



State Level Bankers' Committee, Tamil Nadu

Convenor: Indian Overseas Bank

169th Meeting of State Level Bankers' Committee

Review: December 2021

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State Level Bankers' Committee, Tamil Nadu

Convener: Indian Overseas Bank

Minutes of the 168th Meeting of SLBC

Held on 15.12.2021 through Virtual Mode

The 168th meeting of SLBC, Tamil Nadu was held on 15th of December 2021 through Virtual Mode.

Welcome Address:

Shri.S.C.Mohanta, GM – IOB and Convenor SLBC welcomed Shri Pankaj Jain Addl.Secretary, Department of Financial Services, Ministry of Finance, Govt. of India, Shri N Muruganandam I.A.S, Principal Secretary, Finance Department, Govt. of Tamil Nadu, 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 Hitesh Kumar S Makwana I A S, Principal Secretary Housing and Urban Development Department ,Shri K Vivekanadan I A S Managing Director TAHDCO, 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 bankers. The following are the highlights of his welcome address:

The 167th SLBC Meeting was conducted on 30.09.21. Some important events that took place during the intervening period between the 167th SLBC main meeting to 168th SLBC main meeting are furnished below.

- Special SLBC Meeting conducted on 25.10.2021 under the chairmanship of The Chief Minister of Tamil Nadu.
- Subsequent to the last SLBC Main meeting, the Meetings of 168th SLBC Sub-Committee on Credit Flow & Financial inclusion was conducted on 26.11.2021 and Steering committee on 03.12.2021.
- In the intervening period we have conducted credit outreach programme in all the 37 district and disbursed loan to the tune of Rs.5835 crore to various beneficiaries under Agriculture, Housing, SHG and also personal loan segments.
- The Convenor, 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. Before proceeding on the performance of banks in the state, he touched upon the Global & National economic scenario briefly.

The Indian economy is showing signs of recovery from the debilitating impact of the pandemic boosted by targeted fiscal relief, monetary policy measures.

Global Outlook:

- The Global economic outlook is uncertain from multiple fronts.
- The COVID-19 Omicron variant spreads in a faster way affecting various countries, the persistence of supply chain disruptions, logistic networks results increase in freight cost and delivery times.
- In addition, slow inoculation rates have kept most developing countries on the back foot, highlighting the risks of a delayed turnaround in the global economy.
- The international Monetary Fund (IMF) has projected the global economy to grow 5.9 percent in 2021 and 4.9 percent in 2022.

National Economy:

- **India's GDP** growth in July-September 2021 quarter is at Rs.35.7 trillion, little higher than the Rs.35.6 trillion, during July-September 2019.
- The Q2 growth rate above 8% has propelled India as the World's fastest growing major economy.
- Reserve Bank of India retained India's real Gross Domestic Product (GDP) at 9.5 percent and GDP inflation is projected at 5.3 percent for 2021-22.

Banking Sector in Tamil Nadu:

Performance of Banking Sector in the state of Tamil Nadu for FY 2021-22:

- The State of Tamil Nadu has witnessed a satisfactory performance under various parameters during the FY 2021-22. The CD ratio reached 109.90% as of Sept 2021.
- Deposits of the Banks in Tamil Nadu have increased from Rs. 893668.92 crores as of Sept 2020 to Rs. 991384.49 crores as of Sept 2021, registering an increase of Rs. 97715.57 crores in absolute terms and 10.33 in percentage terms.
- The total advances increased from Rs. 947955.63 crores as of Sept 2020 to Rs. 1049914.86 crores as of Sept 2021, registering an increase of 10.75% YoY.

The performance of the state under Annual Credit Plan for 2021-22 under select parameters .

- The achievement under Priority Sector and Non Priority sector to target stood at 97.31%.
- Under Priority Sector, the disbursements from April '21 to Sept '21 to Farm Sector is 132.89%, MSME 90.37%, Education 80.95% and Housing 52.82%.

The percentage of priority sector advances is 41.82% as of Sept 2021 as against the national norm of 40%.

Industry Sector

The advances to Micro, Small and Medium Enterprises sector (MSME) during the period under review has witnessed an increase of Rs.14973.77 crores from Rs.177669.69 crores as at Sept 2020 to Rs.192643.37 crores as at Sept 2021.

Agriculture

The aggregate of agriculture advances extended by Banks in Tamil Nadu increased from Rs.202266.01 crores as of Sept 2020 to 241025.01 crores as of Sept 2021, thus registering an increase of Rs.38759.03 crores in absolute terms and 19.61 in percentage terms.

Education Loan

The outstanding under Educational Loan has reduced from Rs.15816.60 crores in Sep 2020 to 14085.61 crores as of Sept 2021.

Export Credit

Advances to Export credit witnessed a decrease from Rs.2834.28 crores as of Sept 2000 to Rs.1135.74 crores as of Sept 2021.

Advances to Weaker Section

The advances to Weaker Sections increased from Rs.120216.00 Crores as of Sept 2020 to Rs. 124154.77 Crores as at the end of Sept 2021, registering a growth of Rs. 3938.77 Crores. At this level, advances to Weaker Sections constitute 12.37% of the total credit against the national norm of 11%.

He congratulated all the bankers on his personal behalf and on behalf of SLBC for their active participation in Lead Bank Scheme and for their active participation in Government sponsored schemes including Annual Credit Plan.

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

Highlights of the Special Address by Shri Pankaj Jain Additional Secretary, Dept Of Financial Services, Ministry of Finance, Govt. Of India.

- He congratulated all the bankers and other State Govt. functionaries worked during the pandemic period and due to this the massive improvement in CD Ratio was possible.
- The credit outreach programme conducted all over the state has improved the credit out flow and also made many changes in the business sector.
- KCC Animal Husbandry and Fisheries campaign is going on for three months which ends in the middle of Feb 2022. Though more applications are received from the customers still significant number of sanction/disbursement is pending in bank branches. The banks should give more attention to disburse at the earliest.
- For PMSVANidhi the application pending is more and banks should give more attention to sanction before this third quarter which is having only 15 days.
- For Educational Loan SLBC should conduct a short study or analysis to find out why there are more applications pending even though online portal is available and also there is an increase in NPA level. **Action :: SLBC**
- He expects all the major banks in Tamil Nadu work in a coordinate manner to give more attention in giving advances to all sectors which will improve our economy.

Highlights of the Special Address by Shri N Muruganandam IAS, Principal Secretary to Government, Finance Department Tamil Nadu

- He welcomed all the participants in the forum
- He informed that two phases of pandemic affected the economy and now Omicron variant is on the way.
- During the past six months the State Govt. conducted Three conclave and attracted more number of investors and high investment in big vehicle, Electronic, Food sector etc.
- In this two seasons Kharif and Rabi there was excess rain fall and hence all the water bodies are full which will help in improvement of economy through bumper crop production.
- Due to banker's involvement ECLGS scheme got 10 % of the funds from Union Govt. which is the highest allotment.
- Now Tamil Nadu Govt. introduced an innovative scheme TNCGF for SMA 2 accounts in MSME sector which will give boost to the sector.
- He also requested the bankers to lend more to revive the economy.
- For the current FY SHG target is Rs.20000 crores, the proportionate target is not achieved, banks should gear up to surpass the set target of Rs.20000 crores before the end of financial year.
- He informed all the bankers to concentrate in PMSVANidhi scheme where more than 2 Lacs application pending in our state which is much higher compared to Telangana and Karnataka.
- For PMAY scheme the procedure is made easy and bankers should give more concentration to give linkage.
- In Education Loan Sector Govt. wants to make a study either by SLBC or State Govt. to find out the hurdles in repayment and the trend of increasing NPA. **Action :: State Govt.**
- In the last meeting we informed that the Govt. accounts held in banks to be identified and bring the idle funds in force.
- He once again thanked bankers for full cooperation.

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

- For this pandemic situation RBI gave relief measures for NBFC, MSME sector upto March 2022.
- RBI permitted SFB for credit flow to come up the current situation.
- Banks should improve AtmaNirbhar related advance to help the affected sector.
- ECLGS extended up to March 2022 for SMA 2 accounts in MSME Sector.
- As per the RBI study credit flow is less in Housing Loan, MSME, Education Loan.
- Due to heavy rainfall there is a set back in economy otherwise the revival might have taken place.
- RBI came with a new scheme in Financial Inclusion where retail investors may invest from Rs.10000/- to Rs.2 crore in Govt. Securities directly through portal.
- One Nation One Ombudsman introduced by RBI for BANK/NDFC/Digital Platform to give better results to the customers.
- For Financial Literacy Program 64 CFL in Tamil Nadu and 1 in Puducherry has been identified to give Financial Literacy to all the sectors.
- He requested State Govt. to digitalize Land records so that lending will be made easy for Banks.
- In PMSVANidhi the data is not showing good results when compared to nearby states and second dose not given by any bank.

Highlights of the special address- Mr.Venkatakrishna-CGM, NABARD-Chennai:

- On review of Performance of PSA 50% target is achieved up to sept 2021 and he hope that 100% target will be achieved in next two quarters.
- Exclusive Agri Budget and Good monsoon will improve the Agri sector production in the state.
- Now KCC cards are given by banks to Farm Sector, Animal Husbandry and Fisheries, which will help the farmers immensely.
- NABARD supports the rural infrastructure through Infrastructure Development Fund and NABARD Financial Assistance Fund and Fisheries Infrastructure Fund for the sector.
- SHG lending is now monitored with the help of e-Sakthi portal along with e-Mathi portal of State Govt.
- Recently PLP has been released by NABARD, LDMs may be advised to prepare ACP with the help of PLP for the financial year 2022-23.
- NABARD provides the Financial Inclusion Fund and requested bankers to make use of the same to achieve the Financial Inclusion goals.

REGULAR AGENDA of the 168th SLBC Meeting:

The forum confirmed the minutes of the 167th SLBC meeting held on 30.09.2021.

AGENDA NO 1

168th SLBC Meeting

Saturation Drive for Jan Suraksha Schemes

Hon'ble Prime Minister in his Independence Day 2021 speech, has announced "We have to achieve saturation, so that all the households should have bank account. We have to connect every entitled person with the Govt. insurance and pension schemes.

