

**State Level Bankers' Committee, Puducherry**

**Convenor: Indian Bank**

**Banking Development in U. T. of Puducherry**

**(As of June 2018)**

(Rs. in Crores)

<b>S. No</b>	<b>Details/Sector</b>	<b>March 2015</b>	<b>March 2016</b>	<b>March 2017</b>	<b>March 2018</b>	<b>June 2018</b>
<b>1</b>	Total No of Branches	241	253	263	271	274
	Of which - Rural	81	83	86	62	62
	- Semi-urban	66	70	73	89	90
	- Urban	94	100	104	120	122
<b>2</b>	Total Deposits	10685.59	12236.83	14663.47	15936.86	16512.50
	Of which NRI Deposits	1084.42 (10.15%)	1213.34 (9.92%)	1453.02 (9.91%)	1596.87 (10.05%)	1648.20 (9.98%)
<b>3</b>	Total Advances	8329.08	9488.44	10248.82	11490.20	11933.79
<b>4</b>	CD Ratio	78%	78%	70%	72%	72%
<b>5</b>	Investments	331.77	299.11	415.99	378.07	335.34
<b>6</b>	Cr. + Inv./Deposit Ratio	81%	80%	73%	75%	74%
<b>7</b>	Total Priority Sector Advances	5321.98	6245.82	6601.56	7320.64	7483.74
<b>8</b>	Percentage of PSA to Total Advances	64%	66%	64%	64%	63%
<b>9</b>	Total Advances to Agriculture	1875.78	2140.91	2407.17	2704.40	2868.49
<b>10</b>	Percentage of Agri. To Total Advances	22.52%	22.56%	23.49%	23.54%	24.04%
<b>11</b>	Advances to Weaker Section	1165.72	1440.35	1638.70	1954.42	1997.62
<b>12</b>	Percentage of W.S. to Total Advances	14.00%	15.18%	15.99%	17.01%	16.74%
<b>13</b>	Advances to SC/ST	450.12	640.15	721.77	825.39	841.05
<b>14</b>	Advances to Minorities	700.16	885.88	1006.93	1148.46	1176.48

**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
	<b>Achievement</b>	<b>106.19%</b>	<b>101.29%</b>	<b>100.93%</b>	<b>103.19%</b>
2015-16	Target	871.24	340.24	746.00	1957.48
	Achievement	903.89	348.71	747.96	2000.56
	<b>Achievement</b>	<b>103.75%</b>	<b>101.73%</b>	<b>100.26%</b>	<b>102.20%</b>
2016-17	Target	956.44	450	790	2196.44
	Achievement	1052.67	461.46	711.87	2226.00
	<b>Achievement</b>	<b>110.06%</b>	<b>102.55%</b>	<b>90.11%</b>	<b>101.35%</b>
2017-18	Target	1162.63	562.63	914.01	2637.27
	Achievement	1219.41	586.43	913.15	2718.99
	<b>Achievement</b>	<b>104.88%</b>	<b>104.23%</b>	<b>100.12%</b>	<b>103.10%</b>
2018-19 (Upto June 2018)	Target	357.74	173.73	170.34	701.82
	Achievement	359.78	144.79	157.71	662.28
	<b>Achievement</b>	<b>100.57%</b>	<b>83.34%</b>	<b>92.58%</b>	<b>94.37%</b>

**AGENDA: 1**

**Confirmation of minutes of the SLBC Meeting held on 25.06.2018**

The minutes of the SLBC meeting held on 25.06.2018 was communicated to all the members vide Lead Bank reference No. SLBC-UTP/L 05/ 2017-18/3006 Dated: 30.06.2018. 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**

<b>Sl. No.</b>	<b>Issue</b>	<b>Action initiated</b>
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 MOU would be signed 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 consisting of SLBC, Convenor, GM/DGM of FIDD, RBI, Chennai, NABARD representative, Senior Officials of Agriculture, Industries, Planning, DRDA, LAD, DIC, PKVIB, Fisheries and Animal Husbandry Departments. Apart from Lead Bank, Indian Bank, Senior Officials of SBI, IOB, PBGB, Canara Bank, PSCB, LVB are also members of the Sub-Committee. Officials of other departments and banks would be invited to the meeting as per the requirements and issues for discussion.

This is the first meeting of the Sub-Committee wherein officials from Town and Country Planning and Department of Civil Supplies were invited for the meeting in respect of PMAY and DBT payments.

