



State Level Bankers' Committee, Tamil Nadu

Convenor: Indian Overseas Bank

166th Meeting of State Level Bankers' Committee

Date: 29.07.2021

Time: 03.30 PM

Mode: Virtual

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State Level Bankers' Committee, Tamil Nadu

Convener: Indian Overseas Bank

Minutes of the 165th Meeting of SLBC

Held on 22.04.2021 through Virtual Mode

The 165th meeting of SLBC, Tamil Nadu was held on 22nd of April 2021 through virtual platform due to restrictions in place on account of COVID 19 pandemic.

Welcome Address:

Shri. S.C.Mohanta, GM – IOB and Convenor SLBC welcomed Shri. A.K.Dogra, Director, Department of Financial Services, Ministry of Finance, GOI; Shri. S. Krishnan I.A.S, Additional Chief Secretary, Department of Finance, Government of Tamil Nadu; Srimathi Jothi Nirmalasami. I.A.S, MD & CEO, TNCDW; Srimathi Vijayarani, I.A.S, MD, TAHDCO; Shri.P.P.Sengupta, MD & CEO of IOB and Chairman, SLBC-TN; Shri. SMN. Swamy, Regional Director, RBI, Chennai; Mr. VenkataKrishna, Officer-in charge/GM NABARD, Chennai and officials from State Government departments, RBI, NABARD and the fellow bankers.

The convenor informed the forum that the 165th SLBC originally slated to be held on 05.03.2021 but due to Model Code of Conduct, the meeting could not be held as per the schedule. Between the 164th and 165th meeting, SLBC had conducted the 165th Sub Committee on Credit Flow and Financial Inclusion on 04.02.2021, the Steering Sub-Committee of 165th SLBC on 17.02.2021.

He briefly touched upon the important issues that were later discussed during the course of the meeting.

CHAIRMAN'S ADDRESS:

Shri. P.P.Sengupta MD & CEO of Indian Overseas Bank & the Chairman of SLBC, Tamil Nadu welcomed the participants to the meeting. He spoke in brief, on how the COVID-19 pandemic is not only defining global health crisis of our time but also has caused an unprecedented socio-economic crisis. He congratulated the role played by the bankers in giving unstinted support throughout the crisis period. Before proceeding on the performance of banks in the state, he touched upon the Global & National economic scenario briefly. He briefed the forum on the performance of the state under Annual Credit Plan for 2020-21 under select parameters.

GLOBAL OUTLOOK:

- The global economic recovery slackened in Q4 (October-December) of 2020 relative to Q3 (July-September) as several countries battle second waves of COVID-19 infections, including more virulent strains.
- IMF has revised upward its estimate of global growth in 2020 to (-) 3.5 per cent from (-) 4.4 per cent and increased the projection of global growth for 2021 by 30 basis points to 5.5 per cent.

National Economy:

- India's growth rate projection, as per Union Budget & Economic Survey 11% growth rate for 2020-21 and as per MPC resolution is 10.5% growth rate for 2020-21.
- IMF in its World Economic Outlook April 2021 expects our country to see a GDP growth of 12.5% in 2021.
- The recent surge in COVID-19 infections, however, adds uncertainty to the domestic growth outlook amidst tightening of restrictions by some state governments.
- Forex Reserve jumped by \$4.34 billion to reach \$581.21 billion during the week ended April 9th 2021.

Banking Sector in Tamil Nadu:

- The State of Tamil Nadu has witnessed a satisfactory performance under various parameters during the Third quarter of FY 2020-21. The CD ratio reached 106.33%.
- Deposits of the Banks in Tamil Nadu have increased from Rs. 817858.28 crores as of Dec 2019 to Rs. 915516.36 crores as of Dec 2020.
- The total advances increased from Rs. 921916.62 crores as of December 2019 to Rs. 973453.98 crores as of December 2020.
- The advances to Weaker Sections decreased from Rs.139632.11 Crores as of Dec 2019 to Rs. 125010.64 Crores as at the end of Dec 2020.
- Advances to export credit witnessed a decrease from Rs. 6176.05 Crores as of Dec 2019 to Rs. 2576.79 Crores as of Dec 2020, which is a cause of concern.

Towards the end of his speech, the Chairman congratulated all the bankers for their active participation in Lead Bank Scheme and for their active role in Government sponsored schemes including Annual Credit Plan.

He thanked the Central and State Governments, RBI and NABARD, for their good support and guidance given to the Member Banks and to SLBC.

Special Address by Shri. A.K.Dogra, Director, DFS, Ministry of Finance, GOI:

- He requested all the bankers to actively participate in the National Strategy for Financial Education (NSFE) 2020-25 for its successful implementation.
- Under the targeted Financial Inclusion Intervention Program (TFIIP), he requested SLBC/LDMs to coordinate with all the participating banks in the two districts viz, Ramanathapuram and Virudhunagar to ensure that all the KPIs stipulated are achieved before September 2021.
- He advised banks who have so far not uploaded the data under the standardised system of data flow to immediately start uploading. **(ACTION: 17 BANKS).**
- He requested banks to lend more under the weaker section category.
- Requested bankers to issue Rupay KCC cards to all eligible farmers.

**Special Address by Shri. Krishnan, I.A.S- Addl Chief Secretary-Finance
Department- GoTN:**

- He congratulated the Bankers who have put in huge efforts in keeping the wheels of the economy running especially under the present pandemic situation.
- He informed the forum that as per the comments given by the experts the effect of the virus would be much more severe in the coming two to three weeks and the Government is taking all possible measures to face it.
- The number of COVID cases are on rise when compared to the last wave and the health infrastructure is coping with the situation to the best possible manner.
- He requested to all that necessary precautionary measures issued by the Central and State Government from time to time be followed without any compromise.
- He thanked SLBC for arranging the meeting with important stakeholders on 08.04.2021 to discuss on the COVID appropriate behavior.
- Tamil Nadu economy registered a positive growth during the Year 2020-21 esp., under Agriculture and MSME sectors with the active support of all the bankers.
- He requested the bankers to continue to support the Government during these unprecedented crises to achieve all the targets for the year 2021-22 as well.

Key Note Address by Shri.S.M.N Swamy, Regional Director, RBI, Chennai:

- National Statistical Office has placed the contraction in real GDP @ 8% for 20-21. However, the recent surge in number of COVID cases shall affect the outlook and it requires continues monitoring.
- High frequency indicators point to the growth momentum gaining strength in Q4 although the surge in COVID-19 infections in a few states in March 2021 imparts uncertainty to the assessment.
- Rural demand continues to be buoyant and RBI's monetary policy continues to be accommodative.

- With a view to encouraging farm credit to individual farmers against pledge/hypothecation of agricultural produce, it has been decided to enhance the loan limit under priority sector lending (PSL) from ₹50 lakh to ₹75 lakh per borrower against the pledge/hypothecation of agricultural produce backed by Negotiable Warehouse Receipts (NWRs)/electronic-NWRs (e-NWRs) issued by warehouses registered with the Warehousing Development and Regulatory Authority (WDRA).
- Bank lending to registered NBFCs (other than MFIs) for on-lending to Agriculture sector, MSME sector and Housing sector was permitted to be classified as Priority Sector lending (PSL) and this dispensation is being further extended for another six months up to September 30, 2021.
- It has been decided to permit parking of unutilized ECB proceeds drawn down on or before March 1, 2020 in term deposits with AD Category-I banks in India prospectively up to March 1, 2022.
- With a view to furthering financial inclusion and to expand the ability of payments banks to cater to the growing needs of their customers, the current limit on maximum end of day balance of ₹1 lakh per individual customer is being increased to ₹2 lakh.
- The Three Ombudsman scheme for banks. Insurance and digital payments has now been decided to be integrated into one to make the customer grievance process easier.
- He urged the State Government to include the financial literacy material in the school curriculum.

Key Note Address by Mr. Venkata Krishna, GM, NABARD, Chennai:

- In the State, Agriculture has shown a positive growth with significant contribution to GDP.
- Disbursement by NABARD stands at Rs.27040 crores with a growth rate of around 87%.
- Under Special Liquidity Fund NABARD has provided Rs.1505 crores.

- Under Rural Infrastructure Development Fund, Rs.2468 crores were sanctioned to various rural infrastructure development activities.
- Under Micro Irrigation Fund, NABARD has sanctioned Rs.1971 crores.
- Under the Fisheries and Aquaculture Infrastructure Development Fund, Rs.350 Crores has been sanctioned for three harbors.
- Under Warehouse Infrastructure Fund, Rs.332 Crores has been released.
- Under Food Processing Rs.69 crores has been sanctioned to seven agro processing centers.

Special Agenda – Business Continuity Plan:

The convenor before going into the regular agenda, informed the forum that due to the havoc being caused by the COVID-19 and on the receipt of representations from various Trade Unions/Associations, it was agreed after consultation with major stakeholder banks to prepare a Business Continuity Plan and send to the State Government for their consent for its implementation from 26th April to 30th April 2021.

The convenor also requested the State Government to give priority for vaccination for all the Banks staffs and their family members.

REGULAR AGENDA of 165th SLBC

The forum confirmed the minutes of the 164th SLBC meeting held on 01.12.2020.

Agenda No. 01

165th SLBC

National Strategy for Financial Education (NSFE) 2020-25

The convenor informed the forum that The NSFE 2020-25 intends to support the vision of the Government of India and Financial Sector Regulators by empowering the various sections of the population to develop adequate knowledge, skills, attitudes and behaviour which are needed to manage their money better and to plan for their future.

The convenor requested all the concerned stakeholders for their active coordination in order to ensure timely implementation of Action plans as mentioned in the NSFE report.

The General Manager, Regional Office, RBI further more threw light on the NSFE for the benefit of all the Member Banks.

The Director, DFS suggested that the NSFE & NSFI be a part of the training programme for the new recruits, which will be of help when they work in branches.

Action: Banks

Agenda No: 02

165th SLBC

Financial Literacy Week – Theme of FL week 2021- Credit Discipline and Credit from formal Institutions:

The Convenor informed the forum that the Financial Literacy Week is an initiative by RBI to promote awareness on key topics every year through a focused campaign. RBI has informed on the theme of FL Week 2021 viz., "Credit Discipline and Credit from formal institutions". In order to create awareness throughout the year special focus shall be given to the theme and Message by Bank branches. SLBC advises Member Banks to disseminate the information to all their branches to make adequate publicity so that the theme and messages reaches the intended persons.

Action: Banks

Agenda No: 03

165th SLBC

Expanding and Deepening of Digital Payment Eco systems- making Virudhunagar District 100% digitally enabled.

The Convenor informed the forum on periodic review by SLBC with various stakeholders for effective implementation of making the Virudhunagar district 100% digitally enabled. The forum was also briefed on the monitorable action plan envisaged by RBI to attain the desired results. The convenor requested the Member Banks to give suitable instructions to their coordinators to actively participate in the roadmap formulated for making Virudhunagar district 100% digitally enabled, as only less than 50 days are left for completion of the extended time line. The convenor also requested the RBI to extend the timeline from March

2021 to September 2021 as the future situation cannot be predicted under the present pandemic condition.

RBI informed that already the timeline was revised to March 21 from September 2020 and for further extension, they would take up with their central office in this regard.

Action Banks

Agenda No: 04

165th SLBC

PM Street Vendor's Atma Nirbhar Nidhi (PMSVA Nidhi) Performance as on 01.02.2021

The Convenor reviewed the performance of banks under the PM SVANidhi scheme for the quarter ended Dec 2020. Also, reference was made to the letter written by the Hon'ble Chief Minister of Tamil Nadu to Hon'ble Minister of Finance and Corporate Affairs on the slow progress made by banks with regard to sanctioning and disbursement of loans under the Scheme. SLBC advised the member banks to issue suitable instructions to their field level functionaries to sanction and disburse all eligible applications immediately.

Madam Dr.Chandrakala, Executive Director, TNCDW briefed the forum on the scheme and various review meeting have been conducted in the past. While reviewing the performance of the banks she requested the bankers to sanction and disburse all the eligible pending applications at the earliest.

Action: Banks

Agenda No: 05

165th SLBC

TAHDCO pending applications & submission of Utilization Certificate

The Convenor informed the forum on the letter of the Managing Director, TAHDCO No.G1/4177/2013 dated 10.02.2020 wherein it was informed that up to 31.01.2021, 13997 applications to the tune of Rs.1,95,86,99,266/- are pending with various Bank branches for issue of Form III recommendations. Similarly, there are 5328 applications to the tune of Rs.76,71,33,345/- pending in various banks all over the state where subsidy has been received by Bank branches but loans are yet to be disbursed. TAHDCO has provided login credentials for four lead district responsibility banks to access their portal to ascertain the latest status of pending

applications with Banks and SLBC requested TAHDCO to provide login credentials to all other banks for follow up. SLBC once again advises the Member Banks to give suitable instructions to their field level functionaries to give immediate attention to this issue and clear all backlogs at the earliest so that the pendency level is brought to the barest minimum.

Mrs. Vijaya Rani IAS - MD-TAHDCO informed the forum that the achievement viz-a-viz target set by GOI was only 78% .Around 13000 applications to the tune of Rs. 175 crores has been sent to various banks after it was scrutinized by the District Task Force Committee headed by the concerned District Collectors. She requested the bankers to process these applications at the earliest. She placed her sincere appreciation to the bankers that so far Form III received is for around Rs.50 crores. She also informed that there are instances where the loans sanctioned for which subsidy is also released is now being rejected for some reasons. She committed that login credentials for banks will also be shared at the earliest. She requested SLBC to convene a meeting with four banks having huge pendency to have further interaction to resolve the pendency issue.

RD RBI also expressed his displeasure on the huge pendency of applications at the branch level and asked to device a period within which the pendency issues shall be resolved.

Action: Banks/SLBC

Agenda No: 06

165th SLBC

Saturation of PM KISAN beneficiaries under KISAN CREDIT CARD SCHEME (KCC)

The Convenor informed the forum that saturation drive is going on under the Atma Nirbhar Bharat to provide KCC to all eligible farmers including the PM-KISAN beneficiaries, animal husbandry and fisheries farmers. SLBC has issued various communications to Member Banks for speedy sanction of all eligible applications and issue of KCC Cards. the Department of Agriculture, Co-operation and Farmers Welfare (DAC&FW), Government of India vide letter dated 09.02.2021 have requested the State Governments to initiate immediate necessary measures to source fresh KCC applications from eligible farmers and also monitor/assist the banks in clearing the pending applications.

SLBC once again advises Member Banks to actively associate with the State departments/state agencies/farmers, milk unions in sourcing of fresh applications in camp mode, and process the pending applications in a time bound manner.

Action: Banks

Agenda No: 07

165th SLBC

Targeted Financial Inclusion Intervention Programme (TFIIP)

The Convenor informed that the Department of Financial Services, Government of India vide their communication dated 10.02.2021, had issued the guidelines for implementation of Targeted Financial Inclusion Intervention Programme (TFIIP) in all the 112 Aspirational Districts within the overall Aspiration Districts Programme (ADP) of NITI Aayog. DFS vide its communication dt 07.01.2021 has advised to achieve 100% benchmark on all KPIs in Ramanathapuram and Virudhunagar district by the end of September 2021.

SLBC advises member banks to issue suitable directions to their branches in the two aspirational districts to actively participate in camps and outreach programs organized by the District Administration and achieve 100% target well before the stipulated time line.

The Director, DFS briefed the forum on the programme and requested SLBC to convene the SLIC meeting at the earliest.

Action: Banks/SLBC

Agenda No: 08

165th SLBC

Animal Husbandry Infrastructure Fund (AHIDF), Agriculture Infrastructure Fund (AIF) and PM Formalisation of Micro Food Enterprises Scheme (PM FME) and KCC Saturation drive

The Convenor informed the forum in brief on the various aspects/guidelines available under Animal Husbandry Infrastructure Fund (AHIDF), Agriculture Infrastructure Fund (AIF) and PM Formalisation of Micro Food Enterprises Scheme (PM FME). SLBC requested Member Banks to extend credit facilities to the targeted groups as per the Scheme guidelines.

Action: Banks

Agenda No: 09**165th SLBC****Tamil Nadu Rural Transformation Project – Matching Grant Program**

The Convenor informed the forum on the Chief Executive Officer, Tamil Nadu Rural Transformation Project, Chennai letter Lr.No.381/BPF/2017 dated 10.02.2021 wherein it was informed about TNRTP – Matching Grant Program to facilitate access to finance for business plans of individual and group enterprises through Matching Grant Program (MGP) and other financial services. The Matching Grant will be available as a combined offer to the borrower, together with the loan sanctioned by the PFI (Partner Financial Institution).

Madam Chandrakala CEO, TNRTP briefed the forum on the scheme.

Action: Banks**Agenda No: 10****165th SLBC****High Level Committee (HLC) recommendations on Animal Husbandry, Dairying**

The Convenor briefed the forum on the communication from The Director of Animal Husbandry and Veterinary Services, Chennai vide letter R.O.C. No.14020/PP1/2020-2 dated 08.02.2021 wherein the recommendations of the High Level Committee headed by Dr.C.Rangarajan, Former Governor of Reserve Bank of India on revival of Animal Husbandry Sector in the State, which has been affected by the COVID-19 pandemic was detailed.

The Convenor advised Member banks to consider formulating board approved schemes for poultry sector to help them wade through the crises caused by COVID-19 pandemic.

Action: Banks**Agenda No: 11****165th SLBC****Digitalisation of Land Records – Creation of Online Charge by Banks**

The Convenor informed the forum that Digitisation of land records has the potential to address various issues relating to agriculture credit and will help in reducing the instances of double or multiple financing on the same piece of land. Department of Financial Services, Ministry of Finance, Government of India vide

Letter F.No.19/13/2020-RRB dated 20.01.2021 informed on digitisation of land records and linking the digital record database with banks and financial institutions which in turn will facilitate creation of online charges in the land records. SLBC vide e-mail dated 21.01.2021 has requested the Director of Survey and Settlement (FAC), Government of Tamil Nadu to provide the status on digitisation of land record.

Action: SLBC/State Government

Agenda No: 12

165th SLBC

Implementation of Rural Housing Interest Subsidy Scheme (RHIS)

The Convenor informed the forum that the Ministry of Rural Development (MoRD) is implementing Rural Housing Interest Subsidy Scheme (RHIS) with the objective to provide interest subvention on housing loans for construction/upgradation of houses for those beneficiaries, which do not figure in the Permanent Waiting List (PWL) of PMAY-G.

Action: Banks

AGENDA No: 13

165th SLBC

Developing a Standardized system for Data flow

The Convenor informed the forum that SLBC had created a portal and provided login-credentials separately for individual Banks and LDMs to upload their quarterly data as per the format provided by Reserve Bank of India. From Quarter ending June 2020, Banks have started to upload the data's in the portal as per the prescribed format. A separate WhatsApp group for Banks and LDMs has been created and the service provider on immediate basis attends to any issues faced by them. The convenor further informed that out of 38 banks, 17 banks as on 26.02.2021 have not even started the process of uploading of data even after several mails/reminders and phone calls. SLBC advises these Banks to start the process of uploading the data immediately, check for the accuracy of the uploaded data with the data manually submitted for any variations.

RBI insisted that all Banks shall upload the data for March by 30th of April 2021.

Action: 17 Banks

SHG-Bank Linkage program:

Srimathi Jothi Nirmalasami, IAS briefed the forum on the SHG Bank linkage programme and the target set forth for the banks for the FY 2020-21. She was happy to inform the forum that Banks so far have achieved Rs.17804 crores which is first of its kind.

She further informed that there are delay in sanctioning of loans by some banks and the amount sanctioned is far less than their eligible loan quantum. She urged banks to process all the eligible loan applications at the earliest to their eligible quantum and allow operations in Cash Credit accounts by SHGs, as there are huge undrawn limits available in the CCL accounts.

SLBC advises Member Banks to process all the pending applications immediately and allow operations in their Cash Credit Accounts.

Action: Banks

Special invitee from SWIFT India briefed the forum on digitisation of Letter of Credit and Bank Guarantee. He informed that 27 banks have on boarded and 10 to 11 banks have gone live on interbank trade, treasury operations etc., But for Bank Guarantee automated e stamping is necessary for which he sought the assistance of SLBC to take up with the State Government to issue necessary notification.

He thanked SLBC for giving the opportunity in briefing the forum on e-stamping of BGs.

Action: SLBC/Government

Vote of Thanks

The meeting ended with Vote of thanks proposed by General Manager, Indian Bank.

B. Confirmation of Minutes of 165th SLBC Meeting.

The forum confirmed the minutes of 165th SLBC meeting Conducted on 22.04.2021.

Action Taken Report for the 165th SLBC meeting:

Agenda No: 5 TAHDCO pending applications & submission of Utilization Certificate

POINT	ACTION TAKEN
MD TAHDCO informed on huge Special SLBC meeting on TAHDCO pendency of applications and review pending applications w submission of UC esp., with four major conducted on 29.04.2021, issue w banks viz., SBI, Indian Bank, Canara discussed with the four major bar Bank and IOB.	having huge pendency, and SLBC advised to clear the applications at the earliest.

Agenda No:7 Targeted Financial Inclusion Intervention Programme (TFIIP):

POINT	ACTION TAKEN
The Director, DFS requested SLBC to conduct the State Level Implementation Committee meeting at the earliest.	The meeting of the State Level Implementation Committee was held on 21.06.2021 chaired by Shri.A.K.Dogra, Director, DFS. The performance of the two districts viz., Virudhunagar and Ramanathapuram was reviewed.

Agenda No.11 Digitalisation of Land Records – Creation of Online Charge by Banks

POINT	ACTION TAKEN
SLBC requested the Director of Survey and Settlement (FAC), Government of Tamil Nadu to provide the status on digitisation of land record.	Commissioner of Survey and Settlement vide letter dated 04.05.2021 had provided the details pertaining to Computerisation of Land Records for the State.

Automated E-Stamping of Bank Guarantees

POINT	ACTION TAKEN
Mr.Tanksale special invitee from SWIFT India emphasized the need for implementation of e-Stamping facility for Bank Guarantee in the State of Tamil Nadu.	SLBC had taken up the issue with the Secretary to the Government Commercial Taxes and Registration department emphasizing speedy implementation of the facility in the State.

Annual Credit Plan for the year 2021-22

The consolidated Annual Credit Plan for the financial year 2021-22, based on the District level ACP prepared by LDMs, for the State of Tamil Nadu is placed below for the approval of the forum (reported in LBS MIS I format prescribed by RBI).

The credit plan for the year 2021-22 envisages a total credit flow of Rs. 5,98,967.29 crores under PRIORITY and NON PRIORITY sectors. The sector-wise details are given below:

(Numbers in actual/ Amt in Rs.Crores)

Sr. No	Sector	Sub-Sector	Yearly Targets under ACP	
			Number	Amount
1	Priority	Agriculture & allied	14722769	165185.78
2		MSME	5161140	117224.08
4		Education	303940	14108.75
5		Housing	263113	34133.47
6		Export Credit	20829	10527.26
7		Renewable Energy	54807	1884.63
8		Social Infrastructure	42695	1807.00
9		Others	864658	19285.61
10		Total Priority (A)	21433951	364156.62
		Loans to Weaker Sections		3215093
11	Non-Priority	Agriculture & allied	85484	39666118
13		Education	24226	362272416
14		Housing	76822	1053701082
15		Personal Loans	121841	51503091
16		Others	1349110	84096.39
17		Total - Non Priority (B)	1657484	234810.66
Grand Total (A+B)			23091434	598967.29

The District-wise / Sector-wise and Bank-wise / Sector-wise plan for 2021-22 are enclosed as Annexure.

Member Banks are requested to actively involve themselves for the successful implementation of the Annual Credit Plan 2021-22.

UDS MIS 1
DISTRICT-WISE / SECTORWISE ACP PLAN FOR THE YEAR 2021-22

(Number of accounts in actuals/ Amt. in thousands)

STATE NAME: TAMIL NADU

Sl. No.	Bank	Agriculture										MSME										Rural										Education									
		Total Agriculture		From Credit		Agriculture Infrastructure		Ancillary Activities		MSME		Micro Enterprises (Micro-Enterprises & LSO)		Small Enterprises (MSME-Enterprises & LSO)		Medium Enterprises (MSME-Enterprises & LSO)		Khand & Village Industries		Churn under MSMEs		Expert Credit		Education																	
		Shs	Amt	Shs	Amt	Shs	Amt	Shs	Amt	Shs	Amt	Shs	Amt	Shs	Amt	Shs	Amt	Shs	Amt	Shs	Amt	Shs	Amt	Shs	Amt	Shs	Amt														
1	Public Sector Banks	346419	24380425	315581	22141115	38670	12676767	14418	875453	6899	415688	4681	288524	1115	63312	0	0	348	23213	715	40649	215	4000	5461	270001																
2	Chennai	101734	4005020	67087	909754	34343	18197710	20213	16483856	3081841	667658133	1981873	232565194	1437990	268464713	241691	52754798	217448	35081	841	11656843	998	75689805	20519	74563464																
3	Coimbatore	155154	79918600	134049	68762999	14022	7170305	7783	3984396	33521	99600700	11237	41554412	16771	48214463	3345	9644630	168	187195	0	90	3093793	4810	3674678																	
4	Cuddalore	964896	75033160	932471	71438204	2072	20668115	10353	1503041	159099	12063381	129829	7236864	24097	1206573	2434	2412540	320	20523	2439	1186879	245	439792	8643	2381695																
5	Dharmapuri	4489711	44869846	423169	4338878	1790	616793	5751	805875	42159	7980000	13945	2823774	21973	2237278	9790	2200018	495	314023	816	349406	174	54000	4069	984175																
6	Dindigul	164693	69182225	108532	58081815	41246	7673460	14915	3445950	20223	12195890	5755	4874370	4880	3658760	2296	1219590	3370	1097630	3942	1341540	25	727888	3140	1971165																
7	Erode	351606	66779900	288317	54759918	42192	8013370	21097	4005662	23454	38020900	8710	15055478	11731	19008123	2342	3801629	671	155670	0	0	0	0	11807	3718498																
8	Chennai	367898	19997325	261740	13413514	86695	4155318	19473	2424494	18767	9296421	6433	3232436	4613	2511179	1479	830977	3768	1099513	2774	5377366	0	0	10345	3496553																
9	Kancheepuram	24891	12635442	150264	7541409	6771	3719813	36656	1891900	13713	8534056	4136	2579749	3426	1648315	2069	1289619	2353	1467091	1737	1038231	0	0	7069	2811537																
10	Kanniyakumari	967564	57457942	767666	46546133	53175	5741265	146723	5170564	94309	8541962	35962	4448811	25646	1837071	21319	14981315	0	0	11382	754363	336	47791	16170	2315524																
11	Karur	297909	37746872	226609	24926920	5963	891989	65337	6915963	41560	16975684	24119	5350088	14983	7671827	3748	3311860	4646	487901	2844	151508	450	5835183	9126	1368074																
12	Krishnagiri	387477	46091216	344901	39395661	11069	3703430	11507	2991215	27798	10553508	8826	3748832	8694	3007473	5959	1859203	1426	726004	2893	1213996	2118	960000	4302	1055250																
13	Madurai	184546	75770000	123546	62320000	26240	4480000	18760	8720000	39814	21800000	11260	9120000	9350	6840000	5150	2166000	6320	3918000	7634	2736000	58	2530000	2200	2780000																
14	Nagapattinam & Mylathukudal	444637	50705502	368979	46440381	22938	3966449	56720	258262	5829	1531936	5929	1531936	0	0	0	0	0	0	0	0	0	443	469099	1456	897360															
15	Namakkal	395421	37941000	341265	35781463	5719	849537	8437	1270000	27411	9929000	7358	2828281	2612	871866	12816	5049206	2283	618722	2362	763525	459	570000	1919	457541																
16	Perambalur	295425	29660000	294617	29518432	392	83656	416	57912	1820	3720000	9391	2883583	3730	343637	0	0	0	0	0	0	0	266	322373	5166	711525															
17	Pudukottai	684132	44241570	650416	42229134	12371	933151	21445	1079085	10356	2626132	10356	2626132	0	0	0	0	0	0	0	0	0	0	0	7538	1490000															
18	Ramanathapuram	443418	33998400	397617	30486658	19465	1491025	26336	2020717	25457	1931100	14003	1070960	8148	607014	762	54416	1915	1460307	628	48680	2459	380000	20266	3040000																
19	Salem	975920	57313147	556508	54009953	3272	1055678	4132	3644000	54781	24679430	41893	12321451	8421	7064821	1914	7039854	0	0	2953	140304	27	563817	1311	818873																
20	Sivaganga	863278	58484138	319650	50453095	23127	6021108	18901	2012825	4794	6164100	30663	3082050	8254	2064700	0	0	1402	34250	6715	649400	626	754180	9127	3869400																
21	Thanjavur	630369	62537013	571989	51811067	32153	6203328	24227	4621618	27895	7107127	15054	3687703	8086	1978272	3321	10909313	1434	355619	0	0	0	0	857	495000	8528	2347500														
22	The Nilgiris	142099	27225000	132160	25318533	5679	1083348	4260	818119	2376	4851000	1145	2397480	1194	2424893	4	230060	33	3567	0	0	0	0	0	3351	837468															
23	Theni	159922	52510000	137240	46760000	14642	3750000	12310	2500000	7064	5510000	2996	2160000	2048	1599000	708	550000	634	496000	776	606000	10	120000	782	890000																
24	Thiruvallur	230665	31153068	185368	23950870	5242	658303	40055	6543895	133356	8109800	121215	7621140	12341	484640	0	0	0	0	0	0	0	0	0	39361	2562780															
25	Thiruvananthapuram	300384	11661475	299700	38316315	622	822150	572	2520000	9534	2778403	7495	2109403	782	200000	30	45000	717	191000	1030	233000	8	100000	725	1034725																
26	Thoothukudi	779354	71256624	764417	65558915	6787	1055678	4132	3644000	54781	24679430	41893	12321451	8421	7064821	1914	7039854	0	0	2953	140304	27	563817	1311	818873																
27	Tiruchirappalli	60954	57497462	504801	48164960	24038	2249608	72115	7081895	51998	37257128	18179	6039995	16621	5522281	16101	5349710	792	258854	305	86286	735	418815	12607	4607120																
28	Tirunelveli	424399	41871989	415727	36844279	1876	2174340	6696	2313370	8854	5415500	4085	2782638	1546	1133164	3223	1505598	0	0	0	0	0	0	857	495000	8528	2347500														
29	Tirunthiruvani	346664	31347631	340690	28418581	2682	1741975	3292	1777075	5137	3074038	2722	1970605	840	442881	1575	660552	0	0	0	0	0	0	288	250000	5912	941157														
30	Tiruppur	188449	36889000	132721	31100168	12374	3078367	13254	2660265	63874	77324000	48276	54140105	9578	11591944	6388	7727967	1912	2118399	1272	3545395	20	5195645	12066	2395048																
31	Tiruvannamalai	479808	46130000	472184	44060000	2570	1100000	5054	1270000	7757	3450000	5437	2050998	678	629622	371	169696	620	254572	251	245112	0	0	0	2548	520000															
32	Tirupathi	293010	24787036	251483	20177953	18602	4512001	21925	4097082	27100	7028156	18420	4797446	5420	1405630	2440	1405630	550	140563	270	70285	460	448194	30748	2490290																
33	Tirupathur	218846	22481086	210422	20850000	4521	857660	3905	702526	10831	5607191	5264	3177446	2190	779547	2292	737015	153	95096	58	317793	486	305864	6579	1621662																
34	Vellore	257047	30413399	217494	25587726	23395	2634814	17158	2018559	75533	8466296	32567	3631348	26831	3663929	13514	1389869	2272	267189	4549	531161	17	2000	8821	1017750																
35	Virupuram	638230	46574725	596439	38818997	33664	3696000	6527	4059828	28474	6677054	20636	4123500	6444	1275000	176	880000	185	337000	983	344854	4	10000	518	70400																
36	Kallakurichi	475008	31551000	448731	29563700	23771	2632399	1504	1375004	10217	2400002	7182	1461938	999	199999	981	480003	92	43601	963	240001	13	4800	4171	1357801																
37	Vudhunagar	430348	30447821	403356	27787466	11865	1079294	15127	1581063	73018	31443162	52454	2584620	1934	378977	8095	2087916	3188	600794	7865	3111855	1768	1938363	2																	

DISTRICTWISE / SECTORWISE ACP PLAN FOR THE YEAR 2021-22

(Number of accounts in actual/Amt. in thousands)

NON FINANCY

Bank	Housing		Social Infrastructure		Renewable Energy		Others		Sub Total		Agriculture		Education		Housing		Prevented Loans under Non-Prudential Sector		Others		Subtotal (1)		Total	
	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
PERNIC SECTOR BANKS																								
Aiyalur	1761	320000	245	45000	100	20000	6748	360891	370048	24852015	0	0	0	0	0	0	0	0	344345	4608333	344345	4608333	514393	30458348
Chennai	42373	202915039	230	132150	312	436319	15715	13455023	4043742	107605059	1469	8178778	7282	358446556	24474	1029211173	68051	42554588	191990	623491912	292366	206581107	4357008	3141910666
Coimbatore	9190	15429190	71	383976	72	77952	38131	24316430	241870	277137500	34883	18302131	408	287633	787	1206415	0	0	3261	1898311	39339	21694470	281209	248821970
Cuddalore	2483	4730371	532	807241	298	55160	35441	3050245	3151657	9878245	0	0	0	0	0	0	0	0	38819	527316	39356	5698696	528745	63052796
Dharmapuri	1054	3448230	174	94829	3393	210600	15255	1710000	494789	57551600	0	0	0	0	0	0	0	0	137	45180	0	0	218356	107187318
Dindigul	5174	4118858	148	377784	1567	361460	9094	6960648	203064	94896719	0	0	0	0	0	0	0	0	13786	10910000	14292	11280000	218356	107187318
Erode	6171	6019413	72	7189	71	7189	52615	18815813	445797	133368900	35156	6677768	3083	340874	541	551786	0	0	4848	1726645	41648	9257073	487445	342661973
Chengalpattu	8806	3021782	4930	1747394	1946	731129	31962	3714678	415654	41505218	0	0	0	0	0	0	0	0	4959	711124	8973	1503393	3615	496943
Kancheepuram	8203	3082135	273	97718	186	71875	3166	1184449	281309	28217412	0	0	0	0	0	0	0	0	8015	1018411	7589	1018505	981	127934
Kanniyakumari	9172	3648358	289	434824	3183	77932	23956	2918715	3114998	56650948	403	381583	78	108634	74	359681	2092	2527883.16	5950	1991818	8598	2905196	1133597	78570244
Karur	7637	6208316	3015	12019	389	116885	21305	3152232	384391	6453745	0	0	0	0	0	0	0	0	37340	4219544	37778	5363479	424169	71800724
Krishnagiri	1716	1127500	2462	525000	395	193934	38235	9381500	441503	70889098	0	0	0	0	0	0	0	0	40185	7865524	44213	9000000	487716	78609608
Madurai	8090	8470000	230	1240000	402	910800	2370	5200000	241710	120110000	94	3420000	142	210000	446	750000	0	0	4128	5940000	4810	10330000	246530	130430000
Madukudal	1218	944555	2459	25267	74	507515	0	0	460236	5009734	0	0	0	0	0	0	0	0	665	218930	602	239135	446278	57416369
Namakkal	2840	5729551	4300	846906	1857	411033	50939	33514889	485166	68400000	0	0	0	0	0	0	0	0	57467	8367612	58668	9700000	543824	78100000
Perambalur	1853	1573592	432	186408	0	0	34253	4570000	32121	4200000	0	0	0	0	0	0	0	0	3388	784942	0	0	79885	6927167
Pudukkottai	2480	2505255	834	126773	5120	276965	55839	6499528	764193	55310000	0	0	0	0	0	0	0	0	273	207050	0	0	6826	591275
Ramanathapuram	13770	3440000	3493	513700	1494	224200	22785	3520000	533342	47057400	0	0	0	0	0	0	0	0	10846	841409	69309	6056126	79975	6997535
Salem	5577	4323319	4630	407715	3927	608287	143267	639458	76103768	619358	0	0	0	0	0	0	0	0	75458	37514841	77293	18072990	176751	84176758
Sivagangai	7356	5470173	6521	3502800	399	1095469	38212	4544100	450813	82896300	0	0	0	0	0	0	0	0	32098	1855040	32387	2385657	483160	85181957
Thanjavur	6519	4891034	1918	544132	2779	1061490	21842	2021861	708877	82811345	0	0	0	0	0	0	0	0	49299	552187	49571	5686585	758248	88487790
The Nilgiris	4450	2016044	60	6192	60	6190	14147	3562605	366543	39504500	13230	2533201	248	57001	330	137214	0	0	1068	242364	34876	2969780	181439	41874280
Theni	1768	2530000	376	660000	76	80000	2018	2500000	171832	64800000	0	0	0	0	0	0	0	0	782	505000	1456	940000	373788	65740000
Thiruvallur	25401	3714435	0	0	12889	837181	52008	3432370	493680	47809634	0	0	0	0	0	0	0	0	29858	4139785	49856	6920115	543536	54719749
Thiruvannamalai	1297	1791900	252	251600	335	796000	5185	1899797	317530	49600000	0	0	0	0	0	0	0	0	2520	1843000	8700	5000000	326230	54600000
Thoothukkudi	4493	5238319	25	10120	4	1324	88929	4205195	980716	108771622	223	41829	158	71651	875	1304194	9551	2420055	353238	41593077	164045	45430806	1094781	154204428
Trichirappalli	13697	12260890	3956	1701469	2104	916660	28616	6249000	714705	100009544	0	0	0	0	0	0	0	0	90730	25233756	94008	26171834	808714	137079998
Trinamalee	1919	2563350	375	525000	3186	696755	34300	6560000	482268	67480994	0	0	0	0	0	0	0	0	17744	4671589	27944	50592181	510212	67540275
Thenkasi	946	1200235	65	102300	3359	259411	19197	4400000	379548	41574962	0	0	0	0	0	0	0	0	17455	3217966	17314	3315446	396882	44880448
Truppur	8167	2357319	43	372877	1269	617389	35011	3492178	25878	134150000	26	377050	166	254099	509	839535	0	0	4318	10164000	5019	11383684	263608	145333644
Truvannamalai	2523	3200000	913	400000	426	200000	16412	3800000	510427	58000000	0	0	0	0	0	0	0	0	23438	3944908	24031	4264359	534958	62164159
Tirunelveli	4966	4924278	132	54600	1096	856449	10420	3481007	346932	4800214	0	0	0	0	0	0	0	0	5575	2047298	5982	2290026	352916	50360240
Tirupattur	5448	3693880	851	26584	2858	680177	31769	5964721	252722	37920350	0	0	0	0	0	0	0	0	6567	1908193	7701	2527760	764923	40448110
Vellore	31010	3648393	665	78216	2648	311534	48166	421907	49872100	0	0	0	0	0	0	0	0	0	10904	2847640	3163	3101605	435530	33074707
Viluppuram	528	369600	352	128480	176	2640	21303	3814393	887545	57647292	0	0	0	0	0	0	0	0	352	2816000	10032	3760000	149510	6317525
Kallakurichi	761	1540002	404	160002	475	89999	17287	3110001	508136	42116010	0	0	0	0	0	0	0	0	885	384142	4007	1473459	523443	4338469
Vudhunagar	2055	2282322	208	519313	300	543170	29826	6429176	544602	73955742	0	0	0	0	0	0	0	0	54060	6548164	54482	9307229	599084	83761981
TOTAL	263113	3413387185	41695	18070094	54807	184846361	664656	592856179	21433951	3641566282	85484	39666118	24226	362272416	76822	1051701082	121841	51503091	1349110	840963988	1657484	2348106694	23081634	598967976