SLBC had shared the electoral list of all adults who attained majority in the last three years i.e 2019,2020,2021, to all the concerned LDMs on 05.11.2021 with an instruction to allocate the list to respective banks in the polling station area and advised them to contact the person for opening of accounts and attach them with the insurance scheme.

DFS also advised Banks to ensure saturation of all the beneficiaries of PMJDY and PMMY are to be covered under the Jansuraksha.

Action: LDMs/Banks

AGENDA NO 2

168th SLBC Meeting

Saturation of farmers under Kisan Credit Card (KCC) Scheme:

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 03.12.2021 is 964005 (714340 as on 30.06.2021), which includes applications received under KCC Crop, Dairy, Poultry, and Fisheries.

As per the progress report submitted by Member Banks, as on 03.12.2021 Banks in Tamil Nadu have sanctioned 752591 KCCs to the tune of Rs.8661.03 crores (524203 loans sanctioned to the tune of Rs. 6113.90 crores as on 30th June 2021). Thus, banks have shown an improvement in sanctions to the tune of Rs.2547.13 crores since July 2021.

SLBC advises the Member Banks to give suitable instructions to their branches to process all the pending applications without any delay. Similarly, LDMs are advised to review the progress made by the banks in their districts DCC meetings and impress upon them for speedy sanction of all eligible applications and disbursement of all sanctioned loans.

Action : Banks/LDMs

AGENDA NO 3

168th SLBC Meeting

Exemption of Stamp Duty for PM SVANidhi borrowers:

Indian Banks' Association vide its communication SB/SC-MSME/2021-22/10473 dated 25.10.2021 addressed to the Convenor, SLBC –TN has informed on the meeting of the IBA Standing Committee on MSME held recently under the Chairmanship of MD & CEO, Karnataka Bank. Among others, one of the issue that was discussed was regarding exemption of Stamp Duty for PM SVANidhi borrowers.

we all are aware that the scheme was launched keeping in view the hardships faced by the Street Vendors in the wake of COVID 19 pandemic so as to provide them with affordable loan facility to resume their economic activity.

A few States like Rajasthan, Uttar Pradesh, Telangana and Gujrat have, in a bid to provide relief to Street Vendors, have waived stamp duty on the loans under the PM SVANidhi scheme.

Hence, SLBC requests the State Government to take a compassionate view and issue necessary orders exempting street vendors from payment of stamp duty for availing loan under PM SVANidhi scheme.

Shri. N Muruganandam IAS Principal Secretary, Finance Dept. asked SLBC to send a letter to State Govt. for further action.

Action: SLBC.

AGENDA NO 4

168th SLBC Meeting

National Centre Financial Education (NCFE) - eligible entities under FIF:

The aim is to undertake massive Financial Education campaign to help people manage money more effectively to achieve financial wellbeing by accessing appropriate financial products and services through regulated entities with fair and transparent machinery for consumer protection and grievance redressed.

Programs offered by NCFE are:

Money Smart School Program (MSSP), Financial Education Training Programme (FETP), Financial Awareness and Consumer Training (FACT), Financial Education Programme for Adults (FEPA)

Member Banks were advised to take note of the same and participate actively in promoting Financial Education in the State.

Shri. N Muruganandam IAS Principal Secretary Finance Dept. enquired about the MSSP schemes to implement in the schools.

NABARD CGM Shri Venkata Krishna explained the scheme and they will contact State Govt. to implement the scheme successfully.

Action: Banks

AGENDA NO 5

168th SLBC Meeting

Agricultural Marketing Infrastructure Scheme (New AMI Scheme)

Ministry of Agriculture and Farmer Welfare, Government of India has informed with regard to Agricultural Marketing Infrastructure (AMI), Sub-Scheme of INTEGRATED SCHEME FOR AGRICULTURAL MARKETING (ISAM) is being extended up to 31st March, 2022 or until further order whichever is earlier.

NABARD has informed that The AMI sub-scheme of ISAM is applicable for new credit linked projects, where term loan has been sanctioned by eligible financial institutions from 22.10.2018 onwards. NABARD is the nodal agency for release of subsidy @ 25% to 33.33% of the capital cost.

SLBC advises Member Banks to take note of the same and take up with NABARD for claim of subsidy as eligible under the scheme guidelines.

Action: Banks

AGENDA NO 6

168th SLBC Meeting

Agri Clinics and Agri Business Centers scheme

NABARD has advised continuation of ACABC (Agri Clinic & Agri Business Centre Scheme) for the FY 2021-22 under ACABC scheme of Sub-Mission on Agricultural Extension (SMAE) of the Scheme Green Revolution (Kishanjyoti Yojana). AC & ABC – is a credit linked subsidy scheme for Agri professionals.

NABARD provides refinance at the rate of 100% of the amount financed by banks as term loans. The subsidy is back-ended with minimum 3 years lock-in period.

NABARD, TN-RO has forwarded the list of applications pending with the banks in the State as on September 2021. As per their report there are 1224 applications to the tune of Rs.130.14 crores pending with various bank branches.

SLBC advises Member Banks to process such applications and extend loans on priority basis, as this would help the Agri professionals directly to become entrepreneur and the farming community indirectly.

Action: Banks

Dairy & Poultry Venture Capital Fund (DVPCF) – Refund due from banks

According to the Scheme, interest free loans are given to encourage small Dairy/Poultry farmers for increasing production of milk and eggs in the country.

The banks disbursed the loan amount after receiving interest free portion from the revolving fund. The Banks are required to recover the loan amount as per instalments prescribed and pass on pro rata portion of the amount recovered back to NABARD on yearly basis. The due amount has to be transferred back to Gol by NABARD.

NABARD has informed that Refund of dues in respect of captioned scheme from a few banks are pending.

Indian Overseas Bank and Indian Bank informed NABARD to write off this pending amount in banks since the farmers are not traceable or closed the accounts.

NABARD CGM informed that he would discuss with their Head office and reply to banks at the earliest.

Action: 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 30.11.2021. As per their report, 11243 applications for Rs.342.64 Crores are pending with various Bank branches for issue of Form III. Similarly, even after receipt of subsidy release orders for Rs.35.17 Crores given by TAHDCO out of which Rs.6 crore has been received by the branches from the nodal bank for release of the loan.

The Convenor informed the forum that pendency of applications has been one of the regular agenda in all the SLBC meetings. Though the pendency of applications have been reduced considerably, especially by the four major banks, still there are large pendency, which has to be reduced on war footing basis. Similarly, even after receiving subsidy many banks have kept pending of UC that are to be submitted to TAHDCO.

MD TAHDCO informed that the number of application pending with various bank branches is around 11243 and subsidy amount released is Rs.35.17 crores. There has been considerable improvement in reduction of pending application by banks. TAHDCO is imparting 7 days EDP training to all the eligible borrowers. Similarly, he informed the forum that steps will be taken to remove old pending applications from the pendency list in the system

SLBC advised the Member Banks to bring down the pendency of applications considerably by disbursing on priority basis and submit UCs to TAHDCO immediately.

Action: Banks

AGENDA NO 9

168th SLBC Meeting

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

The convener stated that the sanctioning of loans under this scheme has to be speeded up to achieve the targets.

As per the data as of 12.11.2021, out of 373247 eligible applications, banks in the State have sanctioned 169199 loans and 204048 applications are pending.

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 has 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.

The Director, TNULM informed the forum that the State has achieved only 49% of the target when compared the nearby southern states like Telangana and Karnataka.

The Director also requested Banks to instruct their field functionaries to verify the address and not to reject on service area approach basis and advise to improve the disbursement percentage.

The Director requested the LDM's especially in the Corporation districts to coordinate with the banks and other stakeholders and clear the pendency of applications.

Further, all banks were requested to reconsider the rejected and returned applications.

SBI DGM Mr. Nageswara Rao informed that the pending applications are due to the persons not coming for availing loan or not available in the place or over phone. He request the urban local bodies to bring the persons to bank on daily basis.

IB AGM informed that the sponsored applications are ineligible because they are not street vendors and they are working in companies.

CB DGM informed that the applicants are not coming to branches is the main problem.

Action: Banks

AGENDA No.10

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 disbursal achievement by banks as on 30.09.2021 stands at Rs. 4956.45 crores (against the proportionate target of Rs.10000 crores for September Quarter).The performance is 24.78% of the annual target.

The first two-quarter performance is far below than the expected level, we are confident that Banks will rise up to the occasion, improve their performance in the coming quarters, and surpass the target given for the FY 2021-22.

SLBC advised Member Banks to maintain the progress of their branches in providing adequate loan as per NRLM norms and update in the NRLM portal periodically so that the actual disbursement is reflected and the States performance improves significantly.

Action: Banks

AGENDA NO 11

168th SLBC Meeting

Atal Pension Yojana (APY)

Atal Pension Yojana (APY) is an initiative by the Government of India towards ensuring old age security for Indian citizens and for building a pensioned society.

As per the data provided by PFRDA as on 30.11.2021, our State has enrolled 3,30,685 APY accounts with a target achievement of 32% only.

Shri Mohit Yadav, PFRDA, emphasized the need for 100% saturation under APY. The achievement is low and requested Private Sector Bank's and RRBs to actively participate to achieve 100% saturation.

He also gave suggestion to implement this through Grama Sabha meetings by LDMs.

Action : Banks/LDMs

AGENDA NO 12

168th SLBC Meeting

Citizen Financial Cyber Fraud Reporting and Management System – Cybercrime mechanism of banks

The Ministry of Home, Government of India, has operationalized the national Helpline 155260 and Reporting Platform for preventing financial loss due to cyber fraud. The Helpline was launched on April 01, 2021.

Tamil Nadu State joined the Citizen Financial Cyber Fraud Reporting and Management System (CFCFRM) initiative, on June 21, 2021. CFCFRM, integrated with the National Cyber Crime reporting Portal of the Government of India, helps to act immediately, in preventing the money from reaching the culprit, provided the victim complain promptly within 24 hours of the fraud.

Ms ShanmugaPriya IPS Supt. of Police Cyber Crime Wing explained this scheme in brief. She requested the banks to designate one person as Nodal Officer for the entire bank to monitor the frauds. Since June 2021, 2941 complaints to the tune of 58.63 crores lodged and only 2.31 crore amount (3.9 %) was frozen by banks.