The first meeting of the Sub-Committee was held on 24.08.2018. The discussion of various agenda items were held in the meeting. It was decided to invite all the members of SLBC to the sub-committee meeting and the routine issues which were hitherto placed in the regular SLBC meeting would be placed in the sub-committee meetings and action points if any would be placed in the next SLBC meeting.

### **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 June 2018, 197 programmes have been conducted by 61 Rural branches.

**Financial literacy week** was also conducted by all the branches in UT of Puducherry from 04.06.2018 to 08.06.2018. Financial literacy posters were displayed in the branches and the flyers were distributed to the customers during the Financial Literacy Week.

**Financial Literacy and Credit Counseling Centre (FLCC)** is functioning in UT of Puducherry and providing services to general public. From 28.03.2009 to June 2018, 8749 clients have visited FLCC and availed counseling services provided by them. During the year 2018-19, FLC has also conducted 35 Going Digital camps, 42 target specific camps upto June 2018.

#### **4. Training**

**Indian Bank Self Employment Training Institute (INDSETI)** - A total of 2153 programmes have been conducted by the institute up to June 2018 in which 5829 candidates were trained in various skills to start self employment ventures and build their financial capabilities. Off-campus training programmes are also being conducted.

## **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. The processing of applications received under the scheme is being done by Town and Country Planning Department and they would be forwarded to concerned banks shortly and banks are requested to consider the applications as per guidelines.

National Housing Bank is the Central Nodal Agency for the PMAY (Urban)- CLSS Scheme of Government of India. It has been informed by NHB that in the recent Central Sanction and Monitoring Committee of PMAY (urban) it was observed that only the house mortgaged against the housing loan availed by the beneficiary should solely be taken as collateral security from the beneficiaries without insisting for collateral for the loans sanctioned to the beneficiaries under the scheme. The communication in this regard is placed for information of the members.

The State level Sanctioning and Monitoring Committee meeting was held on 19.06.2018 at Puducherry and the minutes of the meeting is placed for information of the members.

## **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 50% and the Aadhaar seeding percentage is 84%. 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. 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 which is encountered if any is solved immediately with the co-operation of the service providers.



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

### **Direct Benefit Transfer to Family Cards by Department of Civil Supplies**

Food subsidy is being transferred to bank accounts of the 1.71 lakh beneficiaries by Civil Supplies department every month and the amount is getting rejected for some households for various reasons. The department has requested the co-operation of banks 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". They have requested SLBC to collect the data from the members banks on monthly basis and send the consolidated details to them . In this regard all the banks are requested to provide to Lead Bank the details from April 2018 to August 2018 immediately. The banks are requested to inform the details on monthly basis from September 2018 onwards 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.

## **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 31.08.2018, the enrolment under PMJJBY, PMSBY and APY was 75075, 226573 and 16032 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.

Government of India has requested banks to ensure out-reach of various flagship programmes viz. PMJDY, PMSBY, PMJJBY, PMMY, Stand-up India through proper publicity at their branches. All the banks are requested to ensure publicity is made through banners/posters in their branches and pamphlets are made available to the general public regarding the schemes.

## **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 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. 382.86 Crores, of which under Shishu Rs.142.22 Crores to 47993 accounts, under Kishore Rs. 135.58 Crores to 6830 accounts and under Tarun is Rs.105.06 Crores to 1343 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 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 31.08.2018, 124 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 June 2018)

### Branch Net Work:

As at the end of June 2018, there are 43 banking institutions with a total network of 274 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	202	34	39
	Of which			
	a. Nationalized Banks	152	31	30
	b. Private Sector Banks	51	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
	<b>T O T A L</b>	<b>274</b>	<b>62</b>	<b>51</b>

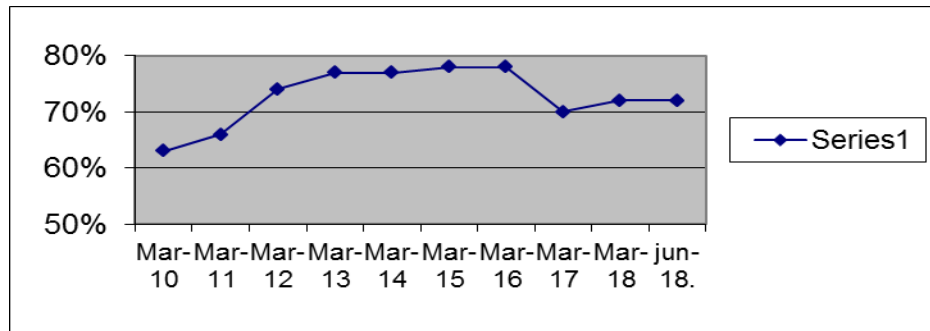
Besides this, PIPDIC (A Government of Puducherry Undertaking) & SIDBI are also extending loan assistance to the needy in the Union Territory. Of these 274 branches, 212 branches constituting 77% are in urban/semi-urban areas. As per the census 2011, the population of Union Territory of Puducherry is 1247953. The population covered per branch is placed at 4555.

