

State Level Bankers' Committee, Puducherry

Convenor: Indian Bank

Banking Development in U.T. of Puducherry

(As of September 2019)

(Rs. in Crores)

S. No	Details/Sector	March 2016	March 2017	March 2018	March 2019	Sep 2019
1	Total No of Branches	253	263	271	276	278
	Of which - Rural	83	86	62	62	62
	- Semi-urban	70	73	89	90	90
	- Urban	100	104	120	124	126
2	Total Deposits	12236.83	14663.47	15936.86	17267.47	18009.84
	Of which NRI Deposits	1213.34 (9.92%)	1453.02 (9.91%)	1596.87 (10.05%)	1830.75 (10.60%)	1884.12 (10.46%)
3	Total Advances	9488.44	10248.82	11490.20	12712.59	13305.68
4	CD Ratio	78%	70%	72%	74%	74%
5	Investments	299.11	415.99	378.07	346.12	379.84
6	Cr. + Inv./Deposit Ratio	80%	73%	75%	76%	76%
7	Total Priority Sector Advances	6245.82	6601.56	7320.64	8204.12	8617.43
8	Percentage of PSA to Total Advances	66%	64%	64%	64.54%	64.77%
9	Total Advances to Agriculture	2140.91	2407.17	2704.40	3086.83	3240.78
10	Percentage of Agri. To Total Advances	22.56%	23.49%	23.54%	24.28%	24.36%
11	Advances to Weaker Section	1440.35	1638.70	1954.42	2166.18	2275.54
12	Percentage of W.S. to Total Advances	15.18%	15.99%	17.01%	17.04%	17.10%
13	Advances to SC/ST	640.15	721.77	825.39	926.25	984.12
14	Advances to Minorities	885.88	1006.93	1148.46	1290.62	1357.27

**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
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	1431.97	694.90	676.91	2803.79
	Achievement	1493.07	705.18	683.95	2882.20
	Achievement	104.27%	101.48%	101.04%	102.80%
2019-20 (Upto September 2019)	Target	737.18	349.68	341.30	1428.16
	Achievement	746.50	351.94	341.70	1440.14
	Achievement	101.26%	100.65%	100.12%	100.84%

AGENDA: 1

Confirmation of minutes of the SLBC Meeting held on 22.08.2019

The minutes of the SLBC meeting held on 22.08.2019 was communicated to all the members vide Lead Bank reference No. SLBC-UTP/L 05/ 2019-20/3006 Dated: 13.09.2019. 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 survey work of the land has been completed and the MOU will be entered shortly.
2	Sub-committee and its meeting	The Sixth meeting of the sub-committee was held on 12.11.2019 and detailed discussion on agenda points was held.

AGENDA: 3 - New Issues

3.1. Expanding and Deepening of Digital Payments Ecosystem

Reserve Bank of India in the Statement on Developmental and regulatory Policies of the fourth Bi-monthly Monetary Policy dated 4.10.2019 vide Para 8 has mentioned that " with a view to expanding and deepening the digital payments ecosystem, it has been decided that all State/UT level Bankers Committees shall identify one district in their respective State/UT on a pilot basis in consultation with banks and stakeholders with the endeavour to make the district 100% digitally enabled within one year, in order to enable every individuals in the district to make/receive payments digitally in a safe, secure, quick, affordable and convenient manner. This would, inter alia, include providing the necessary infrastructure and literacy to handle such transactions."

Accordingly Karaikal has been identified as the pilot district in UT of Puducherry for the same. A preliminary meeting of all the banks was held on 05.11.2019 at Karaikal with the participation of District Collector and Convenor, SLBC. All the banks have been informed of the allocation of villages/wards in Karaikal and were requested to send the base data regarding their branches. District Co-ordinators of banks and Controlling offices of banks having branches in Karaikal are requested to extend their fullest co-operation in successful implementation of the Digital Payment Ecosystem in Karaikal.

3.2. Customer Outreach initiative

Ministry of Finance, Department of Financial services vide their letter dated 24.09.2019 addressed to all Heads of PSBs have issued detailed guidelines regarding conduct of Customer Outreach Initiative to provide access to credit interalia including for Retail, Agriculture, Vehicle, Home, MSME, education & Personal Customer Loans in order to take advantage of festival season. In view of the implementation of Model Code of Conduct for Kamaraj Nagar Bye-elections the initiative could not be held on the prescribed days suggested by Government of India and the same was organised on 29th and 30th October 2019 (both days full day) at JIPMER auditorium campus.