Action: Banks

AGENDA NO 13

168th SLBC Meeting

Nationwide AHDF KCC Campaign

Ministry of Fisheries, Animal Husbandry and Dairying in association with Department of Financial Services, GoI has launched a Nationwide AHDF KCC Campaign from 15th November 2021 to 15th February 2022, for providing Kisan Credit Card facility to all eligible Animal Husbandry and Fish Farmers.

SLBC had communicated to all the LDMs in the district about the campaign and advised them to conduct weekly camps and to upload the details in the portal.

SLBC requests Member Banks to monitor the progress of all their branches in sanctioning all eligible applications under both Animal Husbandry and Fisheries. Similarly, LDMs are advised to upload the weekly progress in the dedicated portal.

Action:: Banks/LDMs

AGENDA NO 14

168th SLBC Meeting

Manimegalai Awards to the best SHGs, PLFs, VPRCs, BLFs, ALFs and CLFs in the State and District level for the Year 2021-22:

Rural Development and Panchayat Raj (CGS-3) department vide its G.O (Ms) No.133 dated 15.11.2021 has informed that the Government has constituted Manimegalai Awards to the best Self Help Groups (SHGs), Panchayat Level Federations (PLFs), Village Poverty Reduction Committee (VPRCs), Block Level Federation (BLFs), Area Level Federation (ALFs) and City Level Federation (CLFs) for the Year 2021-22.

Accordingly, a sum of Rs.204.75 lakh has been allotted for giving the above awards at the State and District level and Rs. 4.00 lakh for award citation.

The District Level Committee for selection of Manimegalai Awards to the best SHGs, PLFs, VPRCs, BLFs, ALFs and CLFs has been constituted under the Chairmanship of the concerned District Collectors and Lead District Manager is one of the member.

SLBC requests Member Banks to sensitise their branches in this regard and advise them to motivate / assist the SHGs for getting the awards for the FY 2021-22.

Action : Banks

AGENDA NO 15

168th SLBC Meeting

SVAMITVA Scheme – Demarcation of inhabited land in Rural Areas and issuing Property Cards.

SVAMITVA Scheme was launched by Honorable Prime Minister on 24th April 2020 with the objective to enable demarcation of inhabited land in rural areas by the latest drone survey methods. The main objective of the scheme is to bring financial stability to the citizens in rural areas by enabling them to use their property as a financial asset for taking loans and other financial benefits.

To achieve SVAMITVA Scheme's objective of financial bankability of **the property cards** prepared to have universal acceptance against which they can be used as collateral for availing loans.

SLBC requests the State Government in demarcating inhabited land in rural areas by drone survey method and for issuing the Property Cards.

Action: State Govt.

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 September 2021, no. of beneficiaries' credit linked was 3513.

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.

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 and promotion of Social Security Schemes viz., APY, PMJJBY and PMSBY.

Action: Banks

Table Agenda No 1:**168th SLBC Meeting****Pradhan Mantri Awas Yojana (PMAY) – Housing for all (Urban)**

The convener spoke about the achievement of target under housing sector and emphasized the need to achieve the housing targets.

In the 167th SLBC meeting, the Principal Secretary, Housing & Urban Development Department, GoTN requested the banks to provide the credit facilities to all eligible beneficiaries so that they can meet out their contribution to acquire the house as the EWS households especially under the AHP and BLC have to mobilize funds through various sources to provide beneficiary contribution in order to construct or acquire the house under this scheme.

As per the data provided by the Housing and Urban Development Department, Chennai as on 30-09-2021, number of Dwelling Units sanctioned under AHP, BLC and CLSS are 166,920, 459103 and 76888 respectively.

SLBC request the member banks to provide loans to all the eligible borrowers under the said components. Member Banks may devise Board approved schemes in this regard.

Action: Banks

The Meeting concluded with Vote of thanks by Mr. A K Singh, DGM, Canara Bank.

B: Confirmation of Minutes of the 168th SLBC Meeting:

The forum confirmed minutes of the 168th SLBC meeting conducted on 15.12.2021.

Action Taken Report for the 168th SLBC meeting:

Agenda No: 03 Exemption of Stamp Duty for PM SVANidhi borrowers:

POINT	ACTION TAKEN
<p>Indian Banks' Association vide its communication addressed to the Convenor, SLBC –TN has informed on the meeting of the IBA Standing Committee on MSME. Among others, one of the issue that was discussed was regarding exemption of Stamp Duty for PM SVANidhi borrowers.</p> <p>Shri. N Muruganandam IAS Principal Secretary, Finance Dept. asked SLBC to send a letter to State Govt. for further action.</p>	<p>SLBC vide its communication Lr No. SLBC-TN/PMS/211/2021-22 dated 25.02.2022 had taken up with the State Government to take a compassionate view and issue necessary orders exempting street vendors from payment of stamp duty for availing loan under PM SVANidhi scheme.</p>

Funding of projects under Animal Husbandry Infrastructure Development Fund (AIHDF) Scheme of Department of Animal Husbandry & Dairying, Government of India:

The Department of Animal Husbandry & Dairying, Ministry of Fisheries, Animal Husbandry & Dairying, Government of India vide letter R/6/2021-NLM-DADF dated 28.01.2022 has informed on Funding of projects under AHIDF Scheme of DAHD, Government of India. The Scheme is being implemented since 2020-21 and Government of India has announced a fund of Rs. 15,000 crore as stimulus package for funding by Scheduled banks for eligible projects set up by individual entrepreneurs, Farmers Producer Organisations, Private Companies, MSMEs and Section 8 companies for their investment for processing and value addition in animal husbandry sector.

Further, it is informed that the applicants who have received sanction for term loan from Banks/Lending Institutions before or after the date of notification of the scheme guidelines and Eligible Entity as per the AHIDF guidelines can also avail the benefit under AHIDF provided the project has not commercially operationalized prior or after the date of notification of the scheme.

Since, Banks are the most crucial stakeholders in achieving the objectives of the scheme, it is requested the Status of funding of projects under AHIDF Scheme of DAHD, to be provided to SLBC on monthly basis.

R/6/2021-NLM-DADF
Government of India
Ministry of Fisheries, Animal Husbandry & Dairying
Department of Animal Husbandry & Dairying

Krishi Bhawan, New Delhi
Dated 28th January, 2022

To
The Conveners
State Level Bankers' Committees
All States/ UTs

Subject: Funding of projects under AHIDF Scheme of DAHD, GoI

Dear Sir / Madam,

I am directed to say that the Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry & Dairying, Government of India is implementing Animal Husbandry Infrastructure Development Fund scheme, announced under the Atmanirbhar Bharat Abhiyan. The scheme is being implemented since 2020-21. The GOI has announced a fund of Rs. 15,000 crore as stimulus package for funding by scheduled banks for eligible projects set up by individual entrepreneurs, Farmers Producer Organizations, Private Companies, MSMEs and Section 8 companies for their investment for processing and value addition in animal husbandry sector. Under the scheme, credit facilities are to be made available for establishment of:

- (a) Dairy processing & value addition infrastructure,
- (b) Meat processing & value addition infrastructure,
- (c) Establishment of animal feed plant and
- (d) Breed improvement technology and Breed Multiplication farm.

A copy each of the Scheme guidelines and SOPs is attached for your ready reference.

2. Also, recently it was decided that the applicants who have already who have received sanction for term loan by the Banks/ Lending Institution before or after the date of notification of scheme guidelines and Eligible Entity as per the AHIDF guidelines can also avail benefit under AHIDF provided project has not commercially operationalized prior to or after the date of notification of scheme. However, the Interest subvention in such case will be calculated after 24.06 2020, the date on which the scheme got approval. In the regards, please find attached D.O. letter F.No. R-43023/1/2019-NLM-DADF dated December 21, 2021 along with a copy of the proceedings of Project Sanctioning Committee held on September 30, 2021 for your reference and necessary action.

3. Since, the Banks are the most crucial stakeholders in achieving the objectives of the Scheme, therefore, support in the matter from the banks are solicited. It is also requested to include the 'Status of funding of projects under AHIDF Scheme of DAHD, GoI' in as an agenda item for SLBC meetings. The Banks in your state may be asked to furnish data of such funding. This will impart a strong impetus to the Scheme in your state.

4. It is also requested to kindly provide a slot of 10-15 minutes in the next SLBC meeting to enable us to make a presentation on the AHIDF Fund Scheme to the participants of the meeting and encourage banks to fund more projects under the Scheme. Alternatively, we can also organize a webinar for SLBC constituents for the purpose. Kindly let us know in this regard.

5. We would also like to apprise you that Grant Thornton Bharat LLP is working as Program Management Agency (PMA) for AHIDF Scheme. The Grant Thornton PMA team will be in touch with you for follow-up and the banks for the Scheme related matters.

Yours Sincerely,



(Dr. S.K. Dutta)

Joint Commissioner (AH)

Copy to:

1. PPS to Additional Secretary (C&DD), DAHD, Krishi Bhawan, New Delhi.
2. PPS to Joint Secretary (NLM), DAHD, Krishi Bhawan, New Delhi
3. PPS to Joint Secretary, Department of Financial Services, 3rd floor Jeevan Deep Building, Sansad Marg, New Delhi.
4. General Manager NABARD, Plot C-24, G Block, Bandra Kurla Complex, BKC Road, Bandra East, Mumbai, Maharashtra 400051
5. Director, Budget, DAHD, Krishi Bhawan, New Delhi
6. Director, Ministry of Food Processing Industries, Panchsheel Bhawan, August Kranti Marg, Khelgaon, New
7. Assistant Commissioner (AHIDF), Department of Animal Husbandry & Dairying, Government of India.
8. Director all States/ UTs, Deptt Of Animal Husbandry & Dairying.
9. Representative from SIDBI.

Saturation programme for select districts to bring them on par with other districts performing well on identified KPIs:

Additional Secretary, Department of Financial Services, Ministry of Finance, GOI vide D.O No.6/13/2021- FI dated 31.01.2022 has informed that Hon'ble Prime Minister on 22nd January, 2022 launched a Saturation Programme for select districts in the country based on identified Key Performance Indicators for more intense and focused intervention to bring them on par with other districts that are performing well on these parameters.