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

Rs. in crores

Sl. No	Details/Sector	March 2017	June 2017	Variation over March 2017	March 2018	June 2018	Variation over March 2018	YoY Growth
1	Total Deposits	14663.47	14744.22	80.75 0.55%	15936.86	16512.50	575.64 3.61%	1768.28 11.99%
	Of which NRI Deposits	1453.02	1403.22	-49.80 -3.43%	1596.87	1648.20	51.33 3.21%	244.98 17.46%
2	Total Advances	10248.82	10421.26	172.44 1.68%	11490.20	11933.79	443.59 3.86%	1512.53 14.51%
3	CD Ratio	70%	71%	1%	72%	72%	No variation	1%
4	Investments	415.99	399.27	-16.72	378.07	335.34	-42.73	-63.93
5	Credit + Inv / Deposit Ratio	73%	73%	No variation	75%	74%	-1%	1%
6	Total Priority Sector Advances	6601.56	6714.24	112.68 1.71%	7320.64	7483.74	163.10 2.23%	769.50 11.46%
7	% of Priority Sector Adv. to Total Advances	64%	64%	No variation	64%	63%	-1%	-1%
8	Total Advances to Agriculture	2407.17	2484.03	76.86 3.19%	2704.40	2868.49	164.09 6.07%	384.46 15.48%
9	% of Agri. advances to Total Advances	23.49%	23.84%	0.35%	23.54%	24.04%	0.50%	0.20%
10	Advances to Weaker Section	1638.70	1739.67	100.97	1954.42	1997.62	43.20	257.95
11	% of Weaker Section to Total Advances	15.99%	16.69%	0.70%	17.01%	16.74%	-0.27%	0.05%
12	Advances to SC/ST	721.77	736.17	14.4	825.39	841.05	15.66	104.88
13	Advances to Minorities	1006.93	1037.78	30.85	1148.46	1176.48	28.02	138.70

## CD Ratio:



Compared to the growth rate of 3.61% shown by deposits, the advances have registered a growth of 3.86% during the period under review. Hence the CD ratio is placed at 72% as on June 2018.

- NRI deposits amounting to Rs.1648.20 Crores accounts for 9.98% 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, 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%.

## ***Credit to Deposit and Investment Ratio***

It is reported that RRB, PSCB & PCCLDB have made an investment to the tune of Rs. 335.34 Crores in Government Securities and as a result the Credit plus Investment to Deposit ratio is at 74% as on June 2018.

## **Performance under other key functional areas:**

Area	R B I Norms	Actual as on March 2018	Actual as on June 2018
<i>Priority Sector</i>	40%	64%	63%
Agricultural Advances	18%	23.54%	24.04%
Weaker Section Advances	10%	17.01%	16.74%

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

The quarterly target for Agriculture is placed at Rs.357.74 Crores and for MSME sector is placed at Rs.173.73 crores and for sectors forming part of OPS is placed at Rs.170.34 crores.

The Sector wise target vis-à-vis achievement (Disbursement) as on 30.06.2018 is given below:

(Rs. in Crores)

Sector	Target	Achievement	% of
	As on June 2018		Achievement
Agriculture	357.74	359.78	100.57%
NFS (MSME)	173.73	144.79	83.34%
OPS	170.34	157.71	92.58%
<b>TOTAL</b>	<b>701.81</b>	<b>662.28</b>	<b>94.37%</b>

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

The aggregate Credit disbursement for the first 3 months of the year 2018-19 amounts to Rs.662.28 Crores against the target of Rs. 701.81 Crores, registering 94.37% achievement. The Banks in UT of Puducherry continue to give thrust to Agriculture. Banks are requested to lend more so as to achieve the targets under MSME and other priority sector in the coming quarters.

