

State Level Bankers' Committee, Puducherry

Convenor: Indian Bank

Banking Development in U.T. of Puducherry

(As of December 2019)

(Rs. in Crores)

S. No	Details/Sector	March 2016	March 2017	March 2018	March 2019	Dec 2019
1	Total No of Branches	253	263	271	276	282
	Of which - Rural	83	86	62	62	62
	- Semi-urban	70	73	89	90	92
	- Urban	100	104	120	124	128
2	Total Deposits	12236.83	14663.47	15936.86	17267.47	18184.63
	Of which NRI Deposits	1213.34 (9.92%)	1453.02 (9.91%)	1596.87 (10.05%)	1830.75 (10.60%)	1870.63 (10.29%)
3	Total Advances	9488.44	10248.82	11490.20	12712.59	13408.21
4	CD Ratio	78%	70%	72%	74%	74%
5	Investments	299.11	415.99	378.07	346.12	381.79
6	Cr. + Inv./Deposit Ratio	80%	73%	75%	76%	76%
7	Total Priority Sector Advances	6245.82	6601.56	7320.64	8204.12	8666.04
8	Percentage of PSA to Total Advances	66%	64%	64%	64.54%	64.63%
9	Total Advances to Agriculture	2140.91	2407.17	2704.40	3086.83	3262.49
10	Percentage of Agri. To Total Advances	22.56%	23.49%	23.54%	24.28%	24.33%
11	Advances to Weaker Section	1440.35	1638.70	1954.42	2166.18	2286.52
12	Percentage of W.S. to Total Advances	15.18%	15.99%	17.01%	17.04%	17.05%
13	Advances to SC/ST	640.15	721.77	825.39	926.25	988.78
14	Advances to Minorities	885.88	1006.93	1148.46	1290.62	1369.70

**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 December 2019)	Target	1110.91	521.37	509.94	2142.22
	Achievement	1137.39	525.45	519.96	2182.80
	Achievement	102.38%	100.78%	101.96%	101.89%

AGENDA: 1

Confirmation of minutes of the SLBC Meeting held on 22.11.2019

The minutes of the SLBC meeting held on 22.11.2019 was communicated to all the members vide Lead Bank reference No. SLBC-UTP/L 05/ 2019-20/3006 Dated: 13.12.2019. 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	Expanding and Deepening of Digital Payments Ecosystem	<p>All the banks and government departments have been sensitized on the same through series of meeting and visit by executives and technical team to Karaikal.</p> <p>Financial Literacy programmes are also being conducted by banks in Karaikal.</p> <p>Aadhaar seeding, mobile seeding, distribution of debit cards, internet banking, mobile banking, on-boarding of merchants in BHIM apps, supply of POS machines to Government Departments and shops, activation of digital banking products are being carried out by banks in Karaikal.</p> <p>Letters have been sent to Head Offices of banks operating in Karaikal for their fullest co-operation in successful implementation of the Digital Payment Ecosystem in Karaikal.</p>

2	<p>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.</p>	<p>The meeting of implementation committee with major banks in UT of Puducherry was held on 04.12.2019 and the steps to be taken in this direction were discussed.</p> <p>All the banks were requested to take-up with their corporate offices to develop programmes to extract the details from their CBS database as per the suggested format.</p> <p>The census details with regard to district, taluk, village codes were shared with all the banks.</p> <p>The technology department is in the process of developing suitable provision in website for uploading and extraction of data.</p> <p>Block master of UTP sent by Reserve Bank of India based on the Local Government (LG) directory maintained by Ministry of Panchayati Raj, Government of India was shared with all the banks for incorporating additional details and developing the standardized system for data flow for their bank.</p> <p>All the banks are requested to ensure completion of all the necessary programming so as to operationalize the new data flow system before 31.03.2020.</p>
3	<p>Department of Rural Development- Allotment of Land for Indian Bank Self Employment Training Institute (INDSETI).</p>	<p>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.</p>
4	<p>Sub-committee and its meeting</p>	<p>The Seventh meeting of the sub-committee was held on 14.02.2020 and detailed discussion on agenda points was held.</p>

AGENDA: 3 - New Issues

3.1 Campaign for saturation of all PM-KISAN beneficiaries with Kisan Credit Cards (KCC)

A video conference was conducted by Government of India on 06.02.2020 with the focus on issue of saturation of Kisan Credit Card (KCC) to PM-KISAN beneficiaries. Based on the discussion Department of Financial Services has informed of launch of campaign and 15 days special drive for the same starting from 08.02.2020. Detailed guidelines have been communicated.