The target is to reach the State average within one-year time, thereafter the national average in 3 years. Accordingly, Vellore District has been selected for our State to achieve the identified KPIs within the stipulated time line.

The Zonal Manager of the Lead Bank of the District (Indian Bank) has been nominated as the overall in charge of the District for saturation of flagship schemes and bring the District at par with respective state average and to co-ordinate with the Bankers at the State and District levels.

SLBC advises the ZM of Lead bank to monitor the progress periodically and report to SLBC/ Mission Office every month.

संजीव कौशिक, भा.प्र.से.
अपर सचिव

Sanjeev Kaushik, IAS
Additional Secretary



भारत सरकार
वित्त मंत्रालय
वित्तीय सेवाएँ विभाग
जीवन दीप भवन, तीसरी मंजिल
१० पार्लियामेन्ट स्ट्रीट,
नई दिल्ली-११०००१

Government of India
Ministry of Finance
Department of Financial Services
Jeevan Deep Building, 3rd Floor,
10, Parliament Street,
New Delhi-110 001

Tele : +91-11-23347571 Fax : +91-11-23365809
E-mail : as-dfs@nic.in
Website : www.financialservices.gov.in

DO. No.6 / 13 / 2021-FI

Date: January 31, 2022

Dear *Banker Colleagues,*

Hon'ble Prime Minister on 22nd January, 2022, launched a Saturation programme for selected districts under the aegis of NITI Aayog and line Ministries. Under this initiative, 10 Districts in the country been selected for DFS on the basis of identified KPIs, for a more intense and focused intervention to bring them at par with other Districts that are performing well on these parameters. The target is to reach State average within one-year time, and thereafter the national average in 3 years. KPI's selected for the proposed intervention are as follows: -

- a) Current and Saving Accounts (CASA), per lakh population.
- b) Enrolments under PMJJBY, per lakh population.
- c) Enrolments under PMSBY, per lakh population.
- d) APY, per lakh population.
- e) MUDRA, per lakh population.

2. In this regard, DMs of Vellore District has been requested to take the following specific actions in order to improve the performance of these Districts: -

- a) Finalise schedule of meetings fortnightly;
- b) To organize camps, meetings to review the progress;
- c) To coordinate with Banks at District/Zonal/Head Quarter Level for organizing the camps;
- d) Set Block level targets for KPIs and ensuring regular monitoring;
- e) Public representatives and business/market associations may be suitably taken on board to mobilize support for this programme after adhering to strict Covid protocols; and
- f) Explore spreading awareness through foot soldiers like Self Help Group Members and NGOs/Volunteers.

3. As you are aware, a proactive role by Zonal Manager of the lead bank and LDM is of utmost importance for making the campaign success. Dates for execution of the intensive campaign at District level may be decided in consultation with District Magistrate and Bank officials of the District.

4. In view of the above, you are nominated as the overall incharge of the District to steer and monitor the progress of the Districts in the KPIs as listed above and undertake field visits periodically to ensure saturation of Flagship Schemes to bring the District at par with state average. You will also monitor progress and coordinate with other Bankers at the State and District level. Lead District Manager (LDM) will be assisting you in District level and will maintain close liaison with other District Coordinators and also work in close coordination with SLBC Convenor.

5. In the light of the above, you are requested to work closely with the District Magistrate and SLBC Convenor towards ensuring achievements of KPIs in these districts and bringing them at par with State average.

With regards

Yours sincerely


(Sanjeev Kaushik)

1. Shri D. Krishna Raj
Zonal Manager,
Indian Bank
Vellore, Tamil Nadu
2. Shri B. John Theodsius,
Lead District Manager,
Indian Bank
Vellore, Tamil Nadu

Copy to:

1. MD&CEO of Indian Bank
2. SLBC Convenor of Tamil Nadu

Ethanol Blending in Petrol (EBP) programme:

Government of India has set a target of 10% fuel grade ethanol blending by 2022 and 20% by 2025. GOI through Department of Food and Public Distribution (DFPD) has also notified on interest subvention scheme in the country for enhancement of ethanol distillation capacity in the country.

As we are aware, for setting up of Ethanol distillation plants using molasses or grains or both, the Government is extending interest subvention at the rate of 6% or 50% of interest charged by the Financial Institution whichever is lower for the Term Loan portion. The programme is aimed at reduction of crude oil import bill, reduction in pollution and augmenting farmers' income.

Department of Financial Services, Government of India, has been receiving the progress of sanction/disbursement of loans under EBD programme regularly. Last such review was conducted on 25.01.2022.

Banks play a vital role in providing credit for setting up ethanol projects to expand the ethanol production capacity in the country. To facilitate this process, safeguard/comfort mechanism for banks has been worked out through Tripartite Agreements (TPA) among the Ethanol project proponent, Public Sector Oil marketing companies and Banks. Accordingly, banks may suitably factor in the safeguards provided under TPAs and incentives/subsidy being provided by GoI and various State Government for setting up ethanol projects.

संजीव कौशिक, भा.प्र.से.
अपर सचिव

Sanjeev Kaushik, IAS
Additional Secretary



भारत सरकार
वित्त मंत्रालय
वित्तीय सेवाएँ विभाग
जीवन दीप भवन, तीसरी मंजिल
१० पार्लियामेन्ट स्ट्रीट,
नई दिल्ली-११०००१

Government of India
Ministry of Finance
Department of Financial Services
Jeevan Deep Building, 3rd Floor,
10, Parliament Street,
New Delhi-110 001

Tele : +91-11-23347571 Fax : +91-11-23365809

E-mail : as-dfs@nic.in

Website : www.financialservices.gov.in

D.O. No. 8/6/2021 – AC

Dated: 27.01.2022

Dear Sir,

As you are aware an ambitious 'Ethanol Blending in Petrol (EBP)' Programme is underway with an aim to reduce crude import bill, reduction in pollution, and to augment farmers income by translating Hon'ble PM's vision of अन्नदाता ऊर्जादाता and creating wealth from the waste. Under the EBP programme, Govt. of India has set the target of 10% fuel grade ethanol blending by 2022 and 20% by 2025. Govt. of India through Department of Food and Public Distribution (DFPD) has also notified an interest subvention scheme in the country for enhancement of ethanol distillation capacity in the country.

2. An issue has been raised by DFPD regarding easing of interest rate by banks/Financial Institution. DFPD has *inter-alia* stated that though in the past three years, interest rates have come down, however some bank/financial institutions are still charging higher rate of interest on loans availed for ethanol projects. The issue was deliberated upon during the meeting convened by DFS on 25.01.2022 with all Public Sector Banks, NABARD and DFPD. During the said meeting, banks apprised that lending rate is mainly linked to two benchmarks namely MCLR and EBLR and the objective guidelines duly approved by the respective bank boards are followed while determining the interest rate for various sectors.

3. All of you would appreciate that banks have a vital role in providing seamless access to credit to the ethanol project proponent to expand the ethanol production capacity in the country. To facilitate this process, safeguard/comfort mechanism for the banks have been worked out through the Tri-partite Agreements (TPAs) among the ethanol project proponent, Public Sector Oil Marketing Companies and Banks. Accordingly, while considering the ethanol projects for financing, banks may suitably factor in the safeguards provided under the TPAs and the incentives/subsidy being provided by Govt. of India and various State Governments for setting up of ethanol projects.

With regards,

Yours Sincerely


(Sanjeev Kaushik)

1. MD & CEOs of all PSBs
2. Chairman, NABARD (with respect to Cooperative Banks)

Copy to Shri Subodh Kr. Singh, Joint Secretary (Sugar), DFPD, GOI, Krishi Bhawan, New Delhi.

National Centre Financial Education (NCFE) - eligible entities under Financial Inclusion Fund (FIF):

The NCFE is a Section 8 (Not for profit) Company promoted by RBI, SEBI, IRDAI and PFRDA. NCFE aims to promote financial education across India for all the sections of the population as per National Strategy for Financial Education to Financial Stability and Development Council.

The objective is to create financial awareness and empowerment through financial education campaigns across the country for all sections of the population through seminars, workshops, conclaves, training, programmes, campaigns, discussion forums with/without fees by itself or with help of institutions, organizations and provide training in financial education and create financial education material in electronic or non-electronic formats, workbooks, worksheets, literature, pamphlets, booklets, flyers, technical aids and to prepare appropriate financial literature for target-based audience on financial markets and financial digital modes for improving financial literacy so as to improve their knowledge, understanding, skills and competence in finance.

NCFE has been included as an eligible entity seeking support from NABARD under Financial Inclusion Fund.

Agricultural Marketing Infrastructure Scheme (New AMI Scheme)

Directorate of Marketing and Inspection, Department of Agriculture and Farmer Welfare, Ministry of Agriculture and Farmer Welfare, Government of India vide their communication F.No.M-11011/12/New Scheme/2019-AMI (pt.3) dated 08.11.2021 has informed with regard to Agricultural Marketing Infrastructure (AMI), a Sub-Scheme of INTEGRATED SCHEME FOR AGRICULTURAL MARKETING (ISAM) is being extended up to 31st March, 2022 or until further order whichever is earlier.

NABARD has informed that The AMI sub-scheme of ISAM is applicable for new credit linked projects, where term loan has been sanctioned by eligible financial institutions from 22.10.2018 onwards. NABARD is the nodal agency for release of subsidy @ 25% to 33.33% of the capital cost for institutions eligible for refinance by NABARD or any other FI such as State Financial Corporations (SFCs) approved by DAC&FW.

SLBC vide its communication DT 09.11.2021 to all the Member Banks has informed on the extension of the scheme up to 31st March 2022 or until further order whichever is earlier.

SLBC advises Member Banks to take note of the same and take up with NABARD for claim of subsidy as eligible under the scheme guidelines.