BANKWISE / SECTORWISE ACP PLAN FOR THE YEAR 2021-22

(Number of accounts in column 'Acct. In (Percentage))

S NO	Bank	Housing			Social Infrastructure			Renewable Energy			Others			Sub total			Agriculture			Education			Housing			Personal Loans under Non-Priority Sector			Others			Individual (F)			Total
		No.	Acct.	%	No.	Acct.	%	No.	Acct.	%	No.	Acct.	%	No.	Acct.	%	No.	Acct.	%	No.	Acct.	%	No.	Acct.	%	No.	Acct.	%	No.	Acct.	%	No.	Acct.	%	
1	BOB	20983	139386239	1083	575159	1307	1020452	22503	6367452	409534	119197033	3634	4419396	5178	1627397	11196	8741774	2307	752572	34228	98221898	48543	113769937	458077	232865960	293161	9641680	18632	5764455	6101	5764455	228328	349320853	861281826	
2	BOI	5063	3343442	765	416322	1395	462402	12301	3685533	27549	5342574	815	794368	146	997098	523	997098	1264	149317	15862	7616765	18632	9641680	293161	63068404	231852	5764455	6101	5764455	228328	349320853	861281826			
3	BOA	785	360118	239	42509	372	141993	4005	2273989	25751	693403	267	1963075	902	688174	512	688174	331	148221	4089	2162165	6101	5764455	293161	63068404	231852	5764455	6101	5764455	228328	349320853	861281826			
4	CB	26271	19576116	3767	2198318	5629	1631959	68015	17023217	2168219	35619436	13740	6418605	2074	588174	5836	4659752	3293	916591	89756	20530213	114799	33312435	228328	349320853	391695	26970448	28991	26970448	391695	861281826				
5	CCM	6501	3634797	738	353339	1027	498540	21258	4013879	362704	59157678	2098	569510	338	267417	1021	1047185	3451	2768852	22083	22817484	28991	26970448	391695	861281826	2735768	28756755	302283	28756755	391695	861281826				
6	IC	28238	20153145	5255	2676078	9118	2039190	75825	18775101	2632485	369258387	1940	2535304	4017	622107	9648	4974763	9933	5154061	77745	15470670	302283	28756755	391695	861281826	240514	28000008	137467	28000008	240514	379565940				
7	IOB	27084	18466883	4102	2414908	8005	1536284	69676	18121371	2313047	351485132	3539	2830981	4704	590047	11236	3816096	9181	3819942	108807	17032742	137467	28000008	240514	379565940	240514	28000008	137467	28000008	240514	379565940				
8	PB	185	176323	9	6441	26	68975	260	120759	3391	265301	0	0	0	344	2761	0	0	0	276	51586	280	54691	280	2705742	3673	51586	280	54691	280	2705742				
9	PMB	5465	3907466	645	518403	1393	524874	16439	3231646	238068	61566040	196	685731	250	85585	1171	7314459	2969	2044169	13199	27680325	37785	37810469	253853	99378509	248766	6965100	157895	6965100	248766	99378509				
10	SBI	47840	2831565	6208	3478565	8760	2592364	83596	22350770	3391971	416421200	11260	4142168	2330	1080788	14556	23976180	8747	2871943	120974	376021021	157895	6965100	248766	99378509	248766	6965100	157895	6965100	248766	99378509				
11	UCD	4369	2824689	444	150282	488	187954	4905	1061002	137086	1527047	517	177053	110	69434	1273	3379777	2824	783225	5661	41859664	10131	47821953	142717	79329000	142717	47821953	10131	47821953	142717	79329000				
12	UBI	35312	1359889	893	582511	2439	1000150	32870	11555792	727353	147831909	551	3244130	551	563893	2931	5036992	2008	358845	44189	79915264	51076	89319124	779419	236954033	779419	89319124	51076	89319124	779419	236954033				
13	AUB	7270	2419250	757	289169	501	114798	12383	2431096	219067	47261214	176	697272	91	35570	829	1894086	636	212996	54113	80604554	55795	83451928	274862	130713142	274862	83451928	55795	83451928	274862	130713142				
14	CSB	560	794317	3	399	3	194	263	28192	3606	4380079	2	148	55	284	294	1160597	49	6803	283	176498	643	1344330	4789	5724409	4789	1344330	643	1344330	4789	5724409				
15	CSB	562	647335	96	33660	192	95245	4089	986025	37233	10443186	118	41112	12	7933	47	34461	35	4701	7028	3124292	7240	3124292	44473	11655603	44473	3124292	7240	3124292	44473	11655603				
16	CUA	5058	351083	1718	415604	890	590277	34592	2891532	355432	65418546	599	182012	260	235948	3187	18225948	20946	4037632	27699	31471800	50691	39748739	406123	105167285	406123	39748739	50691	39748739	406123	105167285				
17	DBBL	3645	17095984	67	19817	485	70182	4350	1021654	65574	752684031	160	3410122	90	355010439	119	975029699	116	15019781	2084	31018647	2579	138179888	68153	213397389	68153	138179888	2579	138179888	68153	213397389				
18	ESAF SB	5637	1099166	7	4195	18	11787	281	67187	55059	5371891	2	227	5	1349	635	1393134	5	1373	49354	90398138	50001	92394231	105630	97766112	105630	92394231	105630	97766112						
19	EQSB	1348	504561	182	77640	158	42793	3120	783683	144335	13366890	0	0	288	45022	174	93315	310	83034	9354	7572510	10126	7791881	154461	21161571	154461	7791881	10126	7791881	154461	21161571				
20	FDL	2508	983872	97	31563	695	344700	8447	2137147	88457	15039224	233	124433	287	468533	534	64496	534	64496	20787	1230743	24537	2835418	112994	37874642	24537	2835418	112994	37874642						
21	HOFC	2593	1900827	444	259829	462	389317	11871	5085656	158415	41154632	334	498222	233	70843	1519	442046	2449	790981	27310	10397433	32165	12199625	190560	53851247	190560	12199625	32165	12199625	190560	53851247				
22	KICI	7947	8617162	1028	314206	615	227780	17935	57863183	407301	87240658	1464	715244	344	44782	738	6929313	5923	2190767	33948	30483572	4215	34080278	449516	121320847	449516	34080278	4215	34080278	449516	121320847				
23	KOH	1514	1164433	249	235733	242	170028	4256	2633774	76912	22799911	58	454995	72	28135	283	17836	376	85403	5889	2039452	6678	2781821	83590	2581731	6678	2781821	83590	2581731						
24	DKP	370	78046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
25	MOUS	413	264851	152	59862	144	407859	5265	1396397	24780	16307706	12	20077	0	666	97	17183	57	30000	13358	27142860	13524	27190986	38284	43498592	13524	27190986	38284	43498592						
26	IFB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
27	SBF	26	38217	68	9905	16	10348	149	36385	2557	656307	0	0	5	760	10	875	3	535	28	2425	46	12467	2603	668774	46	12467	2603	668774						
28	ETB	880	776185	51	33812	349	1310240	2734	875359	41577	11951611	18	28561	59	20390	309	362764	189	20250	3310	2095568	3885	257533	45462	14479144	3885	257533	45462	14479144						
29	KVB	5036	2781849	1400	394694	1355	606659	18147	5630117	2196167	64353708	4696	955068	257	63908	1621	1051245	12992	2596464	22128	5692257	41694	10358942	2217863	74712651	41694	10358942	2217863	74712651						
30	RTB	513	345384	239	25864	74	143926	1945	857757	1833915	877390	122	15752	1	1355	23	32817	57	10000	3798	1794362	4001	1972786	1837916	10949678	4001	1972786	1837916	10949678						
31	LVB	2717	1743743	557	204859	680	199101	8694	4917531	291590	15230430	1501	557861	94	90048	1389	1090927	6809	2198830	35477	16005155	25770	39935821	110860	71443635	25770	39935821	110860	71443635						
32	SB	2027	1150143	1016	54012	420	155750	10197	2686229	191970	31970339	5003	1134881	399	33163	966	460353	11297	2146563	7518	21869791	25183	25643453	217153	57615492	25183	25643453	217153	57615492						
33	SBF	206	341051	139	199665	127	32590	2487	511069	62290	11495735	0	0	3	506	102	376155	2	350	18412	1969982	18519	2296093	82809	13791828	18519	2296093	82809	13791828						
34	THB	6594	4034607	635	447129	1431	856844	18256	4149512	531878	88232380	578	5																						

Scheme for extending financial assistance to project proponents for enhancement of their ethanol distillation capacity or to set up distilleries for producing 1st Generation (1G) ethanol

Department of Food and Public Distribution, Ministry Of Consumer Affairs, Food and Public Distribution vide their notification dated 14.01.2021 has informed about the "Scheme for extending financial assistance to sugar mills for enhancement and augmentation of ethanol production capacity".

The Government of India with a view to increase production of ethanol and its supply under Ethanol Blended with Petrol (EBP) Programme, especially in the surplus season and thereby to improve the liquidity position of the sugar mills enabling them to clear cane price arrears of the farmers, had notified in the scheme.

For assistance under the scheme, Interest subvention @ 6% per annum or 50% of rate of interest charged by banks/National Cooperative Development Corporation (NCDC)/ Indian Renewable Energy Development Agency Limited (IREDA)/ Non-Banking Financial Companies (NBFCs)/any other financial institutions which are eligible for re-finance from NABARD, whichever is lower, on the loans to be extended by banks/NCDC/IREDA/NBFCs/ any other financial institutions which are eligible for re-finance from NABARD, shall be borne by the Central Government for five years including one year moratorium against the loan availed by project proponents.

Under the scheme, The Department of Food and Public Distribution, after scrutinizing the applications cum proposals, accords it's in principle approval and recommend such approved proposals to the lending banks for considering sanction of loan. Further, Banks/ Financial Institution appraise these projects as per their guidelines /criteria for approval of such loans on the basis of DPR submitted by the sugar mill.

Department of Financial Services (DFS) is monitoring the progress under this scheme for expeditious processing of applications by banks for taking an early decision on the loan applications.

SLBC requests Member Banks to whom such proposals are sent to appraise these projects as per their laid down guidelines/procedures and expedite the process of sanction at the earliest.

Extension of credit facility to Oil Palm Cultivation:

Oil palm cultivation assumes significance for augmenting the indigenous availability of edible oil as it is the highest oil yielding perennial crop. With good planting material, irrigation and proper management, oil palm has the potential to produce 20-25 MT fresh fruit bunches (FFB) per hectare after attaining the age of 5 years. Palm oil is one of the major oils traded in global edible oil and fat market. At present, it is the largest source of vegetable oil in the world.

Our State is one among the other few states having potential for Oil Palm cultivation. In view of the importance and significance of oil palm cultivation, DAC&FW had taken up Technology Mission on Oilseeds & Pulses (TMOP) in the potential states.

In view of the importance given to Oil Palm Cultivation, SLBC requests Member Banks to encourage viable projects and extend financial assistance to oil palm extraction units, which will enable import substitution of edible oils through domestic production.

Farmers Producers Organisations (FPO):

Agriculture (AM3) Department, GoTN, vide their G.O (Ms.) No.173 dated 04.08.2020 had informed that the Government of India (Ministry of Agriculture and Farmers Welfare) has launched a Scheme for "Formation and Promotion of 10,000 Farmer Producer Organisations" to be implemented through States with various objectives.

In order to monitor the successful implementation of the scheme two committee's viz., State Level Consultative Committee (SLCC) and District Level Monitoring Committee (DLMC) were constituted.

SLBC vide its communication dated 17.08.2020 had informed all the LDMs for constitution of DLMC for the overall coordination in implementation of the scheme within the District for cluster development and to address challenges faced by FPOs.

As per NABARD, there are around 750 FPOs in the State, of which 350 have been formed with their support, which includes FPOs supported under CSS for formation and promotion of 10000 FPOs. All these FPOs have been registered under Companies act.

As the FPOs are involved in wide range of activities, from production to services, they require financial assistance both in the form of term loan and working capital.

Hence, SLBC requests Member Banks to provide financial assistance in order to promote FPOs in the State.

Expanding and Deepening of the Digital Payment Ecosystem

In the meeting of RBI Governor with CEOs of Public Sector Banks and Chief Executive of Indian Banks Association (IBA) on July 19, 2019, among other matters, thrust was given on expanding and deepening of digital payments ecosystem in line with the recommendations of the Report of the Committee on Deepening of Digital Payments (Chairman-Shri Nandan Nilekani) and Reserve Banks' Payment System Vision Document 2021.

And it was decided to identify one district in each state, in convergence with the 'Transformation of Aspirational Districts' program of Government of India to make it 100% digitally enabled within a time frame of one year in close co-ordination and collaboration with all stakeholders, including SLBCs, State Governments, Regional Offices of RBI, etc.

SLBC in its 159th SLBC Main Meeting held on 26.09.2019 proposed Virudhunagar District (Lead Bank-IOB) to be the Digital District with the due approval of the forum. The initial timeline for completion of 100% digitalization of Virudhunagar district was October 2020, but was extended up to March 2021 due to the disruptions caused by COVID-19 pandemic. Upon completion of the deadline, RBI had reviewed the performance and advised SLBCs to take up the impeding issues with renewed focus and ensure 100% coverage of identified districts at the earliest.

Based on the experience gained during implementation of the pilot programme, RBI has requested SLBC to extend the programme in one or two other districts.

Accordingly, SLBC requests Indian Bank, Canara Bank and SBI having Lead Bank responsibilities in the State to name one district each after a feasibility assessment considering factors such as availability of digital infrastructure/internet connectivity, literacy level among the population etc. and provide the same to SLBC within 10 days of this meeting for onward submission to RBI.

While SLBC thanks the bank branches in Virudhunagar district for supporting the programme, we also advise them to continue to proactively involve themselves to cover all the eligible under the given parameters in order to achieve 100% digital coverage.



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

FIDD.CO.LBS.No.71339/02.01.001/2021-22

July 14, 2020

The Chairman/ Managing Director & Chief Executive Officer
All SLBC/ UTLBC Convenor Banks

Madam/ Dear Sir,

Expanding and Deepening of the Digital Payments Ecosystem

As you are aware, Reserve Bank of India had advised all SLBCs/ UTLBCs vide Circular FIDD.CO.LBS.BC.No.13/02.01.001/2019-20 dated October 7, 2019 to identify one district in their respective States/ UTs and allot the same to a bank having significant footprint, which would endeavor to make the district 100% digitally enabled. While the initial timeline for the completion of the programme was October 2020, keeping in view the challenges and disruptions brought about by Covid-19 pandemic, the timeline was extended till March 2021.

2. Upon completion of the extended timeline, an internal review of the programme was undertaken wherein it was observed that as on March 31, 2021, on an average, 95.86 percent of eligible operative savings accounts and 89.81 percent of eligible operative current/ business accounts across 42 identified districts were digitally covered with at least one of the digital modes of payments. District-wise achievement position, as reported by Nodal Banks for their respective districts, is given at Annex I. Nodal banks highlighted factors such as lack of awareness/ confidence among individuals as well as small businesses/ shopkeepers in adapting to digital payment modes, poor internet connectivity in villages etc. as major impediments in achievement of 100% digital coverage in the identified districts.

3. While the progress in digital coverage across identified districts is noteworthy, it is nevertheless important to cover the remaining individuals and businesses. Therefore, SLBCs/ UTLBCs are advised to take up the impeding issues with renewed focus and ensure 100% coverage of identified districts under their jurisdiction at the earliest. Accordingly, Nodal banks should continue submitting monthly progress reports in the prescribed formats to RBI Central Office, as hitherto.

4. Further, with a view to leveraging the experience gained during implementation of the pilot programme, SLBCs/ UTLBCs are requested to extend the programme in one or two other

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10 वीं मजिल, केन्द्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग, पोस्ट बॉक्स सं. 10014, मुंबई - 400001

Financial Inclusion & Development Dept, Central Office, 10th Floor, Central Office Building, Shahid Bhagat Singh Marg, P.B.No.10014, Mumbai-1

टेली Tel:022-22601000 फेक्स: 91-22-22621011/22610943/22610948 ई -मेल : cgmincfidd@rbi.org.in

हिंदी आसान है, इसका प्रयोग बढ़ाइए।

"धेतावनी : मेल रिज़र्व बैंक द्वारा-ड्राफ्ट, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का न्योरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"

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districts as well, in consultation with State Governments/ UT Administrations and other stakeholders. The districts may be chosen after a feasibility assessment considering factors such as availability of digital infrastructure/ internet connectivity, literacy level among the population etc. Names of the identified districts and Nodal Banks to which they have been allotted may be submitted to us at the earliest. Following identification and allotment of the identified district(s), Nodal Banks should start submitting progress report in the prescribed formats on a quarterly basis to us on lbsfiddco@rbi.org.in from September/ December 2021 onwards.

5. A guiding document (Annex II) has been prepared by consolidating all the instructions/ policy clarifications/ guidance issued during the course of the pilot programme. The document will serve as a blueprint in scaling up the programme in other identified districts.

Yours faithfully,

(Sonali Sen Gupta)
Chief General Manager-In-Charge

Encl: As above

PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) scheme

PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi), a special Micro-Credit Facility Scheme for providing affordable loan to street vendors to resume their livelihoods that has been adversely affected by the COVID-19 lockdown.

As per the data provided by TNULM, as on 30.06.2021, out of 245788 eligible applications, banks in the State have sanctioned 131608 loans and disbursed 92666 applications. The total applications pending for disbursement with various banks number to 159812.

A Co-ordination meeting with the Member Banks was held by the Director of Municipal Administration, Chennai on 02.07.2021 to review the pendency of applications with Banks.

Department of Financial Services, MoF, GOI vide their communication dated 07.07.2021 has requested speedy sanction/disbursement of applications in Tier-II and Tier-III centers in co-ordination with LDMs, District authorities and Urban Local Bodies (ULBs) as the process of sanction/disbursement is happening in a slow pace.

As the main objective of the Scheme is to provide credit to meet the working capital needs of street vendors to cope with the stress caused by COVID-19 pandemic and resume their business, SLBC requests Member Banks to:

- **Process the pending applications immediately**
- **Disburse the pending sanctions immediately.**

PMSVANidhi - BANK WISE LOAN APPLICATIONS STATUS REPORT AS ON 30.06.2021

S.No.	Bank Name	Total No. of Loan Applications Uploaded	Total No. of Loan Applications Withdrawn	No. of Applications Rejected by Banks	No. of Eligible Applications in Banks	No. of Applications Sanctioned	No. of Loan Disbursed	No. of Applications Pending with Banks	% of Disbursement
1	2	3	4	5	6 (3-(4+5))	7	8	9 (6-8)	10 (8/6*100)
1	Indian Bank	76560	1621	7513	67426	38242	22465	44961	33
	Allahabad Bank	1124	35	0	1089	468	262	827	24
2	Indian Overseas Bank	46736	1138	6232	39366	19318	12677	26689	32
3	State Bank of India	42656	1002	3417	38237	31565	21216	17021	55
4	Canara Bank	35535	756	5399	29380	18816	17516	11864	60
	Syndicate Bank	5336	124	0	5212	1963	1718	3494	33
5	Union Bank of India	12048	284	2363	9401	5567	3222	6179	34
	Cooperation Bank	2546	65	0	2481	950	294	2187	12
	Andhra Bank	3333	71	0	3262	1462	627	2635	19
6	Bank of Baroda	9828	232	2860	6736	2490	2322	4414	34
	Vijaya Bank	885	56	0	829	190	181	648	22
	Dena Bank	426	21	0	405	93	90	315	22
7	Punjab National Bank	3741	115	609	3017	1633	1496	1521	50
	United Bank of India	407	17	0	390	166	147	243	38
	Oriental Bank of Commerce	657	16	0	641	198	170	471	27
8	Central Bank of India	6318	147	1373	4798	2102	1972	2826	41
9	Bank of India	9163	237	1749	7177	2801	2767	4410	39
10	UCO Bank	2658	69	415	2174	1024	934	1240	43
11	Bank of Maharashtra	354	5	26	323	124	115	208	36
12	Punjab and Sind Bank	517	12	23	482	502	245	237	51
13	IMB	7777	222	143	7412	637	436	6976	6
14	Karur Vayya Bank	6987	221	78	6688	215	181	6507	3
15	DCCB	3879	221	88	3570	239	107	3463	3
16	City Union Bank	3536	125	30	3381	202	133	3248	4
17	South Indian Bank	1426	55	242	1129	104	79	1050	7
18	DBS Bank (LVB)	1243	104	36	1103	27	17	1086	2
19	Federal Bank	1198	35	185	978	133	126	852	13
20	IDBI Bank	1178	37	178	963	194	152	811	16
21	HDFC Bank	933	64	356	513	142	56	457	11
22	ICICI Bank	898	61	47	790	82	44	746	6
23	Karnataka Bank Ltd	846	23	83	740	142	119	621	16
24	IN GB RRB	676	66	89	521	237	199	322	38
25	Axix Bank	465	38	0	427	2	1	426	0
26	Kolak Mahindra Bank Limited	270	29	0	241	2	2	239	1
27	Ujivan Small Finance Bank	261	11	16	234	7	4	230	2
28	Catholic Syrian Bank	212	9	18	185	11	5	180	3
29	Dhanalakshmi Bank	117	4	0	113	7	6	107	5
30	Sandhan Bank	100	9	0	91	0	0	91	0
31	Indus Ind Bank	68	4	20	44	0	0	44	0
32	Equitas Bank	50	4	0	46	0	0	46	0
33	ESAF Small Finance Bank	50	5	5	40	2	2	38	5
34	IDFC First Bank Ltd	36	2	0	34	2	1	33	3
35	Yes Bank Ltd.	16	2	0	14	1	1	13	7
Grand Total		286773	7382	33603	245788	131408	92644	159976	38

Financing to Self Help Groups (SHGs)

The Tamil Nadu Corporation for Development of Women had set the credit disbursement target for the Year 2020-21 at Rs. 20500 crores. The District-wise targets and achievement are provided in the annexure.

As per the data provided, as against the Target of Rs.15000 Crores under SHG-BLP, banks in the State have achieved Rs.17561.43 Crores thus surpassing the target by Rs.2561.43 Crores. Under Special COVID-19 SHG loans as against the target of Rs.5500 Crores, banks in the State have achieved Rs.1324.55 Crores.

Thus against the consolidated target of Rs.20, 500 crores banks in the state have achieved Rs. 18885.98 crores of the target allotted for the year 2020-21.

The target for the current FY 2021-22 is fixed at **Rs.19500 crores (provisional)**.

SLBC advises Member Banks to give suitable instructions to their branches to continue their good efforts in providing adequate quantum of loans and allow operations in the Cash Credit Limit (CCL) up to Drawing Power to meet the short-term working Capital gap.

SHG Bank Linkage Programme
Achievement for the Year 2020-21 (as on 31.03.2021)

Sl. No	Name of the District	Target		Achievement		%
		No.of SHGs	Amount (In Crs)	No.of SHGs	Amount (In Crs)	
1	Ariyalur	3,540	215.00	4,261	186.71	87
2	Chengleput	13,000	634.00	17,798	636.81	100
3	Chennai	19,388	1038.00	2,086	52.46	5
4	Coimbatore	9,119	726.00	13,138	636.59	88
5	Cuddalore	15,189	687.00	16,229	727.40	106
6	Dharmapuri	9,606	988.00	14,195	955.53	97
7	Dindigul	7,395	549.00	14,056	565.84	103
8	Erode	9,806	507.00	12,232	498.49	98
9	Kallakurichi	5,198	340.00	11,587	302.41	89
10	Kancheepuram	8,585	406.00	13,666	498.67	123
11	Kanniyakumari	7,213	527.00	9,665	543.33	103
12	Karur	7,191	423.00	8,745	339.05	80
13	Krishnagiri	17,907	996.00	20,429	967.33	97
14	Madurai	9,116	720.00	24,163	760.50	106
15	Mayiladuthurai	3,730	308.00	6,640	297.49	97
16	Nagapattinam	3,119	260.00	7,196	259.92	100
17	Namakkal	6,842	580.00	14,742	612.96	106
18	Nilgiris	8,114	281.00	6,127	292.87	104
19	Perambalur	4,379	196.00	3,157	122.34	62
20	Pudukkottai	8,761	518.00	14,558	538.92	104
21	Ramanathapuram	6,685	535.00	7,970	477.68	89
22	Ranipet	5,811	354.00	7,766	304.93	86
23	Salem	18,062	958.00	21,741	997.68	104
24	Sivagangai	9,452	533.00	13,865	460.24	86
25	Tenkasi	6,520	532.00	8,960	435.70	82
26	Thanjavur	11,759	695.00	16,653	708.47	102
27	Theni	7,665	434.00	8,074	329.58	76
28	Thiruvallur	9,240	585.00	14,643	589.85	101
29	Thiruvannamalai	10,058	824.00	20,183	721.04	88
30	Thiruvarur	10,501	413.00	7,472	223.61	54
31	Thoothukudi	9,240	518.00	14,800	568.40	110
32	Tirunelveli	5,594	475.00	8,331	484.23	102
33	Tirupattur	5,357	304.00	6,395	296.78	98
34	Tirupur	5,881	424.00	8,145	434.59	102
35	Trichirappalli	8,199	588.00	15,478	666.15	113
36	Vellore	7,861	354.00	8,016	403.07	114
37	Villupuram	9,192	490.00	13,529	459.03	94
38	Virudhunagar	6,985	585.00	9,118	529.29	90
	Grand Total	3,31,260	20,500.00	4,45,809	18,885.98	92

Saturation of farmers under Kisan Credit Card (KCC) Scheme

For saturation of PM KISAN beneficiaries under KCC Scheme, Department of Financial Services along with Department of Agriculture, Co-operation and Farmers Welfare has instructed the modalities to be followed to cover the PM KISAN beneficiaries so far not covered under KCC Scheme and the same was duly communicated by SLBC. Now, the scope has been extended to cover all eligible farmers under KCC Scheme.

SLBC has issued various communications to Member Banks for speedy sanction of all eligible applications and issue of KCC Cards. The progress is also being reviewed in all the SLBC meetings. Similarly, LDMs are advised to review the progress in all the District/Block level meetings as a regular agenda.

As per the portal data, the cumulative KCC applications received as on 09.07.2021 is 721899, which includes applications received under KCC Crop, Dairy, Poultry, and Fisheries. KCC limit sanctioned amounts to Rs.6212.98 crores.

SLBC once again advises Member Banks to ensure that their branches enter the applications received data, dispose of the pending applications at the earliest, and issue KCCs to all eligible beneficiaries, which includes Animal Husbandry and Fisheries also.

Status o KCC - Bankwise as on 09/07/2021

SrNo.	Bankname	Cumulative number of KCC applications Received	No. of KCC applications Sanctioned	KCC Limit Sanctioned (Rs.In Crs)	Applications declined due to non-availability of land records or already having KCC with other banks	No of Pending Applications
1	Bank of Baroda	3959	1839	21.29	2112	8
2	Bank of India	6878	3835	28.9	3035	8
3	Bank of Maharashtra	197	185	3.14	12	0
4	Canara Bank	94269	74063	711.08	20198	8
5	Central Bank of India	6206	5086	34.92	672	448
6	Cooperative Bank	172800	166117	1133.82	3447	3236
7	Cooperative Bank	23931	6046	88.43	17885	0
8	HDFC Bank Ltd	175906	132551	2627.19	42408	947
9	Indian Bank	68166	27978	149.53	37578	2610
10	Indian Overseas Bank	96999	53301	566.24	35681	8017
11	Punjab & Sind Bank	4	4	0.08	0	0
12	Punjab National Bank	5310	4107	41.39	802	401
13	State Bank of India	41472	38038	589.53	3423	11
14	UCO Bank	2061	1683	18.67	352	26
15	Union Bank of India	23741	15697	198.77	8038	6
	Total	721899	530530	6212.98	175643	15726

Prime Minister Formalization of Micro Food Processing Enterprises – (PMFME) Scheme- Review of Progress.

As a part of Aatmanirbhar Bharat Abhiyan, the Ministry of Food Processing Industries (MoFPI) has implemented a new Centrally Sponsored Scheme "Prime Minister Formalization of Micro Food Processing Enterprises – (PMFME) Scheme" to promote the unorganized food processing units in the country.

PM FME scheme aims to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector and Support Farmer Producer Organizations (FPOs), Self Help Groups (SHGs) and Producers Cooperatives along their entire value chain.

Under the scheme, applications are being submitted through the online MIS portal. The submitted applications are being scrutinized by the competent authority (District Level Committee) and forwarded to lending bank branches for appraisal/processing of applications.

Department of Financial Services, Ministry of Finance, GOI periodically reviews the pendency of applications under the scheme with the Banks/SLBC.

The latest list of applications pending with lending banks was communicated by SLBC vide their communication dated 03.07.2021 with a request to take up with their branches concerned for speedy disposal of the pending applications.

The Bank wise and District wise applications status as on 06.07.2021 is placed in the annexure.

SLBC once again requests the Member Banks to take up with their concerned branches to process the applications at the earliest.

PMFME status report

Bank Wise Status as on 06.07.2021				
Bank	Loan Rejected	Loan Sanctioned	Loan Under Process	Grand Total
BANK OF BARODA			1	1
BANK OF INDIA		1	1	2
CANARA BANK		4	5	9
CENTRAL BANK OF INDIA			2	2
ICICI BANK LIMITED			1	1
INDIAN BANK	1	3	15	19
INDIAN OVERSEAS BANK			4	4
KARUR VYSYA BANK			2	2
STATE BANK OF INDIA			5	5
TAMILNAD MERCANTILE BANK LIMITED			3	3
UNION BANK OF INDIA	2			2
Grand Total	3	8	39	50
District Wise Status as on 06.07.2021				
District	Loan Rejected	Loan Sanctioned	Loan Under Process	Grand Total
Ariyalur			9	9
Dharmapuri			2	2
Erode			1	1
Kanchipuram			6	6
Krishnagiri			1	1
Madurai			3	3
Namakkal		3		3
Ramanathapuram			2	2
Theni		1		1
Thiruvallur		1	1	2
Thiruvarur			2	2
Tiruchirappalli			2	2
Tiruvannamalai	2	3	3	8
Villupuram	1		6	7
Virudhunagar			1	1
Grand Total	3	8	39	50

Integrated Farming Systems (IFS)

At present, the farmers concentrate mainly on crop production, which is subjected to a high degree of uncertainty in income and employment to the farmers. In this contest, it is imperative to evolve suitable strategy for augmenting the income of a farmer.

The integrated farming system approach introduces a change in the farming techniques for maximum production in the cropping pattern and takes care of optimal utilization of resources.

A judicious mix of agricultural enterprises like dairy, poultry, piggery, fishery, sericulture etc. suited to the given agro-climatic conditions and socio-economic status of the farmers would bring prosperity in the farming.

Integrated Farming System helps in the following:

- Higher food production to equate the demand of the exploding population of our nation
- Increased farm income through proper residue recycling and allied components
- Sustainable soil fertility and productivity through organic waste recycling
- Integration of allied activities will result in the availability of nutritious food enriched with protein, carbohydrate, fat, minerals and vitamins
- Integrated farming will help in environmental protection through effective recycling of waste from animal activities like piggery, poultry and pigeon rearing
- Reduced production cost of components through input recycling from the byproducts of allied enterprises
- Regular stable income through the products like egg, milk, mushroom, vegetables, honey and silkworm cocoons from the linked activities in integrated farming
- Inclusion of biogas & agro forestry in integrated farming system will solve the prognosticated energy crisis
- Cultivation of fodder crops as intercropping and as border cropping will result in the availability of adequate nutritious fodder for animal components like milch cow, goat / sheep, pig and rabbit
- Firewood and construction wood requirements could be met from the agroforestry system without affecting the natural forest
- Avoidance of soil loss through erosion by agro-forestry and proper cultivation of each part of land by integrated farming
- Generation of regular employment for the farm family members of small and marginal farmers.

SLBC requests Member Banks to support Integrated Farming projects by providing adequate credit facilities to enhance the livelihood of farmers especially small and marginal.

Ground Level Credit Target for Agriculture 2021-22

The Government of India has fixed the Ground Level Credit target for agriculture during 2021-22 at Rs.1,54,621 crore for the State of Tamil Nadu.

NABARD, Chennai Regional Office in their letter No.NB.TN.CPD.SLBC/ /2021-22 dated 22.04.2021 (copy enclosed) has advised the State wise Agriculture target with a break up for Commercial Banks, Cooperative Banks and Regional Rural Banks. The target for the state of Tamil Nadu is Rs.1,54,621 Crore comprising of Rs.72,869 crore for Crop Loan and Rs.81,752 Crore for Term Loan. The agency wise, purpose wise ground level credit for the State is as follows:

(Rs.in Crores)

Agency	Crop Loan	Term Loan	Total
Commercial Banks	54374	78058	132432
Cooperative Banks	8983	945	9928
RRBs	9512	2749	12261
Total	72869	81752	154621

Out of the total Term Loan target, sub-target of Rs.8470 crores is fixed for animal husbandry, dairy and fisheries. The target under Term Loan- Allied Activities for 2021-22 is as follows:

(Rs. In Crores)

Dairy	4307
Poultry	2435
Sheep Goat and Piggery	985
Subtotal (AH)	7727
Fisheries	743
Total	8470

SLBC requests the member banks to advise all their implementing branches to achieve the targets projected by them under their ACPs so that our state surpasses the target set by GOI.