All PSBs, SIDBI, NABARD, PBGB, private sector & Small Finance banks provided information regarding various credit facilities to the visitors of the stalls. Other services relating to social security schemes and digital banking were also provided to the visitors. INDSETI stall provided information regarding various training programme organised by them and displaying the products manufactured by trainees of the institute. FLCC stall provided counselling services to visitors. Executives from Major Bank and Government Officials participated in the programme on both the days. Loans were distributed on both the days by all the banks. Stalls were functioning on both the days. Around 1750 visitors visited the stalls and were provided information regarding the loan schemes. All the banks have disbursed loans to the tune of Rs.68.57 Crores to 1548 accounts under various segments during the initiative campaign.

3.3 EASE Reforms - Implementation of Uniform Banking Hours in all Public Sector Banks

Indian Banks' Association vide their letter no.CI-I/EASE/BCC dated 06.08.2019 have advised for adoption of uniform customer banking hours in all Public Sector Banks (PSBs) from 01.10.2019 and three time sets were suggested viz. 9.00 AM to 3.00 PM, 10.00 AM to 4.00 PM and 11.00 AM to 5.00 PM. PSBs have suggested for following the second time set of 10.00 AM to 4.00 PM in Union Territory of Puducherry and the same would be followed by all their branches in UTP.

All the banks have been requested to follow the same and inform all concerned and also instruct their branches to display the same in their notice boards and inform their customers suitably.

3.4 Revamp of Lead Bank Scheme - Action Points for SLBC Convenor Banks/Lead Banks - Developing a Standardised system for data flow and its management by SLBC/UTLBC Convenor Banks on SLBC/UTLBC website.

Reserve Bank of India vide its letter dated July 3, 2019 has informed that based of the preliminary feedback received from SLBC/UTLBC a working group of select SLBC convenor banks and NABARD reviewed the existing major categories of data being collated and monitored by SLBC and suggested a broad set of data structure in the form of a model format which may be adopted by SLBC/UTLBC for collection and monitoring of data.

They have informed the Standard Operating Procedure to be followed has also been suggested. The details are placed for information of the members. All the banks are requested to inform their controlling offices of the same and ensure data flow as per the format. Suitable provision for uploading of data in the website would be enabled shortly in consultation with technology department and all the members banks would be informed of the same.

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

(Position as at the end of September 2019)

Branch Net Work:

As at the end of September 2019, there are 43 banking institutions with a total network of 278 branches operating in the Union Territory of Puducherry. The commercial banks with 207 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 Pudukkottai 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	207	34	39
	Of which			
	a. Nationalized Banks	153	31	30
	b. Private Sector Banks	54	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	278	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 278 branches, 216 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 4484.

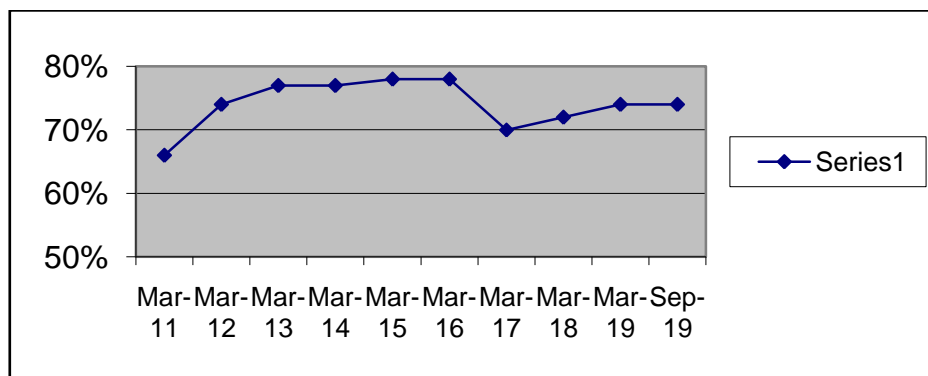
Jan Dhan Darshak GIS application - Department of Financial Services vide its recent letter has advised all banks to ensure all banking touch points in the state are mapped on GIS APP so as to facilitate financial inclusion related policy decision.