F.No.M-11011/12/New Scheme/ 2019-AMI (pt.3)

Email

भारत सरकार / Government of India

कृषि एवं किसान कल्याण मंत्रालय / Ministry of Agriculture and Farmer Welfare
कृषि एवं किसान कल्याण विभाग / Department of Agriculture and Farmer Welfare
विपणन एवं निरीक्षण निदेशालय / Directorate of Marketing and Inspection
प्रधान कार्यालय / Head Office, NH-IV, फरीदाबाद / Faridabad-121001
Phone/फोन: 0129-2434348, e-mail : rgs-agri@nic.in

Dated: 08-11-2021

To,
The Chief General Manager (DoR),
NABARD, C-24, Bandra - Kurla Complex,
Bandra East, Mumbai - 400 051

Subject: Continuation of schemes beyond 31st March, 2021 - instructions regarding.

Sir,


Please refer NABARD HO letter No. DOR-GSS/852/AMI-1/2021-22, dated 05-10-2021 regarding continuation of AMI sub Scheme of ISAM beyond 31st March, 2021.

2. In this regard, please refer DMI HO letter No. M-11011/12/New Scheme/ 2019-AMI (pt.3), dated 11.06.2021 wherein it was communicated that AMI sub scheme of ISAM was continued from 1st April, 2021 and upto 30th June, 2021. Please also refer DMI HO vide letter No. M-11013/12/ADM/2013/AMIGS, dated 04.10.2021 wherein it was communicated that AMI sub scheme of ISAM has been continued beyond 30th September, 2021 in the year 2021-22.

Therefore, in view of above facts, it is to inform that the AMI sub scheme of ISAM deemed to be continued with effect from 1st April, 2021 upto 31st March, 2022 or until further order whichever is earlier.

3. In this connection, it is requested that these instructions may be brought to the notice of all stakeholders of AMI sub-scheme of ISAM, including all the eligible financing institutions / cooperative institutions, immediately.

Yours faithfully,


(B. K. Joshi) 08/11/21

Deputy Agricultural Marketing Adviser

Copy to:-

1. The Managing Director, National Cooperative Development Corporation, 4-Siri Institutional Area, HauzKhas, New Delhi - 110 016 for information and further necessary action please.
2. In-Charge, All ROs/SOs of Directorate of Marketing & Inspection with request to disseminate the above instructions / information to all stakeholders including concerned State Agencies under AMI sub-scheme of ISAM in their jurisdiction.
3. Director General, CCS National Institute of Agricultural Marketing, Jaipur, for information.
4. Director (Marketing) DAC&FW, Krishi Bhavan, New Delhi, for information.

Warehousing (Development and Regulation) Act, 2007 – Negotiable Warehouse Receipt (NWR) System:

We all know that the Warehousing (Development and Regulation) Act, 2007 was enacted by Government of India to put in place a Negotiable Warehouse Receipt (NWR) system in the country. The main objective of WDRA is to implement the NWR System, which would help farmers to store their produce in scientific warehouses and avail loans from banks against pledge of NWRs. This would save farmers from distress sale during the harvesting season and provide an opportunity for better price realization for their produce at a later date.

The Chairperson, Warehousing Development & Regulatory Authority (WDRA) vide his communication D.O. No: WDRA-Tech0OPS (Deps)/1/2021 – Technical/4603 dated 14.01.2022 has informed that the Government of India had enacted the Warehousing (Development and Regulation) Act, 2007 to put in place a Negotiable Warehouse Receipt (NWR) System in the country.

SLBC advises Public Sector Banks to consider extending pledge finance to applicants wanting to pledge e-NWRs and avail loans under the PSL scheme. Member Banks to step up lending against eNWRs which will help farmers to avoid distress sale of their produce, get better prices in future, and thereby increase their income.



सत्यमेव जयते

T K Manoj Kumar, IAS (Retd.)
Chairperson



आजादी का
अमृत महोत्सव



भांडागारण विकास और विनियामक प्राधिकरण
Warehousing Development & Regulatory Authority

D.O. No. : WDR A-Tech0OPS(Deps)/1/2021-Technical/4603

Dated: 14/01/2022

Dear Mr J. C. Mohantna,

As you are aware the Government of India had enacted the Warehousing (Development and Regulation) Act, 2007 to put in place a Negotiable Warehouse Receipt (NWR) System in the country. Prior to this, warehouse receipts did not have a regulatory backup and, therefore, did not enjoy the fiduciary trust of depositors or banks. The Warehousing Development and Regulatory Authority (WDR A) was set up by Government of India to implement of the provisions of the W (D&R) Act. One of WDR A's main objectives is to implement the NWR System, which would help farmers to store their produce in scientific warehouses and avail loans from banks against pledge of NWRs. This would save farmers from distress sale during the harvesting season and provide an opportunity for better price discovery for their produce at a later date. To facilitate this, WDR A is mandated to make provisions for the development and regulation of warehouses which *inter alia* include negotiability of warehouse receipts, registration of warehouses issuing or intending to issue NWRs, promotion of scientific warehousing, improving fiduciary trust of depositors and banks and enhancing liquidity in rural areas.

2. WDR A has developed a robust mechanism of registering warehouses. The registration process is online and is contactless. WDR A specifies infrastructural requirements, including equipment, for registration of warehouses so that they are fit for long term storage. Further, the registered warehouses are required to follow a Standard Operating Process (SOP) to ensure that their storage practices ensure long term storage in terms of quality and quantity. The SOP provides the process to be followed by the warehouseman from receipt, weighment, sampling, assaying, generation of e-NWR, internal inspections, treatments in case of infestation and delivery. A physical inspection of the warehouse is done before registration to ensure that the warehouse is as per the norms set out by WDR A. Stock is compulsorily insured against fire, flood, riots & strikes, burglary and fidelity to protect the interest of NWR holders. Further inspections of registered warehouses are carried out by WDR A to ensure that the stocks under storage are as specified in the e-NWRs in terms of quality, quantity and the prices at the time of storage. These inspections also ensure that the SOP is followed by the warehouseman. In addition to regular inspections, surprise checks are carried out by WDR A. WDR A can also organize inspections at the request of banks and other financial institutions giving pledge loans against e-NWRs.

Contd.....2/-

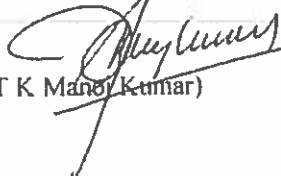
3. ✓ WDR's entire working has undergone large scale reforms to facilitate ✓ depositors, financial institutions and warehousemen. WDR has implemented a system of electronic Negotiable Warehouse Receipts (eNWR) by issuing certificates of registration to two repositories namely, National E-Repository Limited (NERL) and CDSL Commodity Repository Limited (CCRL) for creation and management of eNWRs. The eNWRs issued by warehouses registered by WDR for approved commodities are eligible for pledge financing. Banks can see the e-NWR on the repository system and also mark their lien, which ensures a secure robust system for them. Being closely monitored by WDR, eNWRs enjoy the trust of banks and other stakeholders. The Indian Banks' Association has recently issued an advisory in this respect to consider finance only against the e-NWRs issued by warehouses registered by WDR (copy enclosed). This has no doubt increased the trust of financial institutions in the e-NWR backed by WDR. ✓

4. I would request you to kindly advise all the Public Sector Banks in your State to consider extending pledge finance to applicants wanting to pledge e-NWRs and avail loans under the PSL scheme. Increasing the loans given against eNWRs in your State will help farmers to avoid distress sale of their produce and get better prices in future and thereby increase their income.

5. WDR is ready to hold meetings with bankers and other stakeholders at the State and district levels to spread awareness about the utility of eNWRs and increase their use. Your attention in the matter would be very helpful. I would request you to kindly raise the issue of increasing pledge finance against eNWR on the next SLBC meeting.

I also take this opportunity to wish you a very happy new year.

With regards,

Yours sincerely,

(T K Manoj Kumar)

To

Shri Sushil Chandra Mohantha,
SLBC Convenor,
Indian Overseas Bank,
Tamil Nadu,
Indian Overseas Bank Central Office, Anna Salai,
Chennai-2
Email: semohanta@jobnet.co.in , slbctn@gmail.com , ibd@jobnet.co.in



Indian Banks' Association

SOCIAL BANKING

SB/WDRA/2021-22/10609
November 23, 2021

The Chairman, State Bank of India
MDs & CEOs All Member Banks

Madam/ Sir,

Financing against e-NWR /Ware House Receipts (WHRs)
Issued by WDRA Registered Warehouses (WHs)

We refer to our letter No.SB/WDRA/21-22/10219 dated 09.08.2021 on the captioned subject.

2. In terms of the above referred letter we had advised the member Banks that we are taking up the matter with the Government authorities (Ministry of Consumer Affairs - MoCA) to bring Collateral Managers under a regulatory regime to mitigate risk in WHR financing business and that, in the meanwhile, the member banks should encourage WHs to get themselves registered with WDRA and also to encourage financing against NWRs/ e-NWRs issued by regulated Warehouses (registered with WDRA).

3. In response to our communication dated 09.08.2021, the MoCA has advise that only 10% of the WHs in country are registered because Banks are continuing to extend pledge finance against local WHRs/ Storage Receipts (SRs) and that if Banks can give a forward-looking statement that from one year on they will finance only against e-NWRs from their registered warehouses, this may encourage more warehouses to seek WDRA registration. Further, that the approach will not disrupt the present system and warehouses can get enough time for upgrading their facilities to WDRA standards and get themselves registered with WDRA which would help towards development of warehousing eco system in the country.

4. The above-mentioned matter was placed before the Managing Committee at the meeting held on 18.11.2021 for discussion and it was proposed to send an advisory to member Banks that they may examine / consider that from one year on they will finance only against e-NWRs issued by registered warehouses under WDRA as suggested by MoCA.

5. Please be guided accordingly.

Yours faithfully,


Gopal M Bhagat
Dy. Chief Executive

SPECIAL REFINANCE FOR WATERSHED & WADI AREAS:

NABARD Vide circular No.199 dated 20 July 2020, the special refinance scheme (medium term and long-term Agri-investment credit) for watershed and Wadi areas (TDF) at concessional refinance of 3% to banks has been brought out. The ultimate lending rate to be charged by banks should not be more than 6 months MCLR +1% or EBLR + 2.5% whichever is lower. Tenure of the loan is 5 years.