Review of Performance under ECLGS and CGSSD

The economic fallout on account of the COVID-19 pandemic has led to significant financial stress for borrowers across the board. In view of the uncertainties created by the resurgence of the COVID-19 pandemic in the country in the recent past, RBI has come out with "Resolution Framework 2.0 – Resolution of COVID-19 related stress on Micro, Small and Medium Enterprises (MSMEs).

A special SLBC meeting was conducted on 11.06.2021 wherein the Hon'ble Minister for Finance and Human Resource Management, GoTN participated. The credit disbursements made by banks to MSME sector in the state was discussed with special emphasis under COVID resolution framework announced by Reserve Bank of India.

For Tamil Nadu, as on March 31, 2021, as per the data provided by banks, Guaranteed Emergency Credit Line (GECL) under ECLGS was extended to 3,29,058 MSME loan accounts with sanctioned amount being ₹17,349.31 crore and disbursed amount being ₹15,767.40 crore.

As on March 31, 2021, for Tamil Nadu, CGSSD was extended to 241 MSME loan accounts with sanctioned amount being ₹134.71 crore and disbursed amount being ₹33.64 crore.

SLBC advises Member Banks to take note of the guidelines issued by RBI for timely resolution of the eligible borrowers.

Atal Pension Yojana (APY)

Atal Pension Yojana (APY) is an initiative by the Government of India for ensuring old age security for Indian citizens and for building a pensioned society. APY needs a special attention on itself considering the huge population, which is beyond the scope of pension.

PFRDA vide its letter File No: PFRDA/03/05/1/0071/2017-PnD-APY dated 18.06.2021 has informed that DFS, MoF has allotted the category wise Average account per branch (AAPB) targets under Atal Pension Yojana for the financial year 2021-22 and the same was communicated to all the Member Banks vide SLBC communication dated 21.06.2021.

The AAPB targets for Major Banks, RRBs and Pvt Banks under APY are given below:

Sl No	Category	AAPB Targets FY 2021-22
1	Major Banks (All PSBs and 4 Private Banks i.e. ICICI Bank, Axis Bank, HDFC Bank, IDBI Bank)	Target of 70 APY accounts
2	Regional Rural Banks	Target of 70 APY accounts
3	Private Banks (other)	Target of 30 APY accounts

The District-wise and Bank-wise APY accounts opened from 1st April 2021 to 30th June 2021 is provided by PFRDA, is placed in the annexure.

Few Banks like IndusInd Bank, Yes Bank, RBL Bank Ltd, J & K Bank are yet to start their account for the current FY.

SLBC requests Member Banks to advise their branches to actively participate in the scheme and achieve the targets set forth for the current Financial Year.

TAMIL NADU

Name of the APY-SP	No. of Branches as on 1st April, 2021	AAPB Target	Annual Target	FY 2021-22		
				APY accounts opened in the current (Q1 of FY 2021-22) (From 1st April 2021 till 30th June, 2021)	AAPB Achieved (as on month end....)	%age achievement of Annual Target
CENTRAL BANK OF INDIA	211	70	14,770	2,871	14	19%
PUNJAB AND SIND BANK	16	70	1,120	17	1	2%
AXIS BANK LTD	350	70	24,500	307	1	1%
ICICI BANK LIMITED	440	70	30,800	304	1	1%
HDFC BANK LTD	311	70	21,770	372	1	2%
CANARA BANK (Including eSYNDICATE BANK)	1,129	70	79,030	24,964	22	32%
INDIAN OVERSEAS BANK	1,100	70	77,000	5,095	5	7%
PUNJAB NATIONAL BANK (Including eORIENTAL BANK OF COMMERCE & UNITED BANK OF INDIA)	280	70	19,600	122	0	1%
BANK OF INDIA	212	70	14,840	1,043	5	7%
BANK OF BARODA (Including Dena & Vijaya Bank)	311	70	21,770	247	1	1%
INDIAN BANK (Including eALLAHABAD BANK)	1,092	70	76,440	8,853	8	12%
UCO BANK	117	70	8,190	361	3	4%
BANK OF MAHARASHTRA	33	70	2,310	53	2	2%
UNION BANK OF INDIA (Including eANDHRA BANK & eCORPORATION BANK)	620	70	43,400	544	1	1%
IDBI BANK LTD	111	70	7,770	37	0	0%
STATE BANK OF INDIA	1,173	70	82,110	9,539	8	12%
INDUSIND BANK LIMITED	39	30	1,170	-	-	0%
YES BANK LIMITED	20	30	600	-	-	0%
STANDARD CHARTERED BANK	7	30	210	-	-	0%
TAMILNAD MERCANTILE BANK LTD	369	30	11,070	1,468	4	13%
THE LAKSHMI VILAS BANK LTD	291	30	8,730	7	0	0%
THE CATHOLIC SYRIAN BANK LIMITED	57	30	1,710	15	0	1%
THE FEDERAL BANK LTD	145	30	4,350	14	0	0%
DHANLAXMI BANK LIMITED	36	30	1,080	19	1	2%
KARNATAKA BANK LIMITED	50	30	1,500	40	1	3%
DCB BANK LIMITED	14	30	420	2	0	0%
RBL BANK LIMITED	20	30	600	-	-	0%
THE KARUR VYSYA BANK LTD	427	30	12,810	157	0	1%
THE JAMMU AND KASHMIR BANK LTD	4	30	120	-	-	0%
THE SOUTH INDIAN BANK LTD	150	30	4,500	587	4	13%
CITY UNION BANK LTD	485	30	14,550	1,002	2	7%
KOTAK MAHINDRA BANK	82	30	2,460	38	0	2%
BANDHAN BANK LIMITED	18	30	540	-	-	0%
IDFC BANK LIMITED	11	30	330	-	-	0%
TAMIL NADU GRAMA BANK	632	70	44,240	563	1	1%
	10,363		6,36,410	58,641	6	9%

NULM Target 2021-22:

Tamil Nadu Urban Livelihoods Mission (TNULM) of TNCDW, State Office, Chennai vide letter No. 4120/2016/NULM2 dated 16.07.2021 has advised allocation of Physical and Financial targets for the year 2021-22. The Component-Wise targets (SEP – Individual, SEP – Group and SHG Bank linkage) is placed as annexure.

SLBC congratulates the Member Banks in not only achieving but also surpassing the targets under various components viz., SEP-SHG BL, SEP-G, SEP-I as of March 2021.

SLBC requests the member banks to allocate the NULM target to their bank branches in Tamil Nadu with instructions to extend financial assistance under the scheme, continue to achieve the target set for them well within the stipulated period.



**TAMIL NADU CORPORATION FOR DEVELOPMENT OF WOMEN LTD.,
(A GOVERNMENT OF TAMILNADU UNDERTAKING)
Annai Teresa MahalirValagam, 1st Floor, Valluvarkottam High Road,
Nungambakkam, Chennai – 600 034.**

Letter. No. 4120/2016/NULM2

Dated: 16.07.2021

To
The Convener
Indian Overseas Bank (Lead Bank)
Central Office
Chennai -600002.

Sir,

Sub: SLBC – Office of the TNCDW- TNULM, Chennai – Inclusion of subject PMSVANidhi- TNULM 2020-21 Credit Target and Achievement – 2021-22 Credit Target approval placed for forthcoming SLBC meeting – Reg.

Ref: 1. PM Street Vendor's AtmaNirbharNidhi (PMSVANidhi), D.O.No. K-12017(30)/2020-UPA-II, Dated June 3-2020, Ministry of Housing and Urban Affairs, New Delhi.
2. Roc. No. 4120/NULM/2016 Dated 06.06.2020, TNULM Bank Linkage Programme credit Target for Banks under Self Employment Programme.

With reference to the letter cited above, the copy of the agenda for PMSVANidhi, Government of India scheme, for special micro credit assistance to the urban Street Vendor's, Bank Linkage Programme, credit target and achievement by Banks under Self Employment Programme (SEP) of TNULM for the year 2021-22 is enclosed herewith.

We request you to include the subjects in the agenda, as enclosed, in the forthcoming meeting.

Sd/-
Mission Director /Executive Director
TNULM

Agenda No 2:

TNULM Bank Linkage Programme credit Target and achievement for Banks under Self Employment Programme – TNULM groups from Apr'21 to Jun'21 are as follows.

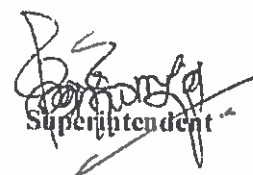
TNULM – Bank Linkage Programme Target Vs Achievement from Apr'21 to Jun'21

S.No	Name of the Component	Target 2021 - 22		Achievement as on Jun 2021		% of Achievement	
		No. of SHGs/Mem	Amount (Rs. In Lakh)	No. of SHGs/Mem	Amount (Rs. In Lakh)	Physical	Financial
1	SEP-BL to SHGs (Self-Employment Programme SHGs Bank Linkage)	20000	60000.00	680	2716.51	3	5
2	SEP – BL to Spl SHGs (Self-Employment Programme SHGs Bank Linkage)	1000	1000.00	6	44.75	1	4
3	SEP-G(Self-Employment Programme Group Enterprise)	6000	12000.00	272	733.83	5	6
4	SEP-G CIG (Self-Employment Programme Common Interest Group)	1500	750.00	6	7.00	1	1
5	SEP-I (Self-Employment Programme Individual Enterprise)	8000	6000.00	332	202.57	4	3
Grand Total			79750.00		3704.00		

*The Bank wise target and Achievement details are enclosed

Sd/-
State Mission Director
TNULM

//Forwarded By Order//


Superintendent

TNULM - BANK LINKAGE PROGRAMME - 2021-2022

TNULM - SEP-I (Self Employment Programme - Individual)

S.No.	Name of the Bank	Target 2021 - 2022		Achievement As on Jun 21		% of Achievement	
		Physical	Financial (Rs.in Lakh)	Physical	Financial (Rs. in Lakh)	Physical	Financial
1	Indian Bank (Allahabad Bank)	1253	939.75	64	47.00	5	5
2	Indian Overseas Bank	583	437.25	34	17.30	6	4
3	State Bank of India	394	295.50	36	25.65	9	9
4	Canara Bank (Syndicate Bank)	796	597.00	54	42.79	7	7
5	Bank of India	246	184.50	3	2.85	1	2
6	Central Bank of India	217	162.75	2	1.00	1	1
7	Union Bank(Andhar Bank + Corporation Bank)	464	348.00	4	4.40	1	1
8	Punjab National Bank (OBC+United BI)	126	94.50	15	7.40	12	8
9	Bank of Baroda (Dena Bank + Vijaya Bank)	275	206.25	6	5.30	2	3
10	UCO Bank	148	111.00	0	0.00	0	0
11	Bank of Maharashtra	31	23.25	0	0.00	0	0
12	Punjab and Sind Bank	51	38.25	2	2.00	4	5
13	IDBI Bank	64	48.00	0	0.00	0	0
14	Tamil Nadu Grama Bank (Pallavan and Pandiyan)	325	243.75	3	3.25	1	1
15	DCCB	1084	813.00	38	16.70	4	2
16	PACS	486	364.50	0	0.00	0	0
17	Urban Cooperative Banks	713	534.75	64	23.98	9	4
18	ICICI Bank	258	193.50	1	0.85	0	0
19	HDFC Bank	70	52.50	0	0.00	0	0
20	RepcO Bank	30	272.50	0	0.00	0	0

21	City Union Bank	50	37.50	0	0.00	0	0
22	Tamil Nadu Mercantile Bank	41	30.75	1	0.80	2	3
23	Yes Bank	13	9.75	0	0.00	0	0
24	Karur Vysya Bank	36	27.00	0	0.00	0	0
25	DBS Bank India Ltd (Lakshmi Vilas Bank)	7	5.25	0	0.00	0	0
26	Axis Bank	17	12.75	5	1.30	29	10
27	South Indian Bank	9	6.75	0	0.00	0	0
28	Fedreal Bank	17	12.75	0	0.00	0	0
29	Dhanalakshmi Bank	23	17.25	0	0.00	0	0
30	Catholic Syrian Bank	6	4.50	0	0.00	0	0
31	Karnataka Bank	7	5.25	0	0.00	0	0
32	Ujjivan Smal Finance Bank	6	4.50	0	0.00	0	0
33	Equitas Bank	6	4.50	0	0.00	0	0
34	Bhandan Bank	37	27.75	0	0.00	0	0
35	Others	111	83.25	0	0.00	0	0
Grand Total		8000	6000.00	332	202.57	4	3

TNULM - BANK LINKAGE PROGRAMME - 2021-2022

TNULM - SEP - G (Self Employment Programme - Activity Group)

S.No.	Name of the Bank	Target 2021 - 2022		Achievement As on Jun 21		% of Achievement	
		Physical	Financial (Rs.in Lakh)	Physical	Financial (Rs. in Lakh)	Physical	Financial
1	Indian Bank (Allahabad Bank)	928	1856.00	71	202.75	8	11
2	Indian Overseas Bank	409	818.00	17	42.11	4	5
3	State Bank of India	227	454.00	7	14.20	3	3
4	Canara Bank (Syndicate Bank)	495	990.00	31	85.10	6	9
5	Bank of India	149	298.00	2	3.70	1	1
6	Central Bank of India	154	308.00	14	43.49	9	14
7	Union Bank (Allahabad Bank) + Corporation Bank	317	634.00	9	23.85	3	4
8	Punjab National Bank (OBC+United BI)	62	124.00	0	0.00	0	0
9	Bank of Baroda (Dena Bank + Vijaya Bank)	160	320.00	2	4.00	1	1
10	UCO Bank	88	176.00	0	0.00	0	0
11	Bank of Maharashtra	9	18.00	0	0.00	0	0
12	Punjab and Sind Bank	25	50.00	0	0.00	0	0
13	IDBI Bank	35	70.00	0	0.00	0	0
14	Tamil Nadu Grama Bank (Pallavan and Pandavas)	261	522.00	24	61.50	9	12
15	DCCB	879	1758.00	16	50.25	2	3
16	PACS	548	1096.00	10	20.69	2	2
17	Urban Cooperative Banks	345	690.00	3	4.50	1	1
18	ICICI Bank	514	1028.00	48	125.39	9	12
19	HDFC Bank	164	328.00	17	51.10	10	16
20	Repcobank	18	36.00	0	0.00	0	0

TNULM - BANK LINKAGE PROGRAMME - 2021-2022

TNULM - SEP - G (Self Employment Programme - Activity Group)

S.No.	Name of the Bank	Taget 2021 - 2022		Achievement As on Jun 21		% of Achievement	
		Physical	Financial (Rs.in Lakh)	Physical	Fiancial (Rs. in Lakh)	Physical	Fiancial
21	City Union Bank	25	50.00	0	0.00	0	0
22	Tamil Nadu Mercantile Bank	19	38.00	0	0.00	0	0
23	Yes Bank	10	20.00	0	0.00	0	0
24	Karur Vysya Bank	12	24.00	0	0.00	0	0
25	DBS Bank India Ltd (Lakshmi Vilas Bank)	6	12.00	0	0.00	0	0
26	Axis Bank	11	22.00	0	0.00	0	0
27	South Indian Bank	5	10.00	0	0.00	0	0
28	Fedreal Bank	10	20.00	0	0.00	0	0
29	Dhanalakshmi Bank	5	10.00	0	0.00	0	0
30	Catholic Syrian Bank	9	18.00	0	0.00	0	0
31	Karnataka Bank	5	10.00	0	0.00	0	0
32	Ujjivan Smal Finance Bank	5	10.00	0	0.00	0	0
33	Equitas Bank	5	10.00	0	0.00	0	0
34	Bhandan Bank	5	10.00	0	0.00	0	0
35	Others	81	162.00	1	1.20	1	1
Grand Total		6000	12000.00	272	733.83	5	6

TNULM - BANK LINKAGE PROGRAMME - 2021-2022

TNULM - SEP - G - CIG (Self Employment Programme -Common Interest Group)

S.No.	Name of the Bank	Target 2021 - 2022		Achievement As on Jun 21		% of Achievement	
		Physical	Financial (Rs.in Lakh)	Physical	Financial (Rs. in Lakh)	Physical	Financial
1	Indian Bank (Allahabad Bank)	312	156.00	2	2.00	1	1
2	Indian Overseas Bank	105	52.50	0	0.00	0	0
3	State Bank of India	103	51.50	0	0.00	0	0
4	Canara Bank (Syndicate Bank)	115	57.50	0	0.00	0	0
5	Bank of India	41	20.50	0	0.00	0	0
6	Central Bank of India	26	13.00	0	0.00	0	0
7	Union Bank (Allahabad Bank + Corporation Bank)	77	38.50	1	1.00	1	3
8	Punjab National Bank (OBC+United BI)	15	7.50	0	0.00	0	0
9	Bank of Baroda (Dena Bank + Vijaya Bank)	33	16.50	0	0.00	0	0
10	UCO Bank	14	7.00	0	0.00	0	0
11	Bank of Maharashtra	3	1.50	0	0.00	0	0
12	Punjab and Sind Bank	6	3.00	0	0.00	0	0
13	IDBI Bank	4	2.00	0	0.00	0	0
14	Tamil Nadu Grama Bank (Pallavan and Deodivan)	75	37.50	1	1.50	1	4
15	DCCB	207	103.50	2	2.50	1	2
16	PACS	116	58.00	0	0.00	0	0
17	Urban Cooperative Banks	62	31.00	0	0.00	0	0
18	ICICI Bank	86	43.00	0	0.00	0	0
19	HDFC Bank	37	18.50	0	0.00	0	0
20	Repc Bank	1	0.50	0	0.00	0	0
21	City Union Bank	10	31 5.00	0	0.00	0	0

22	Tamil Nadu Mercantile Bank	5	2.50	0	0.00	0	0
23	Yes Bank	2	1.00	0	0.00	0	0
24	Karur Vysya Bank	2	1.00	0	0.00	0	0
25	DBS Bank India Ltd (Lakshmi Vilas Bank)	1	0.50	0	0.00	0	0
26	Axis Bank	1	0.50	0	0.00	0	0
27	South Indian Bank	1	0.50	0	0.00	0	0
28	Fedreal Bank	1	0.50	0	0.00	0	0
29	Dhanalakshmi Bank	1	0.50	0	0.00	0	0
30	Catholic Syrian Bank	1	0.50	0	0.00	0	0
31	Karnataka Bank	1	0.50	0	0.00	0	0
32	Ujjivan Smal Finance Bank	1	0.50	0	0.00	0	0
33	Equitas Bank	1	0.50	0	0.00	0	0
34	Bhandan Bank	3	1.50	0	0.00	0	0
35	Others	31	15.50	0	0.00	0	0
Grand Total		1500	750.00	6	7.00	1	1

TNULM - BANK LINKAGE PROGRAMME - 2021-2022

TNULM - SEP - BL to Spl SHG (Self Employment Programme - Bank Linkage to Spl SHG)

S.No.	Name of the Bank	Target 2021 - 2022		Achievement As on Jun 21		% of Achievement	
		Physical	Financial (Rs.in Lakh)	Physical	Financial (Rs. in Lakh)	Physical	Financial
1	Indian Bank (Allahabad Bank)	218	218.00	0	2.00	0	1
2	Indian Overseas Bank	98	98.00	0	0.00	0	0
3	State Bank of India	57	57.00	1	5.00	2	9
4	Canara Bank (Syndicate Bank)	70	70.00	0	0.00	0	0
5	Bank of India	24	24.00	0	0.00	0	0
6	Central Bank of India	20	20.00	0	0.00	0	0
7	Union Bank (Andhar Bank + Compan National Bank)	40	40.00	2	5.40	5	14
8	Bank (BNC of India PD Bank of Baroda)	8	8.00	0	0.00	0	0
9	(Dena Bank + Vijaya Bank)	27	27.00	0	0.00	0	0
10	UCO Bank	12	12.00	0	0.00	0	0
11	Bank of Maharashtra	3	3.00	0	0.00	0	0
12	Punjab and Sind Bank	4	4.00	0	0.00	0	0
13	IDBI Bank	3	3.00	0	0.00	0	0
14	Tamil Nadu Grama Bank (Pallavan and Bondliver)	46	46.00	1	5.40	2	12
15	DCCB	139	139.00	1	5.00	1	4
16	PACS	66	66.00	0	0.00	0	0
17	Urban Cooperative Banks	36	36.00	0	4.00	0	11
18	ICICI Bank	46	46.00	0	12.00	0	26
19	HDFC Bank	20	20.00	1	3.95	5	20
20	RepcO Bank	1	1.00	0	0.00	0	0
21	City Union Bank	6	33 6.00	0	0.00	0	0

22	Tamil Nadu Mercantile Bank	6	6.00	0	0.00	0	0
23	Yes Bank	1	1.00	0	0.00	0	0
24	Karur Vysya Bank	3	3.00	0	0.00	0	0
25	DBS Bank India Ltd (Lakshmi Vilas Bank)	1	1.00	0	0.00	0	0
26	Axis Bank	1	1.00	0	0.00	0	0
27	South Indian Bank	1	1.00	0	0.00	0	0
28	Fedreal Bank	1	1.00	0	0.00	0	0
29	Dhanalakshmi Bank	1	1.00	0	0.00	0	0
30	Catholic Syrian Bank	1	1.00	0	0.00	0	0
31	Karnataka Bank	3	3.00	0	0.00	0	0
32	Ujjivan Smal Finance Bank	11	11.00	0	0.00	0	0
33	Equitas Bank	14	14.00	0	0.00	0	0
34	Bhandan Bank	1	1.00	0	0.00	0	0
35	Others	11	11.00	0	2.00	0	18
Grand Total		1000	1000.00	6	44.75	1	4

TNULM - BANK LINKAGE PROGRAMME - 2021-2022

TNULM - SEP - BL to SHG (Self Employment Programme - Bank Linkage to SHG)

S.No.	Name of the Bank	Target 2021 - 2022		Achievement As on Jun 21		% of Achievement	
		Physical	Financial (Rs.in Lakh)	Physical	Financial (Rs. in Lakh)	Physical	Financial
1	Indian Bank (Allahabad Bank)	3591	10773.00	139	578.73	4	5
2	Indian Overseas Bank	1332	3996.00	24	83.41	2	2
3	State Bank of India	766	2298.00	16	82.50	2	4
4	Canara Bank (Syndicate Bank)	1639	4917.00	108	630.32	7	13
5	Bank of India	525	1575.00	13	48.30	2	3
6	Central Bank of India	519	1557.00	15	57.60	3	4
7	Union Bank (Andhra Bank + Corporation Bank)	779	2337.00	22	100.77	3	4
8	Punjab National Bank (OBC+United BI)	298	894.00	1	10.00	0	1
9	Bank of Baroda (Dena Bank + Vijaya Bank)	555	1665.00	5	26.00	1	2
10	UCO Bank	261	783.00	1	3.00	0	0
11	Bank of Maharashtra	28	84.00	0	0.00	0	0
12	Punjab and Sind Bank	94	282.00	0	0.00	0	0
13	IDBI Bank	105	315.00	0	0.00	0	0
14	Tamil Nadu Grama Bank (Pallavan and Pandiyan)	769	2307.00	25	124.90	3	5
15	DCCB	2504	7512.00	27	94.02	1	1
16	PACS	1537	4611.00	12	101.00	1	2
17	Urban Cooperative Banks	986	2958.00	18	34.00	2	1
18	ICICI Bank	1928	5784.00	204	545.51	11	9
19	HDFC Bank	780	2340.00	44	170.18	6	7
20	Repcobank	36	108.00	3	12.27	8	11
21	City Union Bank	140	35 420.00	0	0.00	0	0

22	Tamil Nadu Mercantile Bank	80	240.00	0	0.00	0	0
23	Yes Bank	25	75.00	0	0.00	0	0
24	Karur Vysya Bank	108	324.00	0	0.00	0	0
25	DBS Bank India Ltd (Lakshmi Vilas Bank)	25	75.00	0	0.00	0	0
26	Axis Bank	27	81.00	0	0.00	0	0
27	South Indian Bank	35	105.00	0	0.00	0	0
28	Fedreal Bank	45	135.00	0	0.00	0	0
29	Dhanalakshmi Bank	21	63.00	0	0.00	0	0
30	Catholic Syrian Bank	27	81.00	0	0.00	0	0
31	Karnataka Bank	27	81.00	0	0.00	0	0
32	Ujjivan Smal Finance Bank	26	78.00	0	0.00	0	0
33	Equitas Bank	21	63.00	0	0.00	0	0
34	Bhandan Bank	35	105.00	0	0.00	0	0
35	Others	326	978.00	3	14.00	1	1
Grand Total		20000	60000.00	680	2716.51	3	5

National Strategy for Financial Inclusion for India 2019-24- Universal access to Financial Services

The National Strategy for Financial Inclusion for India 2019-24 is prepared by RBI under the aegis of the Financial Inclusion Advisory Committee and is based on the inputs and suggestions from Government of India and other Financial Sector Regulators namely SEBI, IRDAI and PFRDA.

As per the report, RSETIs have conducted skill development and livelihood generation programmes and RSETIs have trained 15203 candidates through various sectors training programmes viz. Women's Tailor, Beauty parlor management, Bee keeping etc., approved by National Skill Qualification Framework (NSQF).

Report on the mechanism for interlinkage Skill Development Programmes and Banking Infrastructure (for year ended March 2021).

Name of the Initiatives	Number of beneficiaries			
	Male	Beneficiaries credit linked	Female	Beneficiaries credit linked
RSETI	2845	854	12358	3707*

Deen Dayal Upadhyaya Grameen Kaushalya Yojana- (DDUGKY) is a placement linked skill development programme implemented in the State with the funding support of Central and State 60:40 ratio. It aims to provide skilling with placement for the age group of 18 to 35 of Rural BPL youths. TNSRLM is the nodal agency for implementation and MoRD has fixed a target of 84,000 to be trained during the period of 2019-2023.

Name of the Initiatives	Number of beneficiaries			
	Male	Beneficiaries credit linked	Female	Beneficiaries credit linked
DDUGKY	7630	NA	9863	NA

* Due to Covid -19 pandemic and subsequent model code of conduct, the number of beneficiaries' credit linked is less.

Adopting Financial Education Workbook in School Curriculum of Tamil Nadu

Reserve Bank of India has been advising several financial literacy measures for imparting efficacy to financial inclusion initiatives. An important measure in this direction is commencing financial education at school level by including it in school curricula. The Regional Director, Reserve Bank of India, Chennai had written a DO letter No. FIDD (Che)/934/02.08.001/2016-17 dated June 27, 2017 to the Secretary, School Education Department, Government of Tamil Nadu requesting him to adopt financial education workbooks in Tamil Nadu State Board School Curricula on the lines of the curriculum developed by CBSE. The copies of the workbooks for Class 6 to 10, translated into Tamil were also forwarded.

Subsequently, a meeting was held by National Centre for Financial Education (NCFE) with the Principal Secretary, School Education Department, Government of Tamil Nadu on July 26, 2018, which was attended by GM, RBI to discuss the issue. NCFE had follow-up meetings with the officials of Tamil Nadu State Council for Educational Research and Training (TNSCERT) on August 02, 2018 and October 10, 2018 and has shared all the financial education content for their perusal. A training programme was also conducted for the book committee members of TNSCERT. It was made to understand that TNSCERT had sought time to concur the financial education content. Further, RBI has written to Addl. Chief Secretary & Mission Director Financial Education vide letter FIDD (Che)/538/02.08.001/2018-19 dated April 10, 2019 requesting him to arrange for early completion of the process.

The forum requests the Government of Tamil Nadu to consider the suggestion so that financial education can be included in the school curricula and the benefits of financial literacy can be imparted to the children at the early stage of their life thereby helping them to make prudent financial decisions at later part of their lives.

Implementation of PMJJBY and PMSBY-revised enrolment forms and procedures related to and forms for claims:

Department of Financial Services, Ministry of Finance, Government of India vide their letter F.No.H-12011/2/2015-Ins.1 dated 23.06.2021 has informed revised enrolment forms and revised procedure related to and forms for claim under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY).

Further, the format for certificate of death to be issued by the District Magistrate (or other Executive Magistrate authorised by him/her) under the revised claim procedures for the two schemes is enclosed herewith.

The amended rule with regard to PMJJBY are as follows:

- Lien period reduced from 45 days to 30 days applicable from the date of enrolment.
- For the subscribers enrolling for the first time on or after 1st June 2021, insurance cover shall not be available for death (other than due to accident) occurring during the first 30 days from the date of enrolment in to the scheme (lien period).

Member Banks are advised to forward scanned claim documents to partner insurer to a designated email id/portal of the insurer.

SLBC advises Member Banks to disseminate the revised/amended rules to all their branches for necessary compliance.

SLBC also requests the State Government/relevant authorities to issue necessary notifications with regard to the format for certificate of death to be issued by the District Magistrate (or other Executive Magistrate authorised by him/her).

CERTIFICATE

This certificate is issued for the purposes of Pradhan Mantri Jeevan Jyoti Bima Yojana / Pradhan Mantri Suraksha Bima Yojana, to certify that Mr/Ms _____, son/daughter/spouse of Mr/Ms _____ died on _____ and that relevant details in respect of his/her death are as under:

1. Aadhaar number of the deceased:	
2. Age of the deceased (in completed years):	
3. Address of the deceased:	
4. Permanent address of the deceased:	
5. Place of death:	
6. Cause of death: (a) Accident ¹ (b) Any other (please specify)	
7. Whether death is by suicide?	

I confirm that I have satisfied myself with regard to the correctness of details as above and that copies of relevant documents in this regard are available with this office.

Signature of District Magistrate
or authorised Executive Magistrate*

Name:

Date:

Seal:

* Any Executive Magistrate (Additional District Magistrate, Sub-Divisional Magistrate, Tehsildar/Talukdar etc.) authorised by the District Magistrate

¹ Accident means a sudden, unforeseen and involuntary event caused by external, violent and visible means.

Credit Enhancement Guarantee Scheme for Scheduled Castes

The Department of Social Justice & Empowerment under the aegis of Ministry of Social Justice & Empowerment, Government of India, has sponsored the "Credit Enhancement Guarantee Scheme for Scheduled Castes" under its social sector initiatives. The objective of the Scheme is to promote entrepreneurship amongst the Scheduled Castes, by providing Credit Enhancement Guarantee to Member Lending Institutions (MLIs), who shall be providing financial assistance to these entrepreneurs.

Industrial Finance Corporation of India (IFCI) has been appointed as nodal agency for implementation of the scheme.

Individual SC Entrepreneur would be eligible for a guarantee cover of a loan amount of up to Rs. 1.00 crore.

The objectives of the Scheme are as below:

- It is a Social Sector Initiative to be implemented nationally in order to promote entrepreneurship among the Scheduled Caste population in India.
- Promote entrepreneurship amongst the Scheduled Castes who are oriented towards innovation and growth technologies.
- To support, by way of providing Credit Enhancement Guarantee to Banks and Financial Institutions, who will be providing financial assistance to the Scheduled Caste Entrepreneurs, who in turn will create wealth, value for the society, create jobs and ultimately will develop confidence and at the same time promote profitable businesses. The assets so created will also create forward/ backward integration. It will further create chain effect in the locality in specific and society in general.
- To promote financial inclusion for SC entrepreneurs and to motivate them for further growth of SC communities in this activity.
- To facilitate economic development of SC entrepreneurs.
- To enhance direct and indirect employment generation for SC population in India.

SLBC requests Member Banks to disseminate the particulars of the scheme to their branches and provide credit facilities to eligible Scheduled Caste Entrepreneurs to see a sustained growth and economic development of SC entrepreneurs.

Standardisation of Data Flow- Timely submission of data to SLBC

RBI vide their Letter FIDD.CO.LBS.No.21/02.01.001/2019-20 dated 03.07.2019 had suggested Action Points for SLBC Convenor Banks/Lead Banks on developing a standardized system for data flow and its management by SLBC on their website.

In line with above, SLBC Tamil Nadu has a dedicated portal and provided login credentials to all the Member Banks for uploading the data pertaining to block, District as well as State.

As it was a time bound exercise, SLBC had advised the Member Banks to speed up the process of uploading of data as per the format envisaged by RBI so that the data will be readily available for SLBC to conduct its periodical meeting within the stipulated period.

However, to our dismay, even after repeated reminders and discussions in earlier SLBC meetings, there is no much progress. Still many banks have not even started to upload the data in the portal and the reasons given by them are not acceptable. Bank of India, Bank of Maharashtra, Punjab National Bank, Axis Bank, ICICI Bank, Dhanalakshmi Bank, Kotak Mahindra Bank, TNSC to name a few.

Inordinate delay in submission of data is in turn causing delay in conducting SLBC meetings within the stipulated time and is being viewed very seriously by Reserve Bank of India.

SLBC requests Member Banks who have so far not uploaded the data to immediately upload the same in the portal so that the data's are readily available in time for SLBC to conduct its meeting in time.

BANKING DEVELOPMENTS IN TAMIL NADU IN KEY PARAMETERS AS OF MARCH 2021

KEY PARAMATERS	Amount – Rs. In Crores			
	Parameters	Mar-20	Mar-21	Variation & % of growth over March 2020
No. of Branches *	11061	11706	645	5.83
Deposits	840659.97	955103.92	114443.95	13.61
Advances	927982.04	1008704.18	80722.14	8.70
CD Ratio	110.39%	105.61%		
Investments	27164.33	18834.50	-8329.83	-30.66
Credit + Investment to Deposit Ratio	113.62%	107.58%		
Priority Sector Advances	424313.62	488261.78	63948.16	15.07
% of Priority Sector Advances to Total Advances	49.71	48.40		
Agricultural Advances	190087.33	242009.90	51922.57	27.32
% of Agricultural Advances to Total Advances	22.27	23.99		
Micro & Small Enterprises (MSME)	168741.61	181062.48	12320.87	7.30
Of which Micro Enterprises	69251.56	79174.25	9922.69	14.33
Export Credit	2825.36	2731.15	-94.21	-3.33
Education	15541.52	15134.46	-407.06	-2.62
Housing	43122.13	42373.10	-749.03	-1.74
Renewable Energy	276.03	335.17	59.14	21.43
Social Infrastructure	422.70	311.01	-111.69	-26.42
Others	3296.94	4304.50		
Adv. to Weaker Sections	148167.65	148319.11	151.46	0.10
% of Weaker Section Advances to Total Advances	17.36	14.70		
DRI Advances	184.80	193.78	8.98	4.86
% of DRI Adv. to Total Advances	0.02	0.02		

*Excludes Foreign Bank branches

BRANCH NETWORK

As at the end of March 2021, the total number of Bank Branches in Tamil Nadu increased to 11706 from 11061 in March 2020. Group wise spread of Bank branches in Tamil Nadu as of March '20 and March '21 is given below:

Name of the Group	March 2020	March 2021	Variation
State Bank Group	1217	1232	15
Nationalised Banks	5198	5477	279
Private Sector Banks	4014	3692	-322
RRBs	402	665	263
Small Finance Banks	632	640	8
TOTAL	11061	11706	645

DEPOSIT GROWTH

Deposits of the Banks in Tamil Nadu have increased from Rs.840659.97 crores as of March 2020 to Rs. 955103.92 crores as of March 2021, registering an increase of Rs. 1,14,443.95 crores. The YoY incremental deposit growth is 13.61%.

CREDIT EXPANSION

The total advances increased from Rs. 927982.04 crores as of March 2020 to Rs.1008704.18 crores as of March 2021, registering an increase of Rs. 80722.14 crores in absolute terms and 8.70% in percentage terms.

CD RATIO

The Credit Deposit Ratio of the Banks in Tamil Nadu though continues to be above 100%, registered a decrease from 110.39% as of March 2020 to 105.61% as of March 2021.

PRIORITY SECTOR ADVANCES

The percentage of priority sector advances is 48.40% as of March 2021 as against the national norm of 40%.

AGRICULTURAL ADVANCES

The aggregate of agricultural advances extended by Banks in Tamil Nadu have increased from Rs. 190087.33 crores as of March 2020 to Rs. 242009.90 crores as of March 2021, thus registering an increase of Rs. 51922.57 crores in absolute terms and 27.32% in percentage terms. The percentage of Agricultural sector advances to total advances is 23.99% as of March 2021 [national norm is 18%].

MICRO, SMALL & MEDIUM ENTERPRISES (MSME)

The advances to Micro, Small and Medium Enterprises sector (MSME) during the period under review has witnessed an increase of Rs. 12320.87 Crores from Rs 168741.61 Crores as at March 2020 to Rs.181062.48 Crores as at March 2021.