The main objective of the campaign is to ensure that to the extent possible, all eligible beneficiaries of PM-KISAN are covered under the KCC scheme by issue of fresh KCC, or, enhancement of the existing KCC limit, or, activation of inoperative KCC account. Consent may also be obtained from them for enrollment of eligible farmers under social security schemes of PMJJBY & PMSBY.

A single page form received from DFS has been circulated among the banks. As per the information provided by Government of India there were 9503 beneficiaries who have been provided with first installment of the PM-KISAN benefits and 14207 active KCCs in UT of Puducherry. This list was also forwarded to the concerned banks with the request to identify the beneficiaries who have account with their bank branches and ascertain the availability of KCC to them and ensure the coverage under KCC if not already availed during the campaign period. The details regarding the campaign were also informed to all the banks. All the banks conducted campaigns in rural areas and the live telecast of the Hon'ble Prime Minister's function held at Chitrakoot was also made in the branches. Department of Financial Services has advised banks to continue the campaign till 31.03.2020. All the banks and concerned Government Departments are requested to do the needful for saturation of all PM-Kisan beneficiaries under KCC

3.2 FINANCIAL LITERACY WEEK

Financial literacy Week was celebrated by all the branches from 10.02.2020 to 15.02.2020. MSME sector has been identified as focus area this year as it plays vital role owing to its linkages in the Indian Economy. Posters prepared on the following themes are to be displayed in the branches during the week and for 6 months thereafter.

- a. Formalisation
- b. Collateral free loans
- c. Trade Receivables discounting system (TreDS) and
- d. Timely repayment of loans

The MSME sector has been identified as focus area this year as it plays vital role owing to its linkages in the Indian Economy. The Government of India and Reserve Bank of India have undertaken various measures for orderly growth of the sector. In this backdrop banks were requested to conduct the FLW successfully and send reports with action oriented photographs with a brief narration of the outcome of the camps soon after the conduct of the programme. During the week Assistant General Manager from RBI also visited some of the branches. Banks are requested to ensure display of the posters in the branch premises as per the guidelines.

3.3 Developing of Bench Mark for Monitoring Doubling of Farmers income by 2022

NABARD vide their letter dated 31.12.2019 has informed that they have developed benchmark/indicators for monitoring and reviewing the progress made under Doubling of Farmers income by 2022. The copy of the letter is placed for information of the members. All the banks and concerned departments are requested to provide the data on the parameters so that review can be made from the next meeting onwards.

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

(Position as at the end of December 2019)

Branch Net Work:

As at the end of December 2019, there are 45 banking institutions with a total network of 282 branches operating in the Union Territory of Puducherry. The commercial banks with 209 branches, Puducherry State Co-operative Bank (PSCB) with 27 branches and Puducherry Co-operative Central Land Development Bank with one Branch, Regional Rural Bank named Pudukkottai Bharathiar Grama Bank (PBGB) with 43 branches and India Post Payment Bank with 2 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	209	34	39
	Of which			
	a. Nationalized Banks	153	31	30
	b. Private Sector Banks	56	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
05	Payment Bank	2		1
	T O T A L	282	62	52

Besides this, PIPDIC (A Government of Puducherry Undertaking) & SIDBI are also extending loan assistance to the needy in the Union Territory. Of these 282 branches, 220 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 4425.

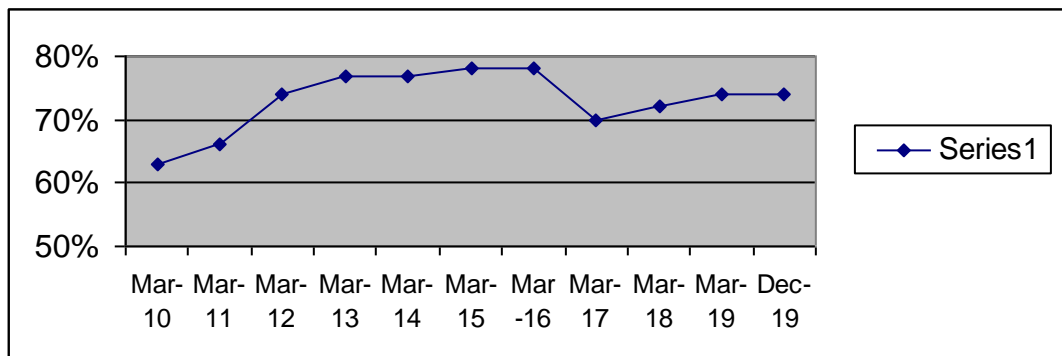
Jan Dhan Darshak GIS application - Department of Financial Services vide its recent letter has advised all banks to ensure all banking touch points in the state are mapped on GIS APP so as to facilitate financial inclusion related policy decision.

