



State Level Bankers' Committee, Tamil Nadu

Convenor: Indian Overseas Bank

167th Meeting of State Level Bankers' Committee

Date: 30.09.2021

Time: 11.00 AM

Mode: Virtual

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State Level Bankers' Committee, Tamil Nadu

Convener: Indian Overseas Bank

Minutes of the 166th Meeting of SLBC

Held on 29.07.2021 through Virtual Mode

The 166th meeting of SLBC, Tamil Nadu was held on 29th of July 2021 through Virtual Mode.

Welcome Address:

Shri.S.C.Mohanta, GM – IOB and Convener SLBC welcomed Dr.K.Gopal I A S, Principal Secretary to Govt. RD & PR Department and Mission Director for Financial Inclusion, Tmt.M Pallavi Baldev I A S, Managing Director, Tamil Nadu Corporation for Development of Women and Chief Executive Officer, TamilNadu State Rural Livelihoods Mission, Shri. P.P.Sengupta MD & CEO, Indian Overseas Bank & Chairman, SLBC-Tamil Nadu, Shri. S.M.N.Swamy, Regional Director, RBI , Shri Venkata Krishna, Chief General Manager, NABARD, Chennai and officials from State Government departments, RBI, NABARD and the fellow bankers. The following are the highlights of his welcome address:

The important event that took place during the intervening period from the 165th SLBC main meeting to 166th SLBC main meeting were:

- Special SLBC meeting on MSME on 11.06.2021 participated by the Hon'ble Minister for Finance and Human Resource Management, GoTN, Chief Secretary, Finance Secretary, Principal Secretary-MSME, Director, DFS, GOI, MD & CEO and Chairman SLBC-TN, ED Indian Bank, CGM-RBI Chennai and other senior executives from Member Banks.
- Special SLBC meeting with LDMs of the State on 23.07.2021 to review the pending sanctions/disbursements under PM SVANidhi in Tier –II and Tier –III areas.
- Subsequent to the last SLBC Main meeting, the Meetings of Sub-Committee on Credit Flow & Financial inclusion on 24.06.2021, Steering committee on 08.07.2021.
- The Convener, SLBC briefed the important agenda items, scheduled for deliberations during the course of the meeting.

CHAIRMAN'S ADDRESS:

Shri. P.P.Sengupta the Chairman of SLBC, Tamil Nadu and MD & CEO, Indian Overseas Bank welcomed the participants to the meeting. Before proceeding on the performance of banks in the state, he touched upon the Global & National economic scenario briefly.

- The **global economy** is projected to grow at 6 percent in 2021, moderating to 4.4 percent in 2022.
- Global GDP grows faster than baseline by just under ½-percentage point in 2021, accelerating to almost 1 percentage point in 2022, but moderating sharply in 2023 to something very close to baseline.
- All Commodities Index rose by 7.3 per cent over April 2021, powered by a 20.7 per cent rise in natural gas, and around 10 per cent increase in both base metals and coal.
- World Bank's global growth forecast for 2021 has been revised upward by 1.5 points to 5.6 per cent in June 2021.

National Economy:

- Provisional estimates of national income released by the National Statistical Office (NSO) on May 31, 2021 placed India's real gross domestic product (GDP) contraction at 7.3 per cent for 2020-21, with GDP growth in Q4 at 1.6 per cent year-on-year (y-o-y).
- India's exports during the April to June quarter in 2021 jumped to a record US\$95 billion – an increase of 85 per cent over corresponding period last year and 18 per cent over FY 2019-20.
- In terms of Gross Value Added (GVA), agriculture and allied activities registered a growth of 3.0 percent in FY 2020-21, with record production in food grains
- Wholesale Price Index inflation registered a series-high of 12.94 per cent in May 2021 as compared to 10.49 per cent in April 2021 and (-) 3.3 per cent in May 2020.

Banking Environment in India:

- Bank credit growth to agriculture and allied activities improved to 12.3 percent compared to 4.2 percent growth in previous year.
- System liquidity remained in large surplus in April and May 2021, with average daily net absorption under the liquidity adjustment facility (LAF) amounting to ₹5.2 lakh crore.
- Borrowings by banks under Marginal Standing Facility reduced by nearly 87 per cent on a daily average basis to Rs. 65.3 crore during the same period.
- Consumer Price Index inflation is projected at 5.1 per cent during 2021-22: 5.2 percent in Q1; 5.4 per cent in Q2; 4.7 per cent in Q3; and 5.3 per cent in Q4:2021-22 with risks broadly balanced.
- The credit deposit ratio stood at 70.87 per cent in the fortnight ending June 18, 2021 compared to 70.81 per cent a fortnight ago and 73.90 per cent in the corresponding period of previous year.

- UPI transactions, in terms of value, stood at an all-time-high of ₹5.47 lakh crore in June 2021, growing by 11.6 per cent sequentially over May 2021, at level more than twice compared to June 2020.

Banking Sector in Tamil Nadu:

- The State of Tamil Nadu has witnessed a satisfactory performance under various parameters during the FY 2020-21. The CD ratio reached 105.61%.
- 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 in absolute terms and 13.61 in percentage terms.
- 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 8.70% YoY.
- The achievement under Priority Sector and Non Priority sector stood at 107% & 96% respectively.

He congratulated all the bankers on his personal behalf and on behalf of SLBC for their active participation in Lead Bank Scheme and Government 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.

Highlights of the special address by Mr. S.M.N.Swamy-Regional Director-RBI, Chennai:

- Resolution framework 2.0 announced on 5th of May 2021 by RBI covers relief measures for individuals, small business, MSMEs in the form of restructuring of loans subject to certain stipulations without any downgrade in the asset classification up to September 2021.
- In order to encourage Banks to lend to new MSME entrepreneurs with limits up to Rs.25 lakhs, RBI has permitted incentive to banks in the form of exemption from maintenance of CRR and credit disbursed to new MSME borrowers. This exemption is now extended up to 31.12.2021.
- Bank credit to registered NBFCs other than MFIs for on lending to Agriculture, MSME, housing for classification as priority sector is now extended up to September 2021.
- Priority Sector Lending limits against warehouse receipts and e-receipts has been enhanced from Rs.50 lakhs to Rs.75 lakhs per borrower.
- PSL classifications relaxations of Small Finance Bank for fresh credit extended to registered MFIs/NBFCs which has gross loan portfolio of Rs.500 crores and above, for the purpose of on lending to individuals, is available up to March 2022.
- Special liquidity facility of Rs.15,000 crores is provided to SIDBI in order to meet the short and medium term credit needs of MSMEs.
- National Automated Clearing House (NACH) operated by NPCI for DBT is now made available for all the 365 days from 1st of August 2021.
- A separate liquidity window of Rs.15000 crores has been provided to banks for providing fresh lending support to Hotels, Restaurants, Tour operators etc.
- ECLG scheme for banks has been extended up to September 2021.
- Similarly, the Credit Guarantee Scheme for Subordinated Debt has been extended up to September 2021.
- He requested Member Banks to extend their wholehearted support to the initiatives of Government of India and RBI in providing credit facilities to individuals, MSME sector, small business, agriculture sector etc. to boost the State's economy.
- Under Center for Financial Literacy Project, it has been decided to cover each block by March 2024. Under Phase -I, 64 centers covering 192 blocks will be set up by November 2021 by an NGO "Hand Foundation" Madurai by collaborating with 3 banks viz., IOB, Indian Bank and Canara Bank.
- With regard to expanding and deepening of digital district (Virudhunagar) project, he remarked that the performance was noteworthy and requested banks to continue to perform better to achieve 100% digital coverage under the given parameters. The project is now extended to few more districts and the name of the districts to be forwarded to RBI at the earliest after due consultation with the stakeholders.
- National Strategy for Financial Education aims to inculcate the Financial Literacy awareness by incorporating the content on Financial Literacy in the school curriculum from class VI to X STD. He further informed that RBI has written D.O letters to Chief Secretary of the State to consider early inclusion of the programme in the school curriculum.

SPECIAL ADDRESS BY Mr.Venkatakrishna-GM, NABARD-Chennai:

- He congratulated the Member Banks for having achieved the Priority Sector targets for the year ended March 2021.
- He briefed on the Ground Level Credit target for the year 2021-22 fixed for the State under Agriculture and remarked that the target under ACP is much higher and expressed hope that bankers will achieve the target like earlier years.
- NABARD assistance for various activities for the current Financial Year stands at Rs.40,000 crores.
- Under Liquidity Support, a sum of Rs.1330 crores has been sanctioned to co-operative banks and Regional Rural Banks.
- Requested Bankers to extend credit facilities for Integrated Farming System.
- Under RIDF, credit facilities is provided to the State Government under a very low rate of 2.75% interest through NABARD Infrastructure Development Assistance.
- He briefed on various funds assistance provided by NABARD like Fisheries Aquaculture Infrastructure Fund wherein the State Government has been availing funds under the scheme.
- He briefed on the Agriculture Infrastructure Fund introduced under AtmaNirbhar Scheme and requested bankers to extend maximum support under the scheme.
- He requested bankers to make use of E-Sakthi portal of NABARD with regard to SHG lending.
- He requested bankers to expedite the process of disbursement under Stand Up India scheme.

REGULAR AGENDA of the 166th SLBC Meeting:

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

Action Taken Report of the 165th SLBC meeting was presented before the forum.

Agenda No.01:

166th SLBC Meeting

Annual Credit Plan for the FY – 2021-22

The MD & CEO, Indian Overseas Bank and Chairman SLBC released the Annual Credit Plan for the FY 2021-22. The Credit Plan envisages a total credit flow of Rs.5,98,967.29 crores under Priority and Non-Priority Sectors.

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

Action: Banks

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

The Convenor informed the forum that in order to conserve foreign exchange and reduce pollution, the Government has introduced a program called **Ethanol Blended with Petrol** programme. He briefed the forum on the scheme and various efforts taken by the Government of India to increase the indigenous production of Ethanol. The convenor requested the 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.

Action: Banks

Extension of credit facility to Oil Palm Cultivation:

The convenor briefed the forum on the significance of Oil Palm cultivation for augmenting the indigenous availability of edible oil, as it is the highest oil yielding perennial crop. Palm oil is one of the major oils traded in global edible oil and fat market. In view of the importance given to Oil Palm Cultivation, the convenor requested 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.

GM, NABARD informed the forum that the Unit Cost/Investment cost and Maintenance Cost under the scheme would be circulated for the benefit of all the Member Banks.

Action: Banks/NABARD

Farmers Producers Organisations (FPO):

The convenor informed the forum on the Government of India Scheme for "Formation and Promotion of 10,000 Farmer Producer Organisations" to be implemented through States with various objectives. As the FPOs are involved in wide range of activities, from production to services requiring financial assistance both in the form of term loan and working capital, the convenor requested the Member Banks to provide financial assistance to FPOs.

GM, NABARD informed the forum that it is one of the important schemes of GOI and around Rs.6000 crores has been earmarked for this scheme and said the scheme will help in doubling of farmers' income. He further briefed the forum on nurturing and promoting of FPOs and requested banks to support with credit facilities.

Action: Banks

Expanding and Deepening of the Digital Payment Ecosystem:

The convenor informed the forum on the performance of the Virudhunagar District (chosen for the Digi District Project for the State) as reviewed by Reserve Bank of India. Though the 100% digitalisation could not be achieved within the stipulated period due to various factors, the convenor requested the Member Banks in the district to continue their good efforts so that 100% digitalisation could be achieved at the earliest. Further, he informed the forum that based on the experience gained of the pilot programme; RBI has requested SLBC to extend the programme in one or two other districts. Accordingly, SLBC requested through the forum State Bank of India, Indian Bank and Canara Bank having lead bank responsibilities to select a district each and inform SLBC within 10 days of this meeting for onward submission to RBI.

SBI, AGM informed through the forum that Tuticorin District has been identified for Digital District Project on their behalf.

Action: Indian Bank and Canara Bank

Agenda No.06**166th SLBC Meeting****PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) scheme:**

The Convenor informed the forum on the importance of PM SVANidhi scheme 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. The status of applications pending bank wise, branch wise was reviewed. SLBC requested Member Banks to process the pending applications immediately and disburse the pending sanctions immediately.

MD, TNCDW briefed the forum on the status of performance by banks under the scheme and remarked that there is huge gap between loan disbursed and sanction. She requested the banks to immediately disburse all the sanctioned loans and process all pending applications at the earliest.

Action: Banks

Agenda No.07**166th SLBC Meeting****Financing to Self Help Groups (SHGs)**

The Convenor informed the forum that 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. The Convenor requested Member Banks to not only achieve but also surpass the target given by TNCDW for the current Financial Year.

MD, TNCDW thanked the bankers for their good performance for the FY -2020-21. She informed the forum that the target for the FY 2021-22 has been fixed at **Rs.20000 crores** including the COVID Special loan. She informed that Bank credit to PLF bulk loan is not up to the mark and requested banks to provide credit facility under this component. Similarly, under Credit Guarantee Fund for Micro Units (CGFMU), the performance of the banks needs to be improved. She requested banks to allow operations under Cash Credit Loans up to the limits sanctioned and rural branches to make use of Community Based Recovery Mechanism. She also requested banks to consider extending repayment schedule under the present backdrop of COVID-19 pandemic. She also asked banks to observe August/September 2021 as SHG-Bank Linkage months and conduct special drive.

SLBC requested TNCDW to provide the bank-wise, district-wise targets under SHG-BLP so that it can be communicated to the Member Banks.

Action: Banks/TNCDW

Agenda No.08

166th SLBC Meeting

Saturation of farmers under Kisan Credit Card (KCC) Scheme

The Convenor reviewed the performance of the Banks under various components of KCC scheme (Fisheries, Animal Husbandry etc.) and requested 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.

Action: Banks

Agenda No.09

166th SLBC Meeting

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

The Convenor briefed the forum on the modalities of the scheme and reviewed the performance of the banks. He further informed the forum that Department of Financial Services, Ministry of Finance, GOI periodically reviews the pendency of applications under the scheme with the Banks/SLBC. Though the number of applications were less, he requested the Member Banks to take up with their concerned branches to process the applications at the earliest.

Action: Banks

Integrated Farming Systems (IFS)

The Convenor informed the forum the need for going into Integrated Farming System wherein 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. He highlighted the benefits of IFS and requested Member Banks to support Integrated Farming projects by providing adequate credit facilities to enhance the livelihood of farmers especially small and marginal.

GM, NABARD informed the forum that the Unit Cost Booklet would be circulated to Member Banks shortly.

Action: Banks/NABARD

Agenda No.11**166th SLBC Meeting****Ground Level Credit Target for Agriculture 2021-22**

The Convenor informed the forum that 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. He further informed that projections made by banks under ACP 2021-22 is higher than the one fixed by GOI. He requested 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.

Action: Banks

Agenda No.12**166th SLBC Meeting****Review of Performance under ECLGS and CGSSD**

The convenor informed that 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). He further reviewed the performance of banks under ECLGS and CGSSD for the year ended March 2021. The convenor requested Member Banks to increase the sanctions and disbursements under the scheme and to take note of the guidelines issued by RBI for timely resolution of the eligible borrowers.

Action: Banks

Atal Pension Yojana (APY)

The Convenor informed the forum on Average account per branch (AAPB) targets under Atal Pension Yojana for the financial year 2021-22 fixed by DFS, Ministry of Finance. As per the data provided by PFRDA, few banks like IndusInd Bank, Yes Bank, RBL Bank, J & K Bank are yet to start their account for the current FY.

Mr. Mohit Yadav, PFRDA informed that so far in the current FY the achievement stands at 9% and needs acceleration. He informed that Citizen Choice Campaign for SLBC, LDMs and SLBC Bank Coordinators has been initiated from 1st of August to 30th September 2021. He further requested TNGB to improve their performance under the scheme, which would contribute to the overall performance of the State. He thanked banks and SLBC-TN for their active participation in the achievement of Atal Pension Yojana.

Action: Banks/TNGB

The Convenor briefed the forum on the progress made by banks under Economic Development Scheme implemented by TAHDCO and invited the Managing Director, TAHDCO to brief the forum the status of progress under the scheme.

MD, TAHDCO thanked SLBC for conducting the special review meeting of the bankers, which has to great extent brought down the pendency level. He further informed the forum that disbursement level by banks have increased but expressed his concern with regard to applications pending for more than one year for which Form III has been issued and subsidy received by banks. This year under Annual Action plan, the subsidy target is tentatively fixed at Rs.96 crores. He thanked LDMs for active participation in the Regional Level Review meeting conducted by Hon'ble Minister.

Convenor, SLBC requested TAHDCO to provide the latest list of bank wise pendency details for taking up with the banks to reduce the pendency level.

Action: Banks/TAHDCO

Agenda No.14**166th SLBC Meeting****NULM Target 2021-22:**

The Convenor informed the forum on allocation of Physical and Financial targets for the year 2021-22 under various components. He congratulated the banks for surpassing the targets for the year 2020-21 and requested 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.

Action: Banks

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

The convenor informed the forum on the performance of RSETIs in the State under skill development and livelihood generation programmes and Deen Dayal Upadhyaya Grameen Kaushalya Yojana- (DDUGKY). He said that 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.

GM, RBI briefed the forum on the six pillars under NSFI and the action plans under each pillar to be carried out. He further informed that by March 2020 all the PMJDY accounts are to be linked with either PMJJBY /PMSBY /NPS or APY.

Action: RSETIs

Agenda No.16**166th SLBC Meeting****Adopting Financial Education Workbook in School Curriculum of Tamil Nadu**

The convenor briefed the forum on the importance of Integration of Financial Education Workbooks in the School Curriculum for students of Class VI to X envisaged by RBI. Recognizing the importance of inculcating financial literacy concepts at a young age, one of the important action points under the First National Strategy for Financial Education (NSFE) 2013-18 was inclusion of financial education workbooks in the school curriculum of students of Class VI to X and the same is reiterated in NSFE 2020-25. RBI, Regional Office, Chennai had taken up with the State Government for early inclusion of financial education workbooks in the school curriculum. SLBC through the forum requested 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 latter part of their lives.

Action: State Government

Agenda No.17**166th SLBC Meeting****Implementation of PMJJBY and PMSBY-revised enrolment forms and procedures related to and forms for claims:**

The Convenor briefed the forum on the revised enrolment forms and procedures related to PMJJBY and PMSBY schemes and requested 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 authorized by him/her).

Action: State Government

Credit Enhancement Guarantee Scheme for Scheduled Castes

The Convenor briefed the forum on the objectives of the scheme and requested 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.