EXPORT CREDIT

Advances to export credit witnessed a decrease from Rs. 2825.36 Crores as of March 2020 to Rs. 2731.15 Crores as of March 2021.

EDUCATION LOAN

The outstanding under Educational Loans has reduced from Rs. 15541.52 Crores in March 2020 to Rs. 15134.46 Crores as of March 2021.

HOUSING LOAN

The outstanding under Housing Loans has decreased from Rs.43122.13 Crores as of March 2020 to Rs.42373.10 Crores in March 2021 registering a negative growth of 1.74%.

RENEWABLE ENERGY

The advances to Renewable Energy increased from Rs 276.03 Crores in March 2020 to Rs. 335.17 Crores in March 2021 registering a growth of 21.43%.

SOCIAL INFRASTRUCTURE

The outstanding under Social Infrastructure decreased from Rs.422.70 Crores as of March 2020 to Rs.311.01 Crores as of March 2021.

ADVANCES TO WEAKER SECTIONS

The advances to Weaker Sections increased from Rs.148167.65 Crores as of March 2020 to Rs. 148319.11 Crores as at the end of March 2021, registering a marginal growth of Rs. 151.46 Crores. At this level, advances to Weaker Sections constitute 14.70% of the total credit against the national norm of 10%.

DRI ADVANCES

The outstanding advances under DRI has increased from Rs. 184.80 Crores as of March 2020 to Rs. 193.78 Crores as of March 2021.

PERFORMANCE OF COMMERCIAL BANKS UNDER THE STIPULATED NATIONAL NORMS ARE AS UNDER:

Particulars	National Norms for March 2020 (Amount in Crores)		Achievement up to March 2021 (Amount in Crores)	
	%	Amount	%	Amount
Priority Sector Advances to Total Advances	40.00	403481.67	48.40%	488261.78
Agricultural Advances to Total Advances	18.00	181566.75	23.99%	242009.90
Weaker Section Advances to Total Advances	10.00	100870.42	14.70%	148319.11
DRI Advances to Total Advances of previous year	1.00	10087.04	0.02%	193.78

REVIEW OF OPERATIONS OF CO-OPERATIVE BANKS IN TAMILNADU

AS AT THE END OF MARCH 2021

As at the end of March 2021, there were 953 branches of Co-operative Banks (both, District Central Co-operative Banks and State Agricultural and Rural Development Banks) in Tamil Nadu. The details are furnished for the information of the members.

Classification of Branches	March 2021
Rural	305
Semi-Urban	259
Urban	258
Metro	131
TOTAL	953

(Amt. in Crores)

Particulars	Mar-20	Mar-21
Deposits	41363.16	28420.64
Advances	52608.49	29363.97
Investments	15817.58	9936.15
CD Ratio	127.19%	103.32%
Credit + Investment to Deposit Ratio	165.43%	138.28%

BREAKUP OF PRIORITY SECTOR ADVANCES – CO-OPERATIVE BANKS**(Amount in Crores)**

S.No.	Particulars	March 2020	March 2021
1	Agricultural Advances	10645.95	3378.24
	Of which, Small & Marginal farmers	6147.84	1186.79
2	MSME	0.00	18.19
3	Export Credit	0	0
4	Education	1.10	108.51
5	Housing	446.84	432.34
6	Renewable Energy	0.00	0.00
7	Social Infrastructure	474.40	216.75
8	Others	5679.61	7946.84
	TOTAL PRIORITY SECTOR ADVANCES	17247.90	12100.87

ADVANCES UNDER SPECIAL PROGRAMME / SCHEMES / SECTORS**(Amount Rs. in Crores)**

	March 2020	March 2021
Total Advances to Weaker Sections	8041.25	7645.89
Of which,		
(i) Advances under SC/ST	1836.87	1573.36
(ii) Advances under DRI	23.37	9.11
Of (ii), Adv. to SC/ST (Outstanding)	11.83	0.96

**NPA POSITION IN PRIORITY SECTOR ADVANCES – CO-OPERATIVE BANKS –
As on March 2021**

(Amount in crores)

Particulars	NPA Amount	% of NPA
i) NPA in Housing loans	56.81	13.14%
ii) NPA in Education loans	1.08	1.00%
iii) NPA in Agriculture Loans	180.93	5.36%
iv) NPA in Loans to MSME	15.50	85.21%
v) NPA in Loans to Export Credit	0.00	0.00%
v) NPA in Loans to Renewable Energy	0.00	0.00%
v) NPA in Loans to Social Infrastructure	0.00	0.00%
v) NPA in Loans to Others	406.32	5.11%
vi) NPA in overall Priority Sector Lending	2.12	0.02%

DISTRICTWISE STATISTICAL DATA ON THE OPERATION OF COMMERCIAL BANKS - OUTSTANDING AS AT THE END OF MAR 2021
(Rs. In Crores)

Sl. No.	Name of the District	No. of Branches					Total PSA	% of PSA	Appl. Adv.	% of Appl. Adv.	MAME	Expert Credit	Education	Housing	Renewable Energy	Social Infrastructure	Others	WT A.Ch.	DRI	IC/RT				
		R	SU	U	M	Total																		
1	CHENNAI	0	0	0	1599	2399	384242.85	301615.98	99.52	10083.14	21.91	22792.04	5.51	64811.51	201.62	800.80	2107.74	419.3	63.24	501.34	51764.34	10.58	14672.93	
2	ARUNACHAL PRADESH	52	37	0	0	89	7258.26	4449.54	314.93	4801.88	106.17	2884.27	72.19	372.11	391.32	318.02	251.75	0.00	0.00	0.00	84.21	1180.32	9.63	564.92
3	CHEKKAVALUR	71	207	52	67	339	37533.09	20860.58	55.52	11622.02	0.00	9128.54	18.56	3756.43	8.43	519.26	2087.27	1.00	0.00	0.00	186.09	3157.12	3.31	1247.58
4	COIMBATORE	139	303	453	0	915	21487.59	84482.47	1021.17	43832.74	58.74	14581.37	18.56	21937.84	164.79	779.25	5892.70	97.53	7.78	339.78	5986.31	5.32	1278.82	
5	CHIDAMBARAM	108	117	62	0	287	11440.75	15112.28	113.72	8804.21	75.32	3791.79	44.80	1901.64	94.63	681.00	1115.33	49.30	1.34	164.72	2881.36	3.38	508.60	
6	DINDIGUL	69	75	0	0	144	4291.13	8162.51	189.71	6441.51	81.76	4711.15	67.07	932.82	0.50	300.00	941.73	1.30	11.86	86.25	3182.79	4.77	745.81	
7	DINDIGUL	89	145	58	0	302	11483.89	13175.78	137.12	10920.31	84.89	6374.60	50.76	2792.95	0.29	518.18	962.60	6.40	29.51	84.78	3251.31	4.08	1209.30	
8	DINDIGUL	129	203	98	0	430	21822.85	24887.90	106.64	11961.55	0.00	7492.41	32.79	6028.64	37.21	550.15	1431.01	21.79	8.02	71.84	2175.64	1.08	454.70	
9	DINDIGUL	68	75	0	0	143	5641.24	84614.52	170.61	11961.55	0.00	9723.54	0.00	1148.28	65.88	394.86	319.84	22.78	35.00	45.39	1370.67	6.87	78.70	
10	DINDIGUL	52	51	2	0	105	18105.00	13276.37	71.05	10997.27	48.27	8723.54	21.15	2426.40	13.09	523.02	3127.92	4.24	2.51	60.09	1979.17	4.91	2411.13	
11	DINDIGUL	91	196	94	84	465	6545.07	9407.03	143.64	6387.88	77.91	8994.18	814.30	15213.37	51.58	971.08	10402.77	12.64	13.02	28.03	6053.94	3.62	2081.53	
12	DINDIGUL	84	91	51	0	238	11912.51	16577.88	139.16	9902.08	84.42	6144.01	52.38	2436.99	3.65	501.00	780.99	0.93	8.36	24.21	2087.46	0.04	775.58	
13	DINDIGUL	108	108	302	0	517	91378.18	37888.93	103.36	19780.37	89.88	10158.09	85.80	6991.64	51.80	218.74	2934.51	10.84	2.61	11.44	2106.57	2.95	1801.06	
14	DINDIGUL	104	74	23	0	203	8646.48	6498.54	75.16	5610.48	91.11	6185.44	67.97	751.88	14.62	245.53	378.52	0.00	1.70	30.48	410.04	7.02	187.77	
15	DINDIGUL	106	172	3	0	279	12883.85	17280.77	124.03	12645.73	82.16	6798.00	48.28	4419.84	19.91	644.01	937.77	2.80	25.30	80.02	2324.13	2.19	818.74	
16	DINDIGUL	18	81	1	0	100	5716.91	4431.30	78.71	3329.96	81.39	3748.67	42.73	448.25	0.00	499.28	584.44	1.18	0.35	25.86	938.89	1.69	780.87	
17	DINDIGUL	44	18	3	0	65	2331.35	4444.30	178.51	4165.40	107.76	2904.99	73.15	894.96	0.00	211.61	238.47	0.00	15.60	38.78	1430.94	3.85	277.89	
18	DINDIGUL	113	50	94	0	197	6848.90	8782.41	128.32	7469.45	93.86	5121.78	64.43	1118.72	7.57	303.71	813.78	1.03	4.70	98.25	1084.21	1.18	188.73	
19	DINDIGUL	89	81	2	0	172	5470.85	6844.88	123.11	5581.21	98.33	4214.81	74.25	497.54	0.01	181.37	438.47	0.00	0.82	70.30	1349.21	1.84	308.54	
20	DINDIGUL	47	78	24	0	149	5211.02	5881.48	112.48	4890.11	0.00	2416.75	0.00	3227.90	29.28	121.24	447.05	1.34	0.91	144.23	1082.24	0.63	135.49	
21	DINDIGUL	89	164	160	0	413	29409.21	28484.78	91.83	16477.76	48.34	7795.24	30.60	6728.41	1.77	551.61	1224.99	2.48	3.63	164.55	5410.97	3.71	999.07	
22	DINDIGUL	120	102	22	0	264	8443.75	9359.57	98.90	7394.80	91.14	5378.99	61.15	807.14	1.51	202.27	480.67	0.14	3.91	80.72	793.55	8.75	193.13	
23	DINDIGUL	141	107	115	0	363	21200.54	29158.72	137.54	24824.87	94.37	18881.24	64.00	6081.91	58.47	902.27	1272.91	7.01	2.06	119.04	11371.85	8.67	1816.28	
24	DINDIGUL	80	132	4	0	186	4574.72	6579.94	145.42	4099.12	49.02	2812.84	31.66	639.78	0.04	138.24	403.58	0.00	0.11	107.02	914.33	2.77	439.58	
25	DINDIGUL	46	112	7	0	164	10953.59	8993.91	83.21	4347.48	0.00	3086.16	0.00	851.09	2.40	218.56	210.40	4.67	8.00	109.90	3822.95	20.18	1448.83	
26	DINDIGUL	55	31	21	7	136	2979.79	4982.21	193.40	3392.01	0.00	2664.53	0.00	500.37	0.00	126.31	206.31	0.00	0.33	90.32	1470.04	0.34	851.56	
27	DINDIGUL	96	80	38	0	215	7739.90	9428.88	124.56	8009.51	96.76	5065.22	61.38	1114.14	0.00	246.99	1042.48	0.50	6.32	94.27	2477.97	2.46	378.14	
28	DINDIGUL	124	121	184	0	429	32202.15	28110.02	87.28	18318.82	53.40	3791.51	29.83	6046.57	20.98	246.04	2844.63	6.87	1.37	180.99	3873.40	1.31	577.98	
29	DINDIGUL	84	128	107	0	321	24495.50	56104.98	229.04	17594.34	71.59	1314.64	54.16	2100.15	4.66	281.60	1224.76	0.18	11.33	199.04	3710.30	28.04	1400.46	
30	DINDIGUL	82	153	101	0	346	24089.40	33240.78	146.41	23671.38	115.08	7818.54	58.30	12491.33	1022.36	524.54	1512.71	7.40	3.44	244.63	8748.64	14.96	579.86	
31	DINDIGUL	110	219	64	113	506	37477.15	32083.59	85.91	12109.33	44.60	3740.41	21.78	5034.46	0	839.44	2411.58	0	1.31	77.13	9455.80	1.81	670.71	
32	DINDIGUL	87	94	12	0	193	6357.40	6539.90	99.79	5318.92	98.04	3793.85	69.23	718.27	0.00	184.36	483.93	2.93	8.90	154.38	2259.42	0.00	309.10	
33	DINDIGUL	89	95	87	0	264	16215.35	15872.38	96.65	11400.74	84.46	6415.93	47.51	3780.84	179.47	444.34	811.64	0.79	1.66	130.07	2505.75	9.53	412.64	
34	DINDIGUL	72	90	75	0	237	11890.08	9901.80	79.84	6124.86	70.71	3513.10	89.26	3702.32	0.05	270.10	715.87	0.00	11.28	318.51	1450.90	3.17	184.53	
35	DINDIGUL	123	107	2	0	232	625.50	8002.80	142.71	7482.65	57.47	5994.84	43.11	1109.34	0.00	237.44	287.45	0.70	18.77	248.17	889.85	7.24	280.88	
36	DINDIGUL	84	146	30	0	260	13343.77	13380.99	100.27	7121.89	54.83	1343.88	10.81	4173.95	107.44	877.84	900.84	13.36	1.11	171.47	2964.76	1.38	573.07	
37	DINDIGUL	8190	4829	2376	1880	11798	933188.92	1008704.18	506.61	488381.78	52.34	242009.90	26.75	231802.48	2791.15	35134.44	42774.18	138.17	811.01	6004.30	148181.11	198.78	38850.61	

BANKWISE STATISTICAL DATA ON THE PERFORMANCE OF COMMERCIAL BANKS IN TAMIL NADU AS AT THE END OF MARCH 2021

Annexure to R.C. Green

Slm No	Bank	No of Branches				Advances	CO Ratio	CR Invt Dep. Ratio	PSA	% of PSA	Agri-Adv	% of Agri Adv.	MSME from Banks	Export Credit	Education	Housing	Renewable Energy	Social Infra Structure	Others	W.L.Ad	DRI	SC/ST Under DRI	SC/ST			
		Rural	S.Urban	Urban	Metro																			Total		
	Groupwise Consolidation																									
	State Bank Group	306	459	257	210	1222	174749.00	178657.00	0.00	101.89	101.89	63143.06	35.73	37073.09	20.98	13775.30	0.00	1965.18	10271.81	29.58	27.30	0.00	18478.86	2.48	0.00	678.75
	Nationalised Banks	1827	1857	1156	837	5477	368104.56	406870.84	14544.52	108.53	245410.97	35.30	80484.56	1537.47	12302.05	18504.83	116.91	153.09	128.29	75558.67	138.51	21.54	8654.72			
	Private Sector Banks	744	1432	770	746	3692	370045.41	391845.70	3257.10	105.69	153782.52	43.44	81593.74	1173.67	850.89	12751.24	188.58	121.94	1088.81	37862.90	54.78	0.06	22861.72			
	Small Finance Banks	118	303	159	87	665	7346.10	16402.78	95.00	224.58	10874.10	94.57	2804.12	0.00	8.31	687.89	0.00	8.68	3058.49	7289.77	0.00	0.00	1361.26			
	Regional Rural Banks	337	289	34	0	640	14858.85	15727.78	937.89	105.85	15041.12	122.18	2384.76	0.00	8.02	157.33	0.10	0.00	30.91	9117.89	0.00	0.00	4813.16			
	GRAND TOTAL	3100	4320	2376	1880	11706	855103.92	1008704.18	18834.50	105.61	485281.76	52.56	181082.48	2731.15	15134.46	42373.10	335.17	311.01	4304.50	148318.11	183.78	21.60	38650.61			
1	State Bank of India	306	459	257	210	1232	174749.00	178657.00	0.00	101.89	101.89	63143.06	35.73	37073.09	20.98	13775.30	0.00	1965.18	10271.81	29.58	27.30	0.00	18478.86	2.48	0.00	678.75
	Nationalised Banks																									
2	Bank of Baroda	51	110	86	72	319	26887.74	42178.72	0.00	157.99	13472.16	34.32	5605.97	0.00	345.54	1731.68	11.17	0.00	0.00	3283.65	50.99	0.85	400.60			
3	Bank of India	68	73	48	33	220	15284.00	15719.00	0.00	102.85	7653.83	69.20	3188.35	9.78	408.86	834.88	0.00	5.77	0.09	4486.06	1.37	0.52	168.41			
4	Bank of Maharashtra	51	110	86	72	319	1428.81	3333.09	0.00	182.27	1804.76	93.18	1520.32	0.00	38.99	258.67	0.00	0.50	0.00	41.05	0.00	0.00	3.86			
5	Canara Bank	362	405	247	143	1177	87707.45	112183.74	0.00	127.91	77645.62	80.85	20802.47	0.00	3208.94	4157.94	0.12	1.17	30.92	20771.92	27.25	8.32	5234.25			
6	Central Bank of India	62	59	51	31	202	12202.00	13458.00	0.00	110.29	6984.98	58.96	2213.97	34.09	457.29	828.60	0.07	17.92	0.57	1531.49	6.27	4.63	318.45			
7	Indian Bank	369	375	191	143	1097	100712.63	95607.63	2588.76	94.69	59888.64	69.54	18172.86	0.00	2347.25	2838.31	48.73	105.26	14.51	17305.28	1.86	0.12	1311.48			
8	Indian Overseas Bank	438	388	157	122	1103	80263.00	53947.78	3382.84	71.40	40786.09	86.06	10513.67	0.00	3758.38	4322.30	31.00	6.71	37.60	19389.65	9.48	7.10	1028.60			
9	Punjab National Bank	32	84	86	72	286	18848.00	23181.00	0.00	122.35	11737.90	32.86	7551.16	29.34	588.53	1112.58	21.40	5.79	44.31	1293.06	0.00	0.00	247.73			
10	Punjab & Sind Bank	0	1	7	7	15	3965.22	1103.03	0.00	278.09	351.89	20.86	228.53	4.65	11.13	103.98	0.00	0.66	0.29	10.57	0.00	0.00	1.31			
11	UCID Bank	20	30	31	28	109	4474.96	6487.22	0.00	145.19	3155.89	52.49	1731.38	0.00	203.08	379.28	0.00	0.00	0.00	1302.01	38.50	0.00	122.58			
12	Union Bank of India	137	223	156	114	630	38582.83	39461.73	8581.92	107.84	21819.21	58.44	9188.18	1479.61	850.08	2140.55	4.42	9.31	0.00	6183.73	0.97	0.00	1.58			
	Sub total	1827	1857	1156	837	5477	368104.56	406870.84	14544.52	108.53	245410.97	35.30	80484.56	1537.47	12302.05	18504.83	116.91	153.09	128.29	75558.67	138.51	21.54	8654.72			

BANKWISE STATISTICAL DATA ON THE PERFORMANCE OF COMMERCIAL BANKS IN TAMIL NADU AS AT THE END OF MARCH 2021

Ann in Ru. crores

Sl. No.	Bank	No. of Branches				Advances	CO Ratio	CRR Ratio	PSA	% of PSA	AgriLad	% of Agri Adv.	MSME from Banks	Export Credit	Education	Housing	Renewable Energy	Social Infra Structure	Others	W.S.Ad	DRI	S-CYST UNDER DRI	S-CYST
		Rural	S. Urban	Urban	Metro																		
13	Axis Bank Ltd.	53	130	72	98	353	471.24	155.13	1208.55	28.82	6788.57	13.73	4863.08	0.00	168.71	1949.64	0.00	0.00	359.55	2380.90	0.00	0.00	85.36
14	Bandhan Bank Ltd.	0	0	10	8	18	0.00	291.06	658.32	51.05	22.14	1.72	165.72	0.00	0.00	468.46	0.00	0.00	0.00	172.74	0.00	0.00	0.47
15	Catholic Syrian Bank Ltd.	3	23	20	11	57	0.00	148.53	1514.50	47.37	705.52	22.07	711.89	0.00	33.18	63.11	0.00	0.00	0.80	731.16	0.05	0.01	3.14
16	City Union Bank Ltd.	119	236	77	56	488	0.00	66.88	13598.62	63.69	3568.76	16.73	8938.32	372.14	108.17	489.39	91.34	17.29	1.21	2628.00	54.53	0.01	0.60
17	Dharmalakshmi Bank Ltd.	3	11	9	9	32	0.00	77.55	354.40	45.56	197.34	25.37	110.66	0.00	9.03	40.06	0.02	0.20	0.07	33.44	0.00	0.00	4.91
18	Federal Bank Ltd.	44	63	29	19	155	0.00	255.76	6167.35	38.26	2604.34	19.02	2500.93	0.00	40.01	292.84	11.86	0.00	417.37	239.61	0.00	0.00	63.45
19	HDFC Bank Ltd.	20	114	93	104	331	0.00	120.78	25554.68	27.31	5372.03	5.63	16690.54	0.00	101.08	3445.82	11.75	0.00	33.46	2447.09	0.00	0.00	102.04
20	KOCT Bank Ltd.	143	162	93	93	511	0.00	79.85	15662.69	39.38	5542.63	13.94	8821.29	47.33	40.10	1118.61	13.11	0.00	79.82	4350.59	0.00	0.00	19944.21
21	IDBI Bank Ltd.	15	49	29	19	111	0.00	112.79	7201.00	68.63	2868.00	28.27	2927.00	0.00	87.00	1219.00	0.00	2.00	0.00	2523.00	0.00	0.00	100.00
22	IDFC Bank	1	1	15	30	47	0.00	232.22	5849.54	59.25	3174.00	32.15	1992.75	0.00	0.00	669.41	0.00	73.38	0.00	4877.72	0.00	0.00	1554.17
23	Indus Ind Bank Ltd.	1	32	45	43	121	0.00	117.20	5537.55	40.70	552.98	4.06	4581.02	68.91	0.00	334.84	0.00	0.00	0.00	428.48	0.00	0.00	111.55
24	Jammu & Kashmir Bank Ltd.	0	0	1	4	5	0.00	1134.43	39.04	4.67	0.00	0.00	29.50	0.00	0.72	8.62	0.00	0.00	14.45	0.00	0.00	0.43	
25	Karnataka Bank Ltd.	0	10	21	19	50	0.00	84.92	1654.54	53.23	679.54	19.50	859.40	179.06	13.31	118.31	6.42	0.00	0.51	42.23	0.00	0.00	1.24
26	Kanara Bank Ltd.	104	192	87	52	435	0.00	68.65	13072.84	57.28	7169.30	31.41	4774.20	380.24	102.25	616.81	17.72	9.79	3.53	4174.82	0.00	0.00	102.34
27	Kotak Mahindra Bank Ltd.*	6	15	16	49	86	0.00	112.94	5183.12	36.16	1366.08	8.53	3717.15	0.00	3.16	6.35	0.00	90.38	1019.21	0.00	0.00	192.36	
28	Lakshmi Videsh Bank Ltd.	78	117	69	32	294	0.00	56.78	4549.48	63.19	2565.67	35.92	1796.72	0.00	20.14	72.36	0.00	0.00	74.37	1944.75	0.02	0.01	7.93
29	Ramakrishna Bank Ltd.	7	6	6	23	42	0.00	87.61	2270.87	52.62	1128.99	26.26	1077.75	0.00	1.93	41.83	0.00	0.00	20.37	1149.68	0.00	0.00	178.11
30	South Indian Bank Ltd.	40	52	36	18	146	0.00	148.49	7843.27	63.34	3151.86	25.45	4371.18	0.00	22.21	274.15	12.12	9.43	2.32	2648.12	0.01	0.00	23.48
31	Tamilnad Mercantile BK Ltd.	109	181	48	21	369	2785.96	77.82	18643.98	86.90	7501.69	34.97	9656.63	0.00	101.90	1363.81	9.24	9.65	2.06	5887.91	0.17	0.03	195.70
32	Yes Bank	0	2	14	23	39	0.00	194.35	4042.00	51.19	789.00	9.74	2908.00	126.00	0.00	220.00	16.00	0.00	3.00	0.00	0.00	0.00	289.00
33	Sub total	744	1432	770	746	3692	370048.41	105.69	153792.52	43.44	56023.64	15.82	81593.74	1173.67	850.89	12751.24	168.58	121.94	1086.81	37892.90	54.79	0.06	22981.72
Small Finance Banks																							
34	Equitas Small Finance Bank	52	167	73	35	327	95.00	258.89	4890.90	59.41	2159.37	26.23	1716.72	0.00	0.00	258.87	0.00	8.66	747.46	2430.78	0.00	0.00	639.51
35	ESAF Small Finance Bank	19	53	12	7	91	0.00	674.80	1561.21	60.00	812.24	60.00	595.64	0.00	8.31	12.87	0.00	0.00	132.46	1505.46	0.00	0.00	207.37
36	Jana Small Finance Bank	9	17	25	30	81	0.00	177.75	1793.08	60.00	276.13	60.00	213.56	0.00	0.00	174.24	0.00	0.00	1128.15	1462.10	0.00	0.00	134.91
37	Suryoddy Small Finance Bank	19	31	30	12	92	0.00	85.75	787.84	76.69	381.86	37.18	25.79	0.00	0.00	16.68	0.00	0.00	363.41	400.02	0.00	0.00	59.96
38	Ujjivan Small Finance Bank	17	35	19	3	74	0.00	213.20	1841.07	82.23	678.90	30.32	252.52	0.00	0.00	225.64	0.00	0.00	884.01	1471.41	0.00	0.00	319.35
39	Sub total	116	300	159	87	665	95.00	223.29	10874.10	94.57	4303.60	37.47	2804.12	0.00	6.31	687.89	0.00	8.68	3056.49	7289.77	0.00	0.00	1361.26
Regional Rural Banks																							
40	Tamilnadu Grama Bank	337	269	34	0	640	637.69	105.05	15044.12	122.16	12450.00	101.13	2394.76	0.00	8.02	157.33	0.10	0.00	30.91	9117.88	0.00	0.00	4813.16
41	Sub total	337	269	34	0	640	637.69	105.05	15044.12	122.16	12450.00	101.13	2394.76	0.00	8.02	157.33	0.10	0.00	30.91	9117.88	0.00	0.00	4813.16

PERFORMANCE UNDER ANNUAL CREDIT PLAN 2020-21 - For the period April 2020 to March 2021

As per the information obtained from the Lead District Managers, Banks in Tamil Nadu have disbursed credit of Rs. **5,97,941** crores (both priority and non-priority) as against the target of Rs.**6,21,912** Crores representing 107% achievement under ACP for the period from April 2020 to March 2021 of FY 2020-21. The consolidated sector-wise achievement is given below.

(Number of accounts in actual and Amt. Rs in Crores)

Sr No	Sub-Sector	Target from April 2020 to March 2021		Achievement from April 2020 to March 2021		% of achievement	
		Number	Amount	Number	Amount	No	Amt
Priority							
1	Agriculture & allied	14314232	148078	11596427	125508	81	85
2	MSME	3496890	84558	2971944	140901	85	167
3	Education	289524	11919	187642	7971	65	67
4	Housing	212226	27266	189911	21951	89	81
5	Export Credit	21851	8855	4176	5651	19	64
6	Renewable Energy	55577	1967	22618	1206	41	61
7	Social Infrastructure	38824	1597	16413	718	42	45
8	Others	886547	16521	1103689	16806	124	102
	Priority Total	19315671	300761	16092820	320712	83	107
Non Priority							
9	Agriculture	141331	51000	156960	52473	111	103
10	Education	25484	25648	7602	3875	30	15
11	Housing	68785	81402	57270	74513	83	92
12	Personal loans	120332	3568	133744	5775	111	162
13	Others	1415037	159533	1776531	140593	126	88
	Non Priority Total	1770969	321151	2132107	277229	120	86
Grand Total (Priority + Non Priority)		21086640	621912	18224927	597941	86	96

Sector wise performance (Under Priority Sector):

A. Farm Sector (Agriculture and Allied Activities)

The credit disbursement to Farm Sector stood at 85% of the target during the period from April 2020 to March 2021.

B. MSME Sector – Industries:

Performance of Banks in Tamil Nadu under MSME Sector works out to 167% of the plan during the period from April 2020 to March 2021.

C. Other Priority Sector (Education, Housing, Export Credit)

Performance of Banks in Tamil Nadu under education, housing, export credit, works out to 67%,81% &64% of the plan during the period from April 2020 to March 2021.

Other Priority Sector (Renewable Energy, Social Infrastructure & Others)

Performance of Banks in Tamil Nadu under renewable energy, Social infrastructure & others works out to 61%,45% &102 % respectively of the plan for the period from April 2020 to March 2021

The details of

1. District wise / Sector-wise disbursement (LBS MIS II) and
2. District-wise /Sector-wise achievement against the target (LBS MIS III)

for the period from April 2020 to March 2021. under ACP 2020-21 are enclosed as annexure.

ACF 2020-21 ACHIEVEMENT AND OUTSTANDING POSITON AS OF March 2021

Statement showing Achievement for the quarter ended March 2021

SL No.	Categories	No. in actuals, Amount in Rs. Crores															
		Regional Rural Banks						Co-operative Banks						Others			
		Disbursements upto the end of the current quarter		Outstanding at the end of the current quarter (incl co-operative)		Disbursements upto the end of the current quarter		Outstanding at the end of the current quarter (incl co-operative)		Disbursements upto the end of the current quarter		Outstanding at the end of the current quarter (incl co-operative)		Disbursements upto the end of the current quarter		Outstanding at the end of the current quarter (incl co-operative)	
Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
1	Priority Sector																
1A	Agriculture = 1A(i)+1A(ii)+1A(iii)	681870	9438	253089	11960	115964	6275	1510224	11061	115964	1255	9007	3415				
1B	Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	221113	13245	28875	2299	178317	7045	0	0	29719	1409	1065	2612				
1C	Export Credit	7281	155	0	0	3753	159	0	0	1876	0	0	0				
1D	Education	5583	213	273	11	1899	439	4	1	0	0	0	0				
1E	Housing	353	206	7819	169	209	452	10614	631	42	57	138	566				
1F	Social Infrastructure	651	106	0	0	679	24	5247	514	226	12	201	10				
1G	Renewable Energy	322	14	153	0	328	7	0	0	0	0	0	0				
1H	Others	93372	2657	43015	27	55184	1008	1523547	6249	11037	168	1671	1488				
2	Sub total = 1A+1B+1C+1D+1E+1F+1G+1H	1010545	26034	333223	14466	356333	15411	3049636	18457	158865	2901	12082	8090				
4	Non-Priority Sector																
4A	Agriculture	36164	1527	1887	264	3139	1049	393	11946	1570	525	670	1685				
4C	Education	447	266	163	183	152	78	0	6945	0	0	0	1203				
4D	Housing	5000	2861	1433	88	1718	2981	380	4723	573	745	6302	770				
4E	Personal Loans under Non-Priority Sector	16170	106	18848	102	8025	404	2158	3056	1337	58	8000	481				
4F	Others	196129	3880	6031	41	142122	9842	68528	1112	17765	1445	1614	673				
5	Sub total = 4A+4B+4C+4D+4E+4F	253909	8641	28363	677	155156	14353	71459	27783	21245	2773	16587	4812				
	Total = 2+5	1264454	34675	340853	15143	511489	29764	2917006	46239	180110	5673	28669	12903				

LBS MIS III																	
ACP 2020-21 TARGET AND ACHIEVEMENT FOR THE PERIOD FROM APRIL 2020 TO MARCH 2021																	
Statement showing Achievement for the quarter ended March 2021																	
Sl. No.	Categories	No. in actuals, Amount in Rs. Crores															
		Total						Commercial Banks (PSB+PvtSB+RRB)			Public Sector Banks			Private Sector Banks			
		Target from April 2020 to March 2021	Achievement upto the end of the March 2021	Target from April 2020 to March 2021	Achievement upto the end of the March 2021	Target from April 2020 to March 2021	Achievement upto the end of the March 2021	Target from April 2020 to March 2021	Achievement upto the end of the March 2021	Target from April 2020 to March 2021	Achievement upto the end of the March 2021	Target from April 2020 to March 2021	Achievement upto the end of the March 2021				
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount			
1	Priority Sector																
1A	Agriculture = 1A(i)+1A(ii)+1A(iii)	14314232	148078	11596427	125508	14027947	145116	11364498	117978	10240401	101581	76686	8296084	2805589	34828	2386545	31854
1B	Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	3496890	84558	2971944	140901	3426952	82867	2763908	132447	2398866	53864	76819	1962375	856738	25689	580421	42383
1C	Export Credit	289524	11919	187642	7971	283734	11681	182013	7812	226987	9929	6495	131049	39723	1635	43683	1082
1D	Education	212226	27266	189911	21951	207981	26721	188012	21512	160145	18972	14266	147029	43676	6413	33500	6813
1E	Housing	21851	8855	4176	5651	21632	8766	3925	5142	13196	6312	3548	2669	5841	2016	903	1388
1F	Social Infrastructure	55577	1967	22618	1206	55021	1947	21713	1170	35764	1343	898	18239	12655	545	2823	177
1G	Renewable Energy	38824	1597	16413	718	38048	1565	16085	711	30058	1158	505	14959	4185	391	804	192
1H	Others	886547	16521	1103689	16806	868816	16191	1037468	15630	712429	13115	746977	9534	86882	2914	197119	3439
2	Sub total = 1A+1B+1C+1D+1E+1F+1G+1H	19315671	300761	16092820	320712	18930132	294854	15577622	302401	13817846	206273	188751	11319381	3855289	74432	3245797	87329
4	Non-Priority Sector																
4A	Agriculture	141331	51000	156960	52473	138504	49980	152251	50899	77562	27489	34611	82875	33241	16993	31643	14761
4C	Education	25484	25648	7602	3875	24974	25135	7450	3759	14485	15332	2355	4768	7492	7541	2235	1177
4D	Housing	68785	81402	57270	74513	67409	79774	54979	70787	41119	57437	49357	37775	18200	18348	12777	19314
4E	Personal Loans under Non-Priority Sector	120332	3568	133744	5775	117925	3497	124382	5313	51887	2133	4304	73385	36557	1049	34827	903
4F	Others	1415037	159533	1776531	140593	1386736	156342	1616643	129346	859776	96932	100890	980645	374419	46903	457635	24576
5	Sub total = 4A+4B+4C+4D+4E+4F	1770969	321151	2132107	277229	1735550	314728	1955705	260103	1044830	199324	191517	1179449	469909	90833	539117	60731
	Total = 2+5	21086640	621912	18224927	597941	20665681	609582	17533328	562504	14862676	405597	12498830	380267	4325198	165265	3784914	148060

ACP 2020-21 TARGET AND ACHIEVEMENT FOR THE PERIOD FROM APRIL 2020 TO MARCH 2021

Statement showing Achievement for the quarter ended March 2021

No. in actuals, Amount in Rs. Crores

Sl No.	Categories	Regional Rural Banks						Co-operative Banks						Others			
		Target from April 2020 to March 2021		Achievement upto the end of the March 2021		Target from April 2020 to March 2021		Achievement upto the end of the March 2021		Target from April 2020 to March 2021		Achievement upto the end of the March 2021		Number	Amount		
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount				
1	Priority Sector																
1A	Agriculture = 1A(i)+1A(ii)+1A(iii)	981956	8707	681870	9438	286285	2962	115964	6275	0	0	115964	1255				
1B	Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	171348	3315	221113	13245	69938	1691	178317	7045	0	0	29719	1409				
1C	Export Credit	17024	117	7281	155	5790	238	3753	159	0	0	1876	0				
1D	Education	4160	1336	5583	213	4245	545	1899	439	0	0	0	0				
1E	Housing	2596	438	353	206	219	89	209	452	0	0	42	57				
1F	Social Infrastructure	6603	58	651	106	556	20	679	24	0	0	226	12				
1G	Renewable Energy	3805	16	322	14	776	32	328	7	0	0	0	0				
1H	Others	69505	162	93372	2657	17731	330	55184	1008	0	0	11037	168				
2	Sub total = 1A+1B+1C+1D+1E+1F+1G+1H	1256996	14149	1010545	26034	385539	5907	356333	15411	0	0	158865	2901				
4	Non-Priority Sector																
4A	Agriculture	27701	5498	36164	1527	2827	1020	3139	1049	0	0	1570	525				
4C	Education	2997	2262	447	266	510	513	152	78	0	0	0	0				
4D	Housing	8089	3989	5000	2861	1376	1628	1718	2981	0	0	573	745				
4E	Personal Loans under Non-Priority Sector	29481	315	16170	106	2407	71	8025	404	0	0	1337	58				
4F	Others	152541	12507	196129	3880	28301	3191	142122	9842	0	0	17765	1445				
5	Sub total = 4A+4B+4C+4D+4E+4F	220809	24571	253909	8641	35419	6423	155156	14353	0	0	21245	2773				
	Total = 2+5	1477805	38720	1264454	34675	420959	12330	511489	29764	0	0	180110	5673				

STATUS OF NPA ACCOUNTS IN PRIORITY SECTOR LENDING – As of March 2021

The position of NPA under categories of Priority Sector Advances as of March 2021 is furnished below.