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

Rs.in crores

Sl. No	Details/Sector	March 2018	Sep 2018	Variation over March 2018	March 2019	Sep 2019	Variation over March 2019	YoY Growth
1	Total Deposits	15936.86	16791.07	854.21 5.36%	17267.47	18009.84	742.37 4.30%	1218.77 7.26%
	Of which NRI Deposits	1596.87	1860.70 (11.08%)	263.83 16.52%	1830.75 (10.60%)	1884.12 (10.46%)	53.37 2.92%	23.42 1.26%
2	Total Advances	11490.20	12223.27	733.07 6.38%	12712.59	13305.68	593.09 4.67%	1082.41 8.86%
3	CD Ratio	72%	73%	1%	74%	74%	No variation	1%
4	Investments	378.07	342.08	-35.99	346.12	379.84	33.72	37.76
5	Credit + Inv / Deposit Ratio	75%	75%	No Variation	76%	76%	No variation	1%
6	Total Priority Sector Advances	7320.64	7797.85	477.21 6.52%	8204.12	8544.29	413.31 5.04%	746.44 9.57%
7	% of Priority Sector Adv. to Total Advances	64%	64%	No Variation	64.54%	64.77%	0.23%	0.77%
8	Total Advances to Agriculture	2704.40	2947.34	242.94 8.98%	3086.83	3240.78	153.95 4.99%	293.44 9.96%
9	% of Agri. advances to Total Advances	23.54%	24.11%	0.57%	24.28%	24.36%	0.08%	0.25%
10	Advances to Weaker Section	1954.42	2080.20	125.78	2166.18	2275.54	109.36	195.34
11	% of Weaker Section to Total Advances	17.01%	17.02%	0.01%	17.04%	17.10%	0.06%	0.08%
12	Advances to SC/ST	825.39	878.12	52.73	926.25	984.12	57.87	106.00
13	Advances to Minorities	1148.46	1223.88	75.42	1290.62	1357.27	66.65	133.39

CD Ratio:



CD Ratio:

Compared to the growth rate of 4.30% shown by deposits, the advances have registered a growth of 4.67% during the period under review. Hence the CD ratio is at 74% as on September 2019.

- Out of the 19 Public sector banks present in the UT, 11 Banks are having CD Ratio more than 60% and the remaining 8 Public Sector Banks have a CD Ratio less than 60%.
- Among the 21 Private Sector Banks in the UT, 14 Banks are having CD Ratio more than 60% and the remaining 7 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 2019	as on September 2019
Priority Sector	40%	64.54%	64.77%
Agricultural Advances	18%	24.28%	24.36%
Weaker Section Advances	10%	17.04%	17.10%

Credit to Deposit and Investment Ratio

It is reported that RRB, PSCB & PCCLDB have made an investment to the tune of Rs. 379.84 Crores in Government Securities and as a result the Credit plus Investment to Deposit ratio is at 76% as on September 2019.

AGENDA: 5 Performance under Annual Credit Plan 2019-20 – Agriculture, MSME & OPS

The Sector wise target vis-à-vis achievement (Disbursement) as on 30.09.2019 is given below:

(Rs. in Crores)

Sector	Target	Achievement	% of
	As on September 2019		Achievement
Agriculture	737.18	746.5	101.26%
NFS (MSME)	349.68	351.94	100.65%
OPS	341.3	341.7	100.12%
TOTAL	1428.16	1440.14	100.84%

Agriculture

During the period under review banks in UT of Puducherry disbursed an amount of Rs.746.50 Crores against a target of Rs.737.18 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.

All the crop loans given to notified crops in the notified area are to be invariably covered under Pradhan Mantri Fasal Bima Yojana (PMFBY). The details are review in periodic VC Review by Government of India.

Performance under Kisan Credit Card Scheme:

During the year upto September 2019, banks have issued 1893 new KCC and extended credit assistance of Rs.28.13 Crores. Banks are requested to provide Rupay KCC to all crop loans. In view of direction of Government of India to campaign for saturation of KCC all the banks are requested to conduct suitable campaigns and ensure all the farmers in the service area villages are provided with Rupay KCC for all crop loans.

Doubling of Farmer's Income by 2022 The Ministry of Agriculture adopted the mission in September 2017. India holds 142 million hectares of arable land (second largest in the world after the US) in 137 million farm households and has 46 of the 60 soil types in the world with 15 agro climatic zones varying from arid to humid tropics, hot arid deserts to cold deserts with varying annual rainfall. Food security is one of India's top policy priorities. India has a population of over 1.3 billion which is likely to increase to nearly 1.3 to 1.6 billion by 2050. Producing sufficient food and nutrition for such a

huge population is a challenge in itself. The difficulties are compounded by the fact that India is highly vulnerable to the adverse impact of global warming and climate change.

The major problems faced by the marginal and small farmers in India are: Small and fragmented land-holdings , Non availability of good quality of seeds, Lack of proper integration of cropping and farming systems suited to different regions, Lack of farm mechanization, Non-availability of customized skill development program to the farmers and rural youth, Poor purchasing power, Inadequate storage facility, Inadequate transport, Limited access to inputs, technology, credit, market and Intermediaries.

Remedies proposed under Doubling of farmer's income: □Introduction of integrated farming system (IFS) - Alternate sources of income □ Better soil and water management □ Training on skill development. viz. production of enriched vermin-compost 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

Banks are requested to utilize the special schemes formulated by NABARD like area development scheme and subsidy schemes of Government of Puducherry to enhance credit flow to investment credit under agriculture and achievement of doubling of farmer's 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.351.94 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 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.