Ms.Barka Chhabra, DGM, IFCI, nodal agency for the implementation of the scheme, updated on the scheme for the benefit of the Member Banks and requested banks to extend credit facilities under the scheme.

MD, TAHDCO informed that they will also participate actively in sourcing applications to help the SC entrepreneurs.

Action: Banks

Standardisation of Data Flow- Timely submission of data to SLBC

The Convenor expressed his disappointment over the inordinate delay in submission of data's by Member Banks to SLBC which is in turn delaying the conduct of the main meeting within the period stipulated by RBI for conduct of such meetings. Even after repeated reminders and discussions in earlier SLBC meetings, there is no much progress, many banks have not even started to upload the data in the portal, and the reasons given by them are not acceptable. Hence, the convenor requested the Member Banks to take serious note of the issue and comply the guidelines of RBI.

GM, RBI expressed his concern towards banks not uploading the data in time even after necessary provisions was made by SLBC for entering the data in the portal and called for a review meeting with the bankers to be arranged in the month of August 2021.

Convenor suggested that review meeting should be called for with banks who have so far not started to upload the data yet.

Action: Banks

Success Stories

The 166th meeting of the SLBC ended with Vote of thanks proposed by Mr.M.S. Avudaiappan, Deputy General Manager, Canara Bank.

B. Confirmation of Minutes of 166th SLBC meeting

The forum confirmed the minutes of the 166th SLBC meeting conducted on 29.07.2021.

Integration of Financial Education Workbooks in the School Curriculum for students of Class VI to X

Strengthening Financial Inclusion in the country has been one of the important developmental agendas of both the Government of India and the four Financial Sector Regulators (viz. RBI, SEBI, IRDAI and PFRDA). Financial literacy supports the pursuit of financial inclusion by empowering the customers to make informed choices leading to their financial well-being.

Recognizing the importance of inculcating financial literacy concepts at a young age, one of the important action points under the First National Strategy for Financial Education (NSFE) 2013-18 was inclusion of financial education workbooks in the school curriculum of students of Class VI to X. For inclusion of financial education in Tamil Nadu School Curriculum, RBI, Chennai has been pursuing with Government of Tamil Nadu from June 27, 2017 through DO letters to the Department of School Education, Bi-monthly DO letters to the Chief Secretary, Govt. of Tamil Nadu and meetings with Government officials.

Recognizing the importance of inculcating financial literacy concepts at a young age, the integration of financial education in School Curriculum of students of Class VI to X is reiterated in the Second NSFE 2020-25 as well.

After the release of the Second NSFE 2020-25, RBI Chennai vide letter dated October 19, 2020 had requested the Principal Secretary, School Education Department for the support and assistance of the Department for a time bound implementation of the Action Plans of 'Integration of Financial Education as a part of the subjects in the School Curriculum for students of Class VI to X' and 'Strengthening the capacity of Secondary School teachers (classes VI to X) who can disseminate financial literacy content to the students'. Also, the relevant goals of the second NSFE was discussed during the 163rd SLBC meeting held on September 30, 2020.

So far, 15 State Education Boards including the Southern States of Andhra Pradesh, Telangana, Karnataka and Kerala have included modules of financial education in their school curriculum. NCFE vide letter dated July 19, 2021 and RBI, Central Office vide letter dated August 17, 2021 have again written to the Principal Secretary, School Education Department, requesting for inclusion of Financial Education in Tamil Nadu school curriculum. The subject matter was discussed as an agenda matter in the 166th SLBC.

SLBC once again requests the State Government to kindly facilitate achievement of this important milestone, which will strengthen the financial education at the grass-roots level to realize the vision of financially awareness and empowered India as enunciated in the NSFE.

Expanding and Deepening of the Digital Payment Ecosystem

Reserve Bank of India in the Statement on Developmental and Regulatory Policies of the Fourth Bi-Monthly Monetary Policy dated October 4, 2019 informed that with a view to expanding and deepening of Digital Payments Ecosystem in the country, it has advised all State/ UT Level Bankers Committees (SLBCs/ UTLBCs) to identify one district on a pilot basis in their respective States/ UTs and allocate the same to a member bank having significant footprint in the district which will endeavor to make the district 100% digitally enabled within one year.

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. As on 31st August 2021 the percentage of achievement of digitally covered account under SB and Current Account is 94% and 70.65% respectively in Virudhunagar District. 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.

In the last held 166th SLBC main meeting, the subject was deliberated and SLBC had requested SBI, Indian Bank and Canara Bank to inform about selection of district each after a feasibility assessment considering factors such as availability of digital infrastructure/internet connectivity, literacy level among the population etc. within 10 days of this meeting for onward submission to RBI.

Accordingly, SBI, Indian Bank and Canara Bank recently have informed that they have selected Tuticorin, Ranipet and Coimbatore district respectively for Digital District project.

SLBC advises the above-mentioned Member Banks to nominate a senior level Nodal Officer at Head/ Corporate Office level for overseeing the overall implementation of the programme in districts allotted to the bank to achieve 100% digitalisation within a time bound manner.

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 reported by Director, RSETI on the mechanism for interlinkage skill development programmes and Banking Infrastructure for the half year ended March 2021, only 4561 beneficiaries were credit linked out of 15203 beneficiaries trained. It is being informed that primarily due to second wave of Covid 19 pandemic and subsequent model code of conduct, the number of beneficiaries trained and credit linked is less.

RBI has observed that number of skill development programmes conducted for the half year ended March 2021 is very low. As per the NSFI Report 2019-24 all the relevant details pertaining to the ongoing skill development and livelihood generation programmes through RSETIs, NRLM, NULM, PMKVY shall be made available to the new entrants at the time of account opening. The details of the account holders including unemployed youth, and women who are willing to undergo skill development and be a part of the livelihood programme may be shared to the concerned skill development centers/ livelihood mission and vice versa.

SLBC vide its communication dated 18.09.2021 to all the Member Banks has informed on the promotion of Social Security Schemes viz., APY, PMJJBY and PMSBY and providing details of ongoing skill development programmes. Hence, member banks are requested to create awareness among the beneficiaries about the Skill development and livelihood generation programmes conducted through the RSETIs, NRLM, NULM and PMKVY.

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.

After rigorous follow up by SLBC, all 12 Public Sector Banks and 20 Private sector Banks have uploaded data for the quarter ended June 2021 recently. However, all the reports are not uploaded by few banks. Still Co-operative Bank i.e. TNSC Bank Ltd, Small Finance banks (SFBs) like Fincare and Indian Postal Payment Bank have not even started to upload the data in the portal.

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 certain reports and who have not initiated, to immediately upload the same so that the data's are readily available in time for SLBC to conduct its meeting in time.

Financing to Self Help Groups (SHGs)

The Tamil Nadu Corporation for Development of Women has set the credit disbursement target for the Year 2021-22 at Rs. 20000 crores. The Bank-wise and district-wise targets for SHG- BLP and PLF Bulk loan for the year 2021-22 has been provided by TNCDW and the same has been duly communicated to the Member Banks.

TNCDW vide their letter Roc. No.3070/MC-1/2021 dated 06.09.2021 has informed about low-level performance of banks under SHG-BLP including COVID-19 special loans as on 30.06.2021. The same was communicated to the Member Banks vide SLBC letter dated 14.09.2021. The district wise achievement by banks as on 30.06.2021 stands at Rs. 840.73 crores (against the proportionate target of Rs.5000 crores for June Quarter).The performance is very low as the achievement is only 4% as against the proportionate target of 25%.

Banks are aware that for the FY 2020-21 as against the target of regular loan of Rs.15,000 crores we have not only achieved but surpassed the target by Rs. 2561.02 crores. It is noteworthy to mention that the collective performance of all the banks have made us achieve this target. Similarly, though the first quarter performance is far below than the expected level, we are confident that Banks will rise up on the occasion, improve their performance in the coming quarters, and surpass the target given for the FY 2021-22.

SLBC advises Member Banks to give suitable instructions to their branches to provide adequate loan as per NRLM norms and update the NRLM portal periodically so that the actual disbursement gets reflected and the States performance improves significantly.

SHG Bank Linkage Programme
Achievement for the Year 2021-22 as on 30.06.2021

(Rs.in crores)

Sl.No	Name of the District	Target		Achievement		Amount %
		No.of SHGs	Amount	No.of SHGs	Amount	
1	Ariyalur	3,150	275	170	6.56	2
2	Chengleput	6,900	552	659	36.96	7
3	Chennai	10,075	806	180	5.30	1
4	Coimbatore	10,800	864	737	27.09	3
5	Cuddalore	10,300	824	1,485	83.68	10
6	Dharmapuri	6,800	544	533	38.58	7
7	Dindigul	10,500	840	238	10.06	1
8	Erode	5,600	448	228	13.91	3
9	Kallakurichi	6,100	488	512	9.71	2
10	Kancheepuram	4,500	391	525	27.63	7
11	Kanniyakumari	5,600	448	324	15.81	4
12	Karur	4,250	340	126	4.52	1
13	Krishnagiri	10,075	806	1,015	47.75	6
14	Madurai	8,150	652	872	30.85	5
15	Mayiladuthurai	3,600	300	602	29.48	10
16	Nagapattinam	3,500	300	648	23.35	8
17	Namakkal	5,200	416	623	29.90	7
18	Nilgiris	3,180	300	173	9.77	3
19	Perambalur	2,550	275	50	2.19	1
20	Pudukkottai	9,000	720	511	19.72	3
21	Ramanathapuram	5,250	420	471	17.36	4
22	Ranipet	4,000	350	203	8.51	2
23	Salem	12,800	900	501	28.72	3
24	Sivagangai	6,100	488	185	7.87	2
25	Tenkasi	4,900	392	92	2.65	1
26	Thanjavur	14,150	900	890	77.30	9
27	Theni	5,550	444	517	25.26	6
28	Thiruvallur	7,830	626	606	37.08	6
29	Thiruvannamalai	7,400	592	381	19.56	3
30	Thiruvarur	5,650	452	222	6.50	1
31	Thoothukudi	6,000	480	184	6.27	1
32	Tirunelveli	3,600	350	243	11.03	3
33	Tirupattur	3,600	350	246	13.42	4
34	Tirupur	5,940	475	235	10.45	2
35	Trichirappalli	8,450	676	596	32.31	5
36	Vellore	4,600	368	495	30.09	8
37	Villupuram	7,750	620	451	20.54	3
38	Virudhunagar	6,600	528	295	12.99	2
	Grand Total	2,50,000	20,000	17,024	840.73	4

19/2021

SHG BANK LINKAGE PROGRAMME

BANK WISE TARGET FOR THE YEAR 2021-22

SI. No	Name of the Bank	Amount Rs.in Crs
I	Nationalised Banks	
1	Indian Bank + Alahabad Bank	3,832
2	Indian Overseas Bank	1,916
3	State Bank of India	735
4	Canara Bank + Syndicate Bank	1,546
5	Bank of India	357
6	Corporation Bank	70
7	Central Bank of India	304
8	Union Bank of India +Andhra Bank +Corporation Bank	504
9	Punjab National Bank + Oriental Bank of Commerce & United Bank of India	182
10	Bank of Baroda +Vijaya Bank + Dena Bank	253
11	UCO Bank	65
12	Bank of Maharashtra	6.56
13	IDBI Bank	92
	Sub Total	9,862.21
II	Private Sector Banks	
1	ICICI Bank	1,388
2	HDFC Bank	998
3	RepcO Bank	161
4	Rathnakar Bank	110
5	City Union Bank	53
6	Tamilnadu Mercantile Bank	88
7	Yes Bank	1
8	Karur Vysya Bank	68
9	Lakshmi Vilas Bank	24
10	Axis Bank	86
11	South Indian Bank	30
12	Federal Bank	2
13	Dhanalaksahmi Bank	2
14	Catholic Syrian Bank	6
15	Karnataka Bank	0
16	Equitas Bank	45
17	IDFC	419
	Sub Total	3,483
III	Regional Rural Bank	
1	Tamilnadu Grama Bank	1,302
	Sub Total	1,302
IV	Co-operative Bank	
1	PACCS & DCCB	4949.77
2	Urban Co-operative Banks	403.57
	Sub Total	5,353.34
	Grand Total	20,000.00

SHG - Bank Linkage Programme		
Target 2021 - 22		
SL No.	Name of the District	Target (Rs. In Crs)
1	Ariyalur	275.00
2	Chengalpattu	552.00
3	Chennai	806.00
4	Coimbatore	864.00
5	Cuddalore	824.00
6	Dharmapuri	544.00
7	Dindigul	840.00
8	Erode	448.00
9	kallakurichi	488.00
10	Kancheepuram	391.00
11	Kanniyakumari	448.00
12	Karur	340.00
13	Krishnagiri	806.00
14	Madurai	652.00
15	Mayiladuthurai	300.00
16	Nagapattinam	300.00
17	Namakkal	416.00
18	Nilgiris	300.00
19	Perambalur	275.00
20	Pudukkottai	720.00
21	Ramanathapuram	420.00
22	Ranipettai	350.00
23	Salem	900.00
24	Sivagangai	488.00
25	Tenkasi	392.00
26	Thanjavur	900.00
27	Theni	444.00
28	Thiruvallur	626.00
29	Thiruvannamalai	592.00
30	Thiruvarur	452.00
31	Thoothukudi	480.00
32	Thirunelveli	350.00
33	Thiruppathur	350.00
34	Thirppur	475.00
35	Thiruchirapalli	676.00
36	Vellore	368.00
37	Villupuram	620.00
38	Virudhunagar	528.00
Grand Total		20,000.00

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 as of 23.09.2021, out of 311570 eligible applications, banks in the State have sanctioned 153338 loans and 158232 applications are pending. The bank wise & district wise performance under the scheme is provided in the annexure.

PMSVANIDHI loan applications status report as on 23.09.2021

PMSVANIDHI	Total No. of Eligible Loan applications	Total No. of loan sanctioned	% of loan sanction	Disbursed	% of loan disbursement
	311570	153338	49	134892	43

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, Member Banks to improve the percentage of sanction and disbursement.

Similarly, with regard to CIBIL report, Member Banks are requested to take a considerate view while processing loan applications of eligible beneficiaries.

PMSVANIDHI - DISTRICT WISE STATUS REPORT AS ON 23-09-2021

S.No.	District	Total Target	ULB										Bank				
			Total No of SVs Loan Applications Applied in the PMSVANIDHI Portal	No. of Applications Returned By Bank	Total No. of Applications Rejected	Total No. of Applications Resubmitted	Total No. of Eligible Applications	No. of Applications to be uploaded	% of Applications Applied	Total No of Loan Sanctioned	% of Sanction	Total No. of Loan Disbursed	Total No. of Applications Pending with Banks	% of Disbursement Vs Eligible Applications	% of Disbursement Vs Total Target		
1	2	3	4	5	6	7	8 (4-8)	9 (3-8)	10(8/3*100)	11	12 (11/8*100)	13	14 (8-11)	15(13/8*100)	16(13/3*100)		
1	Ariyalur	973	716	148	62	5	654	319	67	460	70	433	194	66	45		
2	Chengalpattu	14567	12331	3093	1095	344	11236	3331	77	4618	41	4157	6618	37	29		
3	Chennai	91217	104308	27660	13907	1	90401	816	99	39608	44	32204	50793	36	35		
4	Coimbatore	28258	22721	4457	3036	109	19685	8573	70	11681	59	10920	8004	55	39		
5	Cuddalore	11819	11732	1832	1490	716	10242	1577	87	5296	52	4603	4946	45	39		
6	Dharmapuri	2247	2031	71	731	54	1300	947	58	710	55	640	590	49	28		
7	Dindigul	16956	13657	4568	2383	71	11274	5662	67	5342	47	4899	5932	43	29		
8	Erode	10656	9135	2311	1603	0	7532	3124	71	3586	48	3306	3946	44	31		
9	Kallakurichi	3528	3086	534	397	0	2689	839	76	825	31	652	1864	24	18		
10	Kancheepuram	8195	7218	3145	1370	125	5848	2347	71	1849	32	1714	3999	29	21		
11	Kanniyakumari	9965	8439	2647	1242	32	7197	2768	72	3556	49	3324	3641	46	33		
12	Kanur	3943	3601	690	544	112	3057	886	78	1774	58	1652	1283	54	42		
13	Krishnagiri	4469	3435	1130	455	3	2980	1489	67	1386	47	1243	1594	42	28		
14	Madurai	32826	21803	6839	3515	2	18288	14538	56	9691	53	9347	8597	51	28		
15	Mayiladuthurai	1580	1492	288	228	0	1264	316	80	843	67	786	421	62	50		
16	Nagapattinam	2863	2754	561	321	0	2433	430	85	1578	65	1277	855	52	45		
17	Namakkal	5304	4605	1506	782	130	3823	1481	72	1692	44	1616	2131	42	30		
18	Nilgiris	4873	3584	686	481	0	3103	1770	64	1778	57	1679	1325	54	34		