NPA POSITION**(Amount in Rs.Crores)**

S No.	Particulars	NPA Amount	% of NPA
		March 2021	March 2021
1	NPA in Housing loans	1135.31	2.65
2	NPA in Education loans	3600.14	24.06
3	NPA in Agriculture Loans	9240.07	3.97
4	NPA in Loans to MSME	17541.90	9.69
5	NPA in Export Credit	62.27	2.31
6	NPA in Renewable Energy	2.49	0.82
7	NPA in Social Infra Structure	7.77	2.38
8	NPA in other Priority Sector Loans	152.18	3.63
9	NPA in overall Priority Sector Lending	25886.37	6.63

BANKWISE STATISTICAL DATA ON NPA POSITION - MARCH 2021

Sl.No	Bank	NPA in Housing Loans		NPA in Education Loans		NPA in Agriculture Loans		NPA in Loans to MSME		NPA in Loans to Export Credit		NPA in Loans to Renewable Energy		NPA in Loans to Social Infra Structures		NPA in Loans to Other Priority Sector Loans		NPA in overall Priority Sector Lending		NPA in Loans under Weather Bandwidth		
		NPA Amount	% of NPA	NPA Amount	% of NPA	NPA Amount	% of NPA	NPA Amount	% of NPA	NPA Amount	% of NPA	NPA Amount	% of NPA	NPA Amount	% of NPA	NPA Amount	% of NPA	TOTAL	% of NPA	Amount	% of NPA	
	Groupwise Categorization																					
	State Bank Group	106.88	0.01	451.73	0.23	689.28	0.02	697.84	0.05	0.00	0.00	0.00	0.00	0.92	0.03	0.00	0.00	1946.65	0.03	10.84	0.00	
	Nationalised Banks	857.32	0.05	2988.07	0.25	6993.30	0.06	12030.56	0.15	25.66	0.02	2.41	0.03	5.63	0.03	67.95	0.46	22970.90	0.10	3465.63	0.06	
	Private Sector Banks	144.76	0.01	153.62	0.01	1326.43	0.02	4669.98	0.06	36.61	0.01	0.00	0.00	1.22	0.01	13.01	0.01	6345.63	0.04	459.98	0.01	
	Small Finance Banks	20.93	0.03	6.72	0.00	69.33	0.02	87.47	0.04	0.00	0.00	0.00	0.00	0.00	0.00	53.87	0.02	231.60	0.02	54.75	0.01	
	Regional Rural Banks	5.24	0.03	6.72	0.04	161.73	0.01	56.05	0.02	0.00	0.00	0.00	0.00	0.80	0.00	17.35	0.56	247.17	0.07	98.57	0.01	
	GRAND TOTAL	1135.13	0.03	3600.14	0.24	9240.07	0.04	17541.90	0.10	62.27	0.02	2.49	0.01	7.77	0.02	152.16	0.04	31741.95	0.07	4089.77	0.03	
1	State Bank of India	106.88	0.01	451.73	0.23	689.28	0.02	697.84	0.05	0.00	0.00	0.00	0.00	0.92	0.03	0.00	0.00	1946.65	0.03	10.84	0.00	
2	Bank of Baroda	50.22	0.03	87.49	0.25	261.49	0.05	706.63	0.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1105.85	0.08	211.19	0.06	
3	Bank of India	36.44	0.04	181.68	0.45	590.68	0.17	758.17	0.24	8.03	0.82	0.00	0.00	0.00	0.00	5.65	0.00	1575.00	0.20	515.00	0.11	
4	Bank of Maharashtra	10.84	0.04	7.54	0.20	56.98	0.65	181.61	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	262.62	0.14	0.00	0.00	
5	Canara Bank	107.25	0.00	668.60	0.00	2514.59	0.00	3168.64	0.00	0.00	0.00	0.00	0.00	0.69	0.01	1.21	0.00	6460.98	0.00	1812.53	0.00	
6	Central Bank of India	40.58	0.05	252.32	0.55	366.33	0.11	413.86	0.19	15.01	0.44	0.00	0.00	0.00	0.00	0.02	0.04	1088.12	0.16	13.50	0.01	
7	Indian Bank	70.94	0.02	635.03	0.30	565.71	0.02	1051.06	0.06	0.00	0.00	2.39	0.05	4.52	0.04	0.82	0.04	2331.47	0.04	0.00	0.00	
8	Indian Overseas Bank	95.64	0.02	587.30	0.16	1754.23	0.10	1878.11	0.16	0.00	0.00	0.00	0.00	0.00	0.00	55.78	0.97	4371.06	0.12	0.00	0.00	
9	Punjab National Bank	302.31	0.27	291.75	0.50	590.74	0.25	3058.52	0.41	1.03	0.04	0.00	0.00	0.09	0.02	2.76	0.06	4247.20	0.36	550.38	0.44	
10	Parajit & Sand Bank	16.12	0.04	99.12	0.49	102.85	0.12	166.21	0.10	0.00	0.00	0.00	0.00	0.33	0.51	0.00	0.00	66.27	0.19	1.01	0.10	
11	UCO Bank	115.39	0.05	176.25	0.20	189.24	0.03	576.44	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	384.50	0.12	182.36	0.14	
12	Sub total	857.32	0.05	2988.07	0.25	6993.30	0.06	12030.56	0.15	25.66	0.02	2.41	0.03	5.63	0.03	67.95	0.46	22970.90	0.10	3465.63	0.06	
	Private Sector Banks																					
13	Abs Bank Ltd.	8.05	0.00	1.66	0.01	158.99	0.02	297.12	0.06	0.00	0.00	0.00	0.00	0.00	0.00	4.63	0.01	470.45	0.03	0.00	0.00	
14	Bandhan Bank	0.00	0.00	0.00	0.00	0.00	0.00	4.47	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.47	0.01	0.00	0.00	
15	Centurion Bank Ltd.	0.08	0.00	0.05	0.00	2.09	0.00	44.17	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.80	0.00	47.19	0.03	0.00	0.00	
16	City Union Bank Ltd.	19.21	0.04	35.13	0.32	53.43	0.01	191.64	0.02	0.13	0.00	0.00	0.00	0.00	0.00	0.20	0.17	299.74	0.02	21.40	0.01	
17	Dhanubank Bank Ltd.	3.20	0.08	1.89	0.31	0.73	0.00	2.28	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.10	0.02	0.00	0.00	
18	Federal Bank Ltd.	9.79	0.03	15.43	0.39	39.97	0.01	1665.48	0.67	0.00	0.00	0.00	0.00	0.00	0.00	0.65	0.00	1731.32	0.28	0.00	0.00	
19	HDFC Bank Ltd.	0.76	0.00	5.16	0.05	116.45	0.02	148.32	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	270.91	0.01	57.28	0.02	
20	ICI Bank Ltd.	30.09	0.03	2.97	0.07	132.34	0.02	307.92	0.03	0.00	0.00	0.00	0.00	0.00	0.00	4.96	0.06	478.28	0.03	112.88	0.03	
21	IBBI Bank Ltd.	10.51	0.01	19.81	0.23	158.00	0.05	177.00	0.06	0.00	0.00	0.00	0.00	0.07	0.00	0.00	0.00	4.61	0.00	2.98	0.00	
22	IDFC Bank	0.59	0.00	0.00	0.00	1.90	0.00	2.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42.47	0.01	9.96	0.02	
23	Indus Ind Bank Ltd.	3.64	0.01	0.00	0.00	7.29	0.01	31.54	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.04	0.10	3.26	0.23	
24	Jammu & Kashmir Bank Ltd.	0.89	0.08	0.14	0.19	0.00	0.00	3.21	0.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	209.23	0.11	3.12	0.07	
25	Karnataka Bank Ltd.	2.27	0.02	3.19	0.24	112.64	0.17	86.30	0.10	4.82	0.03	0.00	0.00	1.15	0.12	0.11	0.03	545.48	0.04	46.70	0.01	
26	Karur Vysya Bank Ltd.	15.31	0.02	33.23	0.32	158.50	0.02	305.52	0.06	31.66	0.08	0.00	0.00	0.00	0.00	0.00	0.00	80.11	0.02	16.99	0.02	
27	Kobit Mahindra Bank Ltd.	0.00	0.00	2.07	0.65	23.91	0.02	54.13	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.27	0.02	700.56	0.15	40.30	0.02	
28	Lakshmi Vides Bank Ltd.	7.86	0.11	2.21	0.13	143.07	0.06	545.65	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.07	0.00	18.88	0.01	3.58	0.00	
29	Renaissance Bank	0.00	0.00	0.00	0.00	7.10	0.01	11.71	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	306.44	0.04	20.81	0.01	
30	South Indian Bank Ltd.	4.55	0.02	2.90	0.13	60.45	0.02	238.53	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.28	0.14	614.03	0.03	72.03	0.01	
31	Tamilnad Mercantile Bk Ltd.	15.16	0.01	27.28	0.27	108.57	0.01	462.74	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144.00	0.04	0.00	0.00	
32	Yes Bank	13.00	0.06	0.00	0.00	41.00	0.05	90.00	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6345.63	0.04	459.98	0.01	
	Sub total	144.76	0.01	153.62	0.18	1326.43	0.02	4669.98	0.06	36.61	0.03	0.00	0.00	1.22	0.01	13.01	0.01	6345.63	0.04	459.98	0.01	
	Small Finance Banks																					
33	Equitas Small Finance Bank	17.00	0.07	0.00	0.00	21.00	0.01	77.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00	5.00	0.01	120.00	0.02	18.00	0.01	
34	ESAF Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
35	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
36	Suryodaya SFB	0.65	0.04	0.00	0.00	30.01	0.08	6.28	0.24	0.00	0.00	0.00	0.00	0.00	0.00	35.35	0.10	72.29	0.09	33.39	0.08	
37	Ujjivan Small Finance Bank	3.28	0.01	0.00	0.00	18.32	0.03	4.19	0.02	0.00	0.00	0.00	0.00	0.00	0.00	13.52	0.02	39.31	0.02	3.36	0.00	
	Sub total	20.93	0.03	0.00	0.00	69.33	0.02	87.47	0.04	0.00	0.00	0.00	0.00	0.00	0.00	53.87	0.02	231.60	0.02	54.75	0.01	
	Regional Rural Banks																					
38	Tamilnadu Grama Bank	5.24	0.03	6.72	0.84	161.73	0.01	56.05	0.02	0.00	0.00	0.00	0.00	0.00	0.00	17.35	0.56	247.17	0.02	98.57	0.01	

MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) SECTOR

The revised priority sector guidelines issued by Reserve Bank of India included medium enterprises also under priority sector.

Credit flow to MSME Sector from April 2020 to March 2021 is furnished in the Annexure.

The MSME disbursements made during the period ended March 2021 is Rs. 105929.46 crores of which disbursements to Micro sector is Rs.52513.25 Crores (49.57%). Member banks are advised to improve their lending to Micro Enterprise Sector.

SLBC advises that in terms of recommendation of the Prime Minister's Task Force on MSMEs, Banks are advised to achieve:

1. 20% YoY growth in credit to Micro and Small Enterprises,
2. 10% annual growth in the number of Micro Enterprise accounts and
3. 60% of total lending to MSME sector as on corresponding quarter of the previous year to Micro Enterprises.

The share of Micro Enterprises in credit flow to MSME is furnished in the Annexure (Bank-wise).

**DISBURSEMENT OF MICRO, SMALL & MEDIUM ENTERPRISES (MSME) FOR THE QUARTER ENDED
MARCH 2021**

SL.NO.	NAME OF THE BANK	Amt In lakhs				% OF MICRO ENTERPRISES
		MICRO ENTERPRISES		MSME		
		No	Amt	No.	Amount	
1	Bank of Baroda	10616	39241.79	12015	81378.41	48.22%
2	Bank of India*	20481	24621.00	22503	51617.13	47.70%
3	Bank of Maharashtra*	528	70449.00	699	162984.00	43.22%
4	Canara Bank	410540	988807.00	454443	1898484.00	52.08%
5	Central Bank of India	9750	20517.81	14066	40876.31	50.19%
6	Indian Bank	86715	136198.33	201484	494022.90	27.57%
7	Indian Overseas Bank	266833	295021.93	268518	345086.00	85.49%
8	Punjab National Bank	65138	158798.78	71579	306204.24	51.86%
9	Punjab & Sind Bank	1382	2292.24	1417	5521.94	41.51%
10	UCO Bank*	15487	23120.54	16078	41363.35	55.90%
11	Union Bank of India	30999	120194.48	34663	291956.86	41.17%
12	IDBI Bank Ltd.	7514	23604.00	8987	41007.00	57.56%
13	AXIS Bank	2534	92266.63	4581	200492.53	46.02%
14	Catholic Syrian Bank Ltd.	333	562.95	774	6922.65	8.13%
15	City Union Bank Ltd.	12121	119780.92	15832	330243.09	36.27%
16	Dhanalakshmi Bank Ltd.*	86	529.74	537	3303.76	16.03%
17	Federal Bank Ltd.	1985	52046.27	3999	261476.87	19.90%
18	HDFC Bank Ltd.	82842	516140.69	92020	1032270.02	50.00%
19	ICICI BANK LTD.*	11633	411440.66	17585	1018294.91	40.40%
20	Indus Ind. Bank Ltd.	17863	113853.60	19927	237702.52	47.90%
21	Jammu & Kashmir Bank Ltd.	11	40.98	24	445.25	9.20%
22	Karnataka Bank Ltd.*	1395	12642.74	2675	56895.33	22.22%
23	Karur Vysya bank	3058	20208.38	7941	88885.95	22.74%
24	Kotak Mahindra Bank Ltd	2411	49915.46	5875	168713.44	29.59%
25	Lakshmi Vilas Bank Ltd.	5316	56295.69	12316	248234.54	22.68%
26	South Indian Bank Ltd.	1288	9960.38	2534	65899.78	15.11%
27	Tamilnad Mercantile Bank Ltd.	86063	1286891.67	98311	1872701.61	68.72%
28	Yes Bank	2506	119066.65	5608	360533.21	33.03%
29	IDFC Bank	138884	89532.81	146498	131921.72	67.87%
30	TNGB	191185	181810.20	192864	186524.25	97.47%
31	State Bank of India	29845	130297.19	36750	458931.19	28.39%
32	The Ratnakar Bank Ltd	16484	43389.00	16729	53590.00	80.96%
33	Equitas Small Finance Bank	14481	12725.00	14661	15839.00	80.34%
34	Bandhan Bank Ltd	11445	3730.29	11496	3785.40	98.54%
35	Suryoday SFB	3	0.84	3	0.84	100.00%
36	Ujjivan Small Finance Bank	49198	25329.61	49413	28836.38	87.84%
37	TN State Apex COOP Bank Ltd*	0	0.00	0	0.00	0.00%
	TOTAL	1600953	5251325.05	1865418	10592946.37	49.57%

Details of Educational Loans disbursed from April 2020 to March 2021

A) The details of educational loans granted by member banks are furnished in the Annexure 1.

As per the reports received from member Banks, 22084 Educational loans to the tune of Rs. 1402.49 crores have been granted during the period from April 2020 to March 2021 of which 13238 loans are for Engineering/Medical courses amounting to Rs.471.33 Crores, 1457 loans for study abroad amounting to Rs.202.42 Crores and 7389 loans to Others to the tune of Rs.427.72 Crores.

Out of 22084 Educational loans granted, 704 loans amounting to Rs.22.63 Cr, 2253 loans amounting to Rs.159.76 Cr and 8157 loans to the tune of Rs.222.04 Cr were granted to SC/ST, Minorities and Women respectively.

B) As per the details received from the Member Banks, the status of loan applications received / sanctioned / rejected / pending as on 30.06.2020 is as under. Bank-wise data is enclosed in Annexure 2.

(Amount in Rs. Crores)

Loan Applications Received		Education Loans Sanctioned		Loan Applications Rejected		Loan Applications Pending	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
24532	1402.49	22084	1101.48	565	46.30	1883	254.70

Member Banks are requested to expedite disposal of pending loan applications and upload the sanctions in Vidya Lakshmi Portal compulsorily.

DETAILS OF EDUCATION LOAN APPLICATIONS RECEIVED - 01.04.2020 TO 31.03.2021

(Amt. in Rs.Lakhs)

S.No	Name of the Bank	Loan Applications Received		Education Loans Sanctioned		Loan Applications Rejected		Loan Applications Pending	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	AXIS Bank	0	3625.40	0	3258.31	0	367.09	0	0.00
2	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Baroda*	486	7352.17	486	7352.17	0	0.00	0	0.00
4	Bank of India	240	868.40	240	868.40	0	0.00	0	0.00
5	Bank of Maharashtra*	30	303.53	30	303.53	0	0.00	0	0.00
6	Canara Bank	11019	18940.00	10994	18880.00	25	60.00	0	0.00
7	Catholic Syrian Bank *	4	11.50	4	11.50	0	0.00	0	0.00
8	Central Bank of India	116	881.98	116	881.98	0	0.00	0	0.00
9	City Union Bank Ltd.	74	957.42	41	749.13	33	208.29	0	0.00
10	Dhanalakshmi Bank Ltd.,*	4	40.00	4	40.00	0	0.00	0	0.00
11	Federal Bank Ltd.	2908	29284.70	2908	29284.70	0	0.00	0	0.00
12	HDFC Bank	509	693.30	509	693.30	0	0.00	0	0.00
13	ICICI Bank Ltd.	413	9622.65	413	9622.65	0	0.00	0	0.00
14	IDBI Bank	109	1502.00	109	1502.00	0	0.00	0	0.00
15	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	Indian Bank *	2230	32279.93	876	9616.16	76	541.89	1278	22121.88
17	Indian Overseas Bank *	1621	5580.33	708	3930.13	390	750.78	523	899.42
18	INDUS IND. BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00
19	Jammu & Kashmir Bank Ltd.	5	6.00	5	6.00	0	0.00	0	0.00
20	Karnataka Bank Ltd.*	2	8.60	2	8.60	0	0.00	0	0.00
21	Karur Vysya Bank Ltd. *	110	1611.52	45	708.97	2	24.00	63	878.55
22	Kotak Mahindra Bank*	0	0.00	0	0.00	0	0.00	0	0.00
23	Lakshmi Vitas Bank	1	4.53	1	4.53	0	0.00	0	0.00
24	Punjab & Sind Bank *	5	16.85	5	16.85	0	0.00	0	0.00
25	Punjab National Bank *	98	1989.54	98	1989.54	0	0.00	0	0.00
26	Ratnakar Bank Ltd *	374	104.00	374	104.00	0	0.00	0	0.00
27	State Bank of India*	2786	11805.99	2786	11805.99	0	0.00	0	0.00
28	Suryoday SFB	0	0.00	0	0.00	0	0.00	0	0.00
29	Tamilnadu Grama Bank*	0	0.00	0	0.00	0	0.00	0	0.00
30	Tamilnadu Mercantile Bank Ltd.,	251	8037.15	198	3811.23	38	2673.63	15	1552.29
31	Tamilnadu State Co.op.Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	The South Indian Bank Ltd.*	7	0.39	7	0.39	0	0.00	0	0.00
33	UCO Bank*	25	201.25	20	178.85	1	4.80	4	17.60
34	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	Union Bank of India	1105	4519.84	1105	4519.84	0	0.00	0	0.00
36	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00
	Total	24532	140248.97	22084	110148.75	565	4630.48	1883	25469.74

Education loans sanctioned upto the quarter ended MARCH 2021 (APR 20 TO MARCH 21)

S.No	Bank	(Rs. In Lacs)													
		Eng. / Medical		Abroad		Others		Total		of which SC / ST		of which Minorities		of which Women	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1	Bank of Baroda *	350	5272.35	0	0.00	136	2079.82	486	7352.17	16	79.59	23	99.56	297	1106.98
2	Bank of India	129	454.98	2	70.70	109	342.72	240	868.40	21	53.67	40	114.93	141	355.63
3	Bank of Maharashtra	15	77.25	10	210.00	5	16.28	30	303.53	8	34.25	4	19.87	5	108.25
4	Canara Bank	7683	13401.00	499	2538.00	2812	2941.00	10994	18880.00	380	721.00	1618	11110.00	4935	7837.00
5	Central Bank of India	1	2.82	17	312.95	98	566.21	116	881.98	3	25.25	0	0.00	44	403.67
6	Indian Bank *	574	5769.90	80	2364.14	222	1482.12	876	9616.16	47	331.11	30	408.08	326	279.10
7	Indian Overseas Bank *	528	3311.50	25	311.38	155	307.25	708	3930.13	42	245.55	95	527.11	210	1113.25
8	Punjab National Bank *	76	829.14	17	1133.21	5	27.19	98	1989.54	7	37.54	5	18.24	45	503.61
9	Punjab & Sind Bank *	3	8.95	0	0.00	2	7.90	5	16.85	0	0.00	0	0.00	3	2.35
10	UCO Bank *	10	45.40	4	109.80	6	23.65	20	178.85	1	0.35	3	15.15	6	66.18
11	Union Bank of India	895	2621.04	72	1053.43	138	845.37	1105	4519.84	71	158.59	14	85.96	419	1552.89
12	IDBI Bank	39	612.00	39	851.00	31	39.00	109	1502.00	5	60.00	16	159.00	39	509.00
13	AXIS Bank	0	1425.25	0	0.00	0	1833.06	0	3258.31	0	0.00	0	0.00	0	0.00
14	Catholic Syrian Bank Ltd. *	1	4.00	0	0.00	3	7.50	4	11.50	0	0.00	0	0.00	1	4.00
15	City Union Bank Ltd.	18	47.58	5	87.00	18	614.55	41	749.13	1	3.20	3	50.54	25	473.54
16	Dhanalakshmi Bank Ltd. *	0	0.00	1	25.00	3	15.00	4	40.00	0	0.00	0	0.00	0	0.00
17	Federal Bank Ltd.	0	0.00	0	0.00	2908	29284.70	2908	29284.70	0	0.00	0	0.00	73	1806.29
18	HDFC Bank Ltd.	189	151.88	0	0.00	320	541.42	509	693.30	4	2.71	0	0.00	206	269.47
19	ICICI Bank Ltd.	226	5043.81	187	4578.84	0	0.00	413	9622.65	12	255.50	98	2085.58	73	1571.15
20	Indus Ind. Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	Jammu & Kashmir Bank Ltd.	3	2.00	0	0.00	2	4.00	5	6.00	0	0.00	0	0.00	2	3.50
22	Karnataka Bank Ltd *	2	8.60	0	0.00	0	0.00	2	8.60	0	0.00	0	0.00	0	0.00
23	Karur Vysya Bank Ltd *	27	323.29	12	364.00	6	21.68	45	708.97	0	0.00	0	0.00	16	207.40
24	Kotak Mahindra Bank *	0	0.00	0	0.00	0	0.00	0	0.00	11	3.00	15	4.00	35	9.00
25	Lakshmi Vilas Bank Ltd.	1	4.53	0	0.00	0	0.00	1	4.53	0	0.00	0	0.00	1	4.53
26	The South Indian Bank Ltd. *	5	0.07	0	0.00	2	0.32	7	0.39	0	0.00	1	0.08	1	0.01
27	Tamilnadu Mercantile Bank Ltd	128	1414.45	39	731.07	31	1665.71	198	3811.23	2	3.86	35	585.81	55	885.81
28	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	The Ratnakar Bank Ltd *	0	0.00	0	0.00	374	104.00	374	104.00	16	5.00	97	25.00	261	74.00
30	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	TNGB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	State Bank of India *	2335	6302.03	448	5501.54	3	2.42	2786	11805.99	57	242.88	156	667.93	938	3058.09
33	The Tamil Nadu State Apex Co.op Bk Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Suryoday SFB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total	13238	47133.82	1457	20242.06	7389	42772.87	22084	110148.75	704	2263.05	2253	15976.84	8157	22204.70

Bank Finance under Housing Scheme (under priority sector)

As per the data provided by the member banks, disbursement to the tune of Rs.5650.89 crores have been made to the housing sector from April 2020 to March 2021.

Break-up of the portfolio on the basis of loan size is as follows: -

(Amount in Rs. Lakhs)

Disbursement made from April 2020 to March 2021		
Particulars	Numbers	Amount
Limit Up to Rs.5 Lacs	42176	83641
Limit above Rs.5 lacs – Up to Rs.10 Lacs	9195	60208
Limit above Rs.10 Lacs – Up to Rs.20 Lacs	20301	218908.85
Limit above Rs20 Lacs – Up to Rs.28 Lacs	11139	202302.25
Total	82811	565059.89

The Bank-Wise disbursement details from April 2020 to March 2021 are furnished in the Annexure

**Bank Finance under Housing Scheme – Direct Housing Finance For the quarter ended
March 2021**

Amount in Lacs			
Sl. No.	Name of the Bank	Total	
		No.	Amount
		1	Bank of Baroda*
2	Bank of India	1,623	22,385.98
3	Bank of Maharashtra*	10	139.50
4	Canara Bank	5,903	50,806.00
5	Central Bank of India	643	6,763.64
6	Indian Bank	2,808	10,563.82
7	Indian Overseas Bank *	2,389	35,060.26
8	Punjab National Bank*	172	2,977.81
9	Punjab & Sind Bank*	4	42.82
10	UCO Bank*	263	2,300.73
11	Union Bank of India	2,078	31,146.63
12	IDBI Bank Ltd.	1,446	21,267.00
13	Axis Bank Ltd.	0	0.00
14	Catholic Syrian Bank*	119	1,488.82
15	City Union Bank Ltd.	517	4,216.84
16	Dhanalakshmi Bank Ltd*	39	648.33
17	Federal Bank Ltd	0	0.00
18	HDFC Bank Ltd.	9,270	45,940.81
19	ICICI Bank Ltd*	14,529	593.88
20	Indus Ind Bank Ltd.*	2,858	17,255.59
21	Jammu & Kashmir Bank Ltd.	3	43.50
22	Karnataka Bank Ltd.,*	128	988.97
23	Karur Vysya Bank Ltd.*	1,023	8,823.85
24	Kotak Mahindra Ltd	10	77.85
25	Lakshmi Vilas Bank Ltd.	51	457.25
26	South Indian Bank Ltd *	110	1,353.40
27	Tamilnadu Mercantile Bank	4,723	37,700.75
28	Yes Bank	779	11,992.47
29	IDFC Bank*	0	0.00
30	Tamilnadu Grama Bank	261	2,861.14
31	State Bank of India*	12,115	1,87,266.16
32	Ratnakar Bank *	374	104.00
33	Equitas Small Finance Bank	1,092	11,886.00
34	Ujjivan Small Finance Bank	6,302	8,059.65
35	Bandhan Bank Ltd*	1,203	3,866.33
36	Suryoday Small Finance Bank	47	705.68
37	Jana Small Finance Bank	7,939	17,966.47
38	TN State Apex COOP Bank Ltd*	848	5,797.20
	GRAND TOTAL	82811	565059.89

CREDIT FLOW TO WOMEN:

Government of India and Reserve Bank of India, have advised banks to strengthen the credit flow to women and to ensure that their share in Bank Credit is increased to the desired level of 5% or more.

The sector-wise credit flow to women entrepreneurs as of March 2021 by the Banks in the state of Tamil Nadu is furnished below:

(Amount in Rs. Crores)

S.No	PROGRAMME	Disbursement made up to March 2021		Outstanding position as of March 2021	
		Accounts	Amount	Accounts	Amount
1	AGRICULTURE	2840861	24670.32	12174296	91153.36
2	MSME	351499	5442.39	1927490	27958.69
3	EXPORT CREDIT	970	176.90	1315	641.47
4	EDUCATION	5802	209.34	441517	8084.79
5	HOUSING	87725	1515.35	415060	17711.29
6	RENEWABLE ENERGY	8	5.65	103	26.17
7	SOCIAL INFRASTRUCTURE	13503	92.17	36498	154.83
8	OTHERS	867652	10999.48	3791633	54070.55
	TOTAL	4168020	43111.60	18787912	199801.15

Credit Flow to Minority Communities:

As per the data received from the member banks, 732072 loans amounting to Rs.12948.19 crores were disbursed to Minority Communities during the year as shown below: -

(Amount in Rs. Crores)

Sl. No.	Name of the Community	Disbursement during the quarter ended			
		Mar-21			
		All Banks		Public Sector Banks	
		Account	Amount	Account	Amount
1	Christian	415960	8084.36	249046	6252.62
2	Muslim	294987	4412.53	169304	3090.70
3	Sikh	1828	40.47	1508	26.98
4	Zorastrian	2141	27.26	2007	26.65
5	Neo Buddhist	15324	138.28	5532	83.29
6	Jains	1832	245.29	1312	133.26
	Total	732072	12948.19	428709	9613.49

Total outstanding advances to Minority Communities by all banks stood at Rs. 46897.78 crores as of March 2021. The details are furnished below.

(Amount in Rs. Crores)

Sl. No.	Name of the Community	Outstanding Position as of			
		Mar-21			
		All Banks		Public Sector Banks	
		Account	Amount	Account	Amount
1	Christian	1473251	22074.31	702437	14373.53
2	Muslim	4219633	22771.85	530067	9410.34
3	Sikh	33250	807.07	4183	68.97
4	Zorastrian	5735	138.47	4703	116.96
5	Neo Buddhist	37371	532.57	17634	395.79
6	Jains	8417	573.52	5427	290.17
	Total	5777657	46897.78	1264451	24655.77

The bank-wise outstanding position of credit flow to different minority communities as of March 2021 is enclosed as an Annexure (Public Sector Banks).

OUTSTANDING ADVANCES TO SPECIFIED MINORITY COMMUNITIES BY PUBLIC SECTOR BANKS – MARCH 2021				
S.NO	NAME OF THE BANK	Priority Sector Advances as on 31.03.2021	(Rs. in Crores)	
			O/s. of advances to Minority Communities 31.03.2021	% of Minority Communities to PSA
1	STATE BANK OF INDIA	63143.06	6194.37	9.81
2	BANK OF BARODA	13472.16	753.11	5.59
3	BANK OF INDIA	7853.83	384.16	4.89
4	BANK OF MAHARASHTRA	1904.76	19.22	1.01
5	CANARA BANK	77645.62	5789.08	7.46
6	CENTRAL BANK OF INDIA	6984.98	573.71	8.21
7	INDIAN BANK	59888.64	4052.62	6.77
8	INDIAN OVERSEAS BANK	40796.09	4623.57	11.33
9	PUNJAB NATIONAL BANK	11737.90	575.10	4.90
10	PUNJAB & SIND BANK	351.89	7.11	2.02
11	UCO BANK	3155.89	304.53	9.65
12	UNION BANK OF INDIA	21619.21	1379.18	6.38
	TOTAL PUBLIC SECTOR BANKS	308554.03	24655.77	7.99

KISAN CREDIT CARD SCHEME (KCC)

Reserve Bank of India has advised that investment credit requirements of farmer's viz. allied activities and non-farm activities may also be covered under the KCC Scheme. All KCC Holders have to be covered under Personal Accident Insurance Scheme (PAIS). (If Rupay KCC is given PAIS of NPCI is available).

RBI vide its communication FIDD.CO.LBS.No.1036/02.01.001/2019-20 dated 20.11.19 informed on extension of KCC Scheme to Animal Husbandry Farmers and Fisheries. SLBC vide its communication SLBC/TN/291/2021-22 dated 29.06.2021 addressed to the Member Banks and LDMs circulated the Scale of Finance for Animal Husbandry and Fisheries for the Year 2021-22 approved by State Level Technical Committee and forwarded by TNSC Bank Ltd.,

As per the progress report submitted by Member Banks for the period from April 2020 to March 2021, Banks in Tamil Nadu have issued 1149601 Kisan Credit Cards to the tune of Rs 22590 crores. The total number of ATM enabled KCC cards issued is 548107. The details are furnished in the Annexure.

As per the directive of the Government of India, Banks have to issue ATM enabled Rupay Kisan Credit Cards to all eligible KCC Borrowers. GOI has also advised the Banks to achieve 100% issuance of RKCC cards.

In view of the above, SLBC advises the member banks to


01. Achieve 100% issuance of ATM enabled Rupay KCC cards
02. Educate their KCC borrowers on the benefits of using KCC cards and encourage its usage. Banks to achieve 100% activation of Rupay Card.