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

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

पुनर्वित्त विभाग

प्रधान कार्यालय : बीकेसी, बान्द्रा (पू), मुंबई - 400 051
टेलि : +91 22 2652 4926 • फेक्स : +91 22 2653 0090
ई-मेल : dor@nabard.org • वेबसाइट : www.nabard.org



National Bank for Agriculture and Rural Development

Department of Refinance

Head Office : BKC, Bandra (E), Mumbai - 400 051
Tel : +91 22 2652 4926 • Fax : +91 22 2653 0090
E mail : dor@nabard.org • Website : www.nabard.org

सं.सं.राबै. पुनर्वित्त Ref. No. NB.DoR / 257 / पीपीएस PPS - 9/ 2020-2021

20 जुलाई 2020

परिपत्र सं Cir. No. 199 / पुनर्वित्त DoR - 69 / 2020

मुख्य कार्यपालक अधिकारी The CEO / प्रबंध निदेशक MD/ अध्यक्ष Chairman

अनुसूचित वाणिज्य बैंक Scheduled Commercial Banks, क्षेत्रीय ग्रामीण बैंक Regional Rural Banks,
लघु वित्त बैंक Small Finance Banks, राज्य सहकारी बैंक State Cooperative Banks

महोदया/ प्रिय महोदय / Madam/Dear Sir,

नाबार्ड वाटरशेड और वाडी परियोजना क्षेत्रों में विशेष पुनर्वित्त योजना

Special Refinance Scheme in NABARD Watershed and Wadi Project Areas

आप जानते हैं, नाबार्ड देश में दो दशकों से अधिक समय से जनजाति बहुल क्षेत्रों में प्राकृतिक संसाधनों के संरक्षण हेतु प्रतिभागी दृष्टिकोण के साथ "वाडी" नामक आदिवासी विकास परियोजनाएं लागू करता रहा है। इन वाटरशेड कार्यक्रमों की विशेषता, परियोजनाओं के आयोजन, कार्यान्वयन, अनुप्रवर्तन और वित्तीय प्रबंधन, समुदाय आधारित संगठनों के माध्यम से जनसमुदाय की भागीदारी रही है। ये सभी परियोजनाएं स्थानीय गैर-सरकारी संगठनों की सहायता से नाबार्ड अनुदान/ अनुदान-सह-ऋण से लागू की जाती हैं। इन विकासात्मक पहलों से प्राकृतिक और मानव संसाधन, उच्च पूंजी और आर्थिक व्यवसायों के अनुकूल क्षेत्रों में परिवर्तित हो गए हैं। वाडी मॉडल की प्रमुख विशेषता संधारणीय कृषि के माध्यम से किसानों की आर्थिक दशा में सुधार करना, सामाजिक सशक्तिकरण, स्वास्थ्य सहित महिलाओं के सशक्तिकरण से जीवन स्तर को बेहतर बनाना है।

2. वाटरशेड विकास कार्यक्रम से कृषि क्षेत्र में (35% तक वृद्धि), विभिन्न फसलों की उत्पादकता में वृद्धि (29-53%),

As you are aware NABARD has been implementing watershed development projects on participatory approach for conserving natural resources and Adivasi Development Projects, popularly known as "wadi" in tribal habitations across the country for more than two decades. The uniqueness of the watershed programmes is the peoples participation in planning and implementation the projects, monitoring as well as the financial management through community based organisations. All these projects are implemented with grant/ grant cum loan assistance by NABARD with the help of local NGOs. These developmental initiatives have transformed the natural and human resource endowments in compact areas and are conducive for absorption of higher capital and economic avocations. The main features of the wadi model are the economic upliftment of the

गाँव बढ़े तो देश बढ़े

Gaon Badhe Toh Desh Badhe

भूजल रिचार्ज में वृद्धि, निवल बुवाई क्षेत्र और सिंचित क्षेत्र में परिवर्तन, अतिरिक्त रोजगार पैदा करना, रोजगार पैदा होने के कारण पलायन में कमी, फसल सघनता में वृद्धि और मृदा क्षति में कमी आई है. संरक्षित संसाधनों और निर्मित सामाजिक पूंजियों(ग्राम वाटरशेड समितियां, संयुक्त देयता समूहों, स्वयं-सहायता समूहों आदि) के प्रभावी उपयोग हेतु किसानों/जनजाति-वर्ग द्वारा वाटरशेड तथा वाडी परियोजना क्षेत्रों में संधारणीय आजीविका और रोजगार के अवसर पैदा करने के लिए अधिक निवेश करने की आवश्यकता है. कोरोना वाइरस (कोविड-19) महामारी के कारण किए गए लॉकडाउन से रोजगार तथा आजीविका के अवसरों के अभाव से ग्रामीण क्षेत्रों के लाखों परिवार बुरी तरह से प्रभावित हुए हैं. शहरी क्षेत्रों से ग्रामीण क्षेत्रों में श्रमिकों की वापसी से समस्या की गंभीरता और भी बढ़ गई जिससे कृषि में ग्रामीण युवकों के लिए निवेश के अवसरों के निर्माण की आवश्यकता बढ़ गई है. तदनुसार, बैंकों को आर्थिक गतिविधियों के लिए ऋण प्रदान करने और शहरों से ग्रामीण क्षेत्रों में लौटने से उभरी समस्याओं के समाधान हेतु रोजगार के अवसर पैदा करने के लिए रियायती पुनर्वित्त प्रदान करने की योजना तैयार की गई है.

3. उपर्युक्त संदर्भ में वाटरशेड तथा वाडी परियोजना क्षेत्रों में प्राथमिक, द्वितीय और तृतीय क्षेत्रों को शामिल करते हुए अतिरिक्त आर्थिक गतिविधियों के वित्तीय पोषण के लिए सभी पात्र बैंकों/ वित्तीय संस्थाओं को 3% की दर से दीर्घावधि पुनर्वित्त सहायता उपलब्ध करवाने का निर्णय किया गया जिससे वे इन परियोजना क्षेत्रों के लाभार्थियों को अधिक संस्थागत ऋण दे सके. इससे बैंकों को कृषि में पूंजी निवेश करने में काफी बल मिलेगा. नाबार्ड से यह पुनर्वित्त पूर्व-स्वीकृति की विस्तृत प्रक्रिया की औपचारिकताओं के बिना, बैंकों को स्वतः पुनर्वित्त सुविधा (एआरएफ़) के अधीन दी जाएगी. साथ ही, बैंकों को बैंकिंग योजना के अनुसार इस प्रकार की गतिविधियों के लिए अलग से जानकारी रखनी होगी. विस्तृत परिचालनात्मक दिशानिर्देश अनुबंध में दिए गए हैं.

farmers, through sustainable agriculture, social empowerment, improvement in quality of life including health and women empowerment.

2. The major outcomes of the watershed development programme include increase in area under cultivation (up to 35%), improvement in productivity of various crops (29-53%), enhancement of groundwater recharge, change in net sown area and irrigated area, generation of additional employment, reduction in migration due to creation of employment, increase in cropping intensity and reduction in soil loss. In order to make efficient use of conserved resources and social capital formed viz. Village Watershed Committees (VWCs), Joint Liability Groups (JLGs), SHGs etc., it is felt that further investments by the farmers/tribals for taking up appropriate economic activities are required in watershed as well as wadi project areas. The spread of the Novel Coronavirus (COVID-19) pandemic has also severely impacted the lives of millions in the rural areas on account of lack of employment and livelihood opportunities due to lockdown. The severity of this problem has further been compounded due to reverse migration of labour force from urban areas to rural areas necessitating the need to create investment opportunities for rural youth in agriculture. Accordingly, a concessional refinance scheme has been conceived not only to encourage banks to lend to economic activities and create sustainable livelihood and employment opportunities in the rural areas but also to address the issues arising out of reverse migration.

3. In the above context, financing economic activities covering primary, secondary and tertiary sectors in watershed development project areas and micro agro

4. कृपया आप अपने बैंक में इस योजना का व्यापक प्रसार करें और रियायती पुनर्वित्त का लाभ उठाएँ. हमने अपने क्षेत्रीय कार्यालयों को अपने-अपने राज्यों में परियोजना क्षेत्रों, पहचान किए गए क्लस्टर्स की जानकारी आपको देने और क्षेत्र विकास योजनाएँ/ बैंकिंग योजनाएँ तैयार करने में आपका मार्गदर्शन करने की सलाह दी है.

5. इस विषय में आप आगे मार्गदर्शन और सूचना के लिए हमारे क्षेत्रीय कार्यालयों से संपर्क करें.

processing activities for tribal farmers in wadi project areas supported by NABARD, it has been decided to extend **concessional long term refinance support to all eligible banks/FIs at 3%** to enable banks to deepen investment credit to beneficiaries in these project areas. This will be a great enabler to banks in accelerating capital formation in agriculture. The refinance will be sanctioned under Automatic Refinance Facility (ARF) which shall enable banks to obtain financial accommodation from NABARD, without going through the detailed pre-sanction procedure formalities. However, Banks are expected to claim refinance to the extent of support provided to beneficiaries in identified watershed areas and beneficiaries of wadi projects supported by NABARD. Further, the banks have to maintain separate database for lending against such activities as per the banking plan. The detailed operational guidelines are furnished in the Annexure.

4. We request you to widely canvass the scheme in your bank and take advantage of concessional refinance. We have advised our Regional Offices to share the details of our project areas in respective States and guide in preparation of Area development Plans / Banking Plans in identified clusters.

5. We advise you to be in touch with our Regional offices for further guidance and information on the subject.

भवदीय

एल आर रामचंद्रन

(एल आर रामचंद्रन)

मुख्य महाप्रबंधक

अनुलग्नक Encls : 4 पृष्ठ pages

अनुबंध
ANNEXURE

नाबार्ड वाटरशेड और वाडी परियोजना क्षेत्रों में विशेष पुनर्वित्त योजना
Special Refinance Scheme in NABARD Watershed and Wadi Project Areas

परिचालनात्मक
Operational Guidelines

1. उद्देश्य Objective

प्रस्तावित विशेष योजना के मुख्य उद्देश्य नाबार्ड समर्थित वाटरशेड और वाडी परियोजना क्षेत्रों में संधारणीय आर्थिक गतिविधियों, आजीविकाओं और रोजगार के अवसरों का प्रसार, बैंकों को वाटरशेड/वाडी क्षेत्रों में रियायती ब्याज दर पर ऋण प्रदान करने के लिए प्रोत्साहन देना, कोविड महामारी के कारण शहरों से ग्रामीण क्षेत्रों में लौटने संबंधी समस्याओं से निपटना, कोविड उपरांत कृषि और ग्रामीण क्षेत्रों को बढ़ावा देना, प्राथमिक क्षेत्र में आधार स्तर पर ऋण सघनता बढ़ाना और वाटरशेड तथा वाडी परियोजना क्षेत्रों को सुदृढ़ और संधारणीय बनाना है।

The main objectives of the proposed special scheme is to promote sustainable economic activities, livelihoods and employment opportunities in NABARD supported watershed and wadi project areas, encourage banks to lend at concessional rate in watershed/wadi areas, address the issues related to reverse migration on account of the covid pandemic, give a boost to the agriculture and rural sector in post-COVID era, credit intensification and enhancing GLC flow in priority sector and make watershed and wadi project areas more robust and sustainable.

