the banks can disburse the loans. As per the information received from banks they have so far given in-principle sanctions to around 500 applications.

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 168 applications to the tune of Rs.158.95 lakhs have been sanctioned by banks.

AGENDA: 9 SHG Credit Linkage:

During the year 2018-19 upto December 2018, 1834 groups were credit linked to the tune of Rs.53.48 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 December 2018, banks in UTP have extended credit to 1392 JLGs amounting to Rs.1502.90 Lakhs. Banks are requested to take steps to achieve the target of 2000 JLG for the year 2018-19

AGENDA: 10 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. As per the available details furnished by members banks the NPA under Agriculture Sector is placed at Rs.175.64 Crores, NFS (MSME) sector was at Rs.219.72 Crores and OPS was at Rs.131.53 Crores as on 31.12.2018.

AGENDA: 11 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. During the year 2018-19 upto December 2018, 621 programmes have been conducted by 62 Rural branches. During the current quarter the banks have conducted 215 programmes.

Financial Literacy and Credit Counseling Centre (FLCC) is functioning in UT of Puducherry and providing services to general public. From 28.03.2009 to December 2018, 8913 clients have visited FLCC and availed counseling services provided by them. 105 persons visited FLCC during the previous quarter for availing conselling services.

During the year 2018-19, FLC has conducted 79 Going Digital camps, 94 target specific camps upto December 2018. For the October to December quarter 24 going digital and 27 target specific camps were organized by FLCC, Puducherry. Rural FLC of RRB has also started conducting camps during the quarter and they have also conducted 6 Going Digital camps and 4 target specific camps.

AGENDA: 12 Training

Indian Bank Self Employment Training Institute (INDSETI) - A total of 226 programmes have been conducted by the institute up to December 2018 in which 6227 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%.

During the October to December quarter INDSETI has conducted 7 programmes benefitting 221 candidates and the achievement for the current year is 699 candidates against the programme year target of 750 candidates which would be achieved during the current quarter.

AGENDA: 13 Financial Inclusion

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

All the member banks continue to open new accounts to new members of the households for additional accounts under PMJDY in view of the continuous implementation of PMJDY Scheme. All banks are requested to continue the Aadhaar and Mobile seeding in SB accounts of willing account holders after obtaining the consent form as per guidelines. The Aadhaar seeding percentage is 86%. Mobile seeding in UTP is placed at 94%. 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. To facilitate payments banks have engaged 115 BCAs in rural and urban areas. Based on the requirements banks are also engaging more BCAs. Banks are requested to inform the updated details of the BCs engaged by them. 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 ensure that the BCs are there in the fixed location for minimum 4 hours and Branch Managers are to visit the BC points on monthly basis and effectively monitor them.

Promotion of Digital Banking in all area including villages

As per Government of India guidelines, banks are 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. The banks are requested to inform the details on monthly basis so as to send the consolidated details to Government of India. 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.

AGENDA: 14 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. Now, NABARD has also modified the e-sakthi portal to cover all the SHG members under this social security schemes.

As on 31.01.2019, the enrolment under PMJJBY, PMSBY and APY was 76922, 227634 and 28094 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.

AGENDA: 15 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 December 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. As all branches are under CBS the data would be available within a week of end of the quarter. All the banks are requested to give due importance for submission of data in time by themselves and avoid daily reminders in future as the time line for submission is within 15 days of completion of the quarter. District Co-ordinators and controlling offices are requested to ensure timely submission with all relevant particulars. Digital mode of submission through email is also encouraged for the benefit of the banks. On-line submission facility would be introduced shortly.

AGENDA: 16 . 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 been taken up in Puducherry as per National Land Records Modernisation Project.

Under the "Nilamagal" portal if the patta or Survey number along with Region, taluk, village and land type are provided the details of the owner as per the last updated record is displayed along with extent and type of land. This can be utilized by the banks.

Puduvai Sevai (Puduvai E Services) is also implemented through Common Services Centre on chargable basis where Some services viz settlement, patta and Field Measurement Book extracts can be obtained through Common Services Centre.

AGENDA: 17 .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 from banks or Government Departments. The details if any received will be placed for information of the members. Banks are requested to be vigilant and also educate their customers on day to day development in this regard through the financial literacy programmes being conducted by them.

AGENDA:18 . 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: 19 . Any other matter with the permission of the Chair.