S.No.	District	Total Target	ULB										Bank				
			Total No of Applications Applied in the PMSVANidhi Portal	No. of Applications Returned By Bank	Total No. of Applications Rejected	Total No. of Applications Resubmitted	Total No. of Eligible Applications	No. of Applications to be uploaded	% of Applications Applied	Total No. of Loan Sanctioned	% of Sanction	Total No. of Loan Disbursed	Total No. of Applications Pending with Banks	% of Disbursement Vs Eligible Applications	% of Disbursement Vs Total Target		
1	2	3	4	5	6	7	8 (4-6)	9 (3-8)	10 (8/3*100)	11	12 (11/8*100)	13	14 (8-11)	15 (13/8*100)	16 (13/3*100)		
19	Perambalur	957	765	234	102	3	663	294	69	344	52	335	319	51	35		
20	Pudukkottai	2859	2460	407	317	8	2143	716	75	1463	68	1185	680	55	41		
21	Ramanathapuram	5714	3928	821	886	0	3042	2672	53	1957	64	1844	1085	61	32		
22	Ranipet	3026	2933	648	213	0	2720	306	90	1010	37	880	1710	32	29		
23	Salem	17210	11021	3186	1111	1061	9910	7300	58	3598	36	2904	6312	29	17		
24	Sivaganga	3908	3803	824	625	45	3178	730	81	1477	46	1273	1701	40	33		
25	Tenkasi	3672	3315	660	301	30	3014	658	82	1514	50	1429	1500	47	39		
26	Thanjavur	9987	7383	1658	608	4	6775	3212	68	3784	56	3141	2991	46	31		
27	Theni	8558	8215	2238	1155	15	7060	1498	82	3804	54	3517	3256	50	41		
28	Thirupathur	2526	2412	587	155	79	2257	269	89	1245	55	1170	1012	52	46		
29	Thiruvallur	13606	13540	3028	1969	487	11571	2035	85	5950	51	4884	5621	42	36		
30	Thiruvannamalai	4242	4107	776	378	5	3729	513	88	2403	64	2017	1326	54	48		
31	Thoothukkudi	5147	4114	894	350	5	3764	1383	73	2001	53	1829	1763	49	36		
32	Tiruchirappalli	13862	12533	2721	1672	255	10861	3001	78	6262	58	5679	4599	52	41		
33	Tirunelveli	9001	7794	2309	1275	0	6519	2482	72	3131	48	2855	3388	44	32		
34	Tiruppur	9331	7842	1674	664	2	7178	2153	77	3732	52	3460	3446	48	37		
35	Tiruvannamalai	9944	8860	1900	2872	26	5988	3956	60	3300	55	2765	2688	46	28		
36	Vellore	8973	8394	1943	692	102	7702	1271	86	4665	61	4289	3037	56	48		
37	Villupuram	5550	4764	1102	818	14	3946	1604	71	2359	60	2240	1587	57	40		
38	Virudhunagar	7813	7509	2516	965	0	6544	1269	84	3066	47	2744	3478	42	35		
Grand Total			400105	362340	50770	3845	311570	88535	78	153338	49	134892	158232	43	34		

PMSVANIDHI -BANK WISE LOAN APPLICATIONS STATUS REPORT AS ON 23.09.2021

S.No.	Bank Name	Total No. of Loan Applications Uploaded	No. of Applications Rejected By Banks	No. of Applications Returned by Banks	No. of Applications ReSubmitted	No. of Eligible Applications	No. of Applications Sanctioned	% of Sanctioning	NO. of Applications to be Disbursed After Sanctioned	No. of Loan Disbursed	% of Disbursement
1	2	3	4	5	6	7 (3-4)	8	9 (8/7*100)	10 (6-11)	11	12 (11/7*100)
1	Indian Bank	95900	12980	21722	946	82920	48147	58	7472	40675	49
2	Indian Overseas Bank	59407	9821	21750	212	49586	23218	47	3498	19720	40
3	State Bank of India	54153	4760	9762	359	49393	34134	69	3158	30976	63
4	Canara Bank	42293	7385	10316	853	34908	19221	55	1133	18088	52
5	Union Bank	14606	2887	4255	153	11719	4705	40	325	4380	37
6	Bank of Baroda	12610	3596	3434	112	9014	2576	29	241	2335	26
7	Bank of India	10731	2151	4574	201	8580	3089	36	246	2843	33
8	Tamilnadu Mercantile Bank Ltd	8763	865	2470	74	7898	1089	14	219	870	11
9	Central Bank of India	8128	1750	2476	193	6378	2338	37	249	2089	33
10	Karur vysya Bank	8034	1115	213	23	7919	419	5	35	384	5
11	Syndicate Bank	6577	0	2453	309	6577	3405	52	197	3208	49
12	City Union Bank	4330	87	232	1	4243	263	6	63	200	5
13	Andhra Bank	3761	0	1632	71	3761	1996	53	19	1977	53
14	Punjab National Bank	3744	693	1091	61	3051	1316	43	205	1111	36
15	UCO Bank	3665	580	1152	43	3085	1226	40	194	1032	33
16	RR TN GB	3303	168	69	4	3135	203	6	85	118	4
17	Corporation Bank	3097	0	1359	42	3097	1620	52	59	1561	50
18	DCCB	1736	176	199	36	1560	376	24	69	307	20
19	South Indian Bank	1595	272	159	0	1323	125	9	18	107	8
20	Allahabad Bank	1528	0	483	13	1528	983	64	109	874	57
21	IDBI Bank	1396	311	537	6	1085	267	25	71	196	18

S.No.	Bank Name	Total No. of Loan Applications Uploaded	No. of Applications Rejected By Banks	No. of Applications Returned by Banks	No. of Applications Resubmitted	No. of Eligible Applications	No. of Applications Sanctioned	% of Sanctioning	NO. of Applications to be Disbursed After Sanctioned	No. of Loan Disbursed	% of Disbursement
1	2	3	4	5	6	7 (3-4)	8	9 (8/7*100)	10 (8-11)	11	12 (11/7*100)
22	Federal Bank	1372	213	140	2	1159	146	13	15	131	11
24	LVB	1264	37	48	0	1227	27	2	6	21	2
25	HDFC Bank	1203	359	134	2	844	624	74	554	70	8
26	Karnataka Bank	1122	87	123	4	1035	151	15	22	129	12
27	Vijaya Bank	975	0	273	19	975	322	33	19	303	31
28	ICICI Bank	931	46	2	0	885	96	11	32	64	7
29	Oriental Bank of Commerce	784	0	346	26	784	370	47	61	309	39
30	Punjab and Sind Bank	566	36	179	31	530	272	51	11	261	49
31	Axis Bank	534	1	9	1	533	4	1	1	3	1
32	United Bank of India	487	0	190	2	487	272	56	32	240	49
33	Dena Bank	468	0	118	6	468	139	30	5	134	29
34	Bank of Maharashtra	486	36	160	26	450	131	29	14	117	26
35	Kotak Mahindra Bank Limited	391	0	9	0	391	5	1	0	5	1
36	Ujjivan Small Finance Bank	317	16	57	2	301	10	3	3	7	2
37	CSB BANK LIMITED	217	19	83	9	198	7	4	0	7	4
38	Dhanalakshmi Bank	147	0	0	0	147	13	9	1	12	8
39	Equitas Bank	110	10	32	0	100	4	4	2	2	2
40	Bandhan Bank	98	0	0	0	98	1	1	0	1	1
41	Indusind bank	83	20	15	0	63	1	2	0	1	2
	All Other Banks	1428	1293	36	3	135	27	20	3	24	18
	Grand Total	362340	50770	92292	3845	311570	153338	49	18446	134892	43

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.

DFS/PFRDA has launched the APY Citizen Choice Campaign from 01.08.2021 to 30.09.2021 for SLBC/UTLBC, State Coordinators and LDMs. The same was communicated by SLBC vide its communication dated 02.08.2021. As per the data provided by PFRDA as on 11.09.2021, our State has enrolled 86282 APY accounts with a target achievement of 64% only.

SLBC had conducted a VC on 24.08.2021 along with participation of officials from PFRDA, to sensitize Member Banks/LDMs/BCs to cover eligible population under APY through sharing scheme benefits with them.

SLBC advises Member Banks to achieve 100% of target allotted to them for the Financial Year 2021-22.

The District-wise and Bank-wise APY accounts opened from 1st August 2021 to 11 September 2021 is placed in the Annexure.

APY CITIZEN'S CHOICE H1 FY-2021-22 - BANK-WISE ACHIEVEMENT

SNO	Name of the APY-SP	No. of Branches in the State as on 1st April 2021	Target - B AAPB target for State Coordinators	Target Minimum Number of APY Accounts to be sourced (By Total No. of Branches of the same Bank in the state)	No. of APY Accounts enrolled (From 1st Aug to 30 Sep 2021) Status as on 11th Sept, 2021	% of Target Achievement
1	CENTRAL BANK OF INDIA	211	15	3,165	2,087	66%
2	PUNJAB AND SIND BANK	16	15	240	51	21%
3	AXIS BANK	350	15	5,250	227	4%
4	ICICI BANK LIMITED	440	15	6,600	117	2%
5	HDFC BANK LTD	311	15	4,665	734	16%
6	TAMILNAD MERCANTILE BANK PVT LTD	369	6	2,214	10,906	493%
7	THE LAKSHMI VILAS BANK LTD	291	6	1,746	-	0%
8	THE FEDERAL BANK LTD	145	6	870	25	3%
9	KARNATAKA BANK LIMITED	50	6	300	76	25%
10	THE KARUR VYSYA BANK LTD	427	6	2,562	202	8%
11	THE SOUTH INDIAN BANK LTD MARKETING DEPARTMENT NPS CELL	150	6	900	290	32%
12	CANARA BANK	1,129	15	16,935	9,593	57%
13	INDIAN OVERSEAS BANK	1,100	15	16,500	15,404	93%
14	PUNJAB NATIONAL BANK	280	15	4,200	252	6%
15	BANK OF INDIA	212	15	3,180	1,696	53%
16	BANK OF BARODA	311	15	4,665	787	17%
17	INDIAN BANK	1,092	15	16,380	16,152	99%
18	UCO BANK	117	15	1,755	751	43%
19	BANK OF MAHARASHTRA	33	15	495	176	36%
20	UNION BANK OF INDIA	620	15	9,300	5,824	63%
21	IDBI BANK LTD	111	15	1,665	681	41%
22	STATE BANK OF INDIA	1,173	15	17,595	13,754	78%
23	KOTAK MAHINDRA BANK	82	6	492	20	4%
24	TAMIL NADU GRAMA BANK	632	15	9,480	5,897	62%
25	INDUSIND BANK LIMITED	39	6	234	-	0%
26	YES BANK LIMITED	20	6	120	-	0%
27	STANDARD CHARTERED BANK	7	6	42	-	0%
28	THE CATHOLIC SYRIAN BANK LIMITED	57	6	342	31	9%
29	DHANLAXMI BANK LIMITED	36	6	216	35	16%
30	DCB BANK LIMITED	14	6	84	-	0%
31	RBL BANK LIMITED	20	6	120	-	0%
32	THE JAMMU AND KASHMIR BANK LTD	4	6	24	-	0%
33	CITY UNION BANK LTD	485	6	2,910	514	18%
34	BANDHAN BANK LIMITED	18	6	108	-	0%
35	IDFC FIRST BANK	11	6	66	-	0%

APY CITIZEN'S CHOICE H1 FY-2021-22 - Scorecard for LDMs

Sr. No.	Name of the District (as per NLCCs wise District Mapping)	No. of Branches in the State as on 1st April 2021	Target Minimum Number of APY Accounts to be sourced 14 AAPB & No of Branches	No. of APY Accounts enrolled (From 1st Aug to 30 Sep , 2021) Status as on 11th Sept, 2021	% of Target Achievement
1	ARIYALUR	80	1,120	756	68%
2	CHENGALPATTU	16	224	172	77%
3	CHENNAI	1,375	19,250	3,512	18%
4	COIMBATORE	789	11,046	4,955	45%
5	CUDDALORE	265	3,710	2,534	68%
6	DHARMAPURI	130	1,820	2,218	122%
7	DINDIGUL	272	3,808	3,188	84%
8	ERODE	378	5,292	3,000	57%
9	KALLAKURICHI	19	266	245	92%
10	KANCHIPURAM	726	10,164	6,354	63%
11	KANNIYAKUMARI	297	4,158	3,567	86%
12	KARUR	147	2,058	1,226	60%
13	KRISHNAGIRI	210	2,940	2,807	95%
14	MADURAI	453	6,342	4,218	67%
15	MAYILADUTHURAI	4	56	-	0%
16	NAGAPATTINAM	185	2,590	1,734	67%
17	NAMAKKAL	255	3,570	2,081	58%
18	PERAMBALUR	73	1,022	638	62%
19	PUDUKKOTTAI	187	2,618	1,343	51%
20	RAMANATHAPURAM	142	1,988	1,545	78%
21	RANIPET	3	42	2	5%
22	SALEM	397	5,558	3,791	68%
23	SIVAGANGA	244	3,416	1,465	43%
24	TENKASI	33	462	230	50%
25	THANJAVUR	331	4,634	2,645	57%
26	THE NILGIRIS	103	1,442	324	22%
27	THENI	166	2,324	1,213	52%
28	THIRUVALLUR	453	6,342	2,633	42%
29	THIRUVARUR	163	2,282	1,630	71%
30	TIRUCHIRAPPALLI	398	5,572	2,729	49%
31	TIRUNELVELI	385	5,390	4,649	86%
32	TIRUPATHUR	6	84	394	469%
33	TIRUPPUR	347	4,858	3,503	72%
34	TIRUVANNAMALAI	211	2,954	2,482	84%
35	TUTICORIN	233	3,262	2,246	69%
36	VELLORE	379	5,306	3,856	73%
37	VILLUPURAM	272	3,808	2,518	66%
38	VIRUDHUNAGAR	236	3,304	3,879	117%

EShakti- eMathi Integration Project

EShakti is a digital platform to get the reliable and up-to-date financial and non-financial data of SHGs and their members on a real time basis, which can be accessed by bankers and other stakeholders like government agencies, NGOs and SHG members. In Tamil Nadu, EShakti has been launched in association with Tamil Nadu Corporation for Development of Women (TNCDW). TNCDW has digitized the SHG data and hosting in their eMathi portal, the same is being migrated to EShakti portal for making it available to bankers. This a unique model of collaboration between State Government and NABARD.

NABARD has developed a dedicated website <https://eshakti.nabard.org>, where the SHG information from EMathi portal will be migrated. The Eshakti portal can be accessed by the bank branches through Intranet or web link using their branch IFSC and password.

As on 20.09.2021, profile in respect of 2,12,942 SHGs have been migrated from eMathi portal to EShakti portal out of the total 2,76,729 lakh SHGs in Tamil Nadu (Bank-wise & District wise data enclosed). Member Banks will be able to speed up the loaning process to SHGs with the help of Eshakti portal, where lot of information/reports are available about the functioning of the SHGs viz. SHG and member-wise savings details, loan from Banks/ other sources, credit linkage reports, non-credit linked groups, credit history, SHG monthly statements, etc. About 31 MIS reports of the groups/members can be generated and progress tracked on a real time basis.

Based on the above parameters, automatic grading of SHGs as per IBA / NRLM norms are available in the portal along with Income and Expenditure statement, Balance Sheet on a particular date, etc. On line loan applications uploaded by SHGs can be viewed and downloaded for further processing.

As this facility will quicken the process of credit appraisal, SLBC advises Member Banks to suitably advise their branches to make use of the portal and maximize credit linkage.

eShakti - Data Migrated status report as on 21-09-2021.

Bank Wise	No. of Bank
ALLAHABAD BANK	112
ANDHRA BANK	353
AXIS BANK	5
BANK OF BARODA	1494
BANK OF INDIA	4856
BANK OF MAHARASHTRA	20
CANARA BANK	17971
CATHOLIC SYRIAN BANK	2
CENTRAL BANK OF INDIA	3931
CITY UNION BANK	788
CORPORATION BANK	2939
CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK CALYON BANK	12
DCB BANK LIMITED	49
DCCB	10449
DCCB COIMBATORE	1
DCCB PUDUKKOTTAI	2
DCCB THANJAVUR	9
DCCB VELLORE	1
DENA BANK	227
DHANLAXMI BANK	4
ERODE BANK	54
FEDERAL BANK	40
HDFC BANK	74
HDFC BANK LTD	22
ICICI BANK	168
ICICI BANK LTD	9
IDBI BANK	217
INDIAN BANK	37958
INDIAN OVERSEAS BANK	29947
INDUSIND BANK	1
ING VYSYA BANK	4
KARNATAKA BANK	3
KARUR VYSYA BANK	346
KCCB	2521
KUMBAKONAM CENTRAL CO-OPERATIVE BANK LTD	2
LAKSHMI VILAS BANK	96
ORIENTAL BANK OF COMMERCE	95
PALLAVAN GRAMA BANK	1785
PANDYAN GRAMA BANK	851
PRIMARY AGRICULTURAL CO-OP CREDIT SOCIETY LTD	1
PRIMARY AGRICULTURAL COOPERATIVE CREDIT	1
PRIMARY AGRICULTURAL COOPERATIVE SOCIETY	1
PRIMARY AGRICULTURAL CREDIT SOCIETY	5
PRIMARY AGRICULTURE CO OPERATIVE CREDIT SOCIETY	60471
PUDUKKOTTAI SOCIETY COOPERATIVE BANK	2
PUDUVAI BHARATHIAR GRAMMA BANK	3
PUNJAB AND SIND BANK	1
PUNJAB NATIONAL BANK	1294

RATNAKAR BANK	9
REPCO	126
SELECT BANK	2
SOUTH INDIAN BANK	143
STATE BANK OF INDIA	12418
STATE BANK OF MYSORE	117
STATE BANK OF TRAVANCORE	287
SYNDICATE BANK	2085
TAMIL NADU GRAMA BANK	9894
TAMIL NADU SCB	150
TAMILNAD MERCANTILE BANK	561
TAMILNADU INDUSTRIAL COOPERATIVE BANK LTD	17
THANJAVUR DISTRICT CENTRAL COOPERATIVE BANK	1112
THE KANCHIPURAM CENTRAL COOPERATIVE BANK LTD	15
THE LAKSHMI VILAS BANK LTD	33
THE TIRUCHIRAPALLI DISTRICT CENTRAL COOPERATIVE BANK LTD.	171
THE VELLORE DISTRICT CENTRAL COOPERATIVE BANK LIMITED	122
TIRUCHIRAPPALLI DISTRICT CENTRAL COOPERATIVE BANK	494
TIRUVANNAMALAI DISTRICT CENTRAL COOPERATIVE BANK	233
UCO BANK	785
UNION BANK OF INDIA	4028
UNITED BANK OF INDIA	10
VIJAYA BANK	847
VRDCC	1
NIL	85
Grand Total	212942

Eshakti SHGs Migrated Status Report - 20-09-2021

sl.no	District	No.of SHG	Up to - 31/08/2021	Sep-21	Total	Balance SHGs to be Migrated
1	ARIYALUR	4,750	3,260	3	3,263	1,487
2	CHENGALPATTU	9,759	6,245	136	6,381	3,378
3	COIMBATORE	5,142	4,383	12	4,395	747
4	CUDDALORE	13,031	10,600	20	10,620	2,411
5	DHARMAPURI	5,797	4,598	7	4,605	1,192
6	DINDIGUL	8,538	8,097	4	8,101	437
7	ERODE	7,182	5,599	12	5,611	1,571
8	KALLAKURICHI	5,856	2,093	5	2,098	3,758
9	KANCHIPURAM	6,582	5,207	32	5,239	1,343
10	KANNIYAKUMARI	4,767	4,606	7	4,613	154
11	KARUR	3,667	3,056	7	3,063	604
12	KRISHNAGIRI	6,774	5,862	54	5,916	858
13	MADURAI	6,956	6,391	17	6,408	548
14	NAGAPATTINAM	13,116	10,755	226	10,981	2,135
15	NAMAKKAL	7,486	7,047	12	7,059	427
16	PERAMBALUR	3,681	2,380	13	2,393	1,288
17	PUDUKKOTTAI	9,517	8,814	14	8,828	689
18	RAMANATHAPURAM	6,388	5,091	55	5,146	1,242
19	RANIPET	6,904	3,522	18	3,540	3,364
20	SALEM	10,359	9,597	297	9,894	465
21	SIVAGANGAI	8,575	7,050	9	7,059	1,516
22	TENKASI	4,507	2,563	21	2,584	1,923
23	THANJAVUR	12,955	12,447	39	12,486	469
24	THE NILGIRIS	2,741	2,201	8	2,209	532
25	THENI	5,433	5,122	21	5,143	290
26	THIRPPUR	4,615	3,615	112	3,727	888
27	THOOTHUKKUDI	7,642	5,093	39	5,132	2,510
28	TIRUCHIRAPPALLI	10,341	9,887	26	9,913	428
29	TIRUNELVELI	4,509	3,470	18	3,488	1,021
30	TIRUPATHUR	5,626	2,543	12	2,555	3,071
31	TIRUVALLUR	13,137	5,733	353	6,086	7,051
32	TIRUVANNAMALAI	16,413	14,460	71	14,531	1,882
33	TIRUVARUR	9,939	8,062	210	8,272	1,667
34	VELLORE	6,134	3,052	23	3,075	3,059
35	VILLUPURAM	11,191	2,100	-	2,100	9,091
36	VIRUDHUNAGAR	6,719	6,413	15	6,428	291
Total		2,76,729	2,11,014	1,928	2,12,942	63,787

Eshakti SHGs Migrated Status Report	
Total No. of SHGs in TN	2,76,729
Migrated as on 31/08/2021	2,11,014
Today Migrated -07/09/2021	1,928
Total Migrated as on 20/09/2021	2,12,942
Balance SHGs to be Migrated	63,787

SPECIAL REFINANCE SCHEME FOR WATERSHED & WADI AREAS

NABARD, Regional Office, Chennai has informed that they have so far supported **192 Watershed** projects across the state investing over Rs.150 crore for their development. Suitable climate proofing has been implemented in all the projects.