Progress Report on Kisan Credit Card Scheme for the quarter ended MARCH 2021

(Rs. In Lacs)

Sl. No.	Name of the Bank	Cumulative position(April 2020 to March 2021)						Out of Total, No. of ATM enabled KCC cards issued
		Crop Loans		Term Loan		Total		
		No	Amount	No	Amount	No	Amount	
1	Bank of Baroda*	5006	7613.51	0	0.00	5006.00	7613.51	5006
2	Bank of India	5269	3253.06	0	0.00	5269.00	3253.06	5293
3	Bank of Maharashtra*	109	127.23	0	0.00	109.00	127.23	109
4	Canara Bank	109139	1039320.00	20006	19373.00	129145.00	1058693.00	99022
5	Central Bank of India	15095	12081.83	0	0.00	15095.00	12081.83	8147
6	Indian Bank	49845	50601.96	0	0.00	49845.00	50601.96	49845
7	Indian Overseas Bank	47178	35327.22	0	0.00	47178.00	35327.22	35095
8	Punjab National Bank *	4185	2394.09	0	0.00	4185.00	2394.09	4185
9	Punjab & Sind Bank *	0	0.00	0	0.00	0.00	0.00	0
10	UCO Bank*	1509	989.00	0	0.00	1509.00	989.00	1509
11	Union Bank of India	5701	5647.04	1574	5164.28	7275.00	10811.32	4055
12	IDBI Bank Ltd.	613	2242.00	0	0.00	613.00	2242.00	0
13	AXIS Bank*	30026	261087.66	0	0.00	30026.00	261087.66	30026
14	Catholic Syrian Bank Ltd*	0	0.00	19	12.35	19.00	12.35	19
15	City Union Bank Ltd.*	0	0.00	0	0.00	0.00	0.00	0
16	Dhanalakshmi Bank Ltd.*	1	0.50	0	0.00	1.00	0.50	1
17	Federal Bank Ltd.	1178	10528.90	0	0.00	1178.00	10528.90	0
18	HDFC Bank Ltd.	5952	54799.31	119589	64715.99	125541.00	119515.30	125541
19	ICICI Bank Ltd.	22052.00	152629.75	0	0.00	22052.00	152629.75	0
20	Indus Ind Bank Ltd.	0	0.00	0	0.00	0.00	0.00	14
21	Jammu & Kashmir Bank Ltd.	0	0.00	0	0.00	0.00	0.00	0
22	Karnataka Bank Ltd.*	2	5.70	0	0.00	2	5.70	0
23	Karur Vysya Bank Ltd.*	374	1067.19	113	540.24	487	1607.43	460
24	Kotak Mahindra Bank Ltd *	0	0.00	0	0.00	0	0.00	0
25	Lakshmi Vilas Bank Ltd	58	469.73	0	0.00	58	469.73	0
26	South Indian Bank Ltd *	673	2068.98	0	0.00	673	2068.98	0
27	Tamilnadu Mercantile Bank Ltd.	4622	7110.24	96	262.30	4718	7372.54	0
28	Yes Bank *	0	0.00	0	0.00	0	0.00	0
29	The Ratnakar Bank Ltd*	2324	3482.00	86545	32252.00	88869	35734.00	0
30	IDFC Bank*	69	814.67	0	0.00	69	814.67	69
31	Equitas small finance bank*	0	0.00	0	0.00	0	0.00	0
32	Tamilnadu Grama Bank	18618	20491.29	0	0.00	18618	20491.29	18618
33	Bandhan Bank*	0	0.00	0	0.00	0	0.00	0
34	State Bank of India *	40002	61575.00	0	0.00	40002	61575.00	40002
35	Tamilnadu State Apex Co-op.Bank Ltd.*	543780	394203.08	8185	6542.25	551965	400745.33	121091
36	Suryoday Small Finance Bank*	0	0.00	0	0.00	0	0.00	0
37	Ujjivan Small Finance Bank	0	0.00	94	200.26	94	200.26	0
	TOTAL	913380	2129930.94	236221	129062.67	1149601	2258993.61	548107

SUCCESS STORY OF RSETI TRAINED ENTREPRENEURS																						
Name of the RSETI : INDRSETI						Sponsoring Bank : Indian Bank																
Name of the State: Tamilnadu						District: Tiruvannamalai																
I. TRAINEES PERSONAL INFORMATION																						
1	Name of the Entrepreneur					R.Arunkumar																
2	Address					No.157, Ramalinganar Street, C.Gengampattu Village, Japthikariyandal Post, Chengam Tk, Tiruvannamalai																
3	Age (in years)*: 49					4.	Educational Qualification : Graduate															
5	Category(Please tick ✓)*					General		SC		ST		OBC	✓	MC								
6	Economic status of trainee (Please ✓)*					APL	✓	BPL														
7	Whether Physically Challenged(PWD) : NO						E-mail ID:															
8	Mobile No*:					9	8	9	4	8	3	4	3	7	8	PAN NO:						
9	AADHAAR Number* (12 Digits):					4	1	7	9	7	3	6	8	0	3	6	1					
10	Brief Pre Training History with Financial Status :																					
Mr R. Arunkumar is a 25 years from a middle family of Tiruvannamalai. After college education he joined with a private firm. But the salary was not sufficient even to meet his personal requirement, so he tried to search for other option. Through his friend he knows about INDSETI.																						
II. TRAINING DETAILS:																						
Installation & Servicing of CCTV Camera, Security Alarm & Smoke Detector																						
From 16-11-2021 to 30-11-2020.																						
11	How the beneficiary came in contact with RSETI					Friends																
12	Name of the training programme attended:					Installation & Servicing of CCTV Camera, Security Alarm & Smoke Detector			Course Code :			3	0	0	5	6						
13	Trainee Roll Number:14					Duration of Training			From: 16-11-2021 To: 30-11-2020													
	Batch No: 115					: 13 days																
14	Date of Settlement (As reported in MIS)					02.06.2021																
III. SOURCE OF FUNDS:																						
15	Total Project Cost (in Rs.) (a+b)					50,000																
a)	Own funds invested (in Rs.)					50,000																
b)	Bank loan availed (in Rs.)					Nil																
c)	Name of the Financing Bank & Branch:					-																
d)	IFSC Code of Bank					-																
e)	Loan Account Number					-																

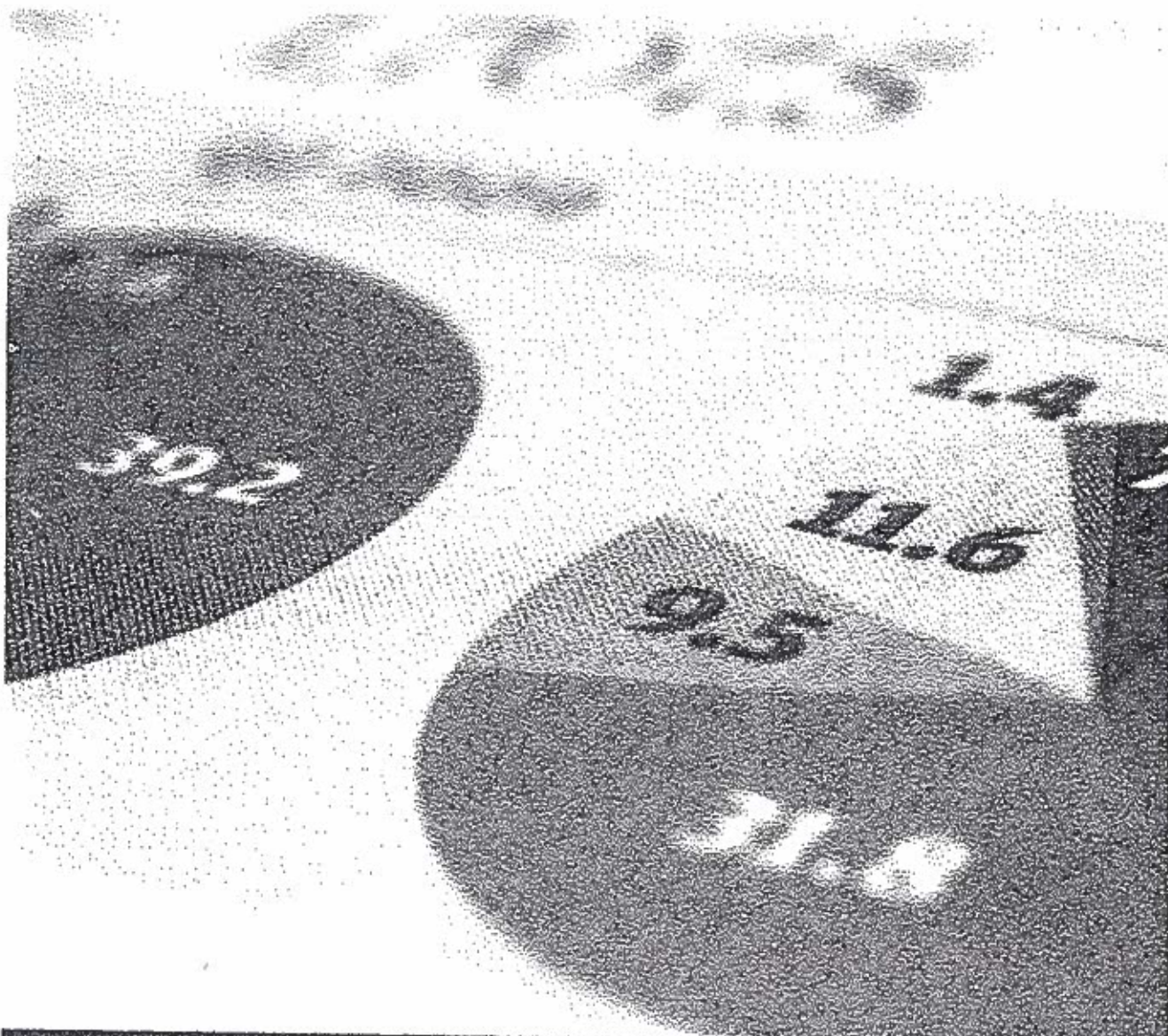
f)	Status of Loan Account	Regular / Irregular- Nil
IV.DETAILS OF ECONOMIC ACTIVITY AND PRESENT STATUS OF THE UNIT: Activity Photo		
		
16	a) Nature of Economic Activity taken up (Please tick ✓):	Agriculture / Product / Process / Trade ✓
	b) Type of activity (Specify):	CCTV Camera Installation & Servicing
	c) Date of establishment:	28.02.2021
17	Average Monthly Net Income (in Rs.)	20,000
18	Number of people to whom employment has been provided	1
19	Brief description about the success of the trainee / entrepreneur and about the competencies identified in him/her and the role played by the RSETI;	
<p>He tried to search for other option. Through his friend he knows about INDSETI and he applied for Installation & Servicing of CCTV Camera, Security Alarm & Smoke Detector training. He was selected and under gone training for 13 days at INDSETI Tiruvannamalai. After completing the training, he has started his own Agni Tech CCTV servicing shop at Thandral Nagar, Tiruvannamalai. Now he is earning Rs.20,000 - 25,000 per monthly income. Also he has given wage employment for 1 youth in his unit. He is remembering that the motivation gained during the training at INDSETI is the reason for his success.</p>		
20.Details of Awards /Recognitions received by the entrepreneur at District / State / National Level: Nil		

21. CONTACT DETAILS:

1	Name of Director / Faculty	C. Kiruthiga
2	Designation	Director
3	e-mail ID	indsetitvmalai@yahoo.in
4	Mobile Number/Land Line	04175-220310

Place: Tiruvannamalai.
Date: 04.06.2021.

DIRECTOR OF INDRSETI



AGENDA FI & CREDIT FLOW

166th SLBC SUB-COMMITTEE MEETING

6/24/21

AGENDA



State Level Bankers' Committee, Tamil Nadu

Convenor: Indian Overseas Bank

**VC Meeting of SLBC Sub-Committee on Credit Flow & Financial Inclusion
(166th SLBC)**

Date: 24.06.2021

Time: 11.30 AM

Agenda No.	SLBC Sub-Committee on Credit Flow	Page No
1	Prime Minister's Employment Generation Programme (PMEGP)	1
2	Performance Under NEEDS & UYEGP 2018-19 - DIC	5
3	Progress under Weaver Mudra Scheme.	14
4	Financing to Self Help Groups (SHGs)/NRLM	18
5	PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme	20
6	Financing under DAY - NULM	22
7	Progress Report on Economic Development Schemes of TAHDCO	24
8	Progress Report on Pradhan Mantri Mudra Yojana (PMMY)	31
9	Progress Report on Stand Up India (SUI) Scheme	33
SLBC Sub-Committee on Financial Inclusion		
1	Status of PMJDY Accounts in the State	36
2	Setting up of Rural Self-Employment Training Institutes (RSETIs)	39
3	Financial Literacy & Credit Counselling Centers (FLCCC)	41
4	Atal Pension Yojana (APY) – Performance and Campaign	43

Review of Prime Minister's Employment Generation Program (PMEGP)

KVIC, Chennai vide their letter Ref No. SOT/PMEGP/SLBC/Vol-III/2021-22 dated 08.04.2021 has advised the **Target** and **Achievement** under PMEGP scheme from 1st April 2020 to 31st March 2021.

(Projects in Nos. and MM in Rs. In Lakhs)

Name of agency	Target			Achievement as on 31.3.2021			% to MM achievement
	Project	Margin Money (In Lakh)	Emp	Project	Margin Money (In Lakh)	Emp	
Coir Board	0	0	0	39	289.05	312	0
KVIC - SO	1252	3757.12	10016	845	4100.83	6760	109
KVIC - DO	239	715.64	1912	547	811.88	4376	113
KVIB	787	2360.62	6296	792	1829.75	6336	77
DIC	1863	5590.95	14904	2940	6738.6	23520	120
TOTAL	4141	12424.33	33128	5163	13770.11	41304	110

Share of SC,ST and Women:

Category	Projects	Margin Money(In Lakh)	Employment
SC	533	1283.72	4264
ST	42	37.00	336
WOMEN	2660	57.36	21280

The Bank wise target is enclosed herewith. Member Banks are requested to process the applications pending with them without further delay.

The Sponsoring Agencies are requested that the required number of applications under SC/ST and Women beneficiaries are sponsored to the Banks after the Task Force Selection Process is completed.



ख़ादी और ग्रामोद्योग आयोग
रुद्धम, लघु और मध्यम उद्यम मंत्रालय, भारत सरकार
KHADI AND VILLAGE INDUSTRIES COMMISSION
Ministry of Micro, Small & Medium Enterprises, Govt. of India
STATE OFFICE, TAMILNADU

No: SOT/PMEGP/SLBC/VOL-III/2021-22

Date: 08.04.2021

To
The Convenor
State Level Bankers Committee (Tamil Nadu)
Indian Overseas Bank
763, Anna Salai, Chennai-2

Sub: Target and achievement under PMEGP scheme, from 1st April 2020 upto 31st March 2021.
Ref: Your letter SLBC/TN/128/2021-22

Sir,

The target and achievement under PMEGP scheme from 01.04.2020 to 31st March 2021 is furnished hereunder. The Bank wise details are also enclosed herewith.

Name of agency	Target			Achievement as on 31.3.2021			% to MM achievement
	Project	Margin Money (In Lakh)	Emp	Project	Margin Money (In Lakh)	Emp	
Coir Board	0	0	0	39	289.05	312	0
KVIC - SO	1252	3757.12	10016	845	4100.83	6760	109
KVIC - DO	239	715.64	1912	547	811.88	4376	113
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Category	Projects	Margin Money(In Lakh)	Employment
SC	533	1283.72	4264
ST	42	37.00	336
WOMEN	2660	57.36	21280

This is for your kind information please.

Yours faithfully


(T.M.PANDIAN)

STATE DIRECTOR

Enclosed: As above



326, अव्वाई शनमुगम रोड, गोपालपुरम, चन्नई - 600 086.
326, Avvai Shanmugam Road, Gopalapuram, Chennai - 600 086
Ph - 044 28351019 Fax- 044 28351697
E-mail- so.chennai@kvic.gov.in

PERFORMANCE UNDER PMEGP SCHEME FOR THE YEAR 2020-21 AS ON 31 MARCH 2021

Row ID	Name of Financing Banks	Forwarded to Bank			Sanctioned by Bank			MM Disbursed			Returned by Bank			Pending at bank					
		No of Prj.	MM Involve (In-Lakh)	(F)	(G)	MM Involve (In Lakh)	No of Prj	(H)	(I)	MM (In Lakh)	(M)	No of Prj.	(R)	MM (In Lakh)	(S)	No of Prj.	(V)	MM Involve (In Lakh)	(W)
(A)	(B)																		
1)	AHMEDABAD MERCANTILE COOPERATIVE BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2)	ALLAHABAD BANK	60	224.92	17	84.12	84.12	17	33.46	13	67.4	33	92.68							
3)	ANDHRA BANK	243	762.19	69	241.66	241.66	69	146.75	52	136.56	130	421.33							
4)	AXIS BANK LTD	61	273.77	6	40.94	40.94	6	39.24	5	12.6	50	213.93							
5)	BANDHAN BANK LTD	2	1.4	0	0	0	0	0	0	0	2	1.4							
6)	BANK OF BARODA	631	2192.77	190	799.97	799.97	190	726.6	83	264.48	384	1222.56							
7)	BANK OF INDIA	534	1340.71	177	339.54	339.54	177	314.64	217	561.15	164	477.09							
8)	BANK OF MAHARASHTRA	41	221.34	7	31.44	31.44	7	17.99	22	111.68	13	83.13							
9)	BHARATIYA MAHILA BANK LTD	0	0	0	0	0	0	0	0	0	0	0							
10)	CALYON BANK	0	0	0	0	0	0	0	0	0	0	0							
11)	CANARA BANK	3211	10381.98	1080	3801.67	3801.67	1080	3863.12	1894	5743.99	368	1133.22							
12)	CATHOLIC SYRIAN BANK LTD	14	56.18	3	21.38	21.38	3	7.81	0	0	11	32.49							
13)	CENTRAL BANK OF INDIA	460	1080.07	156	405.74	405.74	156	353.13	136	327.39	199	403.13							
14)	CITY UNION BANK LIMITED	617	2148.86	62	267.42	267.42	62	242.23	65	175.34	502	1754.54							
15)	CORPORATION BANK	219	787.69	48	164.85	164.85	48	146.31	30	69.63	148	585.89							
16)	COSMOS COOPERATIVE BANK LTD	0	0	0	0	0	0	0	0	0	0	0							
17)	DBS BANK INDIA LIMITED	0	0	0	0	0	0	0	0	0	0	0							
18)	DCB BANK LIMITED	1	1.25	0	0	0	0	0	0	0	1	1.25							
19)	DENA BANK	21	59.54	2	4.22	4.22	2	4.22	3	16.6	16	38.71							
20)	DHANALAKSHMI BANK LTD	6	36.83	2	8.29	8.29	2	0.92	2	12.25	3	17.85							
21)	EQUITAS SMALL FINANCE BANK LIMITED	1	3.5	0	0	0	0	0	0	0	1	3.5							
22)	ESAF SMALL FINANCE BANK LIMITED	0	0	0	0	0	0	0	0	0	0	0							
23)	FEDERAL BANK	149	617.29	52	207.51	207.51	52	147.72	55	181.72	46	226.05							
24)	HDFC BANK	61	213.84	7	8.15	8.15	7	0	7	14.13	47	186.65							
25)	ICICI BANK LIMITED	61	251.05	2	12.5	12.5	2	12.5	4	10.85	55	227.7							

26)	IDBI BANK	121	430.69	26	102.91	26	106.28	34	101.22	66	243.48
27)	IDFC FIRST BANK LTD	4	10.51	0	0	0	0	0	0	4	10.51
28)	INDIAN BANK	5218	15658.17	1281	3062.88	999	2577.72	2130	6644.33	2165	6366.61
29)	INDIAN OVERSEAS BANK	3591	7196.49	723	1422.8	648	1269.4	1297	2015.27	1731	3926.08
30)	INDUSIND BANK	2	4.24	0	0	0	0	0	0	2	4.24
31)	KARNATAKA BANK LTD	47	183.55	6	39.67	6	37.69	4	10.01	38	139.11
32)	KARUR VYSYA BANK	544	2294.22	81	525.4	61	400.1	76	223.26	414	1707.36
33)	KOTAK MAHINDRA BANK LTD	5	19.15	0	0	0	0	0	0	5	19.15
34)	LAXMI VILAS BANK	63	177.49	0	0	0	0	5	7.51	58	169.98
35)	ORIENTAL BANK OF COMMERCE	2	3.75	0	0	0	0	0	0	2	3.75
36)	PUDUVAI BHARATHIAR GRAMA BANK	1	3.5	0	0	0	0	1	3.5	0	0
37)	PUNJAB AND SIND BANK	6	8.63	1	0.5	1	0.5	0	0	5	8.13
38)	PUNJAB NATIONAL BANK	480	1568.65	140	344.42	122	307.56	326	1096.47	37	143.25
39)	RATNAKAR BANK LTD	1	3.5	0	0	0	0	0	0	1	3.5
40)	SOUTH INDIAN BANK	96	408.83	5	40.55	9	53.44	22	71.05	71	314.03
41)	STANDARD CHARTERED BANK	1	2.5	0	0	0	0	0	0	1	2.5
42)	STATE BANK OF INDIA	3199	9272.92	597	1341.83	318	908.48	2370	6932.95	306	934.73
43)	SYNDICATE BANK	495	1538.67	187	574.55	200	596.23	282	790.22	49	188.61
44)	TAMIL NADU GRAMA BANK	1176	766.58	718	261.69	661	250.85	360	221.65	215	330.06
45)	TAMIL NADU STATE APEX COOPERATIVE BANK	13	47.63	0	0	0	0	0	0	13	47.63
46)	TAMILNAD MERCANTILE BANK LTD	457	1682.96	138	630.45	122	495.18	82	180.63	265	920.5
47)	UCO BANK	130	355.69	25	44.4	23	44.69	73	210.16	34	104.59
48)	UNION BANK OF INDIA	754	2532.84	219	804.92	180	659.1	143	415.39	431	1428.31
49)	UNITED BANK OF INDIA	1	2.13	0	0	0	0	0	0	1	2.13
50)	Ujjivan Small Finance Bank Limited	1	6.25	0	0	0	0	0	0	1	6.25
51)	VIJAYA BANK	31	137.64	3	23.75	1	6.25	9	37.14	19	76.75
52)	YES BANK	1	2.5	0	0	0	0	1	2.5	0	0
53)	Total	22833	64974.86	6030	15660.12	5163	13770.11	9803	26669	8107	24224.34

Review of performance under UYEGP & NEEDS Scheme 2020-21 – DIC

The Bank wise performance under UYEGP & NEEDS for the Year 2020-21 as on 31-03-2021 is furnished in the annexure. The abstract of applications received, sanctioned, disbursed and pending is given below:

Scheme wise abstract and Status of Applications as on 31-03-2021			
Scheme	Number of Applications		
	Recommended	Sanctions	Pending (Including past years)
UYEGP	11137	3741	9313
NEEDS	1531	791	858
TOTAL	12668	4532	10171

Member Banks are aware that NEEDS is a prestigious project of Government of Tamil Nadu. The number of pending applications as shown in the above table includes applications pertaining to past years.

SLBC has been repeatedly advising the Member Banks to give suitable instruction to their branches to dispose of all the applications pending for the past years. Branches are to ensure that only the applications received in the current Financial Year are kept for processing based on their eligibility and disburse the loans within the stipulated time without undue delay.

Once again, the Member Banks are requested to actively participate in the scheme and dispose of the pending applications immediately.

UYEGP 2020-21 PERFORMANCE AS ON 31.03.2021 ALL CATEGORY

S.No	Name of the Bank	Rs. in lakhs												
		Recommended Applications		Sanction		Bank Returned		Pending for sanction			Loan Disbursed		Subsidy Disbursed	
		No	Subsidy	No	Subsidy	No	Subsidy	No	Project Cost	Subsidy	No	Subsidy	No	Subsidy
1	AXIS BANK	27	32.31	3	3.75	5	5.78	38	157.25	39.19	3	3.75	2	2.50
2	BANK OF BARODA	306	371.13	126	140.56	58	60.07	232	1,076.25	263.74	123	137.01	121	127.20
3	BANK OF INDIA	315	329.49	138	128.67	119	102.42	227	917.83	223.49	141	125.39	139	121.37
4	BANK OF MAHARASHTRA	17	15.82	9	6.60	5	2.88	10	44.98	11.24	10	7.23	9	6.73
5	CANARA BANK	1947	2,232.87	831	842.22	600	599.41	1392	6,443.77	1,548.30	817	816.69	817	790.14
6	CATHOLIC SYRIAN BANK	8	9.93	0	0	0	0	11	48.71	12.18	0	0	0	0
7	CENTRAL BANK OF INDIA	241	259.70	102	105.61	87	80.88	165	711.68	172.80	100	100.69	96	92.30
8	CITY UNION BANK LTD	205	237.77	29	31.98	93	83.94	244	1,039.60	253.73	25	28.52	24	24.77
9	DENA BANK	8	8.45	5	4.70	2	1.49	9	30.61	7.65	6	5.58	6	5.58
10	DEUTSCHE BANK	1	2.00	0	0	0	0	1	8.00	2.00	0	0	0	0
11	HDFC BANK LTD	31	44.39	6	8.58	6	6.27	28	154.23	38.53	4	5.05	4	5.05
12	ICICI BANK LTD	29	31.74	2	2.50	18	16.78	28	90.69	22.67	1	1.25	0	0
13	IDBI BANK LTD	53	63.96	9	8.45	21	21.50	48	223.62	53.40	11	10.95	12	11.95
14	INDIAN BANK	2673	2,921.99	831	789.36	1050	950.25	2305	9,966.76	2,416.06	775	705.38	755	664.29
15	INDIAN OVERSEAS BANK	1587	1,676.73	568	514.18	619	570.18	1222	5,130.86	1,243.37	586	500.67	577	473.55
16	INDUSIND BANK LTD	76	78.26	47	49.55	2	1.64	29	114.56	28.64	36	36.53	23	23.18
17	KARNATAKA BANK LTD	13	19.10	1	1.25	6	5.01	19	103.64	24.23	2	2.50	2	2.50
18	KARUR VYSA BANK	269	343.93	28	31.85	124	125.72	257	1,294.06	315.38	24	25.60	25	26.25
19	KOTAK MAHINDRA BANK	3	3.71	1	1.21	1	0.75	2	10.00	2.50	0	0	0	0
20	PUNJAB AND SIND BANK	3	4.25	2	3.00	0	0	1	5.00	1.25	4	5.50	4	5.50
21	PUNJAB NATIONAL BANK	181	194.26	72	72.15	38	35.63	140	621.73	147.74	68	66.35	66	60.16
22	SOUTH INDIAN BANK	51	67.42	4	4.79	16	16.09	54	259.37	64.24	5	6.04	5	6.04
23	STATE BANK OF INDIA	1715	1,961.26	353	327.33	627	564.33	1893	8,466.80	2,035.63	298	276.51	292	250.59
24	TAICO	14	15.97	0	0	9	8.63	6	35.68	8.59	1	0.84	1	0.84
25	TAMILNAD MERCANTILE BANK	204	242.19	50	48.58	88	90.52	162	786.40	190.01	49	45.54	51	44.98
26	THE DHANALAKSHMI BANK LTD	6	7.31	6	7.30	0	0	1	5.00	1.25	3	3.48	3	3.48
27	THE FEDERAL BANK LTD	66	83.08	24	29.94	16	16.51	49	224.71	55.92	21	24.04	21	20.94
28	THE LAKSHMI VILAS BANK	25	29.71	0	0	22	17.45	37	156.34	37.78	0	0	0	0
29	UCO BANK	125	131.13	62	58.98	34	32.12	57	246.32	60.42	60	52.18	57	48.20
30	UNION BANK OF INDIA	861	951.61	407	405.68	193	183.42	578	2,605.36	639.33	384	375.53	377	358.56
31	UNITED BANK OF INDIA	15	18.21	2	1.74	5	6.43	15	67.61	16.90	2	2.24	3	2.63
32	VIJAYA BANK	61	73.70	22	25.96	22	21.62	53	237.40	59.35	22	22.92	22	21.17
33	YES BANK LTD	1	1.25	1	1.25	0	0	0	0	0	1	1.25	0	0
Total		11137	12,464.64	3741	3,657.68	3886	3,627.73	9313	41,284.21	9,997.51	3582	3,395.21	3514	3300.00

UYEGP 2020-21 PERFORMANCE AS ON 31.03.2021 (OTHERS - EXCLUDING SC &ST)

S.No	Name of the Bank	Recommended Applications		Sanction		Bank Returned		Pending for sanction		Loan Disbursed		Subsidy Disbursed	
		No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy
1	AXIS BANK	17	19.51	1	1.25	3	4.03	27	25.51	1	1.25	1	1.25
2	BANK OF BARODA	234	290.12	107	121.47	43	45.24	174	198.26	104	115.86	102	107.63
3	BANK OF INDIA	222	239.81	117	108.75	85	77.58	149	150.71	118	108.76	117	106.16
4	BANK OF MAHARASHTRA	12	10.90	7	4.85	4	2.13	7	8.08	8	5.48	7	4.98
5	CANARA BANK	1490	1,717.62	700	709.43	473	474.74	1014	1,140.75	701	705.12	709	697.88
6	CATHOLIC SYRIAN BANK	6	7.95	0	0	0	0	9	10.20	0	0	0	0
7	CENTRAL BANK OF INDIA	174	192.01	80	85.29	69	68.40	104	112.09	76	78.50	71	69.74
8	CITY UNION BANK LTD	162	185.43	26	29.48	76	67.62	201	204.94	22	26.56	21	22.81
9	DENA BANK	7	7.83	4	4.08	2	1.49	6	4.88	4	3.71	4	3.71
10	HDFC BANK LTD	22	31.27	5	7.33	5	5.02	21	27.91	3	3.80	3	3.80
11	ICICI BANK LTD	23	27.80	2	2.50	15	15.03	19	16.73	1	1.25	0	0
12	IDBI BANK LTD	36	40.63	9	8.45	17	18.00	28	28.80	11	10.95	12	11.95
13	INDIAN BANK	1891	2,113.86	676	661.10	744	690.38	1562	1,664.21	634	591.84	621	560.10
14	INDIAN OVERSEAS BANK	1171	1,258.04	476	436.57	476	453.79	835	867.93	498	436.30	495	415.52
15	INDUSIND BANK LTD	42	42.85	33	33.36	2	1.64	8	8.42	30	29.99	20	19.46
16	KARNATAKA BANK LTD	10	14.85	0	0	5	4.14	14	17.98	1	1.25	1	1.25
17	KARUR VYSYA BANK	215	274.93	26	28.98	100	100.46	213	260.76	23	25.23	23	25.22
18	KOTAK MAHINDRA BANK	2	2.46	1	1.21	1	0.75	1	1.25	0	0	0	0
19	PUNJAB AND SIND BANK	1	1.25	0	0	0	0	1	1.25	2	2.50	2	2.50
20	PUNJAB NATIONAL BANK	132	138.96	61	61.97	27	23.94	99	100.88	57	58.74	56	53.55
21	SOUTH INDIAN BANK	39	51.71	2	2.00	12	13.27	41	49.91	3	3.25	3	3.25
22	STATE BANK OF INDIA	1262	1,465.26	298	285.31	471	426.15	1383	1,510.28	254	245.19	250	221.70
23	TAICO	7	10.49	0	0	3	3.27	5	8.47	1	0.84	1	0.84
24	TAMILNAD MERCANTILE BANK	156	186.20	46	46.27	78	80.62	117	137.48	45	43.17	47	42.61
25	The Dhanalakshmi Bank Ltd	5	6.00	5	5.98	0	0	1	1.25	3	3.48	3	3.48
26	THE FEDERAL BANK LTD	54	67.98	22	28.19	13	13.96	40	43.60	19	22.30	19	19.19
27	THE LAKSHMI VILAS BANK LTD	18	22.20	0	0	20	15.95	29	29.52	0	0	0	0
28	UCO BANK	86	92.56	44	42.26	29	28.37	38	39.45	42	35.58	40	32.36
29	UNION BANK OF INDIA	645	721.68	335	339.77	156	148.92	408	456.03	313	310.76	306	294.30
30	UNITED BANK OF INDIA	11	13.21	2	1.74	4	5.18	11	12.90	2	2.24	3	2.63
31	VIJAYA BANK	48	58.14	19	22.27	17	17.49	38	43.94	20	20.48	20	19.68
32	WOORI BANK	0	0	0	0	0	0	0	0	0	0	0	0
33	YES BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0
Total		8200	9,313.51	3104	3,079.88	2950	2,807.55	6603	7,184.37	2996	2,894.38	2957	2,747.53

UYEGP 2020-21 PERFORMANCE AS ON 31.03.2021 SC CATEGORY

Rs. in lakhs

S.No	Name of the Bank	Recommended Applications		Sanction		Bank Returned		Pending with Banks		Loan Disbursed		Subsidy Disbursed	
		No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy
1	AXIS BANK	7	7.21	2	2.50	2	1.75	7	7.21	2	2.50	1	1.25
2	BANK OF BARODA	52	54.50	19	19.09	13	13.33	42	42.53	19	21.15	19	19.57
3	BANK OF INDIA	58	53.25	17	14.92	30	19.25	49	45.19	21	14.13	20	12.71
4	BANK OF MAHARASHTRA	4	3.67	2	1.75	1	0.75	2	1.92	2	1.75	2	1.75
5	CANARA BANK	315	339.67	115	114.06	116	110.69	262	261.32	111	105.07	105	90.76
6	CATHOLIC SYRIAN BANK LTD.	2	1.98	0	0	0	0	2	1.98	0	0	0	0
7	CENTRAL BANK OF INDIA	50	48.36	21	19.07	18	12.48	46	42.89	24	22.19	25	22.57
8	CITY UNION BANK LTD	33	35.34	2	1.75	17	16.32	34	32.55	2	1.21	2	1.21
9	DENA BANK	1	0.62	1	0.62	0	0	3	2.78	2	1.87	2	1.87
10	HDFC BANK LTD	5	7.37	1	1.25	0	0	4	6.12	1	1.25	1	1.25
11	ICICI BANK LTD	6	3.94	0	0	3	1.75	9	5.94	0	0	0	0
12	IDBI BANK LTD	10	10.80	0	0	3	2.75	12	11.55	0	0	0	0
13	INDIAN BANK	533	533.70	123	99.18	277	232.85	518	499.59	120	94.43	118	90.19
14	INDIAN OVERSEAS BANK	306	297.50	74	59.19	140	111.39	298	275.42	75	53.74	74	52.39
15	INDUSIND BANK LTD	5	5.49	3	3.37	0	0	3	3.12	3	3.37	2	2.47
16	KARNATAKA BANK LTD	3	4.25	1	1.25	1	0.88	5	6.25	1	1.25	1	1.25
17	KARUR VYSYA BANK	43	52.88	2	2.87	23	24.51	34	39.25	1	0.37	2	1.03
18	KOTAK MAHINDRA BANK	1	1.25	0	0	0	0	1	1.25	0	0	0	0
19	PUNJAB AND SIND BANK	1	1.25	1	1.25	0	0	0	0	1	1.25	1	1.25
20	PUNJAB NATIONAL BANK	38	41.74	9	8.30	11	11.69	32	35.18	10	6.98	10	6.61
21	SOUTH INDIAN BANK	9	9.87	2	2.79	4	2.82	10	8.50	2	2.79	2	2.79
22	STATE BANK OF INDIA	328	351.63	53	40.52	147	130.43	391	387.16	44	31.32	42	28.88
23	TAICO	7	5.49	0	0	6	5.36	1	0.13	0	0	0	0
24	TAMILNAD MERCANTILE BANK LTD	30	36.06	2	0.90	10	9.90	29	34.00	1	0.53	1	0.53
25	THE FEDERAL BANK LTD	8	9.36	2	1.75	3	2.55	5	6.56	2	1.75	2	1.75
26	THE LAKSHMI VILAS BANK LTD	4	5.00	0	0	2	1.50	5	5.75	0	0	0	0
27	UCO BANK	28	28.45	14	13.24	5	3.75	13	14.96	15	13.74	14	12.99
28	UNION BANK OF INDIA	142	144.02	62	55.21	36	33.21	106	108.12	66	57.23	65	56.34
29	UNITED BANK OF INDIA	2	2.50	0	0	1	1.25	2	1.50	0	0	0	0
30	VIJAYA BANK	10	11.13	3	3.68	5	4.13	12	10.98	2	2.43	2	1.49
31	YES BANK LTD	1	1.25	1	1.25	0	0	0	0	1	1.25	0	0
	Total	2042	2109.53	532	469.76	874	755.30	1937	1899.7	528	443.55	513	412.89

UYEGP 2020-21 PERFORMANCE AS ON 31.03.2021 ST CATEGORY

Rs. in lakhs

S.No	Name of the Bank	Recommended Applications		Sanction		Bank Returned		Pending with Bank		Loan Disbursed		Subsidy Disbursed	
		No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy
		1	AXIS BANK	0	0	0	0	0	0	1	0.88	0	0
2	BANK OF BARODA	2	1.50	0	0	2	1.50	0	0	0	0	0	0
3	BANK OF INDIA	1	1.25	1	1.25	1	1.25	1	0.50	1	1.25	1	1.25
4	CANARA BANK	6	6.17	1	1.25	1	1.25	7	6.91	1	1.25	1	1.25
5	CITY UNION BANK LTD	1	0.75	1	0.75	0	0	0	0	1	0.75	1	0.75
6	IDBI BANK LTD	0	0	0	0	0	0	1	0.53	0	0	0	0
7	INDIAN BANK	41	40.93	6	2.53	25	22.53	47	48.79	4	1.75	4	1.75
8	INDIAN OVERSEAS BANK	1	1.25	0	0	0	0	1	1.25	0	0	0	0
9	KARUR VYSA BANK	1	0.75	0	0	1	0.75	0	0	0	0	0	0
10	STATE BANK OF INDIA	19	23.18	0	0	3	2.88	20	23.93	0	0	0	0
11	TAMILNAD MERCANTILE BANK LTD	0	0	0	0	0	0	0	0	1	0.44	1	0.44
12	UNION BANK OF INDIA	2	1.97	1	0.72	0	0	2	2.50	1	0.72	2	1.10
13	VIJAYA BANK	2	3.18	0	0	0	0	2	3.18	0	0	0	0
	Total	76	80.93	10	6.49	33	30.16	82	88.46	9	6.16	10	6.54

NEEDS 2020-21 PERFORMANCE AS ON 31.03.2021 ALL CATEGORY

S.No	Name of the Bank	Recommended Applications		Provisional Sanction		Actual Sanctioned Cases		Pending with Banks	
		No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy
1	AXIS BANK	25	452.45	11	164.27	10	158.27	3	9.65
2	BANK OF AMERICA	1	3.83	1	3.83	1	3.83	0	0
3	BANK OF BARODA	46	649.05	25	398.74	21	287.75	19	303.95
4	BANK OF INDIA	32	422.91	17	243.33	14	184.50	30	375.74
5	BANK OF MAHARASHTRA	8	152.32	2	39.28	3	40.62	1	9.28
6	CANARA BANK	300	4,584.72	186	3,027.54	173	2,403.37	213	3,567.41
7	CATHOLIC SYRIAN BANK LTD.	1	4.31	0	0	0	0	2	27.25
8	CENTRAL BANK OF INDIA	25	419.80	11	171.24	9	182.48	12	133.73
9	CITY UNION BANK LTD	34	593.80	17	271.67	18	271.83	22	326.27
10	DENA BANK	1	3.73	0	0	0	0	5	101.91
11	HDFC BANK LTD	28	349.77	17	258.78	17	271.78	6	77.22
12	ICICI BANK LTD	41	746.86	31	586.93	31	586.93	0	0
13	IDBI BANK LTD	12	172.86	9	137.91	8	63.64	10	224.38
14	INDIAN BANK	236	2,824.04	86	1,120.94	71	886.06	161	2,000.59
15	INDIAN OVERSEAS BANK	136	1,320.15	50	478.95	39	443.49	95	846.63
16	INDUSIND BANK LTD	36	376.60	29	338.51	30	388.87	7	154.46
17	KARNATAKA BANK LTD	13	347.54	8	182.09	6	132.58	10	233.61
18	KARUR VYSYA BANK	49	583.98	31	464.12	24	259.78	27	426.66
19	KOTAK MAHINDRA BANK	10	279.96	3	69.65	3	69.65	1	30.00
20	PUNJAB AND SIND BANK	1	6.47	1	21.25	1	21.25	0	0
21	PUNJAB NATIONAL BANK	21	364.03	11	175.46	11	217.71	22	309.60
22	SIDBI	6	182.19	4	144.69	1	14.69	5	185.00
23	SOUTH INDIAN BANK	7	162.43	3	65.88	4	95.86	6	39.54
24	STATE BANK OF INDIA	274	3,342.66	84	1,182.62	73	858.62	117	1,668.21
25	TAICO	2	7.80	0	0	0	0	7	25.78
26	TAMILNAD MERCANTILE BANK LTD	81	1,457.22	46	707.25	49	642.53	38	577.67
27	TAMILNADU GRAMA BANK	5	62.13	2	5.40	1	2.96	5	24.81
28	TIIC	217	3,718.77	147	2,431.78	106	1,674.94	112	1,544.01
29	THE DHANALAKSHMI BANK LTD	1	47.24	1	47.24	0	0	2	54.79
30	THE FEDERAL BANK LTD	20	249.99	8	119.28	6	68.47	12	215.24
31	THE LAKSHMI VILAS BANK LTD	4	22.11	0	0	0	0	9	73.16
32	UCO BANK	16	154.79	6	111.89	8	135.64	3	57.33
33	UNION BANK OF INDIA	93	1,141.30	45	585.09	41	433.92	77	1,097.05
34	UNITED BANK OF INDIA	0	0	0	0	0	0	2	14.19
35	VIJAYA BANK	9	99.34	2	6.79	4	19.20	8	81.19
36	YES BANK LTD	7	275.73	6	225.73	5	179.80	0	0
	Total	1798	25632.84	900	13794.08	788	11201.24	1049	14,813.29