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

Rs.in crores

Sl. No	Details/Sector	March 2018	Dec 2018	Variation over March 2018	March 2019	Dec 2019	Variation over March 2019	YoY Growth
1	Total Deposits	15936.86	16901.14	964.28 6.05%	17267.47	18184.63	917.16 5.31%	1283.49 7.59%
	Of which NRI Deposits	1596.87	1865.72 (11.04%)	268.85 16.84%	1830.75 (10.60%)	1870.63 (10.29%)	39.88 2.18%	4.91 0.26%
2	Total Advances	11490.20	12366.84	876.64 7.63%	12712.59	13408.21	695.62 5.47%	1041.37 8.42%
3	CD Ratio	72%	73%	1%	74%	74%	No variation	1%
4	Investments	378.07	346.12	-31.95	346.12	381.79	35.67	35.67
5	Credit + Inv / Deposit Ratio	75%	75%	No Variation	76%	76%	No variation	1%
6	Total Priority Sector Advances	7320.64	7943.92	623.28 8.51%	8204.12	8666.04	461.92 5.63%	722.12 9.09%
7	% of Priority Sector Adv. to Total Advances	64%	64%	No Variation	64.54%	64.63%	0.09%	0.63%
8	Total Advances to Agriculture	2704.40	2998.14	293.74 10.86%	3086.83	3262.49	175.66 5.69%	264.35 8.82%
9	% of Agri. advances to Total Advances	23.54%	24.24%	0.57%	24.28%	24.33%	0.05%	0.09%
10	Advances to Weaker Section	1954.42	2114.77	160.35	2166.18	2286.52	120.34	171.75
11	% of Weaker Section to Total Advances	17.01%	17.10%	0.09%	17.04%	17.05%	0.01%	-0.05%
12	Advances to SC/ST	825.39	900.22	74.83	926.25	988.78	62.53	88.56
13	Advances to Minorities	1148.46	1259.45	110.99	1290.62	1369.70	79.08	110.25

CD Ratio:



CD Ratio:

Compared to the growth rate of 5.31% shown by deposits, the advances have registered a growth of 5.47% 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 22 Private Sector Banks in the UT, 16 Banks are having CD Ratio more than 60% and the remaining 6 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 December 2019
Priority Sector	40%	64.54%	64.63%
Agricultural Advances	18%	24.28%	24.33%
Weaker Section Advances	10%	17.04%	17.05%

Credit to Deposit and Investment Ratio

It is reported that RRB, PSCB & PCCLDB have made an investment to the tune of Rs. 381.79 Crores in Government Securities and as a result the Credit plus Investment to Deposit ratio is at 76% as on December 2019.

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

The Sector wise target vis-à-vis achievement (Disbursement) as on 31.12.2019 is given below:

(Rs. in Crores)

Sector	Target	Achievement	% of
	As on December 2019		Achievement
Agriculture	1110.91	1137.39	102.38%
NFS (MSME)	521.37	525.45	100.78%
OPS	509.94	519.96	101.96%
TOTAL	2142.22	2182.80	101.89%

Agriculture

During the period under review banks in UT of Puducherry disbursed an amount of Rs.1137.39 Crores against a target of Rs.1110.91 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.

The PMFBY notification for UT of Puducherry received from Government of Puducherry has been circulated among the banks. Banks are requested to note that 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 availability of premium subsidy and the details are to be compulsorily entered in the portal. As the progress is reviewed in periodic VC Review by Government of India, the details are also to be sent to lead bank.

Performance under Kisan Credit Card Scheme

During the year upto December 2019, banks have issued 3402 new KCC and extended credit assistance of Rs.42.75 Crores. Banks are requested to provide Rupay KCC to all crop loans. The scale of finance for various crops, Animal Husbandry and Fisheries activities to be covered under KCC were circulated among all the banks.

Reserve Bank of India has informed that Short Term Crop loans eligible for interest subvention scheme (ISS) and prompt repayment incentive (PRI) should be extended only through KCC thus making KCC a prerequisite for claiming interest subvention and prompt repayment incentive. So all the banks have to convert the Short Term Crop loans which are not extended through KCC to KCC loans by March 31, 2020. All the banks are requested to do the needful in this regard.

Department of Fisheries and Fishermen welfare have forwarded applications of persons who are willing to avail KCC which have been forwarded to banks for consideration as per extant guidelines. It has also been informed that the departments are conducting awareness campaigns in areas where beneficiaries are available regarding the KCC schemes and are guiding the willing persons to the concerned banks. All the banks are requested to consider the applications on merits.

Animal Husbandry department has also informed that they have advised diary farmers who are willing to avail working capital loans under KCC to approach their concerned banks for the same. All the banks are requested to consider the applications as per extant guidelines.

The details may be informed to Lead Bank for submission of consolidated report to Government of India. 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.