NABARD, in Tamil Nadu has supported **24 Wadi projects** across the state investing over Rs. 15 crore for their development.

NABARD informs that Banks can avail refinance under the captioned scheme @3.00% p.a. for the loans extended in Watershed and Wadi project areas. The ultimate lending rate to their borrowers will be MCLR+1% or EBLR+2.5% whichever is lower.

SLBC advises Member Banks to extend credit facilities in Watershed and Wadi projects areas and avail refinance facility from NABARD.

Special Refinance Scheme for Water, Sanitation and Hygiene (WASH):

The sustainable development goals aim to provide clean water and sanitation to all. Access to safe water, sanitation and hygienic conditions is essential to protect human health during infectious disease outbreaks, especially in the times of ongoing Covid-19 pandemic.

Keeping in mind the above, NABARD has decided to provide Special Refinance Facility to eligible financial institutions for financing WASH related activities such as Construction of toilets, providing piped water connection, overhead tanks, bore wells, making Sanitary pads etc.

The financing to WASH activities is a 'Thrust' area and will be eligible for 95% of eligible loan as refinance. Refinance will be eligible at concessional rate of interest i.e. 5.15% at quarterly rests.

SLBC advises Member Banks to take note of the same and finance to WASH activities as refinance is available from NABARD.

Special Refinance Scheme for promoting Micro Food Processing Enterprises:

NABARD has conceived a Special Refinance Scheme to encourage banks to lend micro-food processing activities and create sustainable livelihood and employment opportunities for rural youth. The scheme also envisages modernisation and enhancing the competitiveness of the existing individual micro enterprises and ensure their transition to formal sector in rural areas.

The refinance scheme will give fillip to the recently launched "PM Scheme for Formalisation of Micro Food Processing Enterprises (PM FME)" under AtmaNirbhar Bharat Abhiyan by MoFPI, GoI under which about Rs. 25,000 crore investment is expected in this sector.

Under the Special Refinance Scheme, NABARD has decided to extend concessional long-term refinance to all eligible banks/ FIs at 4% to enable banks to accelerate capital formation in micro-food processing enterprises.

The scope of micro food processing may cover a wide range of post-harvest processing activities/ value addition in primary produce such as cleaning, grading, waxing, packing, pulp and juice, pickle, squashes and sauces, flour milling, baking, noodles, honey, chips making, spices grinding etc.

The loan amount for setting up of micro food processing unit would range from Rs.1.00 lakh to maximum Rs.25.00 lakh for being eligible under the scheme.

SLBC requests Member Banks to extend credit facilities to micro-food processing activities and avail concessional long-term refinance from NABARD.

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 30.06.2021. As per their report, 13000 applications (14661 applications for the previous quarter) for Rs.178.87 Crores (Rs.201.54 crores for the previous quarter) are pending with various Bank branches for issue of Form III. Similarly, even after receipt of subsidy for Rs.79.99 Crores (Rs.85.22 crores for the previous quarter), various bank branches have not submitted Utilization Certificate for 5500 applications (5802 applications for the previous quarter).

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. Out of the above, pendency with four major banks viz., Indian Overseas Bank, Indian Bank, Canara Bank and State Bank of India amounts to 8519 applications (1572, 3223, 1597 and 2127 respectively).

SLBC advises the Member Banks especially the four major banks to bring down the pendency of applications considerably on priority basis and submit UCs to TAHDCO immediately.

Age Cohort of Applications pending with Bank as on 30-06-2021																	
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	10,343,409														81	10,343,409
2015-16	96	8,739,082														96	8,739,082
2016-17	123	12,584,974														123	12,584,974
2017-18	702	102,591,239														702	102,591,239
2018-19	1797	267,218,574		8	946,710					2	500,000					1807	268,665,284
2019-20	2752	393,888,895		570	80,844,936	1	250,000									3323	474,983,831
2020-21	63	11,703,080		3612	491,384,073	2924	369,649,793	198	27,571,102	70	10,247,057					6867	910,555,105
2021-22													1	225,000		1	225,000
Grand Total	5614	807,069,253		4190	573,175,719	2925	369,899,793	200	28,071,102	71	10,472,057				13000	1,788,687,924	

Year	Age Cohort of UC pending with Bank as on 30-06-2021						Greater than 360 days		181 to 365 days		91 to 180 days		Less than 90 days		Total	
	Greater than 360 days		181 to 365 days		91 to 180 days		Less than 90 days		Less than 30 days		Less than 30 days		Total			
	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy		
2012-13	216	32766672												216	32766672	
2013-14	188	28704653												188	28704653	
2014-15	223	34567909	35	3903356	3	650300								261	39121565	
2015-16	199	27357811	6	625275	3	344400								208	28327486	
2016-17	126	20251375	4	360000	3	452282								135	21541657	
2017-18	261	36252918	43	4146690	7	780092								314	41579000	
2018-19	354	53525660	188	24332862	47	5628647								641	88428845	
2019-20	249	40533935	579	72514183	296	39472288								1317	176829838	
2020-21			315	46216157	843	130126848								2219	342463469	
2021-22														1	225000	
Grand Total	1816	273960933	1170	152098523	1193	176007875	964	143805429	357	54115425	5500	799988185				

(Rs. In Lakhs)

(Pendency with Four Major Banks)

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	1337	200,758,664	1059	150,782,637	732	92,587,339	74	8,911,617	21	3,115,630	3223	456,155,887
State Bank of India	882	131,708,278	761	96,791,056	455	54,788,374	23	2,666,544	6	645,348	2127	286,599,600
Canara Bank	742	110,246,131	480	66,300,444	356	46,516,487	9	1,515,000	10	1,529,698	1597	226,107,760
Indian Overseas Bank & TOTAL	781	110,962,314	423	57,352,161	348	41,440,712	17	2,482,835	3	598,881	1572	212,836,903
	3742	553675387	2723	371226298	1891	235332912	123	15575996	40	5889557	8519	1181700150

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 to cover the PM KISAN beneficiaries so far not covered under KCC.

Now, the scope has been extended to cover all eligible farmers under KCC Scheme. As per the portal data, the cumulative KCC applications received as on 17.09.2021 is 816931, which includes applications received under KCC Crop, Dairy, Poultry, and Fisheries. KCC limit sanctioned amounts to Rs. 7286.30 Crores. Total Number of applications pending under KCC scheme as on 17.09.2021 stands at 14556.

SLBC advises Member Banks to dispose of all eligible pending applications immediately.

KCC SATURATION - Bankwise as on 17.09.2021

Sl.No.	Bank name	Cumulative number of KCC applications Received										KCC Applications Sanctioned						
		Crop Loan	Crop Loan with dairy	Crop Loan with other allied activities	KCC applications Received Dairy	KCC applications Received Poultry	KCC applications Received Others	KCC applications Received Fisheries	KCC applications Received Total	KCC(Crop Loan)	KCC(Crop Loan) with dairy	KCC(Crop Loan) with other allied activities	AH Dairy	AH Poultry	AH Others	Fishries	Grand Total	
1	Bank of Baroda	1492	70	42	2378	1	11	66	4060	1492	70	42	320	1	11	4	1940	
2	Bank of India	3538	0	0	3331	0	0	527	7396	3519	0	0	417	0	0	0	4353	
3	Bank of Maharashtra	212	0	0	0	0	0	0	212	200	0	0	0	0	0	0	200	
4	Canara Bank	70169	628	1	34559	13	96	113	105579	70169	628	1	14084	13	96	113	85104	
5	Central Bank of India	3602	242	2	2318	4	32	275	6475	3602	242	2	1450	4	32	4	5336	
6	Cooperative Bank	195448	169	0	484	0	36	3	196140	188882	169	0	368	0	36	2	189457	
7	Cooperative Bank	23976	0	0	234	1	4	231	24446	6091	0	0	234	1	4	231	6561	
8	HDFC Bank Ltd	171369	150	47366	0	834	31	58	219808	129573	150	36186	0	643	31	58	166641	
9	Indian Bank	25136	1157	690	33767	9	0	10988	71747	25026	44	147	5478	3	0	1027	31725	
10	Indian Overseas Bank	62814	1534	0	22522	19	75	11537	98501	52500	1534	0	2024	18	74	1129	57279	
11	Punjab & Sind Bank	2	0	0	2	0	0	0	4	2	0	0	2	0	0	0	4	
12	Punjab National Bank	3271	342	0	1525	0	146	75	5359	2856	342	0	701	0	133	75	4107	
13	State Bank of India	42739	1487	280	13	0	1974	63	46556	39532	1089	215	13	0	1766	1	42616	
14	UCO Bank	1476	0	0	570	0	0	103	2149	1376	0	0	309	0	0	86	1771	
15	Union Bank of India	20147	4	0	8338	0	0	10	28499	18069	4	0	2378	0	0	10	20461	
	Grand Total	625391	5783	48381	110041	881	2405	24049	816931	542889	4272	36593	27778	683	2183	3157	617555	

KCC SATURATION - Bankwise as on 17.09.2021

KCC Limit - Sanctioned

Sr.No.	Bankname	KCC Limit - KCC(Crop Loan)	KCC Limit - KCC(Crop Loan) with dairy	KCC Limit - KCC(Crop Loan) with other allied activities	KCC AH Dairy	KCC AH Poultry	KCC AH Others	KCC Fisheries	KCC Limit Sanctioned Grand Total	No of Pending Applications Total
1	Bank of Baroda	19.91	0.83	0.48	2.54	0.02	0.16	0.01	23.95	8
2	Bank of India	31.79	0.00	0.00	1.43	0.00	0.00	1.35	34.57	8
3	Bank of Maharashtra	3.41	0.00	0.00	0.00	0.00	0.00	0.00	3.41	0
4	Canara Bank	782.20	2.49	0.01	59.63	0.81	0.57	1.21	846.92	8
5	Central Bank of India	33.17	0.13	0.00	3.02	0.18	0.05	0.04	36.59	467
6	Cooperative Bank	1301.60	0.51	0.00	1.50	0.00	0.06	0.03	1303.70	3236
7	Cooperative Bank	95.13	0.00	0.00	3.16	0.01	0.11	1.08	99.49	0
8	HDFC Bank Ltd	2663.78	265.72	130.36	0.00	43.84	17.82	23.81	3145.33	5262
9	Indian Bank	172.36	0.49	1.43	8.19	0.04	0.00	6.27	188.78	2300
10	Indian Overseas Bank	540.97	31.65	0.00	23.49	0.43	0.74	12.35	609.63	2832
11	Punjab & Sind Bank	0.06	0.00	0.00	0.02	0.00	0.00	0.00	0.08	0
12	Punjab National Bank	32.59	2.02	0.00	2.92	0.00	2.85	1.01	41.39	375
13	State Bank of India	593.00	7.00	0.00	0.00	0.00	55.00	0.00	655.00	34
14	UCO Bank	18.02	0.00	0.00	1.37	0.00	0.00	0.41	19.80	26
15	Union Bank of India	256.38	0.04	0.00	21.20	0.00	0.00	0.04	277.66	0
	Grand Total	6544.37	310.88	132.28	128.47	45.33	77.36	47.61	7286.30	14556

Pradhan Mantri Awas Yojana (PMAY) – Housing for all (Urban)

"Pradhan Mantri Awas Yojana — Housing for All (Urban)" is a comprehensive mission to achieve the goal of "Housing for All" in Urban India. The Ministry of Housing and Urban Affairs (MoHUA) manages this mission for Government of India and **Tamil Nadu Slum Clearance Board (TNSCB)** is the State Level Nodal Agency (SLNA) in Tamil Nadu. The components of the scheme include Credit Linked Subsidy Scheme (CLSS), Beneficiary Led Constructions (BLC) and Affordable Housing in Partnership (AHP).

As per the data provided by the Housing and Urban Development Department, Chennai as on 30-06-2021, number of Dwelling Units sanctioned under AHP, BLC and CLSS are 1,66,920, 3,13,107 and 76,441 respectively (copy enclosed).

The EWS urban households especially under the AHP and BLC verticals have to mobilize funds through various sources to provide the beneficiary contribution in order to complete/acquire the house under this scheme. The role of Banks/FIs plays a crucial role in providing credit facilities to such eligible beneficiaries so that they can meet out their contribution to acquire the house.

In order to mitigate the delay in obtention of Sale deed/ lack of availability of Sale deed that is essential to create a mortgage on the property by Primary Lending Institutions (PLIs), the point of issuance of Sale deed shall be addressed by the Tamil Nadu Urban Habitat Development Board (TNUHDB) by issuing the Sale deed to the PLI as soon as full payment is received from the PLI on behalf of the beneficiary. TNUHDB has come out with a draft of Sale deed and tripartite agreement between the Board, beneficiaries under AHP vertical and PLIs (copy enclosed) to enable the beneficiaries access housing loan to meet their share of the property cost.

SLBC requests Member Banks to formulate board approved schemes for the PMAY-AHP/BLC-EWS beneficiaries.

Most Immediate



**Housing and Urban
Development Department,
Secretariat,
Chennai - 600 009.**

Letter No.15117/UHD-1(2)/2021-1, dated 17.09.2021.

From
Thiru.Hitesh Kumar S Makwana, I.A.S.,
Principal Secretary to Government.

To
Thiru.S.C.Mohanta
General Manager & Convenor of State Level Banker's Committee,
Tamil Nadu,
Indian Overseas Bank,
Agriculture & Rural Initiatives Department,
Central Office,
763- Anna Salai,
Chennai 600 002
Email: ibd@iobnet.co.in / slbctn@gmail.com

Sir,

Sub: Tamil Nadu Urban Habitat Development Board -
Pradhan Mantri Awas Yojana - Housing for All (Urban) -
Requesting the State Level Banker's Committee, Tamil
Nadu to include the 'Housing loan to the Scheme of
Pradhan Mantri Awas Yojana (Urban)' in the agenda
items of the State Level Banker's Committee meeting -
Regarding.

Ref: From the Managing Director, Tamil Nadu Urban Habitat
Development Board, Letter No.HFA/12676-1/2017,
dated 11.09.2021.

=====

I am directed to state that the Ministry of Housing and Urban Affairs, Government of India is implementing the Pradhan Mantri Awas Yojana (PMAY) - Housing for All (Urban) Mission for urban area. The Tamil Nadu Urban Habitat Development Board is the State Level Nodal Agency for implementing the Pradhan Mantri Awas Yojana Pradhan Mantri Awas Yojana - Housing for All (Urban) in Tamil Nadu.

P.T.O.

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2. In the Pradhan Mantri Awas Yojana (PMAY) — Housing for All (Urban), the Government provides financial assistance to the eligible beneficiaries under Economic Weaker Section (EWS) and Low Income Group (LIG) (only CLSS) to construct/ acquire houses / tenements through Credit Linked Subsidy Scheme (CLSS), Affordable Housing in Partnership (AHP) and Beneficiary Led Construction (BLC) verticals of the mission. The Pradhan Mantri Awas Yojana projects involves Government grants and beneficiaries contributions in the project cost.

3. The EWS urban households especially under the AHP and BLC verticals have to mobilize the funds through various sources to provide beneficiary contribution in order to complete/ acquire the house under this scheme. The beneficiary can mortgage the property under consideration to get a housing loan to fund the beneficiary share since the EWS households are mostly employed in the unorganized sector and have reasonable income and repaying capacity. However, they don't have the proof for income and hence, could not get housing loan from the Large Scheduled Commercial Banks. The Housing Finance Companies, Small Finance Banks and the Non-Banking Financial Company-Micro Finance Institutions are willing to extend housing loan to the EWS beneficiaries of the Pradhan Mantri Awas Yojana (Urban) through mortgage of the property involved.

4. In this regard, the Tamil Nadu Urban Habitat Development Board in its meeting held on 25th August 2021 has also approved draft of Sale deed and tripartite agreement involving Tamil Nadu Urban Habitat Development Board, beneficiaries under AHP vertical and the PLI to enable the beneficiaries access housing loan to meet their share of the property cost.

5. The details of district wise sanction for the housing units under Affordable Housing in Partnership and Beneficiaries Led Construction (Bank wise loan details enclosed in Annexure I) and demand vs loan so far distributed under Credit Linked Subsidy Scheme - Housing for All programme is furnished in the Annexure II enclosed and Bank wise loan distributed.