Rs. in lakhs

NEEDS 2020-21 PERFORMANCE AS ON 31.03.2023 OTHERS (EXCLUDING SC & ST) CATEGORY

Rs. in lakhs

S.No	Name of the Bank	Recommended Applications		Provisional Sanction		Actual Sanctioned Cases		Pending with Banks	
		No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy
1	AXIS BANK	20	366.83	8	101.27	8	101.27	2	3.65
2	BANK OF AMERICA	1	3.83	1	3.83	1	3.83	0	0
3	BANK OF BARODA	40	607.59	21	347.31	18	278.59	13	186.52
4	BANK OF INDIA	30	416.89	16	239.80	14	184.50	25	319.18
5	BANK OF MAHARASHTRA	6	120.47	1	30.00	2	34.01	0	0
6	CANARA BANK	267	4,235.97	163	2,780.84	148	2,123.00	177	3,087.80
7	CATHOLIC SYRIAN BANK LTD.	1	4.31	0	0	0	0	2	27.25
8	CENTRAL BANK OF INDIA	20	388.78	8	147.56	6	146.30	8	88.39
9	CITY UNION BANK LTD	29	515.65	16	275.17	17	269.33	18	263.81
10	DENA BANK	1	3.73	0	0	0	0	4	100.00
11	HDFC BANK LTD	26	335.51	17	258.78	17	271.78	3	54.02
12	ICICI BANK LTD	35	582.20	27	450.14	27	450.14	0	0
13	IDBI BANK LTD	11	127.15	8	92.21	7	57.28	9	178.67
14	INDIAN BANK	181	2,318.06	71	976.04	59	705.18	132	1,681.22
15	INDIAN OVERSEAS BANK	119	1,189.28	44	450.34	35	410.47	69	704.01
16	INDUSIND BANK LTD	31	357.18	24	299.12	25	349.48	5	98.71
17	KARNATAKA BANK LTD	13	347.54	8	182.08	6	132.58	9	208.61
18	KARUR VYSYA BANK	42	554.60	29	449.78	21	226.25	25	419.80
19	KOTAK MAHINDRA BANK	8	260.11	3	69.65	3	69.65	1	30.00
20	PUNJAB AND SIND BANK	1	6.47	1	21.25	1	21.25	0	0
21	PUNJAB NATIONAL BANK	18	312.32	11	175.46	11	217.71	20	283.23
22	SIDBI	6	182.19	4	144.69	1	14.69	5	185.00
23	SOUTH INDIAN BANK	7	162.43	3	65.88	4	95.88	5	37.15
24	STATE BANK OF INDIA	220	2,830.47	69	1,030.51	54	653.71	93	1,404.26
25	TAICO	2	7.80	0	0	0	0	5	11.55
26	TAMILNAD MERCANTILE BANK LTD	73	1,391.07	43	691.57	46	801.49	37	573.04
27	TAMILNADU GRAMA BANK	4	58.38	1	2.44	0	0	4	21.33
28	THE DHANALAKSHMI BANK LTD	191	3,319.17	135	2,275.14	97	1,536.56	94	1,327.08
29	THE FEDERAL BANK LTD	1	47.24	1	47.24	0	0	2	54.79
30	THE LAKSHMI VILAS BANK LTD	19	243.63	8	119.28	6	68.47	11	185.24
31	UCO BANK	3	17.28	0	0	0	0	7	68.81
32	UNION BANK OF INDIA	14	157.96	5	96.06	8	135.64	1	11.50
33	UNION BANK OF INDIA	77	969.28	37	508.61	33	376.59	63	950.19
34	UNITED BANK OF INDIA	0	0	0	0	0	0	2	14.19
35	VIJAYA BANK	7	87.99	2	6.79	3	15.54	7	79.22
36	YES BANK LTD	7	275.73	6	225.73	5	179.80	0	0
	Total	1531	22,805.09	791	12,564.55	683	9,930.97	858	12,658.20

NEEDS 2020-21 PERFORMANCE AS ON 31.03.2021 SC CATEGORY

S.No	Name of the Bank	Rs. in lakhs											
		Recommended Applications		Provisional Sanction		Actual Sanctioned Cases		Pending with Banks					
		No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy
1	AXIS BANK	3	29.61	1	7.00	1	7.00	0	0	0	0	0	0
2	BANK OF BARODA	5	37.53	3	47.50	1	2.50	5	94.50	0	0	0	0
3	BANK OF INDIA	2	6.03	1	3.53	0	0	3	28.75	0	0	0	0
4	BANK OF MAHARASHTRA	2	31.85	1	9.28	1	6.61	1	9.28	0	0	0	0
5	CANARA BANK	32	345.25	23	246.70	25	280.37	34	455.93	0	0	0	0
6	CENTRAL BANK OF INDIA	4	23.55	2	16.21	2	28.71	4	45.34	0	0	0	0
7	CITY UNION BANK LTD	5	78.15	1	2.50	1	2.50	4	62.46	0	0	0	0
8	DENA BANK	0	0	0	0	0	0	1	1.91	0	0	0	0
9	HDFC BANK LTD	1	6.75	0	0	0	0	2	16.48	0	0	0	0
10	ICICI BANK LTD	6	164.67	4	136.79	4	136.79	0	0	0	0	0	0
11	IDBI BANK LTD	0	0	0	0	1	6.37	0	0	0	0	0	0
12	INDIAN BANK	51	452.25	14	141.06	11	177.04	26	297.12	0	0	0	0
13	INDIAN OVERSEAS BANK	14	89.68	5	27.41	4	33.02	23	129.42	0	0	0	0
14	INDUSIND BANK LTD	5	39.42	5	39.39	5	39.39	2	55.75	0	0	0	0
15	KARNATAKA BANK LTD	0	0	0	0	0	0	1	25.00	0	0	0	0
16	KARUR VYSYA BANK	7	29.37	2	14.34	2	31.02	2	6.85	0	0	0	0
17	KOTAK MAHINDRA BANK	2	19.85	0	0	0	0	0	0	0	0	0	0
18	PUNJAB NATIONAL BANK	3	51.72	0	0	0	0	2	26.38	0	0	0	0
19	SOUTH INDIAN BANK	0	0	0	0	0	0	1	2.39	0	0	0	0
20	STATE BANK OF INDIA	45	420.20	10	102.93	12	140.30	22	250.38	0	0	0	0
21	TAICO	0	0	0	0	0	0	2	14.24	0	0	0	0
22	TAMILNAD MERCANTILE BANK LTD	8	66.15	3	15.67	3	41.04	1	4.64	0	0	0	0
23	TAMILNADU GRAMA BANK	1	3.75	1	2.96	1	2.96	1	3.48	0	0	0	0
24	TIIC	23	287.22	11	144.27	8	126.01	17	208.43	0	0	0	0
25	THE FEDERAL BANK LTD	1	6.36	0	0	0	0	1	30.00	0	0	0	0
26	THE LAKSHMI VILAS BANK LTD	1	4.83	0	0	0	0	2	4.35	0	0	0	0
27	UCO BANK	1	10.99	0	0	0	0	1	30.00	0	0	0	0
28	UNION BANK OF INDIA	15	169.46	7	73.92	6	48.36	12	135.31	0	0	0	0
29	VIJAYA BANK	2	11.35	0	0	1	3.66	1	1.97	0	0	0	0
	Total	239	2,385.98	94	1,031.45	89	1,113.65	171	1,940.33				

NEEDS 2020-21 PERFORMANCE AS ON 31.03.2021 ST CATEGORY

Rs. in lakhs

S.No	Name of the Bank	Recommended Applications		Provisional Sanction		Actual Sanctioned Cases (sanction)		Pending with Banks	
		No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy
1	BANK OF BARODA	0	0	0	0	1	2.73	0	0
2	CANARA BANK	1	3.50	0	0	0	0	1	2.25
3	CENTRAL BANK OF INDIA	1	7.46	1	7.46	1	7.46	0	0
4	HDFC BANK LTD	1	7.51	0	0	0	0	1	6.73
5	IDBI BANK LTD	1	45.71	1	45.71	0	0	1	45.71
6	INDIAN BANK	3	23.73	0	0	0	0	2	12.25
7	STATE BANK OF INDIA	3	38.95	1	6.31	1	6.31	1	2.11
8	TIIC	0	0	0	0	0	0	1	8.50
	Total	10	126.85	3	59.48	3	16.50	7	77.55

Implementation of Weaver Mudra Scheme in Tamil Nadu:

Joint Director of Handlooms & Textiles, Government of Tamil Nadu vide e-mail dated 21.04.2021 has advised the Bank-wise & Circle-wise progress of implementation of the Scheme in the State of Tamil Nadu (copy enclosed).

Progress under Weaver MUDRA Scheme, 2020-21 as on 31.03.2021

(Amount in Rs. Lakhs)

Target for the year 2020-21	No. of applications forwarded	Sanctioned		Disbursed		Pending	Shortfall to target
		Nos	Amt	Nos	Amt		
15000	18061	14545	7015.84	14545	7015.84	2436	455

Further, SLBC advises the Member Banks:

- To Speed up the process of clearing the pending applications with the banks and disburse the loan amount to the weavers.
- To claim the pending Margin Money and Interest Subvention for the sanctioned MUDRA loans from the Government of India through the Handloom Weaver MUDRA portal.

WFAVFR MUDRA SCHEMF, 2020-21

CIRCLE-WISE PROGRESS OF IMPLEMENTATION OF THE SCHEME

AS on: 31.03.2021

Sl. No.	Name of the Circle	Target for the year 2020-21	Total No of application forwarded	MUDRA Loan Sanctioned		MUDRA Loan Disbursed		% of Achievement (on disbursement)	No. of Appins. Rejected	No. of Appins. Pending with Bank	Shortfall to target (3)-(7)	NPA Details (Including previous years' sanctioned loans)	
				No. of Cards	Loan Amount (Rs. in lakh)	No. of Loans	Loan Amount (Rs. in lakh)					No of NPA Accounts	Amount (Rs. in lakh)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	Coimbatore	1000	1063	1041	520.50	1041	520.50	104.10	22	0	-41	-	-
2	Dindigul	1000	1211	986	493.00	986	493.00	98.60	21	204	14	-	-
3	Erode	1300	1586	1232	616.00	1232	616.00	94.77	2	352	68	32	3.65
4	Kancheripuram	1400	1813	1409	562.14	1409	562.14	100.64	296	108	-9	69	7.64
5	Karur	500	640	487	243.50	487	243.50	97.40	119	34	13	-	-
6	Kumbakonam	1000	1235	943	471.50	943	471.50	94.30	-	292	57	-	-
7	Madurai	200	239	190	95.00	190	95.00	95.00	11	30	10	42	0.60
8	Nagercoil	300	394	286	143.00	286	143.00	95.33	8	100	14	-	-
9	Paranakkudi	1200	1657	1188	594.00	1188	594.00	94.00	179	285	17	14	7.25
10	Salem	1200	1205	1107	553.50	1107	553.50	92.25	8	90	93	-	-
11	Tiruvannamalai	1000	1218	905	452.50	905	452.50	90.50	122	191	95	-	-
12	Tirunelveli	300	490	302	151.00	302	151.00	100.67	196	0	-2	1	0.44
13	Tiruppur	900	927	863	431.50	863	431.50	95.89	-	64	37	-	-
14	Tiruvarur	100	132	97	56.50	97	56.50	97.00	20	15	3	17	6.00
15	Trichy	200	223	199	99.50	199	99.50	99.50	19	5	1	-	-
16	Virudhunagar	1500	1765	1509	754.50	1509	754.50	100.60	18	238	-9	-	-
17	Cuddalore	500	525	466	233.00	466	233.00	93.20	-	59	34	-	-
18	Thiruvallur	400	134	118	59.00	118	59.00	118.00	-	16	18	-	-
19	Tiruchengode	800	1011	738	246.70	738	246.70	92.25	39	234	62	32	1.25
20	Vellore	500	590	479	239.50	479	239.50	95.80	-	111	21	15	2.15
	TOTAL	15000	18061	14545	7015.84	14545	7015.84	96.97	1080	2436	455	222	29.06

Commissioner

Sd/xxxx
Commissioner of Handlooms and Textiles
for Commissioner

WEAVER MUDRA SCHEME, 2020-21
BANK-WISE PROGRESS ON IMPLEMENTATION OF THE SCHEME

As on : 31.03.2021

Sl. No.	Name of the Bank	No. of Branches	No. of Applications Forwarded	MUDRA Loan Sanctioned		MUDRA Loan Disbursed		No. of Applica. Rejected	No. of Applica. Pending with Bank	SC/ST DATA
				No. of Cards	Loan Amount (Rs. in Lakh)	No. of Loans	Loan Amount (Rs. in Lakh)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	Punjab National Bank	39	1404	1209	611.50	1209	611.50	54	141	6
2	Canara Bank	105	4227	3576	1655.49	3576	1655.49	233	418	1
3	Indian Overseas Bank	93	2055	1559	779.50	1550	779.50	150	346	12
4	State Bank of India	70	1383	904	451.50	904	451.50	141	338	-
5	Indian Bank	76	1776	1359	682.25	1359	682.25	145	272	3
6	Pallavan Grama Bank	0	27	27	13.50	27	13.50	-	0	-
7	IDBI Bank	4	328	283	145.00	283	145.00	38	7	-
8	Tamilnadu Grama Bank	54	1754	1542	771.00	1542	771.00	15	197	8
9	Central Co-operative Bank	41	3062	2458	1130.20	2458	1130.20	162	442	7
10	Union Bank of India	20	1004	862	396.15	862	396.15	71	71	2
11	Bank of India	9	183	163	81.50	163	81.50	-	20	-
12	Syndicate Bank	9	91	64	32.00	64	32.00	-	27	2
13	Bank of Baroda	16	260	181	87.25	181	87.25	18	61	-
14	UCO Bank	4	112	58	29.00	58	29.00	19	35	-
15	Allahabad Bank	2	20	11	5.50	11	5.50	-	9	-
16	Vijaya Bank	4	8	4	2.00	4	2.00	-	4	-
17	Central Bank of India	5	52	33	16.50	33	16.50	-	19	-
18	Corporation Bank	9	124	108	54.00	108	54.00	5	11	-
19	Catholic Syrian Bank	1	25	25	12.50	25	12.50	-	0	-
20	City Union Bank	5	51	48	24.00	48	24.00	-	3	-
21	Punjab & Sind Bank	1	53	24	12.00	24	12.00	29	0	-
22	Federal Bank	1	1	0	0.00	0	-	-	1	-
23	Andhra Bank	1	33	33	16.50	33	16.50	-	0	-
24	Karur Vysya Bank	3	7	4	2.00	4	2.00	-	3	-
25	United Bank of India	1	4	4	2.00	4	2.00	-	0	-
26	Oriental Bank of Commerce	-	-	0	-	0	-	-	0	-
27	Lakshmi Vilas Bank	3	5	0	-	0	-	-	5	-
28	Tamilnadu Mercantile Bank	4	12	6	3.00	6	3.00	-	6	-
TOTAL		580	18061	14545	7015.84	14545	7015.84	1080	2436	41

Commissioner

Sd/xxxxxxx
 Commissioner of Handlooms and Textiles

for Commissioner

BANKWISE PROGRESS REPORT UNDER WEAVERS MUDRA SCHEME AS ON 31.03.2021										
Sl. No.	Name of the Bank	SC/ST DATA								
		CUDDALORE	KANCHEEPURAM	TIRUNELVELI	ERODE	KARUR	KUMBakonam	TIRUPPUR	SALEM	TOTAL
1	INDIAN BANK	0	0	0	0	0	3	0	0	3
2	TAMILNADU GRAMA BANK	0	0	0	0	2	0	0	1	3
3	SYNDICATE BANK	0	0	0	0	0	0	2	0	2
4	CENTRAL CO-OP BANK	0	0	9	8	0	0	0	0	17
5	PUNJAB NATIONAL BANK	0	2	0	2	0	0	0	2	6
6	INDIAN OVERSEAS BANK	0	0	13	0	0	2	0	0	15
7	CANARA BANK	1	0	0	1	0	0	0	0	2
8	UNION BANK OF INDIA	1	1	0	0	0	0	0	0	2
	TOTAL	2	3	22	11	0	5	2	3	56

COMMISSIONER
 Sd/xxxx
 Commissioner of Handlooms and Textiles
 for Commissioner

Sl. No.	Name of the Circle	BRANCH-WISE SC/ST DATA - District-wise								
		ERODE	KARUR	KUMBakonam		SALEM	TOTAL			
1	INDIAN BANK									
	Thiruvaidalmarudhur									0
	Andimadam					1				1
2	TAMILNADU GRAMA BANK					3				3
	Athiyampatti									
	Chinnelthambaram							1		1
	Rayanoor				3					3
3	SYNDICATE BANK					2				2
	Muthoor Branch									
4	CENTRAL CO-OP BANK									0
	Sivagiri									
	Bhavani		2							2
	Chennimalai		3							3
	Chennimalai		1							1
5	PUNJAB NATIONAL BANK									
	Chennimalai		2							2
	TOTAL		6	5	4			1		16
1	Coimbatore									
2	Dindigul									
3	Erode									
4	Kancheepuram								6	6
5	Karur									
6	Kumbakonam				5					5
7	Madurai		4							4
8	Nagercoil									
9	Paramakudi									
10	Salem									
11	Thiruvannamalai				1					1
12	Tirunelveli									
13	Tiruppur									
14	Tiruvannamalai					2				2
15	Trichy									
16	Virudhunagar									
17	Cuddalore									
18	Thiruvallur									
19	Tiruchengode									
20	Vellore									
	TOTAL		4	6	2			0		12

Financing to Self Help Groups (SHGs)

The Tamil Nadu Corporation for Development of Women has set the credit disbursement target for the Year 2020-21 at Rs. 20500 crores. The District-wise targets and achievement are provided in the annexure.

As per the data provided, as against the Target of Rs.15000 Crores under SHG-BLP, banks in the State have achieved Rs.17561.43 Crores thus surpassing the target by Rs.2561.43 Crores. Under Special COVID-19 SHG loans as against the target of Rs.5500 Crores, banks in the State have achieved Rs.1324.55 Crores.

Thus against the consolidated target of Rs.20, 500 crores banks in the state have achieved Rs. 18885.98 crores of the target allotted for the year 2020-21.

SLBC, advises Member Banks to instruct their branches to sanction regular loans and loans under special schemes, so that banks can achieve the target for the current FY 2021-22 once the same is provided by TNCDW.

SHG Bank Linkage Programme
Achievement for the Year 2020-21 (as on 31.03.2021)

Sl. No	Name of the District	Target		Achievement		%
		No.of SHGs	Amount (In Crs)	No.of SHGs	Amount (In Crs)	
1	Ariyalur	3,540	215.00	4,261	186.71	87
2	Chengleput	13,000	634.00	17,798	638.81	100
3	Chennai	19,388	1038.00	2,086	52.46	5
4	Colmbatore	9,119	726.00	13,138	636.59	88
5	Cuddalore	15,189	687.00	16,229	727.40	106
6	Dharmapuri	9,606	988.00	14,195	955.53	97
7	Dindigul	7,395	549.00	14,056	585.84	103
8	Erode	9,806	507.00	12,232	498.49	98
9	Kallakurichi	5,198	340.00	11,587	302.41	89
10	Kancheepuram	8,585	408.00	13,668	498.67	123
11	Kanniyakumari	7,213	527.00	9,665	543.33	103
12	Karur	7,191	423.00	8,745	339.05	80
13	Krishnagiri	17,907	998.00	20,429	967.33	97
14	Madurai	9,116	720.00	24,163	760.50	106
15	Mayiladuthurai	3,730	308.00	6,640	297.49	97
16	Nagapattinam	3,119	260.00	7,196	259.92	100
17	Namakkal	6,842	580.00	14,742	612.96	106
18	Nilgiris	8,114	281.00	6,127	292.87	104
19	Perambalur	4,379	196.00	3,157	122.34	62
20	Pudukkottai	8,761	518.00	14,558	538.92	104
21	Ramanathapuram	6,885	635.00	7,970	477.68	89
22	Ranipet	5,811	354.00	7,766	304.93	86
23	Salem	18,062	959.00	21,741	997.68	104
24	Sivagangai	9,452	533.00	13,885	460.24	86
25	Tenkasi	6,520	532.00	8,960	435.70	82
26	Thanjavur	11,759	695.00	16,653	708.47	102
27	Theni	7,665	434.00	8,074	329.58	76
28	Thiruvallur	9,240	585.00	14,643	589.85	101
29	Thiruvannamalai	10,058	824.00	20,183	721.04	88
30	Thiruvarur	10,501	413.00	7,472	223.61	54
31	Thoothukudi	9,240	518.00	14,800	588.40	110
32	Tirunelveli	5,594	475.00	8,331	484.23	102
33	Tirupattur	5,357	304.00	6,395	296.78	98
34	Tirupur	5,881	424.00	8,145	434.59	102
35	Trichirappalli	8,199	588.00	15,478	666.15	113
36	Vellore	7,861	354.00	8,018	403.07	114
37	Villupuram	9,192	490.00	13,529	459.03	94
38	Virudhunagar	6,985	585.00	9,118	529.29	90
	Grand Total	3,31,260	20,500.00	4,45,809	18,885.98	92

PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) scheme by Ministry of Housing and Urban Affairs, Government of India

PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi), a special Micro-Credit Facility Scheme for providing affordable loan to street vendors to resume their livelihoods that has been adversely affected by the COVID-19 lockdown launched by Ministry of Housing and Urban affairs.

As per the data provided by TNULM, HO, Chennai, out of 248706 eligible applications, banks in the State have sanctioned 126063 loans and disbursed 88894 applications. The total applications pending for disbursement with various banks number to 159812. The bank wise application status is provided in the annexure.

As the main objective of the Scheme is to provide credit to meet the working capital needs of street vendors to cope with the stress caused by COVID-19 pandemic and resume their business, SLBC requests the Member Banks to

- Process the pending applications immediately
- Disburse the pending sanctions immediately.

TNULM - PMSVANidhi BANK WISE LOAN APPLICATIONS STATUS REPORT AS ON 20.06.21

S.No.	Bank Name	Total No. of Loan Applications Uploaded	Total No. of Loan Applications Withdrawn	No. of Applications Rejected By Banks	Total No. of Eligible Applications in Bank (3-(4+5))	No. of Applications Sanctioned	No. of Loan Disbursed	Total No. of Applications Pending with Bank	% of Disbursement (8/6*100)
1	2	3	4	5	6	7	8	9	10
1	Indian Bank	75123	1591	5884	67648	35139	20998	46650	31
	Allahabad Bank	1659	51	0	1608	766	449	1159	28
2	Indian Overseas Bank	45301	1123	5787	38391	17443	12727	25664	33
3	State Bank of India	40936	957	3395	36584	31503	20749	15835	57
4	Cnnara Bank	33442	679	5339	27424	16732	15985	11439	58
	Syndicate Bank	6925	182	0	6743	3296	3061	3682	45
5	Union Bank	10165	188	2178	7799	4069	1897	5902	24
	Corporation Bank	3281	107	0	3174	1634	560	2614	18
	Andhra Bank	3982	116	0	3866	1950	893	2973	23
6	Bank of Baroda	9489	210	2810	6469	2381	2121	4348	33
	Vijaya Bank	1073	73	0	1000	340	289	711	29
	Deena Bank	484	29	0	455	153	130	325	29
7	Punjab National Bank	2915	83	578	2254	1168	1017	1237	45
	United Bank of India	516	26	0	490	269	236	254	48
	Oriental Bank of Commerce	817	20	0	797	346	295	502	37
8	Central Bank of India	6287	146	1280	4861	2077	1769	3092	36
9	Bank of India	9103	237	1734	7132	2854	2741	4391	38
10	UCO Bank	2636	71	413	2152	1000	896	1256	42
11	Bank of Maharashtra	357	5	26	326	125	116	210	36
12	Punjab and sind bank	517	12	23	482	257	245	237	51
13	Tamilnadu Mercantile Bank	7639	225	129	7285	661	445	6840	6
14	Karur Vysya Bank	6932	219	77	6636	244	205	6431	3
15	DCCB	3725	225	1	3499	348	162	3337	5
16	City Union Bank	3580	152	31	3397	242	152	3245	4
17	South Indian Bank	1421	55	237	1129	105	80	1049	7
18	Federal Bank	1190	34	168	988	136	128	860	13
19	Lakshmi Vilas Bank	1256	111	36	1109	31	21	1088	2
20	IDBI Bank	1170	39	178	953	202	161	792	17
21	ICICI Bank	886	56	46	784	85	46	738	6
22	Karnataka Bank	851	25	77	749	153	125	624	17
23	HDFC Bank	877	61	337	479	124	51	428	11
24	Axis Bank	450	35	0	415	3	2	413	0
25	RR GB TN	802	84	167	551	160	94	457	17
26	All other Banks	2532	103	1352	1077	67	48	1029	4
Grand Total		288319	7330	32283	248706	126063	88894	159812	36

Tamil Nadu – DAY – NULM

TNULM vide its letter dated 19.04.2021 has informed the progress report (targets & achievements) of banks under SEP-I, SEP-G, SEP-SHG bank linkage as on 31st March 2021.

The Bank-wise details of performance under SEP-G, SEP-SHG bank linkage and SEP-I is provided in the Annexure-I.

The Gist of Target & Achievement under the three Components is given below:

TNULM – Bank Linkage Programme Target Vs Achievement for 2020-21

S.No.	Name of the Component	Target 2020 - 2021		Achievement as on March 2021		% of Achievement
		No. of SHGs/Mem.	Amount (Rs. In Lakh)	No. of SHGs/Mem.	Amount (Rs. In Lakh)	
1	SEP- SHGs BL (Self-Employment Programme SHGs Bank Linkage)	25000	750.00	25115	757.52	100
2	SEP-G (Self-Employment Programme Group Enterprise)	8000	160.00	8276	193.41	103
3	SEP-I (Self-Employment Programme Individual Enterprise)	9000	45.00	11879	62.83	132
Grand Total			955.00		1013.75	112

SLBC congratulates all Banks for surpassing the targets set for FY 2020-21 under DAY-NULM and requests Member Banks to continue extending financial assistance under the Scheme & achieve the target set for them in extending credit assistance to SHGs.

Progress on Economic Development Schemes implemented by TAHDCO

TAHDCO has provided details of applications sponsored under EDP and SEPY schemes, which are pending with Banks as on 31.03.2021. As per their report, 14661 applications for Rs. 201.54 Crores are pending with various Bank branches for issue of Form III. Similarly, even after receipt of subsidy for Rs. 85.22 Crores, various bank branches have not submitted Utilization Certificate for 5802 applications.

Review of pendency of applications has been a regular agenda in SLBC meeting wherein the Member Banks were advised to give suitable instructions to their branches to dispose of all the pending applications within the stipulated time and submit UCs.

The age wise details of UC pending with Banks as on 31.03.2021 is furnished as annexure to this agenda item:

SLBC once again advises the Member Banks to process the pendency applications on priority and submit UC to TAHDCO immediately.

Age Cohort of UC pending with Bank as on 31-03-2021													
Bank Name	Greater than 365 days			181 to 365 days		91 to 180 days		31 to 90 days		Less than 30 days		Total	
	Nos.	Subsidy		Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy
Indian Bank	349	5,58,17,152		232	2,94,78,729	196	2,88,32,786	342	4,47,63,273	62	78,45,248	1,181	16,67,37,188
Canara Bank	297	4,76,23,965		188	2,47,94,618	143	1,65,92,231	294	3,62,77,731	31	52,67,345	953	13,05,55,890
Indian Overseas Bank	256	3,72,52,745		113	1,42,08,153	94	1,16,06,594	170	2,00,15,883	46	53,63,306	679	8,84,46,681
State Bank of India	294	4,61,13,982		79	1,20,32,482	40	60,00,624	74	1,07,48,838	18	29,04,185	505	7,78,00,091
Subtotal	1,196	18,68,07,824		612	8,05,13,982	473	6,30,32,235	880	11,18,05,725	157	2,13,80,084	3,318	46,35,39,850
PACS (Primary Agricultural Co-operative Society)	233	3,04,53,948		110	1,17,43,814	103	1,00,15,010	112	1,33,26,651	58	61,52,444	616	7,16,91,867
HDFC Bank Ltd	28	55,47,194		25	53,41,100	46	1,03,23,000	170	3,81,20,428	45	1,00,15,098	314	6,93,46,820
Union Bank of India	96	1,56,08,385		42	52,76,224	33	39,94,802	70	92,42,358	8	12,11,763	249	3,53,33,532
Kotak Mahendra Bank Ltd	1	2,25,000		12	27,00,000	26	57,97,902	66	1,47,13,499	24	53,96,100	129	2,88,32,501
Axis Bank Ltd.	5	10,42,116		6	11,73,015	15	33,75,000	97	2,18,25,000	2	4,50,000	125	2,78,65,131
Indus Ind Bank Ltd	4	9,00,000		7	11,33,387	24	50,41,702	60	1,25,76,670	23	46,06,353	118	2,42,58,112
Central Bank of India	37	57,41,922		28	36,83,262	28	50,71,199	28	38,95,583	14	23,56,561	135	2,07,48,527
Bank of Baroda	43	75,40,983		25	44,12,585	17	26,13,203	26	48,89,272	7	9,42,698	118	2,03,98,741
District Central Co-Op Bank	26	43,99,887		27	38,52,950	12	25,67,000	35	61,78,000	5	11,50,000	105	1,81,47,837
Bank of India	39	65,45,657		24	39,89,427	14	14,69,872	49	55,49,636	2	1,77,900	128	1,77,32,492
Punjab National Bank	15	26,78,727		17	19,46,156	8	15,16,306	29	26,66,983	6	8,89,367	75	96,91,539
Tamil Nadu Grama Bank	2	2,40,000		6	9,95,000	18	20,61,169	32	42,00,810	11	12,61,154	69	86,98,133
U C O Bank	12	13,72,063		2	3,36,000	6	9,94,498	15	22,42,814	1	2,50,000	36	51,95,375
City Union Bank Ltd.	15	26,70,064		2	2,06,295			9	10,14,401			26	38,90,760
Karur Vysya Bank Ltd.	9	14,95,608		7	8,80,902	3	5,17,670	6	7,05,094			25	36,00,274
Tamilnadu Mercantile Bank Ltd	17	10,04,835		4	4,75,875			5	9,98,610	2	3,83,897	28	28,63,247
Palavan Grama Bank	12	15,19,379		4	2,86,172			8	8,17,429	2	1,60,109	26	27,83,089
Co-Op Urban Bank	5	4,20,000		3	5,10,000	14	10,06,219	6	8,11,000			28	27,47,219
TATCO	25	14,19,650		18	10,13,886							43	24,33,576
ICICI Bank Ltd	5	8,40,970		1	2,25,000	1	2,50,000	1	2,25,000			8	15,40,970
IDBI Ltd - DBSBU	3	5,38,034		1	2,25,000	2	2,70,000	2	4,24,650			8	14,57,684
Karnataka Bank Ltd.	3	5,53,135						3	6,75,000			6	12,28,135
Todas Primary Agricultural Co-op Credit Society	1	1,52,664		1	1,66,200								
Tamil Nadu Co-op State Agri. & Rural Development Bank	3	2,72,000		4	7,95,015					17	7,65,000	19	10,83,864
												7	10,67,015

Age Cohort of UC pending with Bank as on 31-03-2021												
Bank Name	Greater than 365 days		181 to 365 days		91 to 180 days		31 to 90 days		Less than 30 days		Total	
	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy
Pandyan Grama Bank	3	3,06,510	1	2,25,000	4	3,50,725	3	1,29,104			11	10,11,339
Federal Bank Ltd.	1	54,000	1	1,96,050	1	1,81,061	1	2,25,000	1	2,10,000	5	8,66,111
Bank of Maharashtra	1	2,10,000	1	62,908			1	2,09,635	1	2,08,992	4	6,91,535
Catholic Syrian Bank Ltd.	2	3,60,480			1	1,50,300					3	5,10,780
Farmers Co-operative Society			1	2,10,000	1	2,25,000	1	60,000			3	4,95,000
JAWADHU LAMP CO-OPERATIVE SOCIETY												
Dhanalakshmi Bank Ltd.	2	4,50,000							6	4,75,600	6	4,75,600
United Bank of India	1	2,25,000							2	4,50,000	2	4,50,000
Lakshmi Vilas Bank Ltd.	2	3,70,000					1	2,10,000			2	4,35,000
Equitas Small Finance Bank					1	2,25,000					2	3,70,000
Punjab & Sind Bank			1	2,25,000							1	2,25,000
RBI Bank Ltd.											1	2,25,000
South Indian Bank Ltd.	1	1,01,970			1	99,000			1	2,25,000	1	2,25,000
REPCO BANK	1	1,50,000									2	2,00,970
SME CANARA BANK											1	1,50,000
Grand Total	1,848	28,19,94,045	993	13,27,40,205	852	12,11,47,873	1,716	25,76,64,132	393	5,86,62,120	5,802	85,22,08,375