### **Agriculture**

During the period under review banks in UT of Puducherry provided short term loans to 36785 farmers to the tune of Rs.344.33 Crores and the term loans is placed at Rs.15.45 Crores to 944 accounts. Total credit deployment by banks in the UT of Puducherry to the agriculture sector is at Rs.359.78 Crores as against the annual target Rs.357.74 Crores.

**Banks are requested to continue to disburse agricultural loan and give thrust for disbursement of investment credit under agriculture and allied sector to achieve the targets for MTL and finance to ACABCs to be explored. Bank wise performance under the Flow of credit to Agriculture is furnished in the annexure**

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

**Doubling of Farmer's Income by 2022** Doubling farmer's real income by 2022 is a goal established by the Hon'ble Prime Minister of India who is challenging the status quo of all involved stakeholders. The Ministry of Agriculture adopted the mission in September 2017. Introduction of integrated farming system (IFS) - Alternate sources of income □ Better soil and water management □ Training on skill development. viz. production of enriched vermicompost from cattle dung, low-cost soil water conservation technology, integrated farming techniques and repair & maintenance of farm machinery □ Mechanizing farm -Establishing custom hiring centers in different clusters □ Small scale processing of farm produce and by-products at the farm level □ Realization of good price for the produce □ Precision farming - for enabling techno-green revolution. This would lead to need based application of agri. inputs so as to reduce the cost of production and increase profitability. □ Thrust of ACABC finance (Agri Clinic and Agri Business Centre) □ Focus on financing to post harvest technologies, pre cooling and value addition will help in the same.

#### **Performance under Kisan Credit Card Scheme:**

During the year upto June 2018, banks have issued 1033 new KCC and extended credit assistance of Rs.14.18 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 DEEDS Scheme. The banks are requested to consider the applications on merits and dispose the same immediately and also claim subsidy through ensure portal.

#### **Formation of JLG by Fisheries department**

A series of meetings have been organized at places where there is more concentration of beneficiaries for the scheme of out-board motor. The applications received from the department has been forwarded to the concerned banks with the request to sanction the same at the earliest.

**Banks are requested to utilize the special schemes formulated by NABARD like area development scheme to enhance credit flow to investment credit under agriculture.**



### **Credit Flow to Non-Farm Sector (MSME):**

As per the report received from bank branches and as shown in the annexure. The credit flow to MSME sector is placed at Rs.144.79 Crores. 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.

### **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 June 2018 is Rs.39.42 Crores and the educational loan is Rs.5.47 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 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.

### **Disbursement to Minority Community, SC/ST & Women**

As per the information received from banks the disbursement to minority communities is placed at Rs.18.76 cores, to SC/ST Rs.13.51 Crores and Rs.37.14 Crores to women beneficiaries.

## **11 SHG Credit Linkage:**

During the year 2018-19 upto June 2018, 825 groups were credit linked to the tune of Rs.17.55 Crores. Banks are requested to inform the details of active SHG SB accounts out of the SHGs who have opened SHG SB accounts before the end of this month so as to arrive at the correct data regarding the availability of SHGs in Puducherry.

E Sakthi portal has been operationalized by NABARD in UT of Puducherry and the details of DRDA promoted groups are presently available. 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 June 2018, banks in UTP have extended credit to 109 JLGs amounting to Rs.129 Lakhs.

### **Target for Bank linkages of JLG for the year 2018-19**

NABARD has informed that for the year 2018-19 that target for JLG bank linkages have been fixed at 2000 JLGs which is to be achieved through extension of fresh finance to the existing JLGs and through promotion and financing of new JLGs. The bank wise target is also placed for information of members.

## **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 target of Rs. 141.48 lakhs as margin money under PMEGP for the current year has been received and have been allocated bank wise. The targets under MUPSES, DAY-NULM, NRLM are also placed for information of members.

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.

All the banks are requested to ensure achievement of the targets.

### **13. Recovery & NPA**

#### **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.

As per the available details furnished by members banks the NPA under Agriculture Sector is placed at Rs.164.31 Crores, NFS (MSME) sector was at Rs.247.01 Crores and OPS was at Rs.153.32 Crores as on 30.06.2018.

#### 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 June 2018 is furnished as below:

Name of the Return	Submission Level	Name of the Return	Submission level
LBR 2	89%	LBR U2	84%
LBR 3-A	89%	LBR U3-A	89%

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. 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.

**16. Any other matter with the permission of the Chair.**