2. पुनर्वित्त की स्वीकृति Sanction of Refinance

वर्तमान में देश के विभिन्न राज्यों में लगभग 1000 चालू और पूर्ण हुई वाटरशेड और 791 जनजाति परियोजनाएं हैं। तथपि, परियोजना क्षेत्रों में जहां ग्राम वाटरशेड समितियां और गैर सरकारी संगठन कार्यरत और सक्रिय हैं, उन्हें इसमें शामिल करने का प्रस्ताव है ताकि ग्राम वाटरशेड समितियां/गैर-सरकारी संगठनों के सदस्य ऋण आवेदनों तैयार कर सके या बैंकों के बीसी के रूप में बैंकों के मानदंडों का अनुपालन करने में सहायता दे सके।

There are around 1000 ongoing and recently completed watershed projects and 791 TDF projects in different states of the country. However, the project areas where Village Watershed Committees(VWC) are functional and NGOs are active are proposed to be covered so that the members of VWC/NGOs may facilitate origination of loan applications or can act as BCs to banks.

वाटरशेड और वाडी परियोजना क्षेत्रों में रियायती दीर्घावधि पुनर्वित्त सहायता आसानी से अपनाए जाने के लिए बैंकों के सहयोग से बैंकिंग योजनाएँ ज़िला विकास प्रबन्धक/क्षेत्रीय कार्यालय तैयार करेंगे. क्षेत्रीय कार्यालय हमारी परियोजना क्षेत्रों की जानकारी बैंकों को देंगे और बैंकों द्वारा सक्रियता से पहचान किए गए क्लस्टरों में ऋण प्रदान करने के लिए बैंकिंग योजनाएँ तैयार करने में मार्गदर्शन करेंगे. बैंकों को नाबार्ड से विस्तृत औपचारिक पूर्व-स्वीकृति की प्रक्रिया के बिना स्वतः पुनर्वित्त सुविधा(एआरएफ़) के अधीन पुनर्वित्त की स्वीकृति दी जाएगी. तदनुसार, क्षेत्रीय कार्यालय बैंकों को इस प्रकार की गतिविधियों के लिए दिए गए ऋण के संबंध में पुनर्वित्त के दावे के लिए अलग से आंकड़े रखने की सलाह दें. क्षेत्रीय कार्यालय अपने कार्य क्षेत्र में कार्यरत सभी बैंकों के साथ बातचीत करें और इस योजना का व्यापक प्रसार करें.

The concessional LT refinance support in watershed and wadi project areas be implemented through preparation of Banking Plans by DDMs/ROs of NABARD in association with banks for easy adoption. Regional Offices of NABARD will share the details of our project areas to banks and guide them in preparation of Banking Plans in identified clusters for extending loans proactively by banks. The refinance will be sanctioned under Automatic Refinance Facility (ARF) which enables banks to obtain financial accommodation from NABARD, without going through the detailed procedure of pre- sanction formalities. Accordingly, banks have to maintain separate database for claiming refinance against lending for such activities. ROs will interact with all the banks in their area of jurisdiction and sensitise on scheme guidelines.

3. पात्र गतिविधियां Eligible activities

वाटरशेड विकास परियोजना क्षेत्र में बैंकों द्वारा दिए गए सभी प्राथमिक क्षेत्र ऋण और वाडी परियोजना क्षेत्र में जनजातीय किसानों को कृषि-प्रसंस्करण गतिविधियों के लिए दिए गए ऋण पुनर्वित्त के लिए पात्र होंगे. एक निदर्शी सूची निम्नानुसार है:

All priority sector loans extended by banks in watershed development project areas and agro-processing activities for tribal farmers in wadi project areas will be eligible for refinance. An indicative list is given below:

कृषि क्षेत्र के अंतर्गत लघु सिंचाई, कृषि यांत्रिकीकरण, भूमि विकास, मृदा संरक्षण, डेयरी, बकरी/भेड़ पालन, मुर्गी पालन, सूअर पालन, बागान/बागवानी, वानिकी, मत्स्य पालन, गोदाम और मार्केट यार्ड्स, बायो-गैस और अन्य ऊर्जा के वैकल्पिक स्रोत, रेशम पालन, मधु मक्खीपालन, पशुपालन और पशु चालित गड़िया (बैलगाड़ी आदि), कृषि-प्रसंस्करण, कृषि-सेवा केन्द्र आदि; कृषीतर क्षेत्र (एमएसएमई) के अधीन शिल्पकार, हस्ताशिल्प, हथकरघा, कृषि और खाद्य प्रसंस्करण आदि, सूक्ष्म वित्त, ग्रामीण आवास आदि पात्र हैं. वाटरशेड और वाडी विकास परियोजना क्षेत्र में बैंकों द्वारा प्राथमिक क्षेत्र दिशानिर्देशों का पालन करते हुए अन्य कोई गतिविधि भी पात्र होंगे.

Minor irrigation, Farm mechanisation, Land development, Soil Conservation, Dairy, sheep/goat rearing, poultry, piggery, Plantation/horticulture, forestry, Fishery, Storage

and market yards, Bio-gas and other alternate sources of energy, Sericulture, Apiculture, Animals and animal driven carts, Agro-processing, Agro-service centres, etc. under farm sector; Artisans, Handicrafts, Handlooms, Agro and Food Processing etc. under off-farm Sector (MSME); Micro-Finance, Rural Housing etc. are eligible. Any other activity complying with priority sector guidelines financed by banks in the watershed and wadi development project area are also eligible.

4. पात्र लाभार्थी Eligible Beneficiaries

इस योजना में, वाटरशेड परियोजना क्षेत्र में सभी पात्र लाभार्थी शामिल होंगे. समान्यतया एक वाटरशेड क्षेत्र लगभग 1000 हेक्टेयर का होता है जिसमें खेती करने वाले लगभग 400 कृषि परिवारों की ज़मीन हो सकती है. इसी तरह नाबार्ड समर्थित जनजाति विकास निधि-परियोजनाओं के सभी लाभार्थी पात्र हैं बैंक उन्हें प्रस्तावित योजना के अधीन ऋण प्रदान कर सकते हैं. छोटे और सीमांत किसानों, जनजातीय किसानों, अन्य किसानों, कृषक उत्पादक संगठनों, स्वयं-सहायता समूहों, संयुक्त देयता समूहों, कृषक सामुदायिक संस्थाओं आदि को बैंक ऋण प्रदान करने पर विचार कर सकते हैं.

The scheme will cover all the eligible beneficiaries in watershed project areas. Generally, in a watershed project of approx. 1000 ha area, about 400 farm households will be owning and cultivating the lands. Similarly all the beneficiaries of TDF projects supported by NABARD in Wadi area are eligible and banks may consider extending loans under the proposed scheme. Loans may be given to Small & Marginal farmers, tribal farmers, other farmers, FPOs, SHGs, JLGs, farmers' collectives etc.

5. पात्र वित्तीय संस्थान Eligible financial institutions

वर्तमान पुनर्वित्त नीति के अनुसार, वाणिज्य बैंक, लघु वित्त बैंक, क्षेत्रीय ग्रामीण बैंक, सहकारी बैंक और नाबार्ड की सहायक कंपनियाँ योजना के अधीन रियायती पुनर्वित्त के लिए पात्र हैं.

As per the extant refinance policy, Commercial Banks, SFBs, RRBs, Cooperative Banks and subsidiaries of NABARD are eligible for concessional refinance under the scheme.

6. मार्जिन Margin

प्रत्येक बैंक के ऋण अंडराइटिंग मानक और इस संबंध में भारतीय रिज़र्व बैंक के दिशानिर्देशों के अनुसार मार्जिन होगी.

As per credit underwriting standards of individual banks and in accordance with RBI guidelines in this regard.

7. ब्याज दर Interest rate

इस विशेष पुनर्वित्त योजना पर ब्याज की दर 3% प्रति वर्ष होगी और बैंक/वित्तीय संस्थान, नाबार्ड की ब्याज दर से 2.5% से अधिक अंतिम ऋण दर नहीं लगाएंगे. नाबार्ड को समय-समय पर ब्याज की दर में परिवर्तन करने का अधिकार होगा.

The interest rate on this Special Refinance Scheme will be at @3% per annum and the ultimate lending rate to be charged by banks/FIs should not be more than 2.5% over & above the interest rate charged by NABARD. NABARD reserves the right to change the interest rate from time to time.

8. चुकौती Repayment

इस पुनर्वित्त की चुकौती अवधि अधिकतम 5 वर्ष की होगी.

The refinance shall be repaid within a maximum period of 5 years.

9. अनुप्रवर्तन और समीक्षा Monitoring and Review

योजना के प्रभावी कार्यान्वयन के लिए ग्राम वाटरशेड समिति बैठकों/ जनजाति विकास निधि परियोजना अनुप्रवर्तन समिति-पीएमसी बैठकों/ राज्य स्तरीय बैंकर समिति- एसएलबीसी/ खंड स्तरीय बैंकर समिति - बीएलबीसी/ ज़िला समन्वय समिति जैसे मंचों पर योजना का अनुप्रवर्तन किया जाए. नैब परीक्षण मोबाइल ऐप के माध्यम से बैंकों द्वारा दीर्घावधि आर्थिक गतिविधियों की जियो-टैगिंग और जियो-फेंसिंग गहन अनुप्रवर्तन किया जाएगा. बैंकों द्वारा ऋण प्रदान करने और पुनर्वित्त संवितरण के लिए बैंक न्यूट्रल प्लैटफॉर्म पर डिजिटल ऋण आवेदन किया जा सकता है जिस पर वाटरशेड और वाडी क्षेत्र का डिजिटल नक्शा होना चाहिए.