Age Cohort of Applications pending with Bank as on 31-03-2021

Bank Name	Greater than 365 days		181 to 365 days		91 to 180 days		31 to 90 days		Less than 30 days		Total	
	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy
	Indian Bank	1,391	20,96,20,387	546	8,13,87,235	741	10,57,57,662	706	8,87,52,932	140	1,80,78,565	3,524
State Bank of India	980	14,43,46,757	422	5,22,81,001	459	6,08,26,053	410	4,95,74,396	84	1,07,43,358	2,355	31,77,71,565
Canara Bank	885	12,99,45,108	252	3,47,92,042	362	4,67,04,754	328	4,75,71,061	91	80,44,177	1,918	26,70,57,142
Indian Overseas Bank	875	11,97,69,935	197	2,71,80,338	341	4,58,24,451	318	3,77,91,403	114	1,43,37,628	1,845	24,49,03,755
Subtotal	4,131	60,36,82,187	1,417	19,56,40,596	1,903	25,91,12,920	1,762	22,36,89,792	429	5,12,03,728	9,642	1,33,33,29,223
PACS (Primary Agricultural Co-operative Society)	471	5,00,94,064	195	2,36,07,336	332	3,59,36,081	241	2,42,14,734	15	22,67,600	1,254	13,61,19,815
Union Bank of India	283	4,02,42,562	57	90,91,643	145	1,99,09,667	146	1,83,79,178	23	33,53,716	654	9,09,70,766
Central Bank of India	142	1,97,12,117	42	62,07,142	108	1,23,17,738	61	90,28,649	18	25,96,770	371	4,98,62,416
Bank of Baroda	124	1,86,11,768	22	31,61,742	92	1,59,98,227	33	55,35,370	12	18,38,515	283	4,51,45,622
District Central Co-Op Bank	120	1,65,73,956	89	1,44,39,832	47	55,99,082	76	75,37,375	2	2,53,500	334	4,14,03,745
Bank of India	119	1,72,60,153	38	55,25,918	61	86,56,673	60	84,29,740	7	11,67,341	285	4,10,39,825
HDFC Bank Ltd	34	72,20,715	18	37,57,320	16	34,63,160	60	1,32,74,791	26	57,79,470	154	3,34,95,456
City Union Bank Ltd.	107	1,48,17,451	40	44,62,938	35	40,06,624	27	36,26,343	20	23,83,160	229	2,92,96,516
Tamil Nadu Grama Bank	26	33,74,235	70	1,21,02,309	39	57,22,649	72	67,09,369	1	2,25,000	208	2,81,33,562
Punjab National Bank	84	1,21,35,262	21	27,91,559	29	47,03,689	35	54,44,812	9	11,89,217	178	2,62,64,539
Karur Vysya Bank Ltd.	82	1,20,49,651	13	20,95,082	28	34,37,357	29	38,12,901	7	7,18,943	159	2,21,13,334
Axis Bank Ltd.,	26	55,06,255	6	11,70,000	25	24,77,636	23	34,10,610	25	56,14,500	105	1,81,79,001
Kotak Mahendra Bank Ltd	3	6,60,000	5	11,22,510	9	20,11,500	27	60,53,325	23	50,50,248	67	1,48,97,583
U C O Bank	59	83,35,720	6	8,40,000	19	31,93,036	11	18,07,552	1	1,50,000	96	1,43,26,308
Indus Ind Bank Ltd	28	50,86,182	2	2,99,670	7	13,98,125	17	34,04,715	14	31,50,000	68	1,33,38,692
Tamilnadu Mercantile Bank Ltd	32	40,77,968	19	28,87,602	21	32,04,190	14	21,82,228	2	3,15,000	88	1,26,66,988
Pallavan Grama Bank	47	69,37,056	8	10,98,478	9	12,18,567	10	15,40,918	2	2,55,000	76	1,10,50,039
Pandyan Grama Bank	27	31,32,645	6	8,55,024	2	1,11,000	25	20,46,137	2	2,04,000	62	63,48,806
Federal Bank Ltd.	16	26,90,754	3	5,25,000	9	14,81,100	9	13,81,500			37	60,78,354
ICI Bank Ltd	17	26,87,557	5	6,62,070	5	6,47,937	6	7,75,822	2	4,50,000	35	52,23,486
Lakshmi Vilas Bank Ltd.	20	26,94,229	9	13,47,840	6	6,95,968	2	1,80,000	1	1,58,550	38	50,76,587
Co-Operative Urban Bank Ltd	23	17,30,869	2	75,000	12	13,05,997	12	14,86,495	3	4,47,600	52	50,45,961
South Indian Bank Ltd.	16	25,08,955	2	1,98,000	8	9,40,229	2	1,31,400			28	37,78,584
IDBI Ltd - DBSBU	9	14,40,330	3	4,03,200	2	4,50,000	5	9,04,620			19	31,98,150
Karnataka Bank Ltd.	5	8,85,082	1	2,25,000	3	4,61,040	3	6,60,250	1	2,25,000	13	24,56,372

Age Cohort of Applications pending with Bank as on 31-03-2021

Bank Name	Greater than 365 days		181 to 365 days		91 to 180 days		31 to 90 days		Less than 30 days		Total	
	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy
Kumbakonam Central Co-operative Bank (KCCB)	3	6,48,900			4	6,90,000	12	7,65,000	2	2,97,000	21	24,00,900
Catholic Syrian Bank Ltd.	2	2,74,875	1	1,62,000	3	5,32,200	7	14,25,300			13	23,94,375
Todas Primary Agricultural Co-op Credit Society	13	11,35,500	1	2,07,120	5	4,05,000	10	6,30,000			29	23,77,620
Farmers Co-operative Society	5	5,85,000	6	7,33,004	1	86,019	6	3,16,416			18	17,20,439
Tamil Nadu Co-op State Agrl. & Rural Development Bank	7	9,75,400	2	3,75,000	1	79,275	2	2,40,000			12	16,69,675
Ujjivan Small Finance Bank	2	2,33,638	1	1,49,742	6	13,50,000					6	13,50,000
Bank of Maharashtra	4	7,12,500	1	2,25,000	3	5,32,760			1	70,064	7	9,86,204
Dhanalakshmi Bank Ltd.			2	4,50,000							5	9,37,500
Development Credit Bank Ltd											2	4,50,000
Punjab & Sind Bank					1	2,25,000			1	2,25,000	2	4,50,000
Madapalli Farmers Service Co-Op bank	1	90,000					1	2,50,000			2	3,40,000
TIIC Bank	2	3,15,000			2	3,22,800					2	3,22,800
YES BANK											2	3,15,000
JAWADHU LAMP CO-OPERATIVE SOCIETY					1	2,50,000					1	2,50,000
JANA SMALL FINANCE BANK LTD	1	2,25,000									1	2,25,000
Equitas Small Finance Bank	1	2,10,000									1	2,10,000
Others							1	1,31,100			1	1,31,100
PACHAIMALAI LAMP SOCIETY	1	45,000									1	45,000
Grand Total	6,083	86,95,98,636	2,113	29,38,94,677	2,999	40,29,27,266	2,807	35,94,05,842	649	8,95,88,922	14,661	2,01,54,15,343

Age Cohort of UC pending with Bank as on 31-03-2021													
Year	Greater than 365 days		181 to 365 days		91 to 180 days		31 to 90 days		Less than 30 days		Total		
	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	
2012-13	216	3,27,66,672									216	3,27,66,672	
2013-14	181	2,80,00,002	7	7,04,651							188	2,87,04,653	
2014-15	245	3,85,41,008	44	48,50,215	3	6,50,300					292	4,40,41,518	
2015-16	210	2,87,37,501	22	24,47,960	5	4,50,582					237	3,16,36,043	
2016-17	130	2,13,44,079	26	26,15,303	9	11,85,282					165	2,51,44,664	
2017-18	289	4,10,41,352	51	58,11,468	24	30,46,441	9	10,28,126	2	4,50,000	375	5,13,77,387	
2018-19	375	5,71,82,654	219	2,95,15,059	58	86,90,191	64	73,93,967	20	19,61,641	736	10,47,43,512	
2019-20	202	3,43,80,782	535	7,12,61,338	351	4,51,33,097	422	5,70,25,485	93	1,28,74,564	1,603	22,06,75,266	
2020-21			89	1,55,34,211	402	6,19,91,980	1,221	19,22,16,554	278	4,33,75,915	1,990	31,31,18,660	
Grand Total	1,848	28,19,94,045	993	13,27,40,205	852	12,11,47,873	1,716	25,76,66,132	393	5,86,62,120	5,802	85,22,08,375	

Age Cohort of Applications pending with Bank as on 31-03-2021

Year	Greater than 365 days		181 to 365 days		91 to 180 days		31 to 90 days		Less than 30 days		Total	
	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy
2014-15	81	1,03,43,409									81	1,03,43,409
2015-16	96	87,39,082									96	87,39,082
2016-17	124	1,27,99,144									124	1,27,99,144
2017-18	838	12,62,73,422									838	12,62,73,422
2018-19	2092	30,33,01,587	8	9,46,710							2100	30,42,48,297
2019-20	2862	40,81,41,992	772	11,13,30,191	143	1,92,15,895	1	2,50,000			3778	53,89,38,078
2020-21			1333	18,16,17,776	2856	38,37,11,371	2806	35,91,55,842	649	8,95,88,922	7644	1,01,40,73,911
Grand Total	6093	86,95,98,636	2113	29,38,94,677	2999	40,29,27,266	2807	35,94,05,842	649	8,95,88,922	14661	2,01,54,15,343

Progress Report on Pradhan Mantri Mudra Yojana (PMMY)

The Bank-wise and District-wise performance details under PMMY for the State of Tamil Nadu for the period from 01-04-2020 to 31.03.2021 are given in the annexure.

Depending upon the quantum of loan, the Mudra loan under PMMY are classified under SHISHU, KISHORE and TARUN loans.

As on 31.03.21, Banks/FIs in Tamil Nadu have sanctioned 4947732 loans under three categories of Prime Minister Mudra Yojana scheme for an amount of Rs. 28967.97 crores and have disbursed loans to the tune of Rs. 28534.56 crores. Category-wise details are furnished below:

PRADHAN MANTRI MUDRA YOJANA (PMMY)			
Progress Report as on 31.03.2021 during the FY-2020-21			
Amount in Rs. In Crs.			
Scheme	No. of Accounts	Amount Sanctioned	Amount Disbursed
SHISHU	4150574	13512.48	13455.17
KISHORE	721372	10052.34	9789.17
TARUN	75786	5403.15	5290.21
TOTAL	4947732	28967.97	28534.56

Member Banks are requested to actively participate in financing MUDRA loans under PMMY.

Bank-wise Progress report under PRADHAN MANTRI MUDRA YOJANA (Micro Units Development & Refinance Agency Ltd.) for FY 2020-2021

Sl No	Bank Name	Shiksha (Lunas up to Rs. 50,000)		Kishore (Lunas from Rs. 50,001 to Rs. 5,00,000)		Tarun (Lunas from Rs. 5,00,001 to Rs. 10,00,000)		Total	
		No of A/Cs	Sanction Amt	No of A/Cs	Sanction Amt	No of A/Cs	Sanction Amt	No of A/Cs	Sanction Amt
1	SB and Associates	17838	28.07	17616	491.31	13854	1098.74	49308	1618.11
2	State Bank of India	17333	28.07	17818	491.31	13954	1098.74	49308	1618.11
2.1	Public Sector Commercial Banks								
2.2	Bank of Baroda	4111	15.22	5705	124.12	1715	132.14	15331	291.51
2.3	Bank of India	16994	37.21	25946	367.59	1532	88.4	47112	493.7
2.4	Bank of Maharashtra	82538	197.81	3092	18.2	80	6.72	84230	212.4
2.5	Central Bank of India	124227	278.33	29076	393.13	4292	519.01	159589	190.79
2.6	Indian Bank	10983	15.38	5064	103.82	1227	100.11	17274	190.3
2.7	Indian Overseas Bank	117077	287.54	25322	644.16	1445	189.72	189072	208.01
2.8	Punjab National Bank	145040	453.81	10780	143.89	7445	930.14	248342	269.03
2.9	Union Bank of India	7101	22.43	1341	71.82	2028	152.36	12333	208.35
2.10	Axis Bank	31165	96.29	8039	599.52	1593	194.35	97602	189.49
2.11	UCO Bank	521	0.81	184	3.07	57	7.62	1175.29	102.77
3	Private Sector Commercial Banks								
3.1	Catholic Syrian Bank	549922	1384.01	297771	4929.83	24221	1874.38	871916	7781.37
3.2	Federal Bank	111	0.33	3	0.35	0	0	112	0.33
3.3	Dhanlaxmi Bank	75	0.34	219	6.7	162	13.6	476	30.64
3.4	Jayima & Kashyap Bank	3	0.01	57	1.38	2	0.1	62	1.49
3.5	Kanachala Bank	14	0.04	142	1.42	19	1.48	90	2.94
3.6	Kanar Vyaas Bank	118	0.14	132	3.22	182	9.83	432	13.79
3.7	City Union Bank	18	0.07	62	2.23	75	5.26	153	7.57
3.8	Lakshmi Vyaas Bank	2	0.01	2	0.06	0	0	4	0.07
3.9	Pratibha Bank	0	0	3	0.07	4	0.34	7	0.43
3.10	South Indian Bank	9435	15.98	801	28.11	289	21.11	10523	65.2
3.11	Laxmi Mercantile Bank	1	0.01	30	1	18	1.58	51	2.59
3.12	ICICI Bank	125	0.8	179	4.38	25	2.02	239	7
3.13	Axis Bank	40104	180.3	649	45.59	1059	75.58	2827	131.09
3.14	IndusInd Bank	30234	24.67	71327	99.13	911	41.664	39170	275.52
3.15	Yes Bank	44911	189.45	16764	318.84	3330	163.36	46925	307.35
3.16	HDFC Bank	110579	318.84	29462	242.64	3293	193.32	143336	753.32
3.17	CoS Bank	28	0.07	86	2.17	48	3.5	162	5.74
3.18	Kajal Mahara Bank	53469	162.77	3766	19.32	135	6.41	59570	183.51
3.19	Sandhan Bank	41376	153.3	22251	196.88	123	9.33	63750	359.51
3.20	IDFC Bank Limited	731876	2616.08	39476	430.24	532	84.02	771894	3087.96
3.21	IDB Bank Limited	449	1.05	431	8.33	545	25.65	1445	35.05
4	Regional Rural Banks	108557	3194.89	107031	1121.59	10788	145.09	1203074	6411.28
4.1	Tamil Nadu Grama Bank	9573	11.69	9764	414.12	4713	372.58	34052	798.38
5	Small Finance Banks	8575	11.67	3744	414.12	4713	372.58	34052	798.38
5.1	SURYODAY MICRO FINANCE LIMITED	127478	414.95	253	4.08	40	3.15	127771	422.18
5.2	Fincore Small Finance Bank	25873	287.81	0	0	0	0	85823	287.81
5.3	Urban Small Finance Bank	138352	483.17	7043	471.15	0	0	203392	754.72
5.4	Jana Small Finance Bank Limited	70	0.34	475	4.51	0	0	545	4.85
5.5	Equitas Small Finance Bank	592369	1186.14	0	0	0	0	392369	1186.14
5.6	ESAF Small Finance Bank	69600	279.53	24201	163.41	26	2.32	93027	443.26
5	Micro Finance Institutions	813713	2453.84	94772	643.74	44	5.47	908780	3302.67
6	Self-C Micro Finance Institutions	372	0.89	25	0.14	0	0	417	1.03
7	Non Banking Financial Companies	1274440	4971.22	4673.91	840.55	144	9.9	1463322	4944.34
	Total	319434	1654.04	54455	1889.82	2003	1390.92	474895	444.68
	Grand Total	4150574	13512.48	713372	10682.34	75784	5403.16	4947232	26167.97

Progress Report on Stand Up India (SUI) Scheme

The District wise and Bank wise performance details under Stand Up India (SUI) scheme for the state of Tamil Nadu as on 31.03.2021 (01.04.2020 to 31.03.2021) is furnished in the Annexure A.

For the period from 01.04.2020 to 31.03.2021, Banks in Tamil Nadu have sanctioned 2794 loans to the tune of Rs. 626.35 Crores under Stand Up India Scheme and disbursed Rs. 98.86 Crores. The disbursement is very low as compared to sanction. SLBC requests Member Banks to re-double their efforts, sanction more under the Scheme, and disburse the pending sanctions at the earliest.

Under Stand Up India Scheme, the Government of India has advised the Banks to finance two loans per branch per year – one each to SC/ST beneficiary and Women beneficiary. Hence, Banks have to extend financial assistance to beneficiaries equal to twice the number of their Branches in the state. The achievement level is far below the target given by the Gol.

Member Banks are requested to actively involve themselves in the implementation of Stand Up India scheme and to achieve the targets as advised by Gol. Further, Member Banks are also requested to issue suitable instructions to their branches to log into the SUI portal on regular basis and process the applications on priority basis and also update the sanctions in the portal.

District-wise progress under Stand-up India Scheme for FY 2020-2021

Sl. No.	Bank	No. of Applications	Amt in Rs. Crores	
			Amount Sanctioned	Amount Disbursed
1	Ariyalur	8	1.60	0.20
2	CHENGALPATTU	41	7.24	0.00
3	CHENNAI	765	179.24	25.90
4	COIMBATORE	460	109.16	19.52
5	CUDDALORE	53	9.77	4.50
6	DHARMAPURI	21	3.91	0.00
7	DINDIGUL	32	9.49	1.83
8	ERODE	150	34.11	8.15
9	KALLAKURICHI	2	0.90	0.00
10	KANCHIPURAM	144	30.42	1.49
11	KANNIYAKUMARI	23	4.90	0.19
12	KARUR	24	4.52	0.24
13	KRISHNAGIRI	53	11.91	1.35
14	MADURAI	83	19.09	0.68
15	NAGAPATTINAM	24	4.40	1.66
16	NAMAKKAL	92	20.11	4.35
17	PERAMBALUR	9	1.77	0.00
18	PUDUKKOTTAI	15	1.45	0.14
19	RAMANATHAPURAM	5	0.78	0.00
20	Ranipet	3	0.46	0.00
21	SALEM	147	26.36	14.13
22	SIVAGANGA	16	2.57	1.24
23	THANJAVUR	25	5.06	0.11
24	THE NILGIRIS	10	2.14	0.64
25	THENI	15	4.15	0.18
26	THIRUVALLUR	115	21.94	2.78
27	THIRUVARUR	9	2.22	0.00
28	TIRUCHIRAPPALLI	107	31.41	0.23
29	Tirunelveli	34	7.77	1.54
30	Tirupathur	4	0.76	0.00
31	TIRUPPUR	175	41.09	4.85
32	TIRUVANNAMALAI	22	5.04	0.11
33	TUTICORIN	16	3.09	0.77
34	Vellore	44	7.03	0.91
35	VILLUPURAM	26	4.02	0.92
36	VIRUDHUNAGAR	22	6.47	0.25
	Total	2794	626.35	98.86

Bank-wise progress under Stand-up India Scheme for FY 2020-2021

Sl. No.	Bank	No. of Applications	Amt in Rs. Crores	
			Amount Sanctioned	Amount Disbursed
1	Bank of Baroda	4	1.41	0.36
2	Bank of India	4	0.69	0.48
3	Bank of Maharashtra	7	3.74	2.49
4	Canara Bank	967	219.43	72.73
5	Federal Bank	25	4.90	4.80
6	HDFC Bank	1286	295.32	0.00
7	ICICI Bank	1	0.10	0.10
8	Indian Bank	80	16.14	0.51
9	Indian Overseas Bank	18	5.85	2.07
10	Punjab and Sind Bank	1	0.10	0.10
11	Punjab National Bank	161	42.92	0.82
12	State Bank of India	80	22.46	6.23
13	UCO Bank	41	10.86	6.87
14	Union Bank of India	13	2.44	1.31
	Total	2688	626.35	98.86

Status of PMJDY Accounts in the State of Tamil Nadu

In the state of Tamil Nadu, 111.52 lakh PMJDY accounts are opened as on 16.06.2021 of which 57.16 lakhs are in rural areas and 54.37 lakh accounts are in urban areas.

Bank-wise and district-wise data is placed in annexures.

Further, it is observed that, as many as 8.92 lakh accounts have zero balances, which accounts to 7.85% of total accounts. The 111.52 lakh PMJDY accounts have an aggregate balance of Rs.3011.31 Crores.

The Average balance per account is Rs.3407.39/- (excluding zero balance accounts).

The data further indicates that 79.77% of PMJDY accounts are issued with Rupay Cards and 76.25% accounts are Aadhaar seeded. Bank-wise and district-wise details are placed in the annexure.

SLBC advises member banks to scale up their financial literacy activities in rural areas, bring down the number of zero balance accounts, and make efforts to increase the utilisation / activation of RuPay Cards.

Bank-wise PMJDY Data as on 16.06.2021

S.No	Banks	No. of Rural A/C	No. of Urban A/C	Total A/C	Total Deposit	Total Zero Balance Account	% of Zero Bal Acs	Total Rupay Card Issued	% of Rupay Card Issued	Total Aadhaar Seeded	% of Aadhaar Seeded
1	Axis Bank Ltd	10997	76286	87283	26.04	15413	17.66	69793	79.96	60307	69.09
2	Bank of Baroda	385606	282593	668199	192.80	36723	5.50	561216	83.99	565219	84.59
3	Bank of India	300203	116779	416982	141.59	20425	4.90	352072	84.43	369830	88.69
4	Bank of Maharashtra	6447	13548	19995	5.96	4002	20.02	13788	68.96	17532	87.68
5	Canara Bank	1063857	311592	1375449	495.53	137942	10.03	625370	45.47	1131029	82.23
6	Central Bank of India	153648	81189	234837	52.66	9843	4.19	121265	51.64	158625	67.55
7	City Union Bank Ltd	9696	58170	67866	13.99	8269	12.18	53334	78.59	44756	65.95
8	Federal Bank Ltd	30220	15111	45331	17.39	5957	13.14	24332	53.68	31510	69.51
9	HDFC Bank Ltd	12883	210384	223267	53.41	33299	14.91	223264	100.00	95876	42.94
10	ICICI Bank Ltd	174236	48695	222931	30.83	59972	26.90	222931	100.00	108731	48.77
11	IDBI Bank Ltd.	3446	56012	59458	14.73	4037	6.79	40212	67.63	40684	68.42
12	Indian Bank	1878800	571000	2449800	554.38	192265	7.85	2131720	87.02	1907542	77.87
13	Indian Overseas Bank	405794	1508231	1914025	586.25	175185	9.15	1727274	90.24	1456283	76.08
14	IndusInd Bank Ltd	0	11009	11009	1.28	1773	16.11	9612	87.31	9531	86.57
15	Jammu & Kashmir Bank Ltd	0	128	128	0.01	7	5.47	115	89.84	92	71.88
16	Karur Vysya Bank	79276	20461	99737	14.70	14113	14.15	98835	99.10	74511	74.71
17	Kotak Mahindra Bank Ltd	4636	2976	7612	0.92	2589	34.01	662	8.70	3232	42.46
18	Lakshmi Vilas Bank Ltd	133387	16463	149850	20.59	11539	7.70	125418	83.70	89735	59.88
19	Punjab & Sind Bank	750	11505	12255	2.26	118	0.96	10740	87.64	10090	82.33
20	Punjab National Bank	113760	164465	278225	109.97	15256	5.48	217810	78.29	208525	74.95
21	RBL Bank Ltd	5171	0	5171	0.67	0	0.00	5171	100.00	3949	76.37
22	South Indian Bank Ltd	11362	20488	31850	8.12	4111	12.91	18483	58.03	24641	77.37
23	State Bank of India	438032	1529109	1967141	434.44	58652	2.98	1853546	94.23	1521732	77.36
24	UCO Bank	35054	93026	128080	44.32	9271	7.24	57306	44.74	99862	77.97
25	Union Bank of India	458507	217729	676236	188.46	71296	10.54	419379	62.02	480278	71.02
26	Yes Bank Ltd	0	70	70	0.01	15	21.43	70	100.00	49	70.00
	TOTAL	5715768	5437019	11152787	3011.31	892072	8.00	8983718	79.77	8514151	76.25

District-wise PMJDY Data as on 16.06.2021

S.No	District	No. of Rural A/C	No. of Urban A/C	Total A/C	Total Deposit	Total Zero Balance Account	% of Zero Bal ACS	Total Rupay Card Issued	% of Rupay Card Issued	Total Aadhaar Seeded	% of Aadhaar Seeded
1	Ariyalur	55537	10540	66077	16.36	3793	5.74	52017	78.72	51496	77.93
2	Chennai	6142	783988	790130	275.85	66446	8.41	654692	82.86	589309	74.58
3	Coimbatore	304145	381718	685863	233.44	60244	8.78	563642	82.18	517475	75.45
4	Cuddalore	205783	127061	332844	70.51	28457	8.55	272060	81.74	244822	73.55
5	Dharmapuri	193379	61726	255105	51.84	20670	8.10	217618	85.31	194049	76.07
6	Dindigul	196022	130653	326675	80.63	29909	9.16	236241	72.32	237871	72.82
7	Erode	249420	176340	425760	126.04	33256	7.81	340613	80.00	334495	78.56
8	Kancheepuram	233778	238835	472613	150.99	40077	8.48	389957	82.51	358628	75.88
9	Kanniyakumari	118050	225901	343951	66.57	33054	9.61	262283	76.26	263449	76.59
10	Karur	124739	77915	202654	57.76	17662	8.72	171655	84.70	164011	80.93
11	Krishnagin	183490	89333	272823	65.14	22923	8.40	240212	88.05	202038	74.05
12	Madurai	130122	326245	456367	113.66	26432	5.79	380187	83.31	352612	77.27
13	Nagapattinam	118470	121599	240069	57.01	17005	7.08	200299	83.43	185503	77.27
14	Namakkal	239908	74633	314541	85.75	22230	7.07	251112	79.83	243868	77.53
15	Perambalur	45071	22105	67176	21.00	4015	5.98	51026	75.96	52904	78.75
16	Pudukkottai	138388	82916	221304	65.41	20169	9.11	176601	79.80	157330	71.09
17	Ramanathapuram	117153	68112	185265	51.69	14232	7.68	132461	71.50	132716	71.64
18	Salem	311685	427653	739338	150.49	76049	10.29	564907	76.41	601008	81.29
19	Sivaganga	147449	59869	207318	63.61	19415	9.36	149621	72.17	144773	69.83
20	Thanjavur	157994	189812	347806	81.43	24818	7.14	297079	85.42	263062	75.63
21	The Nilgiris	86438	20400	106838	32.93	9650	9.03	71804	67.21	86782	81.23
22	Theni	109057	102137	211194	47.57	14599	6.91	156077	73.90	162313	76.85
23	Thiruvallur	222543	227309	449852	138.96	37405	8.31	364428	81.01	329858	73.33
24	Thiruvarur	116585	93772	210357	43.07	17153	8.15	185196	88.04	154371	73.39
25	Thoothukkudi	94102	98108	192210	57.61	13990	7.28	135754	70.63	146168	76.05
26	Tiruchirappalli	162617	197805	360422	103.79	28652	7.95	291401	80.85	291712	80.94
27	Tirunelveli	208393	237153	445546	130.48	39283	7.47	322373	72.35	349122	78.36
28	Tiruppur	219568	209902	429470	126.70	27563	6.42	362150	84.32	335645	78.15
29	Tiruvannamalai	221731	105862	327593	84.07	23211	7.09	291613	89.02	240495	73.41
30	Vellore	447506	222433	669939	166.58	44050	6.58	555560	82.93	519064	77.48
31	Viluppuram	369198	127366	496564	109.33	43858	8.83	414371	83.45	367049	73.92
32	Virudhunagar	181305	117818	299123	85.07	17802	5.95	228708	76.46	240153	80.29
	TOTAL	5715768	5437019	11152787	3011.51	892072	7.85	8983718	79.77	8514151	76.25

Setting up of Rural Self – Employment Training Institutes (RSETIs)

All the Four Banks having Lead District responsibilities have opened RSETIs in their Lead Districts (total 30 RSETIs).

Performance of the RSETIs during 1st April 2020 to 31st March 2021

Total No. of RSETIs	No of Training Programs conducted	No of persons trained	Of which				No. of persons secured employment / self-employment	No of trained persons credit linked
			SC/ST	Minority	OBC	Others		
30	555	15233	4702	725	9241	565	5098	2126

Source: http://www.rsetimis.org/Client/clnt_statewise.aspx

During the period under review, 15233 persons were trained in RSETIs. On account COVID 19 restrictions, training programmes are conducted as per Standard Operating Procedure issued by Gol and GoTN from time to time.

Sponsoring Banks of RSETIs should play an important role in credit linking of the candidates trained in their RSETIs.

SLBC advises the sponsor banks having lead bank responsibilities in the newly formed districts i.e Tenkasi, Kallakurichi, Ranipet, Tirupattur, Chengalpattu and Mayiladurai to update the status of opening of RSETIs at the earliest to cater to the training requirements of unemployed youths.

Rseti-wise Training Details (01.04.2020 to 31.03.2021)

SL No.	RSETI Name	No of Programs	Total Trained	Candidates Trained										Total settled	Self Employed		Wage Employed
				Male	Female	Transgender	BPL	APL	SC	ST	OBC	GEN	PHN		% Bank	% Own	
1	CANB Coimbatore	19	469	44	425	-	448	21	99	111	248	4	7	314	164	150	-
2	CANB Dindigul	17	466	48	389	29	466	-	133	7	206	59	61	58	25	33	-
3	CANB Erode	14	456	122	334	-	402	53	131	-	314	2	9	305	103	202	9
4	CANB The Nilgiris (Ooty)	15	451	63	388	-	449	2	118	119	117	18	79	401	269	132	-
5	CANB Theni	17	455	118	337	-	362	93	130	25	292	-	8	96	21	75	4
6	CANB Tirupur	16	474	94	380	-	474	-	121	-	349	-	4	326	80	246	29
7	INDSETI Cuddalore	17	525	155	371	-	469	37	212	-	513	1	-	221	5	216	-
8	INDSETI Dharmapuri	21	603	206	397	-	603	-	96	60	443	-	4	64	-	64	-
9	INDSETI Kancheepuram	23	590	111	479	-	574	16	137	7	437	36	3	148	37	111	-
10	INDSETI Krishnagiri	21	603	51	552	-	603	-	137	2	400	42	22	88	5	83	-
11	INDSETI Namakkal	20	602	50	552	-	442	10	292	7	297	4	2	142	27	115	2
12	INDSETI Salem	18	507	28	479	-	507	-	157	23	321	5	1	50	12	38	1
13	INDSETI Thiruvannamalai	18	510	120	390	-	417	93	158	47	287	6	12	34	4	30	-
14	INDSETI Tiruvallur	20	468	76	391	1	418	50	178	3	196	84	7	136	31	105	-
15	INDSETI Vellore	21	517	113	404	-	517	-	99	39	363	11	5	122	34	88	10
16	INDSETI Vilupuram	19	546	147	599	-	501	45	149	1	378	-	18	234	179	55	-
17	IOB Kanyakumari	19	466	70	396	-	465	1	22	-	407	8	29	110	82	28	-
18	IOB Karur	18	386	52	334	-	367	19	95	-	234	41	16	81	26	55	-
19	IOB Mayiladuthurai	17	488	40	448	-	343	22	265	4	317	-	1	23	22	1	-
20	IOB Perembatur	16	458	128	330	-	444	14	136	1	150	129	40	36	16	70	-
21	IOB Pudukotai	19	451	130	321	-	383	63	71	-	335	17	28	20	12	8	-
22	IOB Ramanathapuram	22	651	124	527	-	648	3	45	1	473	16	116	415	216	199	9
23	IOB Thanjavur	20	495	75	420	-	414	81	147	2	328	18	-	304	13	291	9
24	IOB Tiruchirappalli (Trichy)	18	506	162	344	-	506	-	154	7	332	13	-	1	-	1	-
25	IOB Tirunelveli	16	454	7	447	-	445	9	69	-	270	-	115	304	239	65	-
26	IOB Virudhnagar	16	522	39	483	-	517	5	202	1	298	9	12	44	24	20	-
27	IOB-RSETI- TIRUVARUR	23	584	176	408	-	507	77	254	1	306	6	17	407	165	242	13
28	RUDSETI Madurai	20	532	157	375	-	450	82	149	3	359	5	16	154	77	77	4
29	SBI Anjalur	14	388	79	309	-	384	4	129	24	234	1	-	168	33	135	-
30	SBI Thoottukudi	21	609	60	549	-	562	21	116	3	367	30	93	292	205	87	1
	Total	555	15233	2845	12388	30	14107	821	4204	498	9241	565	725	5098	2126	2972	91

Financial Literacy & Credit Counselling Centres (FLCCC)

Four Lead Banks namely Indian Overseas Bank, Indian Bank, Canara Bank & State Bank of India have established 61 FLCCCs and they are providing Financial Literacy and Credit Counseling to the general public in their lead districts (37 districts). Besides, Tamil Nadu Grama Bank has established 28 FLCCCs in the State.

As per the extant guidelines, FLCCCs in Tamil Nadu have conducted Special Camps and target group specific camps in the state of Tamil Nadu. The Progress report is attached as Annexure.

SLBC advises all member banks in Tamil Nadu to strictly adhere to the guidelines advised by RBI in their circular no. FIDD.FLC.BC. No.22/12.01.018 /2016-17 dated 02.03.2017 on "Financial Literacy by FLCs and rural branches – Policy review" wherein it was advised that

- The Financial Literacy Centers shall conduct TWO Special Camps per month on Digital platforms, UPI and USSD and FIVE Target Group Specific Camps per month, one each for Farmers, SMEs, SHGs, School Children and Senior Citizens.
- All Rural branches shall conduct one camp per month on Financial Awareness Messages (FAMES) and digital platforms, UPI and USSD on every 3rd Friday after business hours.

FLCCC QUARTERLY REPORT ON SPECIAL CAMPS BY FLCS
For the quarter ended March 2021

(FOR PEOPLE NEWLY INDUCTED INTO THE FINANCIAL SYSTEM)

Name of the Bank	No of FLCCC	No. of Literacy camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of persons participated in literacy camps during the quarter
Indian Overseas Bank	13	159	6664
Indian Bank	10	128	6261
Canara Bank	8	126	11879
State Bank of India	2	15	580
Tamil Nadu Grama Bank	28	25	442
TOTAL	61	453	25826

FLCCC QUARTERLY REPORT ON TARGET GROUP SPECIFIC CAMPS
For the quarter ended March 2021

Name of the Bank	No of FLCCC	No. of Literacy camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of persons participated in literacy camps during the quarter
Indian Overseas Bank	13	191	10191
Indian Bank	10	156	7910
Canara Bank	8	244	24721
State Bank of India	2	34	1062
Tamil Nadu Grama Bank	28	28	442
TOTAL	61	653	44326

Atal Pension Yojana (APY)

Atal Pension Yojana (APY) is an initiative by the Government of India for ensuring old age security for Indian citizens and for building a pensioned society. APY needs a special attention on itself considering the huge population which is beyond the scope of pension.

Few banks have done extremely well in enrolling APY (achievement 90% and above 100%). On the other hand, most other banks have shown dismal performance so far which has pulled down the average achievement to 83.15% only.

All member Banks are advised to take the issue seriously and achieve 100% of target allotted to them.

The District-wise and Bank-wise APY accounts opened from 1st April 2020 to 31st March 2021 is placed in the Annexure.

ATAL PENSION YOJANA (APY) - As on 31.03.2021

Sl. No.	District	No. of Branches as on 1st April, 2020	Sum of AAPB Target	Sum of APY accounts opened in the current (Q1, Q2, Q3 & Q4 of FY 2020-21) (From 1st April 2020 till 31st March, 2021)	Sum of AAPB Achieved (as on month end....)	Sum of %age achievement of Annual Target
1	INDIAN BANK	1085	60	65100	98	163%
2	STATE BANK OF INDIA	1151	60	69060	79	131%
3	INDIAN OVERSEAS BANK	1116	60	69960	74	124%
4	CENTRAL BANK OF INDIA	211	60	12660	65	109%
5	CAVARA BANK	1128	60	67680	49	82%
6	BANK OF INDIA	212	60	12720	49	82%
7	PUNJAB AND SIND BANK	16	60	960	29	49%
8	UCO BANK	117	60	7020	22	36%
9	BANK OF MAHARASHTRA	29	60	1740	16	27%
10	BANK OF BARODA	351	60	22860	12	20%
11	UNION BANK OF INDIA	620	60	37200	6	10%
12	PUNJAB NATIONAL BANK	279	60	16740	6	9%
13	IDBI BANK LTD	111	60	6660	40	67%
14	TAMILNAD MERCANTILE BANK LTD	369	30	11070	78	259%
15	THE SOUTH INDIAN BANK LTD	150	30	4500	33	111%
16	CITY UNION BANK LTD	485	30	14550	27	90%
17	KARNATAKA BANK LIMITED	50	30	1500	19	63%
18	THE CATHOLIC SYRIAN BANK LIMITED	57	30	1710	18	61%
19	TAMIL NADU GRAMA BANK	632	60	37920	25	42%
20	AXIS BANK LTD	345	60	20700	24	41%
21	HDFC BANK LTD	281	60	16860	23	39%
22	THE KARUR VYSYA BANK LTD	425	30	12750	9	28%
23	DHANLAXMI BANK LIMITED	36	30	1080	5	16%
24	KOTAK MAHINDRA BANK	82	30	2460	2	8%
25	THE FEDERAL BANK LTD	134	30	4020	2	6%
26	ICICI BANK LIMITED	440	60	26400	2	4%
27	THE LAKSHMI VILAS BANK LTD	291	30	8730	0	1%
28	RBL BANK LIMITED	20	30	600	4	1%
29	IDFC BANK LIMITED	11	30	330	0	0%
30	INDUSIND BANK LIMITED	39	30	1170	3	0%
31	BANDHAN BANK LIMITED	18	30	540	0	0%
32	DCB BANK LIMITED	14	30	420	0	0%
33	STANDARD CHARTERED BANK	7	30	210	0	0%
34	THE JAMMU AND KASHMIR BANK LTD	4	30	120	0	0%
35	YES BANK LIMITED	20	30	600	0	0%
Grand Total		10366	1560	555600	814	83%