A meeting was organized recently by Government of Puducherry to explore the possibility of financing milch animals to increase the Milk production to meeting the needs of population of UTP. Banks to consider the applications if any received by them on merits and make portal entry in NABARD ensure portal if eligible under DEEDS scheme on priority basis subject to availability of subsidy.

Doubling of farmer's income by 2022. - 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.525.45 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.

Reserve Bank of India vide their letter dated 11.02.2020 has informed the guidelines regarding restructuring of advances under MSME sector. The same is placed for information of the members.

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 December 2019 is Rs.111.79 Crores and the educational loan is Rs.29.48 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. 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.83.71 Crores, to SC/ST at Rs.66.92 cores and Rs.161.31 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. 585.86 Crores.

The scheme-wise achievement under Mudra as on 31.01.2020 are as follows

Mudra	Number of accounts	Amount (Rs. in crore)
Shishu	56017	180.64
Kishore	13948	209.44
Tarun	5296	195.78
Total	75261	585.86

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 31.01.2020, 187 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.

Credit camp was conducted during the previous quarter with the participation of banks and beneficiaries to facilitate sanction of applications PMAY-PLUS. All the banks are requested to process the applications as per guidelines. Banks and concerned departments are requested to work in close co-ordination for sanction and recovery of loans under PMAY-Puduvai plus Scheme.

Awareness camps were held in co-ordination with Town and Country planning department for Housing for ALL scheme and applicants were informed of the salient features of the scheme. The applicants would be approaching the banks and the Government requested the banks to consider the applications on merits and ensure maximum applications are sanctioned within shortest possible time.

As informed in the previous meeting CLSS component of PMAY is also to be taken care by the banks. Necessary portal entry is to be made for all eligible sanctions so that they would be benefited by the interest subsidy being extended by the Government. As the progress under this scheme is of high importance for achievement of targets under Housing for ALL scheme and the same is being monitored through portal banks to ensure portal entry and inform the progress made immediately.

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. For the current programme year the line departments are conducting task force and have sent the applications to banks. The performance details received from Line departments is placed for information of the members. The banks that have applications pending with them are requested to dispose the same to ensure achievement of the targets for the current year. Implementing agency is requested to follow-up for early disposal.

In respect of NULM scheme in Urban areas a meeting chaired by Hon'ble Chief Minister was conducted recently to review the progress made. The action points of the meeting are placed for information and necessary action of members. All the banks are requested to contact their controlling offices for details regarding the portal entry to be made in respect of the NULM applications. 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 December 2019, banks in UTP have extended credit to 1542 JLGs amounting to Rs.1709.07 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.245.87 Crores, NFS (MSME) sector was at Rs.271.58 Crores and OPS was at Rs.189.53 Crores as on 31.12.2019. All the banks are requested to inform the NPA details in sub-sectors also and also Mudra loans, educational loans etc so as to furnish the same for review.

AGENDA: 11 FINANCIAL LITERACY

Banks are conducting various meetings and programmes in their branches and service area villages in 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 nine months of year 2019-20, rural branches have conducted 245 programmes. Banks are requested to ensure conduct of the programme as per guidelines and details regarding date, place of meeting and numbers of persons benefited through the programme is to be sent to Lead Bank for reviewing in the meeting. Such meetings are conducted in urban areas also.

Financial Literacy and Credit Counseling Centre (FLCC) is functioning in UT of Puducherry and providing services to general public. During the outdoor camps 11212 persons were provided with counseling services during the period. During the first nine months of the year 2019-20, FLC has also conducted 64 Going Digital camps, 48 target specific camps. The list is attached for the information of the forum. Feedback from the participants of the programmes, banks, Government Departments etc can be elicited during such programmes regarding the content and pedagogy. The future requirements can also be ascertained and included in the ensuing programmes.

AGENDA: 12 Training

Indian Bank Self Employment Training Institute (INDSETI) - During 2019-20 INDSETI has conducted 21 programmes benefiting 658 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.

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. 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. India Post Payments Bank has also started providing BC services through POS machines through Postal Assistants in rural areas.

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 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 31.01.2020, the enrolment under PMJJBY, PMSBY and APY was 77918, 228857 and 35397 respectively. The bank-wise performance is placed for the information of the members. SLBC-UTP has won the award for "APY Citizen's Choice Campaign" held during August 2019.

PFRDA has informed APY Citizen's Choice Campaign 2020 from 01.02.2020 to 31.03.2020 with the view to bring in more eligible persons under the ambit of pension and with the fullest co-operation of banks it is hoped the campaign would also be 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 2019-20 as of December 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.

Concerned Government Department is requested to inform the updated availability of various facilities in Puduvai seval so as to inform all the banks regarding the same.

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.