6. The State Level Banker's' Committee can play an important role in implementation of scheme of Pradhan Mantri Awas Yojana (Urban) on ground, by facilitating housing loan to the scheme of Pradhan Mantri Awas Yojana (Urban) through Primary Lending Institutions especially Scheduled Commercial Banks, incl. Small Finance Banks.

7. I am, therefore, ^{to} request you to include the 'Housing Loan to the Scheme of Pradhan Mantri Awas Yojana (Urban)' in the agenda items to be

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discussed in the ensuring State Level Banker's' Committee meeting and arrange to sanction housing loan to the beneficiaries of the scheme of Pradhan Mantri Awas Yojana (Urban).

Yours faithfully,

[Handwritten signature]
17/9/21

for Principal Secretary to Government.

[Handwritten initials]
17/9/21

Copy to

The Managing Director,
Tamil Nadu Urban Habitat Development Board,
Chennai-5 (w.e)

Digitalisation of Land Records – Creation of Online Charge by Banks

Government of India vide letter dated 07.10.2020 had advised that agriculture Credit plays a vital role in farm sector development and facilitates adoption of new technologies. 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.

In order to have transparent land records, it is necessary to link land record database with banks and financial institutions so that any loan or charges created against any parcel of land is reflected in the land records on real time basis or at the shortest span of time.

For the charge against parcel of land to be reflected in land records on a real time basis, banks may be allowed to create such charge online in digital land records if relevant revenue laws of State permit so. Otherwise, banks may pass on information through online portal to relevant revenue authorities so that revenue authorities may make suitable entry in the land records.

We request State Governments to enable access of real time digital land records by creating Standardised Application Programming Interface (APIs) with relevant safeguards. The modalities for entry of loan/charges against parcel of land may be finalised by the Revenue Department of the State in consultation with banking institutions of the State.

Further to the above, the Department of Financial Services, Ministry of Finance, Government of India vide Letter F.No.19/13/2020-RRB dated 20.01.2021 addressed to MDs & CEOs of PSBs and all SLBC Convenors has 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.

Commissioner of Survey and Settlement conducted a VC along with the State Govt. official on 2nd September 2021 regarding Digitisation of Land Record (Agricultural), SLBC deliberated that creation of charges to be facilitated to bank branches without any further delay which will help the bank branches for speedy disposal of loans. The Department assured to do the needful.

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

KEY PARAMATERS	Amount – Rs. In Crores			
	Parameters	JUNE 20	JUNE-21	Variation & % of growth over JUNE 2020
No. of Branches	11182	11419	237	2.12
Deposits	868371.55	979691.08	111319.53	12.82
Advances	938046.86	1013022.48	74975.62	7.99
CD Ratio	108.02%	103.40%		
Priority Sector Advances	420334.80	486079.70	65744.9	15.64
% of Priority Sector Advances to Total Advances	45.25	48.18		
Agricultural Advances	190576.52	239423.31	48846.79	25.63
% of Agricultural Advances to Total Advances	20.51	23.63	3.12	15.21
Micro & Small Enterprises (MSME)	165766.87	178123.93	12357.06	7.45
Export Credit	2110.38	1024.44	-1085.94	-51.46
Education	15592.62	14132.99	-1459.63	-9.36
Housing	42022.87	42485.10	462.23	1.10
Renewable Energy	326.45	156.28	-170.17	-52.13
Social Infrastructure	359.28	1581.53	1222.25	340.19
Others	3579.81	9152.11	5572.3	155.66
Adv. to Weaker Sections	122377.01	124801.02	2424.01	1.98
% of Weaker Section Advances to Total Advances	13.18	12.37		
DRI Advances	171.70	193.78	22.08	12.86
% of DRI Adv. to Total Advances	0.02	0.02		

BRANCH NETWORK

As at the end of June 2021, the total number of Bank Branches in Tamil Nadu increased to 11419 from 11182 in June 2020. Group wise spread of Bank branches in Tamil Nadu as of June '20 and June '21 is given below:

Name of the Group	June 2020	June 2021	Variation
State Bank Group	1225	1232	7
Nationalised Banks	5267	5054	-213
Private Sector Banks	3564	3819	255
RRBs	632	640	8
Small Finance Banks	494	674	180
TOTAL	11182	11419	237

DEPOSIT GROWTH

Deposits of the Banks in Tamil Nadu have increased from Rs.868371.55 crores as of June 2020 to Rs. 979691.08 crores as of June 2021, registering an increase of Rs. 1,11,319.53 crores. The YoY incremental deposit growth is 12.82%.

CREDIT EXPANSION

The total advances increased from Rs. 9,38,046.86 crores as of June 2020 to Rs.10,13,022.48 crores as of June 2021, registering an increase of Rs. 74975.62 crores in absolute terms and 7.99% 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 108.02% as of June 2020 to 103.40% as of June 2021.

PRIORITY SECTOR ADVANCES

The percentage of priority sector advances is 48.18% as of June 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. 190576.52 crores as of June 2020 to Rs. 239423.31 crores as of June 2021, thus registering an increase of Rs. 48846.79 crores in absolute terms and 25.63% in percentage terms. The percentage of Agricultural sector advances to total advances is 23.63% as of June 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. 12357.06 Crores from Rs.165766.87 Crores as at June 2020 to Rs. 1,78,123.93 Crores as at June 2021.

EXPORT CREDIT

Advances to export credit decreased from Rs. 2110.38 Crores as of June 2020 to Rs. 1024.44 Crores as of June 2021.

EDUCATION LOAN

The outstanding under Educational Loans has reduced from Rs. 15592.62 Crores in June 2020 to Rs. 14132.99 Crores as of June 2021.

HOUSING LOAN

The outstanding under Housing Loans has increased from Rs.42022.87 Crores as of June 2020 to Rs.42485.10 Crores in June 2021 registering a growth of 1.10%.

RENEWABLE ENERGY

The advances to Renewable Energy witnessed decreased from Rs. 326.45 Crores in June 2020 to Rs. 156.28 Crores in June 2021 registering a negative growth of 52.13%.

SOCIAL INFRASTRUCTURE

The outstanding under Social Infrastructure increased from Rs.359.28 Crores as of June 2020 to Rs.1581.53 Crores as of June 2021.

ADVANCES TO WEAKER SECTIONS

The advances to Weaker Sections increased from Rs.122377.01 Crores as of June 2020 to Rs. 124801.02 Crores as at the end of June 2021, registering a marginal growth of Rs. 2424.01 Crores. At this level, advances to Weaker Sections constitute 12.37% of the total credit against the national norm of 11%.

DRI ADVANCES

The outstanding advances under DRI has increased from Rs. 171.70 Crores as of June 2020 to Rs. 193.78 Crores as of June 2021.

REVIEW OF OPERATIONS OF CO-OPERATIVE BANKS IN TAMILNADU

AS AT THE END OF JUNE 2021

As at the end of June 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	June 2021
Rural	311
Semi-Urban	259
Urban	254
Metro	131
TOTAL	955

(Amt. in Crores)

Particulars	JUNE 2020	JUNE 2021
Deposits	42307.80	42074.53
Advances	41896.16	45847.88
Investments	16595.42	14882.17
CD Ratio	99.03%	108.97%
Credit + Investment to Deposit Ratio	138.25%	144.34%

NPA POSITION IN PRIORITY SECTOR ADVANCES – CO-OPERATIVE BANKS –**As on June 2021****(Amount in crores)**

Particulars	NPA Amount	% of NPA
i) NPA in Housing loans	69.11	11.71%
ii) NPA in Education loans	1.06	100.00%
iii) NPA in Agriculture Loans	233.21	15.57%
iv) NPA in Loans to MSME	9.81	53.23%
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	560.30	6.27%
vi) NPA in overall Priority Sector Lending	1160.35	10.31%

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

S.No.	Particulars	JUNE 2020	JUNE 2021
1	Agricultural Advances	8766.01	1498.29
	Of which, Small & Marginal farmers	5027.68	657.55
2	MSME	0.00	18.43
3	Export Credit	0	0
4	Education	1.10	1.06
5	Housing	459.38	590.03
6	Renewable Energy	0.00	0.00
7	Social Infrastructure	480.83	214.09
8	Others	4742.91	8933.44
	TOTAL PRIORITY SECTOR ADVANCES	14450.23	11255.34

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

Particulars	JUNE 2020	JUNE 2021
Total Advances to Weaker Sections	7281.09	5205.21
Of which,		
(i) Advances under SC/ST	1266.07	1029.23
(ii) Advances under DRI	23.84	9.06
Of (ii), Adv. to SC/ST (Outstanding)	3.67	0.11

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

Amount Rs. In crores

Sr.	Name of Bank	Rural	Semi-Urban	Urban	Total	Deposit	Advances	CD ratio	Agriculture	MSME	Export	Education	Housing	Social Infrastructure	Renewable	Other Priority sector	Total Priority sector	Weaker Section	
PUBLIC SECTOR BANK																			
1	BANK OF BARODA	51	109	168	328	26391.21	43710.86	165.63	5946.56	6412.28	0.00	342.72	1650.29	211.11	2.11	0.00	14565.09	3280.15	
2	BANK OF INDIA	59	76	78	213	14112.69	11863.36	84.06	4552.39	3506.89	9.91	378.26	812.08	5.62	0.06	3084.93	12350.16	2769.11	
3	BANK OF MAHARASHTRA	2	8	27	37	18946.00	3285.74	17.34	61.86	1414.76	4.43	24.26	78.68	0.00	0.00	1487.30	3071.29	63.07	
4	CANARA BANK	380	378	362	1120	87257.76	113333.46	129.88	46810.90	19429.06	0.00	3231.95	4089.82	1.17	0.01	35.34	73598.26	13544.25	
5	CENTRAL BANK OF INDIA	62	58	34	154	11725.56	13173.74	112.35	6364.46	2111.35	0.00	471.48	812.89	17.91	0.18	0.55	9778.82	3674.36	
6	INDIAN BANK	386	366	318	1070	104295.94	95443.48	91.51	35297.61	17083.89	11.84	2192.41	3370.31	143.16	1.43	0.00	58100.65	27206.59	
7	INDIAN OVERSEAS BANK	436	388	279	1103	80049.38	53943.37	67.39	25782.25	9935.31	0.00	3548.88	4322.30	6.40	0.06	37.60	43632.81	15776.08	
8	PUNJAB AND SIND BANK	1	0	13	14	395.14	891.49	225.61	2.14	206.64	0.00	7.65	68.01	0.15	0.00	0.45	285.04	54.18	
9	PUNJAB NATIONAL BANK	306	81	165	276	18946.00	34455.35	181.86	963.29	7306.94	5.08	625.99	1180.87	0.00	0.00	2.48	10084.66	0.00	
10	STATE BANK OF INDIA	306	459	467	1232	183595.79	178295.51	97.11	30933.55	14891.34	0.00	1653.57	10885.68	29.29	0.29	0.00	58393.71	38.11	
11	UCO BANK	19	31	59	109	4934.03	6655.50	134.89	738.14	1147.26	130.79	181.98	373.10	1029.23	10.29	745.61	4356.41	1461.46	
12	UNION BANK OF INDIA	138	223	269	630	34521.00	39701.18	115.01	7236.67	8668.92	0.00	830.57	2080.46	18.39	0.18	1.58	18836.77	7765.95	
	Sub Total	1870	2177	2239	6286	585170.50	594753.04	1422.65	164689.82	92114.65	162.06	13489.73	29774.50	1462.43	14.62	5395.85	307053.66	75633.32	
PRIVATE SECTOR BANKS																			
13	AXIS BANK	53	130	170	353	35359.21	53233.36	150.55	8223.85	4963.08	0.00	131.47	1949.64	0.78	20.00	359.55	15648.37	40.97	
14	BANDHAN BANK	12	33	61	106	1943.12	1425.40	73.36	75.43	350.98	0.00	0.00	517.27	0.00	0.00	19.58	963.26	365.10	
15	CITY UNION BANK	120	240	126	486	36230.10	24018.04	66.29	3677.39	7477.13	0.00	103.52	473.72	91.60	22.36	1.10	11846.82	3085.51	
16	CSB BANK LIMITED	5	36	44	85	2767.34	4022.71	145.36	2119.30	708.24	0.00	5.69	18.53	1.74	7.47	63.63	2924.60	25.92	
17	DHANLAXMI BANK	4	9	21	34	1315.60	952.38	72.39	121.45	87.34	0.00	5.87	40.06	0.35	0.07	0.00	255.15	94.62	
18	FEDERAL BANK	46	74	50	170	7779.16	18831.45	242.08	3760.63	2656.95	0.00	45.87	305.76	0.00	28.63	14.22	6812.06	2842.42	
19	HDFC BANK	20	116	201	337	83798.37	106024.91	126.52	5222.53	13559.01	0.00	96.43	3442.11	0.00	11.05	598.70	22929.82	2637.83	

DISTRICT-WISE STATISTICAL DATA ON THE OPERATION OF COMMERCIAL BANKS - OUTSTANDING AS AT THE END JUNE 2021														Reports in Crores		
SR.	Name of District	Deposit	Advance	CD Ratio	Agriculture	MSME	Export Credit	Education	HOUSING	SOCIAL INFRA	Other Priority sector	Total Priority sector	Weaker Section			
1	CHENGALPATTU	37304.42	23907.12	64.09	5216.24	2592.59	22.09	276.43	1846.44	2.09	0.07	194.32	10830.27			
2	RANIPET	4992.95	5338.58	106.92	2712.13	941.06	0.00	110.15	226.64	7.13	2.70	27.65	4027.47			
3	TIRUPATTUR	4192.10	5101.92	121.70	2932.35	675.14	4.13	130.07	148.23	1.88	0.65	53.77	3946.23			
4	KALLAKURICHI	3843.30	7811.70	203.25	5490.73	539.08	0.00	189.10	177.08	5.96	0.60	41.57	6544.12			
5	TENKASI	9432.96	13886.64	115.23	4718.89	1677.67	2.58	305.54	517.53	3.61	0.49	50.39	7341.42			
6	CHENNAI	401438.77	399884.66	98.80	9574.67	66275.90	508.32	1609.41	11064.24	1067.39	12.08	3997.95	92065.96			
7	COIMBATORE	82977.65	68859.99	82.99	13873.05	20962.89	49.95	731.37	4903.11	260.09	8.18	975.61	40935.74			
8	CUDDALORE	14738.95	16821.66	114.13	9073.57	2017.40	4.23	559.96	740.49	6.52	1.14	251.09	12654.39			
9	DHARMAPURI	4791.61	8997.02	187.77	5872.42	1020.01	3.51	282.82	279.11	13.81	0.01	40.02	7511.71			
10	DINDIGUL	11698.49	15098.45	129.06	8010.98	2592.10	56.17	405.26	739.44	1.00	9.90	97.21	12392.05			
11	ERODE	24126.70	23936.87	99.21	8688.58	6303.75	26.07	476.25	1119.50	12.49	28.91	294.31	17429.87			
12	KANCHIPURAM	25554.80	16788.46	65.70	3838.39	3434.98	8.56	245.52	932.75	18.67	5.30	144.33	8628.51			
13	KANNIYAKUMARI	17907.05	23896.54	116.72	10953.82	2576.40	0.00	565.62	1275.32	7.21	3.55	83.77	14856.39			
14	KARUR	8173.33	13794.44	135.56	4253.65	2198.10	92.78	220.61	511.68	25.37	5.73	101.92	7342.55			
15	KRISHNAGIRI	10963.34	16172.13	147.51	7475.34	3042.10	6.19	241.67	540.57	10.24	0.38	113.96	11430.45			
16	MADURAI	33547.80	30902.92	92.12	11416.55	5547.96	8.61	720.53	2582.83	13.78	4.54	228.30	20423.09			
17	NAGAPATTINAM	10210.76	12814.26	92.66	4402.37	907.77	0.00	253.84	474.20	2.63	1.45	67.79	6034.75			
18	NAMAKKAL	14136.41	17254.37	122.06	7506.07	4167.82	19.19	394.18	677.57	14.47	7.94	154.82	13427.66			
19	PERAMBALLUR	4513.40	9480.27	156.95	3436.48	576.89	0.00	219.60	155.49	0.97	0.25	22.79	4357.17			
20	PUDUJKOTTAI	8384.45	14400.40	140.19	6365.76	1238.74	0.00	366.96	394.20	0.90	0.03	27.72	8339.03			
21	RAMANATHAPURAM	6826.98	11896.57	134.19	4258.84	993.52	0.00	204.41	314.74	1.14	0.21	18.97	5736.53			
22	SALEM	29089.12	26997.77	92.81	11143.20	6881.88	5.18	572.03	1204.71	1.79	0.53	292.03	20941.35			
23	SIVAGANGA	11504.15	14959.67	102.11	6109.52	1098.91	0.00	357.07	781.74	5.39	0.71	49.80	8235.24			
24	THANJAVUR	20224.79	24379.46	104.86	9933.21	2967.79	0.50	628.61	1078.71	2.25	4.21	171.45	14084.73			
25	THE NILGIRIS	5683.64	4002.81	70.43	1932.73	680.27	0.00	173.81	277.57	0.26	0.00	52.20	2936.83			
26	THENI	6385.93	10221.00	160.06	6194.72	1158.81	6.00	317.86	503.93	2.43	0.70	79.81	8264.61			
27	THIRUVALLUR	21547.80	18363.33	85.22	5475.37	3693.30	0.00	373.93	1444.28	0.68	0.00	140.57	10104.32			
28	THIRUVARUR	7962.91	11502.12	104.56	3786.35	804.55	0.00	218.98	493.02	1.27	1.14	36.73	5145.87			
29	TIRUCHIRAPPALLI	34036.81	28897.27	74.24	9910.48	4834.88	1.97	640.63	1640.62	0.94	9.76	222.87	17242.83			
30	TIRUNELVELI	16430.05	16782.20	80.65	5515.89	1614.13	0.00	300.21	918.75	0.40	7.07	69.27	8850.43			
31	TIRUVANNAMALAI	8515.71	11296.38	132.65	7342.47	1223.02	0.00	276.37	395.06	4.49	0.50	75.21	9569.12			
32	TOOTHUKUDI	14689.40	12945.78	88.13	5679.28	2628.82	4.37	289.46	775.39	1.78	0.50	90.51	9868.19			
33	VELLORE	13632.41	10736.82	78.76	3831.95	1924.37	0.00	219.50	574.01	7.44	0.02	97.07	6934.35			
34	VILLUPURAM	6363.27	9273.73	145.74	5266.74	1077.54	0.00	261.64	293.97	26.78	0.02	60.66	6977.65			
35	VIRUDHUNAGAR	16414.41	18225.57	94.42	4858.51	3921.22	16.27	323.13	1022.93	22.85	3.27	259.36	10055.23			
36	ARIYALUR	2565.06	4984.85	194.63	3441.23	377.02	0.00	238.24	161.03	7.16	0.03	16.92	4178.61			
37	TIRUPPUR	24889.38	31808.75	127.80	8930.82	12955.58	177.77	432.22	1298.23	18.28	33.71	449.36	26434.99			
	GRAND TOTAL	979691.08	1013022.48	103.40	239423.31	178123.93	1024.44	14132.99	42485.10	1581.53	156.28	9152.11	486079.70			