Housing Finance, Educational Loan and other priority sector

As per the information received from banks the total disbursement made during the year 2019-20 upto September 2019 is Rs.84.11 Crores and the educational loan is Rs.18.01 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.41.96 Crores, to SC/ST at Rs.31.48 cores and Rs.83.81 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. 494.72 Crores.

The scheme-wise achievement under Mudra as on 30.09.2019 are as follows

Mudra	Number of accounts	Amount (Rs. in crore)
Shishu	47215	156.17
Kishore	12060	176.51
Tarun	4494	162.04
Total	63769	494.72

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 2019, in UTP there were 276 branches and the target for UTP is 552. Various publicity measures are being undertaken by Lead Bank, SIDBI, NABARD and Government Departments to create awareness about the scheme.

As on 30.09.2019, 175 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)

The unique scheme of PMAY-Puduvai Plus for EWS/LIG beneficiaries in UTP was approved in the SLBC meeting held on 27.12.2017 and is being implemented 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 also. The list containing 530 beneficiaries has been sent to banks. The Slum clearance board is in the process of sending the applications to the concerned banks. It has also been informed by the board that they are going to conduct a credit camp during next week with the participation of banks and beneficiaries to facilitate sanction of applications. All the banks are requested to process the applications as per guidelines. Town and Country planning department has informed that they have received more than 25000 applications for Housing for ALL scheme and a preliminary meeting of all banks was held on 08.11.2019 in which the Government requested the banks to consider the applications on merits and ensure maximum applications are sanctioned within shortest possible time. They would be sending the applications shortly to the banks.

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 pertaining to 2016-17, 2017-18 and 2018-19 (Name of SHGs, Loan Account No. , SB account No. and interest paid and other details) to the concerned implementing agencies immediately.

In respect of NULM scheme in Urban areas all the banks are requested to return the applications that were not considered for sanction in respect of previous year to the concerned agency so as to complete the portal entry. With regard to sanctioned applications banks and implementing agency are requested to co-ordinate and ensure early disbursement of the loans.

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.

AGENDA: 9 SHG Credit Linkage:

The performance of banks under SHG credit linkage 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):

For the year 2019-20 upto September 2019, banks in UTP have extended credit to 1021 JLGs amounting to Rs.1107.28 Lakhs.

10. 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. As per the available details furnished by members banks the NPA under Agriculture Sector is placed at Rs.258.75 Crores, NFS (MSME) sector was at Rs.287.15 Crores and OPS was at Rs.194.85 Crores as on 30.09.2019. All the banks are requested to inform the NPA details in sub-sectors also including Mudra loans so as to furnish the same for review.

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 first half of year 2019-20, rural branches have conducted 192 programmes. Banks are requested to ensure conduct of the programme as per guidelines and send the details for reviewing in the meeting.

Financial Literacy and Credit Counseling Centre (FLCC) is functioning in UT of Puducherry and providing services to general public. During the outdoor camps 5234 persons were provided with counseling services during the period. During the first half of the year 2019-20, FLC has also conducted 29 Going Digital camps, 34 target specific camps. The list is attached for the information of the forum.

AGENDA: 12 Training

Indian Bank Self Employment Training Institute (INDSETI) - During 2019-20 INDSETI has conducted 12 programmes benefiting 350 Trainees. List of programmes conducted and proposed programmes are placed for information of the forum.

AGENDA: 13 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. Aadhaar seeding and mobile seeding will facilitate transfer of DBT benefits and also help in furtherance of digital payment and transactions in the account. 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. Government of India Department of Financial Services vide their letter dated 26.09.2019 has stressed the importance of linking bank account with Aadhaar card for all beneficiaries especially **Janani Suraksha Yojana (JSY) & Family welfare beneficiaries**.

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. As on date there are 115 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 BCs are providing service at their respective locations/villages. Government of India has requested for display of PMJDY tollfree numbers in the BC locations also. 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 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. The target of digital transaction has been surpassed with the co-operation of all banks, government departments and general public. 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. As on 30.09.2019, the enrolment under PMJJBY, PMSBY and APY was 77804, 228659 and 33529 respectively. The bank-wise performance is placed for the information of the members. SLBC-UTP has won the best performing SLBC under APY for the year 2018-19 and with the fullest co-operation of banks the "APY Citizen's Choice Campaign" during August 19 was also a grand success. The forum requests the co-operation of Government Departments in identifying the potential eligible persons and convincing them so that all the eligible and willing persons are enrolled and benefitted through this social security schemes.

Government of India has also review the performance of all banks under social security schemes periodically and 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.

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 September 2019 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%

Sending of formats well in advance, repeated telephonic reminders, information through various meetings and personal visit to branches was required to reach the above level of submission. Co-operation of all the banks is requested to maintain 100% 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. Banks are requested to share any information on the above points that had happened in other states also. 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.