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

Sl.	Name of Bank	Rural	Semi-Urban	Urban	Total	Deposit	Advances	CD ratio	Agriculture	MSME	Export	Education	Housing	Social Infrastructure	Renewable	Other Priority sector	Total Priority sector	Weaker Section	Amount Rs. In crores	
20	ICICI BANK	144	185	181	510	59557.44	40899.47	68.67	2997.14	8924.76	73.90	36.78	1110.34	0.00	10.58	60.58	13214.09	4384.97		
21	IDBI BANK	15	48	53	116	10006.25	10718.11	107.11	2860.57	2738.36	0.00	52.20	1201.25	7.44	0.06	0.00	6859.88	2486.85		
22	IDFC FIRST BANK	0	0	29	29	4362.13	4416.34	101.24	51.77	482.16	0.00	0.00	43.68	2.23	0.00	0.00	579.84	30.54		
23	INDUSIND BANK	1	33	87	121	13602.09	15557.81	114.38	509.69	4797.09	0.00	0.00	323.39	0.00	0.00	0.00	5630.17	503.15		
24	J & K BANK	0	0	5	5	93.07	968.68	1040.81	0.00	30.25	0.00	0.66	8.01	0.00	0.00	3.38	42.30	14.31		
25	KARNATAKA BANK	0	10	40	50	4065.01	3413.13	83.96	764.51	1124.40	0.00	16.36	116.31	0.00	7.22	0.51	2029.31	0.00		
26	KARUR VYASYA BANK	104	200	123	427	37197.57	23906.33	64.27	13895.06	8158.39	545.47	0.00	616.81	0.00	0.00	0.00	23215.73	4511.14		
27	KOTAK MAHINDRA BANK	6	18	64	88	12041.30	14503.32	120.45	1439.45	3591.18	0.00	3.06	6.98	0.00	0.00	80.69	5121.36	1150.46		
28	LAXSHMI VILAS BANK	81	118	99	298	11361.79	6250.63	55.01	2455.62	841.65	8.31	8.60	69.13	0.00	0.00	61.29	3444.60	1857.38		
29	RBL BANK	7	6	34	47	5153.74	3982.64	77.28	205.76	243.49	0.00	0.68	61.49	0.00	0.00	212.48	723.91	981.60		
30	SOUTH INDIAN BANK	40	51	57	148	8352.54	12287.01	147.11	6337.59	4273.19	0.00	22.42	259.55	7.68	11.21	12.77	10924.41	0.00		
31	TAMILNADU MERCANTILE BANK	104	194	72	370	31073.05	23952.48	77.08	3746.37	9418.70	0.00	98.63	1380.93	7.26	7.77	1.90	14561.55	6043.37		
32	YES BANK	0	2	37	39	4671.49	11273.69	241.33	386.52	2782.12	234.70	0.00	230.15	0.00	15.16	2.10	3650.75	497.51		
	Sub Total	762	1503	1554	3819	370730.37	380637.88	3175.26	58850.63	77208.47	862.38	628.26	12175.11	119.10	141.57	1492.48	151478.00	31553.66		
	REGIONAL RURAL BANKS																			
33	TAMILNADU GRAMA BANK	337	269	34	640	15741.23	16357.69	103.92	12775.21	2340.03	0.00	8.09	157.67	0.00	0.08	35.12	15316.20	9411.69		
	Sub Total	337	269	34	640	15741.23	16357.69	103.92	12775.21	2340.03	0.00	8.09	157.67	0.00	0.08	35.12	15316.20	9411.69		
	SMALL FINANCE BANK																			
34	EQUITAS SMALL FINANCE BANK	58	162	114	334	4450.64	14035.16	315.35	1089.95	5514.61	0.00	0.00	0.96	0.00	0.00	6.13	6611.65	3747.51		
35	ESAF BANK	19	53	19	91	250.97	1619.70	645.38	770.81	566.68	0.00	6.92	13.14	0.00	0.00	138.08	1495.63	1441.74		
36	JANA SMALL FINANCE BANK LTD.	9	17	55	81	1307.54	2344.49	179.31	247.96	321.43	0.00	0.00	162.99	0.00	0.00	1117.24	1849.62	1385.67		
37	SURYODAY SMALL FINANCE BANK	22	32	40	94	903.54	951.85	105.35	381.96	25.79	0.00	0.00	16.68	0.00	0.00	363.41	787.84	400.02		
38	UJIVAN SMALL FINANCE BANK	17	35	22	74	1136.29	2322.66	204.41	616.97	32.28	0.00	0.00	234.05	0.00	0.00	603.80	1487.10	1227.41		
	Sub Total	125	299	250	674	8048.98	21273.86	264.31	3107.65	6460.79	0.00	6.92	427.82	0.00	0.00	2228.66	12231.84	8202.35		
	GRAND TOTAL	3094	4248	4077	11419	979691.08	1013022.48	103.40	239423.31	178123.93	1024.44	14132.99	42485.10	1581.53	156.28	9152.11	486079.70	124801.02		

PERFORMANCE UNDER ANNUAL CREDIT PLAN 2021-22 for the period - April 2021 to June 2021

As per the information available, Banks in Tamil Nadu have disbursed credit of Rs. 189082.90 crores (both priority and non-priority) as against the target of Rs. 197883.60 Crores representing 110% achievement under ACP for the period from April 2021 to June 2021 of FY 2021-22 (MIS II and MIS III enclosed). 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 2021 to June 2021		Achievement from April 2021 to June 2021		% of achievement	
		Number	Amount	Number	Amount	No	Amt
Priority							
1	Agriculture & allied	3679159	41296.45	4304606	45108.84	117	109
2	MSME	625125	29306.02	536885	38568.79	86	132
3	Education	12532	367.54	10929	115.31	87	31
4	Housing	65778	2972.13	30524	1002.78	46	34
5	Export Credit	3207	1632.32	1158	545.5	36	33
6	Renewable Energy	233	271.16	79	39.88	34	15
7	Social Infrastructure	394	251.75	162	57.73	41	23
8	Others	216165	1821.74	80291	474.29	37	26
	Priority Total	4602593	77919.11	4964634	85913.12	108	110
Non Priority							
9	Agriculture	21371	991.65	6426	326.55	30	33
10	Education	6057	605.81	721	49.88	12	8
11	Housing	23522	3634.2	22977	1971.43	98	54
12	Personal loans	250140	4587.82	252420	6586.28	101	144
13	Others	1612191	110145	1586595	94235.6	98	86
	Non Priority Total	1913281	119964	1869139	103170	98	86
Grand Total (Priority + Non Priority)		6515874	197883.6	6833773	189082.9	105	96

LBS-MIS-II

Statement showing Disbursement & Outstanding for the quarter ended June 2021

(No. in actuals, Amt. in Crore)

Sr No.	Categories	Disbursements upto the end of current quarter		Outstandings up to the end of current quarter	
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	4304606	45109	19532405	239041
1A(i)	Farm Credit	4067416	39791	18426204	216089
1A(ii)	Agriculture Infrastructure	209053	770	569019	6656
1A(iii)	Ancillary Activities	28137	4548	537182	16297
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	536885	38569	3748578	188474
1B(i)	Micro Enterprises	463952	17090	2913636	72739
1B(ii)	Small Enterprises	61128	14574	755481	70169
1B(iii)	Medium Enterprises	6023	6667	39566	34411
1B(iv)	Khadi and Village Industries	800	64	4778	8726
1B(v)	Others under MSMEs	4982	175	35117	2429
1C	Export Credit	1158	546	2131	1205
1D	Education	10929	115	623179	13751
1E	Housing	30524	1003	454801	40581
1F	Social Infrastructure	162	58	1597	1581
1G	Renewable Energy	79	40	300	235
1H	Others	80291	474	1550598	8689
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	4964634	85913	25913589	493557
3	Loans to Weaker Sections under Priority Sector	3085175	27823	15353044	124401
4	Non-Priority Sector				
4A	Agriculture	6426	327	30076	2062
4B	Education	721	50	10320	2123
4C	Housing	22977	1971	311952	76844
4D	Personal Loans under Non-Priority Sector	252420	6586	2130767	66660
4E	Others	1586595	94236	6392000	392434
5	Sub Total (4A+4B+4C+4D+4E)	1869139	103170	8875115	540124
	TOTAL (2+5)	6833773	189083	34788704	1033681

LBS-MIS-III

Statement showing Achievement vis-a-vis Targets for the quarter ended June 2021

(No. in actuals, Amt. in Crore)

		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	14618410	38272	4304606	45109
1A(i)	Farm Credit	13296511	33434	4067416	39791
1A(ii)	Agriculture Infrastructure	634391	2441	209053	770
1A(iii)	Ancillary Activities	687508	2397	28137	4548
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	1321126	29729	536885	38569
1B(i)	Micro Enterprises	798477	12994	463952	17090
1B(ii)	Small Enterprises	285784	10268	61128	14574
1B(iii)	Medium Enterprises	127045	5884	6023	6667
1B(iv)	Khadi and Village Industries	40009	113	800	64
1B(v)	Others under MSMEs	69811	470	4982	175
1C	Export Credit	15504	1410	1158	546
1D	Education	217511	1666	10929	115
1E	Housing	213382	6032	30524	1003
1F	Social Infrastructure	38210	650	162	58
1G	Renewable Energy	46161	110	79	40
1H	Others	679470	3334	80291	474
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	17149774	81203	4964634	85913
3	Loans to Weaker Sections under Priority Sector	793480	6151	3085175	27823
4	Non-Priority Sector				
4A	Agriculture	54977	423	6426	327
4B	Education	21597	611	721	50
4C	Housing	57734	6846	22977	1971
4D	Personal Loans under Non-Priority Sector	83856	2493	252420	6586
4E	Others	970608	5951	1586595	94236
5	Sub Total (4A+4B+4C+4D+4E)	1188772	16324	1869139	103170
	TOTAL (2+5)	18338546	97527	6833773	189083

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

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

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

S No.	Particulars	NPA Amount	% of NPA
		June 2021	June 2021
1	NPA in Housing loans	1015.72	2.37
2	NPA in Education loans	3026.05	21.04
3	NPA in Agriculture Loans	9767.56	4.03
4	NPA in Loans to MSME	21160.43	11.46
5	NPA in Export Credit	51.73	5.05
6	NPA in Renewable Energy	19.41	12.42
7	NPA in Social Infra Structure	928.67	58.72
8	NPA in other Priority Sector Loans	1096.88	9.64
9	NPA in overall Priority Sector Lending	37066.46	7.44

BANKWISE STATISTICAL DATA ON NPA POSITION - JUNE 2021

Sl. No.	Name of Bank	Rs. In crores																	
		NPA In Agriculture Loans		NPA In MSME Loans		NPA In Export Credit		NPA In Education		NPA In Housing		NPA In Social Infrastructure		NPA In Renewable Energy		NPA In Other Priority Sector		NPA In Total Priority Sector	
		NPA amt	% of NPA	NPA amt	% of NPA	NPA amt	% of NPA	NPA amt	% of NPA	NPA amt	% of NPA	NPA amt	% of NPA	NPA amt	% of NPA	NPA amt	% of NPA	NPA amt	% of NPA
1	BANK OF BARODA	323.44	5.44	1018.48	15.88	0.00	0.00	123.67	36.08	80.94	4.90	0.00	0.00	0.27	12.95	0.00	0.00	1546.80	10.62
2	BANK OF INDIA	795.19	17.47	900.31	25.67	8.17	82.46	190.07	50.25	42.19	5.20	0.00	0.00	0.97	1732.92	809.05	26.23	2745.96	22.23
3	BANK OF MAHARASHTRA	8.28	13.39	411.06	29.05	2.27	51.30	4.86	21.04	1.56	1.99	0.00	0.00	0.00	0.00	0.00	1.71	429.74	13.99
4	CANARA BANK	2285.77	4.88	3152.37	16.23	0.00	0.00	710.83	21.99	111.13	2.72	0.00	0.00	0.00	0.00	7.82	22.12	6267.93	8.52
5	CENTRAL BANK OF INDIA	415.29	6.53	528.94	25.05	0.00	0.00	260.23	55.19	40.02	4.92	9.78	54.60	0.02	11.11	0.55	100.00	1254.83	12.83
6	INDIAN BANK	530.76	1.50	1882.03	11.02	0.00	0.00	739.55	33.73	64.96	1.93	21.65	15.12	17.85	1246.87	0.00	0.00	3256.80	5.61
7	INDIAN OVERSEAS BANK	0.00	0.00	2226.56	22.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2226.56	5.10
8	PUNJAB AND SIND BANK	1.87	87.45	71.89	34.79	0.00	0.00	1.65	21.57	10.69	15.71	0.00	0.00	0.00	0.00	0.00	0.00	86.37	30.30
9	PUNJAB NATIONAL BANK	328.56	34.11	2219.68	30.38	0.05	0.98	183.44	29.30	61.74	5.23	0.00	0.00	0.00	0.00	0.00	0.28	2794.64	27.71
10	STATE BANK OF INDIA	1340.96	4.33	1998.97	13.42	0.00	0.00	208.89	12.63	189.12	1.74	2.12	7.24	0.00	0.00	0.00	1.16	3740.07	6.40
11	UCO BANK	99.99	13.55	184.99	16.12	5.45	4.17	114.19	62.75	17.57	4.71	886.26	86.11	0.00	0.00	0.00	67.74	1376.19	31.59
12	UNION BANK OF INDIA	1157.09	15.99	2431.68	28.05	0.00	0.00	343.92	41.41	167.03	8.03	0.00	0.00	0.21	113.07	0.44	27.55	4108.39	21.81
13	AXIS 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
14	BANDHAN BANK	0.76	1.01	5.88	1.68	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
15	CITY UNION BANK	422.45	11.49	195.58	2.62	0.00	0.00	58.20	56.22	21.40	4.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	CSB BANK LIMITED	55.45	2.62	35.98	5.08	0.00	0.00	2.98	52.32	2.20	11.88	0.00	0.00	0.00	0.00	0.00	0.00	11.23	1.17
17	DHANLAXMI BANK	1.58	1.30	0.00	0.00	0.00	0.00	2.68	45.62	1.86	4.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	FEDERAL BANK	111.68	2.97	65.43	2.46	0.00	0.00	18.46	40.25	14.66	4.79	0.00	0.00	0.00	0.00	0.00	0.87	697.70	5.89
19	HDFC BANK	144.38	2.76	20.51	0.15	0.00	0.00	6.07	6.30	42.82	1.24	0.00	0.00	0.00	0.00	0.00	0.00	99.73	3.41
20	ICCI BANK	270.74	9.03	459.77	5.15	0.00	0.00	2.66	7.22	39.03	3.51	0.00	0.00	0.00	0.00	5.57	9.19	777.77	5.89
21	IDBI BANK	183.17	6.40	279.52	10.21	0.00	0.00	4.11	7.87	25.67	2.14	0.00	0.00	0.00	0.00	0.00	0.00	492.47	7.18
22	IDFC FIRST 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
23	INDUSIND 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
24	J & K BANK	0.00	0.00	7.15	23.64	0.00	0.00	0.17	25.41	2.15	26.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	KARNATAKA BANK	130.38	17.05	100.05	8.90	0.00	0.00	4.08	24.96	4.41	3.79	0.00	0.00	0.00	0.00	0.01	2.92	238.94	11.77
26	KARUR VYASA BANK	140.72	1.01	276.95	3.39	32.52	5.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.84	30.36
27	KOTAK MAHINDRA BANK	57.10	3.97	118.25	3.29	0.00	0.00	2.79	91.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	LAJSHMI VILAS BANK	132.65	5.40	113.83	13.52	3.27	39.30	1.18	13.75	10.25	14.83	0.00	0.00	0.00	0.00	0.21	0.27	178.36	3.48
29	REL BANK	11.91	5.79	1.33	0.54	0.00	0.00	0.02	3.19	1.01	1.64	0.00	0.00	0.00	0.00	4.76	2.24	262.37	7.62
30	SOUTH INDIAN BANK	126.41	1.99	471.95	11.04	0.00	0.00	5.30	23.62	11.71	4.51	0.00	0.00	0.00	0.00	1.31	10.24	616.69	5.65
31	TAMILNADU MERCANTILE BANK	95.40	2.55	537.35	5.71	0.00	0.00	28.12	28.51	20.67	1.50	0.86	11.84	0.00	0.00	0.27	14.37	682.68	4.66
32	YES BANK	26.40	6.83	45.26	1.63	0.00	0.00	0.00	0.00	11.53	5.01	0.00	0.00	0.00	0.00	0.06	3.03	83.26	2.28
33	TAMILNADU GRAMA BANK	159.33	1.25	56.05	2.40	0.00	0.00	6.72	83.07	5.24	3.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	EQUITAS SMALL FINANCE BANK	202.74	18.60	1195.23	21.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1399.13	21.16
35	ESAF BANK	98.72	12.81	111.51	19.68	0.00	0.00	1.20	17.37	0.43	3.23	0.00	0.00	0.00	0.00	0.00	6.78	244.77	1.60
36	FINCARE SMALL FINANCE BANK LIMITED	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	1399.13	21.16
37	JANA SMALL FINANCE BANK LTD.	24.24	6.35	27.98	108.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.36	6.78	221.22	14.79
38	SURFODAY SMALL FINANCE BANK	56.03	9.08	7.91	24.49	0.00	0.00	0.00	0.00	3.03	18.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	LUVIYAN SMALL FINANCE BANK	28.08	0.90	0.00	0.00	0.00	0.00	0.00	0.00	4.51	1.05	0.00	0.00	0.00	0.00	0.00	1.19	104.75	7.04
	GRAND TOTAL	9767.56	4.03	21160.43	11.46	51.73	5.05	3026.05	21.04	1015.72	2.37	928.67	58.72	19.41	12.42	1096.88	9.64	37066.46	7.44

MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) SECTOR

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

The MSME disbursements made during the period ended June 2021 is Rs. 41010.33 crores of which disbursements to Micro sector is Rs.18300.45 Crores (44.61%). 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
JUNE 2021**

SL.NO.	NAME OF THE BANK	Amt in lakhs				% OF MICRO ENTERPRISES
		MICRO ENTERPRISES		MSME		
		No	Amt	No.	Amount	
1	BANK OF BARODA	1162	83000.70	1223	91687.03	90.53
2	BANK OF INDIA	7525	64931.74	8087	126285.47	51.42
3	BANK OF MAHRASHTRA	372	3279.82	457	4749.95	69.05
4	CANARA BANK	7031	24377.80	8386	59846.73	40.73
5	CENTRAL BANK OF INDIA	4068	10860.19	5914	74602.31	14.56
6	INDIAN BANK	23589	118978.85	42500	388087.72	30.66
7	INDIAN OVERSEAS BANK	46232	39956.80	46485	55426.88	72.09
8	PUNJAB AND SIND BANK	976	1884.87	1122	3522.81	53.50
9	PUNJAB NATIONAL BANK	886	9434.09	1233	33130.24	28.48
10	STATE BANK OF INDIA	19338	244762.58	25906	680039.7	35.99
11	UCO BANK	258	378.47	331	2103.24	17.99
12	UNION BANK OF INDIA	18999	107147.04	21713	326627.57	32.80
13	AXIS BANK*	2534	92266.63	4581	200492.53	46.02
14	BANDHAN BANK	15827	6483.14	15842	6507.92	99.62
15	CITY UNION BANK	23	673.98	27	1369.88	49.20
16	CSB BANK LIMITED	46	1129.90	67	8809.33	12.83
17	DHANLAXMI BANK	1	1000.00	1	1000	100.00
18	FEDERAL BANK	1242	34791.37	2019	149672.33	23.25
19	HDFC BANK	3713	120467.62	4832	257448.24	46.79
20	ICICI BANK	1485	107543.21	2859	329844.26	32.60
21	IDBI BANK	2465	26857.90	2973	62085.23	43.26
22	IDFC FIRST BANK	150	5267.75	354	16531.81	31.86
23	INDUSIND BANK	5300	60205.60	6186	147843.46	40.72
24	J & K BANK	386	449.45	440	449.45	100.00
25	KARNATAKA BANK	85	2815.63	167	17576.02	16.02
26	KARUR VYASYA BANK	120	2691.05	5206	25231.24	10.67
27	KOTAK MAHINDRA BANK	1249	18784.69	2424	55440.59	33.88
28	LAXSHMI VILAS BANK	449	11972.83	717	45297.82	26.43
29	RBL BANK	1063	3101.87	1078	6231.06	49.78
30	SOUTH INDIAN BANK	502	557.05	7469	2493.18	22.34
31	TAMILNAD MERCANTILE BANK	21775	368093.88	24768	547734.71	67.20
32	YES BANK	533	16108.46	1784	119321.17	13.50
33	TAMILNADU GRAMA BANK	236830	220535.11	254083	233989.51	94.25
34	TAMILNADU STATE APEX CO-OP BANK	87	24.43	95	47.25	51.70
35	EQUITAS SMALL FINANCE BANK	30760	14302.61	30789	14493.42	98.68
36	ESAF BANK	7692	3814.13	7692	3814.13	100.00
38	JANA SMALL FINANCE BANK LTD.	2498	1113.86	2505	1199.64	92.85
39	SURYODAY SMALL FINANCE BANK	0	0.00	0	0	0.00
GRAND TOTAL		467251	1830045.10	542315	4101033.83	44.61

Details of Educational Loans disbursed from April 2021 to June 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, 9971 Educational loans to the tune of Rs. 371.08 crores have been disbursed during the period from April 2021 to June 2021.

Out of 9971 Educational loans disbursed, 9791 loans amounting to Rs.132.19 Cr, were granted to girl students.

(Amount in Rs. Crores)

Fresh Sanctions during the quarter		Disbursed during the quarter		Of which girl Student	
No.	Amount	No.	Amount	No.	Amount
2475	14453.57	9971	317.08	9791	132.19

Member Banks are requested to upload the sanctions/disbursement in Vidya Lakshmi Portal compulsorily.

Details of Education loan Disbursed 01.04.2021 to 30.06.2021

Rs in Lakhs

SR.	NAME OF BANK	Fresh Sanctions during the quarter		Disbursed during the quarter		of which disbursed to girl student	
		No.	Amt.	No.	Amt.	No.	Amt.
1	INDIAN OVERSEAS BANK	199	854.78	1015	1030.49	428	424.83
2	BANK OF BARODA	124	1583.05	549	1713.76	203	513.35
3	BANK OF INDIA	46	384.91	200	283.5	82	147.48
4	BANK OF MAHARASHTRA	13	38.52	11	38.38	5	6.54
5	CANARA BANK	511	1135.7	1940	3774.44	898	1747.44
6	CENTRAL BANK OF INDIA	17	173.71	15	48.22	5791	113.57
7	INDIAN BANK	212	2114.04	950	1845.65	388	700.88
8	PUNJAB NATIONAL BANK	55	599.78	410	970.56	145	330.94
9	PUNJAB AND SIND BANK	8	21.8	58	107.07	32	79.82
10	UNION BANK OF INDIA	121	922.11	118	187.49	59	80.66
11	UCO BANK	24	223.8	65	82.92	24	45.46
12	STATE BANK OF INDIA	742	1736.61	4159	25084.54	1524	8371.76
13	AXIS BANK	0	0	0	0	10	63.34
14	BANDHAN BANK	0	0	0	0	25	22.28
15	FEDERAL BANK	0	0	20	80.81	0	208.19
16	HDFC BANK	72	76.03	72	76.03	25	47.39
17	ICICI BANK	0	2230.03	0	855.87	0	0
18	IDBI BANK	25	484.73	69	153.36	1	1
19	INDUSIND BANK	0	0	0	0	7	62.9
20	J & K BANK	2	10.8	1	1	0	0
21	KARNATAKA BANK	2	27.36	14	67.52	0	0
22	CSB BANK LIMITED	0	0	0	0	2	0.76
23	CITY UNION BANK	7	18.61	0	0	0	0
24	DHANLAXMI BANK	2	93	8	80.93	8	50.96
25	IDFC FIRST BANK	0	0	0	0	0	0
26	KARUR VYASYA BANK	19	0	19	138.31	0	0
27	KOTAK MAHINDRA BANK	0	0	0	0	0	0
28	LAXSHMI VILAS BANK	0	0	3	2.37	5	12.23
29	RBL BANK	31	9.65	31	9.65	33	159.79
30	SOUTH INDIAN BANK	18	62.08	19	46.89	0	0
31	TAMILNAD MERCANTILE BANK	129	1624.22	129	400.42	0	0
32	YES BANK	0	0	0	0	0	0
33	TAMILNADU GRAMA BANK	0	0	0	0		
34	TAMILNADU STATE APEX CO-OP BANK	0	0	0	0	0	0
35	EQUITAS SMALL FINANCE BANK	0	0	0	0	0	0
36	JANA SMALL FINANCE BANK LTD.	0	0	0	0	0	0
37	SURYODAY SMALL FINANCE BANK	0	0	0	0	0	0
38	UJJIVAN SMALL FINANCE BANK	0	0	0	0	0	0
39	ESAF BANK	96	28.25	96	28.25	96	28.25
GRAND TOTAL		2475	14453.57	9971	37108.43	9791	13219.82

Bank Finance under Housing Scheme (under priority sector)

As per the data provided by the member banks, disbursement to the tune of Rs.1090.77 crores have been made to the housing sector from April 2021 to June 2021.

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

(Amount in Rs. Crores)

Disbursement made from April 2021 to June 2021		
Particulars	Numbers	Amount
Total	31258	1090.77

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

Bank Finance under Housing Scheme for the quarter ended June 2021			
Rs.in Lakhs			
Sr. No.	Name of Bank	Housing	
		A/c	Amt
1	INDIAN OVERSEAS BANK	444	6686.15
2	BANK OF BARODA	432	2875.73
3	BANK OF INDIA	444	2434.03
4	BANK OF MAHRASHTRA	193	355.94
5	CANARA BANK	5605	22149.31
6	CENTRAL BANK OF INDIA	632	1591.3
7	INDIAN BANK	1475	7450.54
8	PUNJAB NATIONAL BANK	287	1618.75
9	PUNJAB AND SIND BANK	17	249.9
10	UNION BANK OF INDIA	650	3236.9
11	UCO BANK	139	699.31
12	STATE BANK OF INDIA	7619	15142.03
13	AXIS BANK	0	0
14	BANDHAN BANK	492	1225.63
15	FEDERAL BANK	111	728.1
16	HDFC BANK	2521	7903.02
17	ICICI BANK	57	1322.74
18	IDBI BANK	285	2473.59
19	INDUSIND BANK	348	1303.6
20	J & K BANK	85	0.2
21	KARNATAKA BANK	49	292.26
22	CSB BANK LIMITED	1	18.75
23	CITY UNION BANK	0	0
24	DHANLAXMI BANK	35	250.83
25	IDFC FIRST BANK	125	88.86
26	KARUR VYASYA BANK	0	0
27	KOTAK MAHINDRA BANK	6	115.42
28	LAXSHMI VILAS BANK	1	5
29	RBL BANK	161	579.13
30	SOUTH INDIAN BANK	2887	218.75
31	TAMILNAD MERCANTILE BANK	1577	5734.04
32	YES BANK	205	1909.64
33	TAMILNADU GRAMA BANK	2213	15767.14
34	TAMILNADU STATE APEX CO-OP BANK	290	2173.58
35	EQUITAS SMALL FINANCE BANK	0	0
36	JANA SMALL FINANCE BANK LTD.	752	1006.28
37	SURYODAY SMALL FINANCE BANK	0	0
38	UJJIVAN SMALL FINANCE BANK	1089	1408.34
39	ESAF BANK	31	63.05
	GRAND TOTAL	31258	109077.84

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 bank-wise credit flow to women (disbursement and outstanding) as of June 2021 in the state of Tamil Nadu is furnished in the annexure.

The bank category wise break up for the Quarter ended June 2021 is given below:

(Amount in Rs. Crores)

S.No	BANKS	Disbursement made during the quarter ended June 2021		Outstanding position as of June 2021	
		Accounts	Amount	Accounts	Amount
1	PUBLIC SECTOR BANKS	1384844	12540.30	7894779	123795.68
2	PRIVATE SECTOR BANKS	516950	7465.98	3198876	52059.67
3	REGIONAL RURAL BANKS	125980	1088.53	674206	5875.36
4	SMALL FINANCE BANK	232106	1057.44	4621404	10576.90
	TOTAL	2259880	22152.25	16389265	192307.61

167th SLBC Meeting

Bank-Wise credit flow to Women as of June 2021

		(Amount in Rs. Crs)			
SR.	NAME OF BANK	Disbursement made during the Quarter ended June 2021		Outstanding position as on June 2021	
		A/C	AMT.	A/C	AMT.
	PUBLIC SECTOR BANKS				
1	BANK OF BARODA	35346	467.66	235440	4117.79
2	BANK OF INDIA	27621	307.75	177619	2511.44
3	BANK OF MAHRASHTRA	1080	25.36	4799	159.07
4	CANARA BANK	412133	3950.3	2090315	30813.15
5	CENTRAL BANK OF INDIA	31921	342.89	194481	2721.43
6	INDIAN BANK	431768	3701.69	2079400	23286.18
7	INDIAN OVERSEAS BANK	276347	2461.65	1401016	15641.88
8	PUNJAB AND SIND BANK	64	1.85	1189	62.1
9	PUNJAB NATIONAL BANK	4399	162.38	67610	3853.39
10	STATE BANK OF INDIA	99054	409.62	1194261	34205.6
11	UCO BANK	7343	101.97	68073	1146.62
12	UNION BANK OF INDIA	57768	607.18	380576	5277.03
	Sub Total	1384844	12540.3	7894779	123795.68
	PRIVATE SECTOR BANKS				
13	AXIS BANK	93778	1605.46	230789	8836.86
14	BANDHAN BANK	20083	83.85	135409	509.68
15	FEDERAL BANK	35485	549	98574	2178.4
16	HDFC BANK	37130	585.45	756388	5858.68
17	ICICI BANK	91680	1591.58	270187	17262.55
18	IDBI BANK	11798	254.99	74861	1866.47
19	INDUSIND BANK	17596	292.79	52616	858.7
20	J & K BANK	12	0.25	213	12.93
21	KARNATAKA BANK	4437	17.77	734	204.49
22	CSB BANK LIMITED	12440	152.01	52064	621.72
23	CITY UNION BANK	5	0.05	119531	692.53
24	DHANLAXMI BANK	2407	45.06	9320	216.16
25	IDFC FIRST BANK	13146	66.47	85794	432.75
26	KARUR VYASYA BANK	47641	766.38	223885	4237.86
27	KOTAK MAHINDRA BANK	0	0	0	0
28	LAXSHMI VILAS BANK	12562	115.69	67343	758.49
29	RBL BANK	248	12.51	441898	1099.49
30	SOUTH INDIAN BANK	24065	339.89	95552	1654.29
31	TAMILNAD MERCANTILE BANK	86248	963.68	321847	4397.34
32	YES BANK	6189	23.1	161871	360.28
	Sub Total	516950	7465.98	3198876	52059.67
	REGIONAL RURAL BANKS				
33	TAMILNADU GRAMA BANK	125980	1088.53	674206	5875.36
	Sub Total	125980	1088.53	674206	5875.36
	Small Financial Bank				
35	EQUITAS SMALL FINANCE BANK	134870	653.66	2379272	5352.46
36	JANA SMALL FINANCE BANK LTD.	27179	121.31	492708	1447
37	SURYODAY SMALL FINANCE BANK	17968	50.22	470107	752.7
38	UJJIVAN SMALL FINANCE BANK	24131	118	646868	1583
39	ESAF BANK	27958	114.25	632449	1441.74
	Sub Total	232106	1057.44	4621404	10576.9
	GRAND TOTAL	2259880	22152.25	16389265	192307.61

Credit Flow to Minority Communities:

As per the data received from the member banks, 489831 loans amounting to Rs.5073.27 crores were disbursed to Minority Communities during the quarter ended June 2021. Out of all banks, Public Sector Banks disbursed 334151 loans amounting to Rs.2909.91 Crores. The details are furnished below:

(Amount in Rs. Crores)

Sl. No.	Name of the Community	Disbursement during the quarter ended			
		June-21			
		All Banks		Public Sector Banks	
		Account	Amount	Account	Amount
1	Christian	306174	2869.80	213605	1605.47
2	Muslim	171963	1884.12	115485	1091.59
3	Sikh	1896	51.86	775	6.59
4	Zoroastrian	607	6.38	499	5.43
5	Neo Buddhist	6731	63.20	3061	112.23
6	Jains	2460	197.91	726	88.60
	Total	489831	5073.27	334151	2909.91

Total outstanding advances to Minority Communities by all banks stood at Rs. 40275.21 crores as of June 2021 out of which Public Sector Banks o/s amounts to Rs.25393.27 crores. The details are furnished below.

(Amount in Rs. Crores)

Sl. No.	Name of the Community	Outstanding Position as of			
		June-21			
		All Banks		Public Sector Banks	
		Account	Amount	Account	Amount
1	Christian	1161626	22508.46	587425	14203.23
2	Muslim	1010590	16266.88	556406	10397.83
3	Sikh	4409	108.64	2660	53.39
4	Zoroastrian	6297	85.14	4318	78.33
5	Neo Buddhist	44749	533.13	18216	386.29
6	Jains	12672	772.96	3270	274.2
	Total	2240343	40275.21	1172295	25393.27

SR.	NAME OF BANK	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIANS		JAINS		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
	PUBLIC BANK														
1	INDIAN OVERSEAS BANK	14767	172.11	3453	11.08	2	0.01	30	0.28	1	0	7	0.07	18260	183.55
2	BANK OF BARODA	560	8.18	3322	41.73	33	0.4	23	0.32	3	0.03	72	2.08	4013	52.74
3	BANK OF INDIA	1024	28.85	2191	115.2	0	0	5	0.25	0	0	6	0.85	3226	145.15
4	BANK OF MAHARASHTRA	209	15.21	202	28.98	1	0.01	4	0.04	3	0.4	14	5.14	433	49.79
5	CANARA BANK	25297	342	16358	196.96	2625	32.44	277	3.6	468	4.42	347	7.17	45372	566.59
6	CENTRAL BANK OF INDIA	261	3.47	3136	61.14	11	0.08	9	0.19	1	0	20	2.12	3438	67
7	INDIAN BANK	26205	798.34	20828	292.65	15	0.17	22	0.89	3	0.11	20	1.85	47093	1095.01
8	PUNJAB NATIONAL BANK	320	5.6	183	2.05	0	0	1	0.02	0	0	2	0.06	506	7.73
9	PUNJAB AND SIND BANK	36	0.7	40	0.75	0	0	2	0.02	0	0	3	0	81	1.47
10	UNION BANK OF INDIA	3698	85.59	4345	225.71	7	0.12	5	0.05	6	0.47	94	66.98	8355	378.92
11	UCO BANK	652	11.11	658	13.4	0	0	0	0	0	0	2	0.11	1312	24.62
12	STATE BANK OF INDIA	140376	133.31	60769	101.93	53	0.01	397	0.93	14	0	139	2.17	201748	238.35
	Sub Total	213605	1605.47	115485	1091.59	2747	33.24	775	6.59	489	5.43	726	88.6	333837	2830.92
	PRIVATE BANKS														
13	AXIS BANK	22	0.44	36	1.08	0	0	1	0	0	0	2	0	61	1.52
14	BANDHAN BANK	444	2.28	1945	7.79	0	0	0	0	0	0	0	0	2389	10.07
15	FEDERAL BANK	14339	171.21	3967	65.39	2	0.01	8	0.13	0	0	65	1.68	18381	238.42
16	HDFC BANK	846	10.94	330	4.65	0	0	1	0.01	0	0	0	0	1177	15.6
17	ICICI BANK	2199	86.1	4042	106.7	31	0.4	13	0.52	1	0.21	16	7.72	6302	201.65
18	IDBI BANK	1270	30.37	1367	28.48	2	0.02	3	0.1	0	0	19	0.84	2661	59.81
19	INDUSIND BANK	1240	39.13	976	41.44	4	0.89	933	43.3	0	0	6	0.87	3159	125.63
20	J & K BANK	3	0.03	72	0.79	0	0	2	0	0	0	1	0	78	0.82
21	KARNATAKA BANK	141	5.79	30	2.58	2	0.03	0	0	0	0	36	3.1	209	11.5
22	CSB BANK LIMITED	3425	45.26	1516	24.24	9	0.03	0	0	1	0.08	1088	9.22	6040	78.93
23	CITY UNION BANK	2	0.41	6	0.48	0	0	0	0	0	0	0	0	8	0.89
24	DHANLAXMI BANK	53	0.77	123	1.88	8	0.07	0	0	0	0	3	0.05	187	2.77
25	IDFC FIRST BANK	1	0	3	0.01	0	0	0	0	0	0	0	0	4	0.01
26	KARUR VYASYA BANK	3934	64.01	6574	105.33	25	5.13	1	0.02	0	0	87	4.25	10621	178.74
27	KOTAK MAHINDRA BANK	85	4.25	45	4.81	0	0	1	0.02	0	0	26	13.41	157	22.47
28	LAXSHMI VILAS BANK	1092	12.18	1698	28.89	4	0	1	0.02	7	0.15	183	1.25	2985	42.49
29	RBL BANK	261	1.1	448	1.7	3	0.01	1	0	6	0.13	0	0	719	2.94
30	SOUTH INDIAN BANK	3280	17.4	2701	11.35	8	0.01	22	0.02	7	0	46	0.27	6064	29.05
31	TAMILNAD MERCANTILE BANK	17967	423.29	7240	165.21	4	0.34	57	0.74	0	0	66	9.2	25334	598.78
32	YES BANK	94	2.66	83	18.28	0	0	1	0	0	0	36	57.23	214	78.17
	Sub Total	50698	917.62	33202	621.08	102	6.94	1045	44.86	22	0.57	1681	109.09	86750	1700.16
	REGIONAL RURAL BANKS														
33	TAMILNADU GRAMA BANK	34972	306.26	15126	131.29	0	0	0	0	0	0	0	0	50098	437.55
	Sub Total	34972	306.26	15126	131.29	0	0	0	0	0	0	0	0	50098	437.55
	Small Financial Bank														
35	EQUITAS SMALL FINANCE BANK	2754	18.3	3933	22.36	406	1.87	54	0.27	84	0.37	46	0.19	7277	43.36
36	JANA SMALL FINANCE BANK LTD.	943	5.3	797	4.02	3453	20.99	3	0.02	0	0	6	0.03	5202	30.36
37	SURYODAY SMALL FINANCE BANK	389	1.35	735	2.19	0	0	1	0	1	0.01	0	0	1126	3.55
38	UJJIVAN SMALL FINANCE BANK	634	2.95	1632	6.92	1	0.01	3	0.02	1	0	1	0	2272	9.9
39	ESAF BANK	2179	12.55	1053	4.67	22	0.15	15	0.1	0	0	0	0	3269	17.47
40	FINCARE SMALL FINANCE BANK LIM	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	6899	40.45	8150	40.16	3882	23.02	76	0.41	86	0.38	53	0.22	19146	104.64
	GRAND TOTAL	306174	2869.8	171963	1884.12	6731	63.2	1896	51.86	607	6.38	2460	197.91	489831	5073.27

BANK WISE TOTAL LOANS OUTSTANDING TO MINORITY COMMUNITIES

Reports in Crore

SR.	NAME OF BANK	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIANS		JAINS		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
		PUBLIC BANK													
1	BANK OF BARODA	5188	157.75	23427	479.4	274	5.96	202	4.41	31	0.28	691	33.29	29813	681.09
2	BANK OF INDIA	7596	202.44	12566	306.5	0	0	49	0.94	1	0.01	35	7.7	20247	517.59
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	619	19.22
4	CANARA BANK	157817	3295	109732	2014.97	17155	345.51	1544	21.48	4203	74.3	1699	62.7	292150	5813.96
5	CENTRAL BANK OF INDIA	1747	21.84	17515	400.25	48	0.53	63	1.42	8	0.14	79	4.11	19460	428.29
6	FEDERAL BANK	134953	3345.91	116202	1804.29	65	0.84	124	3.12	10	0.12	102	13.96	251456	5168.24
7	INDIAN OVERSEAS BANK	102257	1371.62	175642	2195.4	578	31.15	205	2.72	7	0.03	65	0.8	278954	3601.72
8	PUNJAB AND SIND BANK	45	2.71	35	2.46	0	0	11	1.12	0	0	0	0	91	6.29
9	PUNJAB NATIONAL BANK	5387	233.3	3348	106.11	2	0.04	23	2.43	0	0	100	18.15	8860	362.03
10	STATE BANK OF INDIA	140376	4808.47	60769	2231.53	53	1.52	397	13.62	14	0.44	139	32.28	201748	7087.86
11	UCO BANK	6349	151.04	6220	192.35	8	0.05	2	0.06	0	0	29	2.23	12608	345.73
12	UNION BANK OF INDIA	25710	613.15	30750	662.57	33	0.69	40	2.07	44	3.01	331	98.98	56908	1380.47
	Sub Total	587425	14203.23	556406	10397.83	18216	386.29	2660	53.39	4318	78.33	3270	274.2	1172914	26412.49
PRIVATE BANKS															
13	AXIS BANK	16777	924.86	14428	575.34	10	0.96	40	2.25	18	0.62	402	61.75	31675	1565.78
14	BANDHAN BANK	2826	11	13132	43.66	1	0	0	0	0	0	1	0	15960	54.66
15	FEDERAL BANK	33000	683.79	11115	283.72	5	0.02	22	0.39	1	0.03	366	8.7	44509	976.65
16	HDFC BANK	27218	146.23	18809	73.41	4	0.48	7	0.12	1	0.01	23	1.83	46062	2220.08
17	ICICI BANK	16796	1119.56	22343	1012.78	125	8.71	70	15.71	13	0.83	255	132.78	39602	2290.37
18	IDBI BANK	8353	280.45	9284	220.48	5	0.19	26	1.61	0	0	110	8.56	17778	511.29
19	INDUSIND BANK	15	0.46	4939	115.83	15	0.46	5	0.08	1	0.02	29	1.99	5004	118.84
20	J & K BANK	0	0	0	0	0	0	0	0	0	0	0	0	432	68.81
21	KARNATAKA BANK	612	79.89	263	24.99	5	0.1	0	0	0	0	54	8.56	934	113.54
22	CSB BANK LIMITED	12117	171.02	5939	112.07	17	0.07	2	0.04	5	0.49	5090	53.55	23170	337.24
23	CITY UNION BANK	25720	414.14	35264	553.13	0	0	57	0.27	0	0	169	3.98	61210	971.52
24	DHANLAXMI BANK	170	3.12	500	8.86	115	3	6	0	0	0	28	0.85	819	15.83
25	IDFC FIRST BANK	139	8.28	106	6.31	1	0.01	7	0.02	1	0	6	1.92	260	16.54
26	KARUR VYASA BANK	18178	385.94	30307	566.7	173	24.91	16	0.26	0	0	341	21.45	49015	999.26
27	KOTAK MAHINDRA BANK	1166	52.99	842	74.51	5	0.33	66	28.21	0	0	222	107.68	2301	263.72
28	LAXSHMI VILAS BANK	5277	71.2	8883	174	17	0.21	10	0.16	29	0.74	910	8.98	15126	255.29
29	RBL BANK	5525	12.74	4677	12.21	105	0.24	36	0.06	28	0.77	4	0	10375	26.02
30	SOUTH INDIAN BANK	3280	105.61	2701	77.32	8	0.1	22	0.2	7	0.17	46	0.73	6064	184.13
31	TAMILNAD MERCANTILE BANK	73988	1604.64	32151	634.51	17	0.72	198	3.41	4	0.09	195	9.13	106553	2252.5
32	YES BANK	4658	38.14	2184	45.03	5	0.12	16	0.17	0	0	89	64.21	6952	147.67
	Sub Total	255815	6114.06	217887	4614.86	633	40.63	606	52.96	108	3.77	8340	496.65	483801	11391.74
REGIONAL RURAL BANKS															
33	TAMILNADU GRAMA BANK	189796	1701.23	79525	739.47	0	0	0	0	0	0	0	0	269321	2440.7
	Sub Total	189796	1701.23	79525	739.47	0	0	0	0	0	0	0	0	269321	2440.7
Small Financial Bank															
35	EQUITAS SMALL FINANCE BANK	44628	264.8	65581	294.56	6888	10.52	528	0.82	1826	2.96	740	1.26	120191	574.92
36	JANA SMALL FINANCE BANK LTD.	15527	54.74	16730	56.21	18646	94.9	67	0.15	0	0	301	0.81	51271	206.81
37	SURYODAY SMALL FINANCE BANK	10511	19.03	16362	26.98	20	0.02	18	0.03	37	0.06	14	0.02	26962	46.14
38	UJJIVAN SMALL FINANCE BANK	16680	41.1	38017	86.47	43	0.08	131	0.27	8	0.02	6	0	54885	127.94
39	ESAF BANK	41244	110.27	20102	50.5	303	0.69	399	1.02	0	0	1	0.02	62049	162.5
40	FINCARE SMALL FINANCE BANK LIMITED	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	128590	489.94	166792	514.72	25900	106.21	1143	2.29	1871	3.04	1062	2.11	315358	1118.31
	GRAND TOTAL	1161626	22508.46	1010590	16266.88	44749	533.13	4409	108.64	6297	85.14	12672	772.96	2241394	40363.24

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 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 2021 to June 2021, Banks in Tamil Nadu have disbursed 52291 KCCs to the tune of Rs.1059.74 crores. The total number of Rupay Card issued in KCC is 352179. 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.

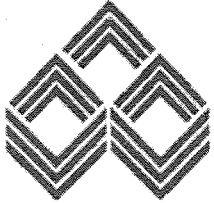
In view of the above, SLBC advises the member banks to

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.

KISAN CREDIT CARD SCHEME - DISBURSEMENT AND OUTSTANDING - BANK WISE

Rs. In Crores

SR.	Name of Bank	NO. OF KCC ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QUARTER	TOTAL NO. OF KCC AS ON END OF CURRENT QUARTER	OUTSTANDING Amount. AS ON END OF CURRENT QUARTER	RuPay card issued in KCC (No.)
1	BANK OF BARODA	44	2.51	22504	296.89	8484
2	BANK OF INDIA	249	20.82	24319	191.82	21944
3	BANK OF MAHRASHTRA	19	0.37	297	4.06	166
4	CANARA BANK	8764	108.64	239861	3292.63	84374
5	CENTRAL BANK OF INDIA	1306	18.12	1306	1124.44	22820
6	INDIAN BANK	1523	16.82	103597	1031.32	14229
7	INDIAN OVERSEAS BANK	5253	34.99	103466	1059.89	103138
8	PUNJAB AND SIND BANK	0	0	1	0.02	1
9	PUNJAB NATIONAL BANK	547	14.99	13349	203.52	0
10	STATE BANK OF INDIA	4059	75.16	109134	1395.84	21222
11	UCO BANK	93	1.58	7200	91.45	4533
12	UNION BANK OF INDIA	4204	39.13	36109	445.81	10884
13	AXIS BANK	0	0	1268	5.72	0
14	BANDHAN BANK	0	0	0	0	0
15	FEDERAL BANK	8819	133.23	8776	319.24	284
16	HDFC BANK	5821	207.52	288170	2155.66	2516
17	ICICI BANK	7308	292.5	21986	1559.47	17682
18	IDBI BANK	658	14.75	6217	196.15	6071
19	INDUSIND BANK	0	0	0	0	0
20	J & K BANK	0	0	0	0	0
21	KARNATAKA BANK	6	0.98	48	4.4	0
22	CSB BANK LIMITED	53	16.37	647	114.73	3
23	CITY UNION BANK	30	0.96	88789	870.2	0
24	DHANLAXMI BANK	0	0	7	0.01	1
25	IDFC FIRST BANK	0	0	0	0	0
26	KARUR VYASYA BANK	75	3.02	3674	182.02	1756
27	KOTAK MAHINDRA BANK	0	0	39	0.67	0
28	LAXSHMI VILAS BANK	32	1.35	564	30.75	0
29	RBL BANK	172	8.63	3845	153.35	0
30	SOUTH INDIAN BANK	133	3.37	2339	349.62	2164
31	TAMILNAD MERCANTILE BANK	259	6.05	5779	123.83	0
32	YES BANK	0	0	0	0	0
33	TAMILNADU GRAMA BANK	2864	37.88	8	342.51	29907
	GRAND TOTAL	52291	1059.74	1093299	15546.02	352179



Indian Overseas Bank
Rural Self Employment Training Institute
Thanjavur
SUCCESS STORIES

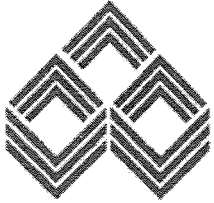


SUCCESS STORY OF VASUGI MURUGANANTHAM



Mrs Vasugi is from Vilar panchayat. After completing her school education she was not allowed to pursue her higher studies & got married. In order to help his husband financially she started stitching dresses and hardly earned Rs.5000/- per month from the tailoring activity. With this meagre income she couldn't support her family needs. At that time she came to know about free skill training courses through newspaper and applied for Paper Cover, Envelope and File making course.

Then she had undergone training in Paper cover, envelope & file making course at our Institute. Vasugi showed a lot of interest and potential during the course. After completion of the course she opened a unit of paper bag, envelope making in her village by employing 4 other persons. She has expanded her business by availing loan of Rs. 30,000 from Thanjavur District Central Co Operative Bank. Now she is earning Rs. 30,000/- per month and running her family happily.



Indian Overseas Bank
Rural Self Employment Training Institute
Thanjavur
SUCCESS STORIES



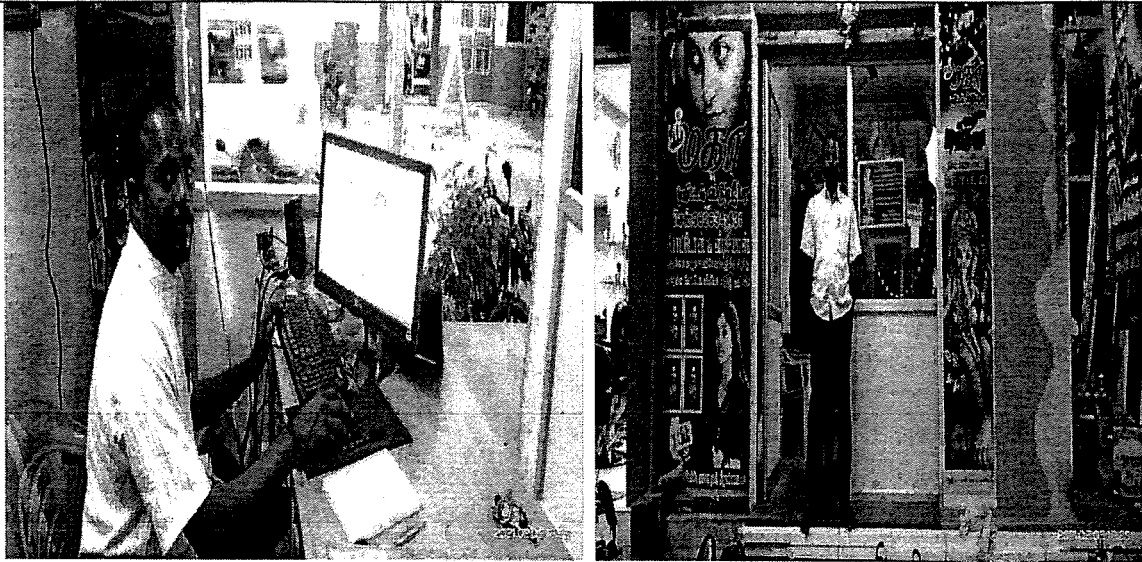
SUCCESS STORY OF LENIN ARASU PALANISAMY



Mr. Lenin Arasu is from Orathanadu. After completion of his degree he was earning Rs.10000/- per month from Wage Employment. The income was not sufficient to run his family. When he came to know about IOB RSETI trainings through one of his friends he immediately applied for Cellphone Repairs and Service course at our Institute.

After getting the knowledge and skills from the RSETI training, he started his own business by opening Cell phone Repairs and spares sales shop in town. He had spent his own fund of Rs. 3, 00,000 for his business. Now he is earning Rs. 15,000/- per month and running his family happily. He is always thankful to IOB RSETI for the benefits & knowledge he had received.

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. Suresh											
2	Address			No.184, Thercku Street, Su.Andapattu Vill & Po,Tiruvannamalai.											
3	Age (in years)*: 31			4.	Educational Qualification : 10 th										
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	6	2	6	3	4	1	4	3	1	PAN NO:	
9	AADHAAR Number* (12 Digits):			2	5	0	5	6	8	7	4	2	0	8	5
10	Brief Pre Training History with Financial Status : Mr.R.Suresh from Su.Andapattu Village, Tiruvannamalai. He was guided by one of his Friend to attend the EAP awareness programme conducted by INDSETI Tiruvannamalai.														
II. TRAINING DETAILS:															
Photography and Videography From 30.12.2020 to 09.02.2021															
11	How the beneficiary came in contact with RSETI			EAP Meeting											
12	Name of the training programme attended:			Photography and Videography			Course Code :			4	0	0	0	2	
13	Trainee Roll Number:14 Batch No: 115			Duration of Training : 30 days			From: 30-12-2020 To: 09-02-2021								
14	Date of Settlement (As reported in MIS)			25.06.2021											
III. SOURCE OF FUNDS:															
15	Total Project Cost (in Rs.) (a+b)			2,50,000											
a)	Own funds invested (in Rs.)			2,50,000											
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):	Sri Maha Digital Studio
	c) Date of establishment:	19.04.2021
17	Average Monthly Net Income (in Rs.)	30,000
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 was selected in the interview and attended the EDP training on Photography and Videography training from 30.12.2020 to 09.02.2021. After completing the training, he has started his own shop by the name Sri Maha Digital Studio at Tiruvannamalai. Because of his quality service and reasonable service charges, he has gained good reputation among his customer. Now he is earning Rs.30,000 – 35,000 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: 06.08.2021.

DIRECTOR OF INDRSETI