For effective implementation of the scheme, monitoring may be done in the fora like Village Watershed Committee Meetings/ TDF PMC meetings/ SLBC/ BLBC/ DCC. Close monitoring shall be done by geo-tagging and geo-fencing of long term economic activities financed by banks through NAB Parikshan Mobile App of NABARD. Generation of digital loan application on bank neutral platform with clear digital map demarcation of watershed and wadi areas will also be attempted for delivery of loan by banks and refinance disbursement.

10. योजनाबद्ध पुनर्वित्त पर लागू अन्य नियम व शर्तें यथावत होंगी. All other terms and conditions as applicable to schematic refinance shall remain unchanged.

Credit Offtake to the MSME Sector:

RBI has conducted a study on credit offtake to the MSME sector wherein they have analyzed the number of new MSME accounts opened by Scheduled Commercial Banks (SCBs) and disbursement of MSME loans made by SCBs during the last four financial years and the findings of the study are as follows

- i. The number of new MSME accounts opened by SCBs reported an increase during the years analyzed except for the year ended March 2021 reporting a decline of 59.71%. The amount disbursed to new MSME accounts reported a decline of 19.23% for the same period. The major reason could be attributed to the mandatory registration on Udyam portal for classification of units as MSMEs and COVID-19 induced lockdown and restrictions.
- ii. The new MSME accounts opened by PSBs reported an increase of 38.55 % for the year ended March 2021 compared to March 2020, however the amount disbursed during the same period registered a marginal increase of 1.29%. It could be attributed to small ticket loans.
- iii. The new MSME accounts opened by Pvt Sector Banks reported a decline by 78% in March 2021 compared to March 2020, mainly due to mandatory registration on Udyam portal for classification as MSMEs. For the same period, the amount disbursed also reported a decline.

In the above context, Member Banks are requested to scale up their finance to MSME sector which have been badly affected by the COVID 19 pandemic.

BANK WISE TOTAL ACP - MSME Disbursement AS ON SEPTEMBER 2021													
Reports in Crore		MSME											
Sr. No.	Name of Bank	Micro Enterprises		Small Enterprises		Medium Enterprises		Khadl and Village Industries		Others under MSMEs		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
PUBLIC BANK													
1	INDIAN OVERSEAS BANK	137369	723.02	259	44.72	87	0	0	0	0	0	137715	767.74
2	BANK OF BARODA	5094	420.27	136	112.1	37	37.22	23	0.42	0	0	5290	570.03
3	BANK OF INDIA	12576	1020.1	592	749.6	36	172.14	0	0	0	0	13204	1941.8
4	BANK OF MAHRASHTRA	393	45.59	84	31.17	2	0.52	0	0	0	0	479	77.28
5	CANARA BANK	25017	943.62	2322	851.5	595	498.64	0	0	1717	55.87	29651	2349.7
6	CENTRAL BANK OF INDIA	4820	157.01	1537	706.1	37	53.98	0	0	362	17.75	6756	934.81
7	INDIAN BANK	46279	2479.9	62182	4762	376	1150	0	0	0	0	108837	8392
8	PUNJAB NATIONAL BANK	1848	317.13	604	303.6	150	274.95	6	10.3	0	0	2608	905.93
9	PUNJAB AND SIND BANK	62	1.64	6	1.24	44	33.16	0	0	0	0	112	36.04
10	UNION BANK OF INDIA	39677	1633.1	2562	1962	367	927.51	41	2.8	0	0	42647	4525.7
11	UCO BANK	850	13.69	171	57.89	3	1.71	1	0	0	0	1025	73.29
12	STATE BANK OF INDIA	28862	3664.8	8176	4838	495	1436	0	0	165	170.9	37698	10109
	Sub Total	302847	11420	78631	14420	2229	4585.8	71	13.5	2244	244.5	386022	30684
PRIVATE BANKS													
13	AXIS BANK	435	175.93	330	192	95	144.77	0	0	0	0	860	512.73
14	BANDHAN BANK	10	0.04	872	3.53	14	1.05	1	0.1	0	0	897	4.72
15	FEDERAL BANK	1467	495.7	727	746.8	285	673.6	0	0	0	0	2479	1916.1
16	HDFC BANK	4895	2043.2	2122	1462	2075	2807.2	0	0	0	0	9092	6312.3
17	ICICI BANK	2644	1461.7	2009	2290	565	1242.8	0	0	0	0	5218	4994.7
18	IDBI BANK	4349	359.51	558	280.4	72	134.05	51	44.1	0	0	5030	817.97
19	INDUSIND BANK	9462	1054	2925	1318	353	729.13	0	0	0	0	12740	3100.7
20	J & K BANK	9	7.59	0	0	0	0	0	0	0	0	9	7.59
21	KARNATAKA BANK	185	69.47	92	164.5	18	59.39	0	0	0	0	295	293.34
22	CSB BANK LIMITED	145	48.4	24	58.93	12	48.48	0	0	0	0	181	155.81
23	CITY UNION BANK	624	197.87	431	381.8	97	133.2	0	0	0	0	1152	712.88
24	DHANLAXMI BANK	266	14.33	0	0	0	0	0	0	0	0	266	14.33
25	IDFC FIRST BANK	2719	115.18	1312	219.5	512	58.1	8	0.14	0	0	4551	392.9
26	KARUR VYASYA BANK	581	133.59	263	142.3	766	129.29	0	0	11670	292.6	13280	697.81
27	KOTAK MAHINDRA BANK	1974	305.03	1571	458.8	1090	390.11	0	0	0	0	4635	1153.9
28	LAXSHMI VILAS BANK	493	150.7	335	253.4	14	150.79	2	0.31	0	0	844	555.18
29	RBL BANK	13506	103.51	32	52.67	8	57.47	0	0	0	0	13546	213.65
30	SOUTH INDIAN BANK	267	5.81	4261	12.7	2023	24.88	412	15.2	0	0	6963	58.62
31	TAMILNAD MERCANTILE B	26083	4933.7	2853	1903	455	772.32	6	1.2	0	0	29397	7610.5
32	YES BANK	1455	835.28	1881	1372	1213	1532.2	0	0	0	0	4549	3739.5
	Sub Total	71569	12510	22598	11312	9667	9088.8	480	61	11670	292.6	115984	33265
REGIONAL RURAL BANKS													
33	TAMILNADU GRAMA BAN	26640	271.45	251	4.12	0	0	0	0	0	0	26891	275.57
	Sub Total	26640	271.45	251	4.12	0	0	0	0	0	0	26891	275.57
COOPERATIVE BANK													
34	TAMILNADU STATE APEX C	73	0.38	0	0	0	0	0	0	329	1.99	402	2.37
	Sub Total	73	0.38	0	0	0	0	0	0	329	1.99	402	2.37
Small Financial Bank													
35	EQUITAS SMALL FINANCE	77912	337.7	159	18.37	40	4.22	0	0	0	0	78111	360.29
36	JANA SMALL FINANCE BA	2676	34.16	12	7.45	1	0.01	0	0	0	0	2689	41.62
37	SURYODAY SMALL FINAN	0	0	0	0	0	0	0	0	0	0	0	0
38	UJJIVAN SMALL FINANCE	57	17.08	19	4.94	0	0	0	0	0	0	76	22.02
39	ESAF BANK	42579	203.33	0	0	0	0	0	0	0	0	42579	203.33
40	FINCARE SMALL FINANCE	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	123224	592.27	190	30.76	41	4.23	0	0	0	0	123455	627.26
OTHER BANK													
41	INDIA POST PAYMENTS BA	0	0	0	0	0	0	0	0	0	0	0	0
42	SIDBI	0	0	0	0	0	0	0	0	0	0	0	0
43	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0
44	TDDC	0	0	0	0	0	0	0	0	0	0	0	0
45	TIIC	0	0	0	0	0	0	0	0	0	0	0	0
46	TNSARD	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	524353	24794	101670	25767	11937	13679	551	74.6	14243	539.1	652754	64854

BANK WISE TOTAL ACP - MSME Disbursement AS ON DECEMBER 2021													
Reports in Crore		MSME											
Sr. No.	Name of Bank	Micro Enterprises		Small Enterprises		Medium Enterprises		Khad and Village Industries		Others under MSMEs		Total MSMEs (PS)	
		A/c	AmI	A/c	AmI	A/c	AmI	A/c	AmI	A/c	AmI	A/c	AmI
PUBLIC BANK													
1	INDIAN OVERSEAS BANK	219858	2822.18	357	212.35	143	165.64	0	0	0	0	220358	3200.17
2	BANK OF BARODA	12468	1328.79	622	728.44	120	634.81	117	11.72	1	1	13328	2704.76
3	BANK OF INDIA	18617	1387.21	715	1016.56	43	254.2	0	0	0	0	19375	2657.97
4	BANK OF MAHRASHTRA	814	1285.47	140	87.96	2	0.52	0	0	0	0	956	1373.95
5	CANARA BANK	59476	1971.78	4814	1627.45	1003	855.45	0	0	3055	96.2	68348	4550.86
6	CENTRAL BANK OF INDIA	5950	288.54	1156	664.37	37	63.87	404	15.64	102	54.4	7649	1086.83
7	INDIAN BANK	68929	2969.4	106774	5990.63	545	1264.63	0	0	0	0	176248	10224.66
8	PUNJAB NATIONAL BANK	3207	566.45	999	617.5	249	352.89	8	11.66	0	0	4463	1548.5
9	PUNJAB AND SIND BANK	62	1.74	6	1.22	47	2.02	0	0	0	0	115	4.98
10	UNION BANK OF INDIA	57036	2313.68	3059	2226.53	466	1197.43	57	4.02	0	0	60618	5741.66
11	UCO BANK	2630	46.21	377	155.93	4	3.91	1	0	0	0	3012	206.05
12	STATE BANK OF INDIA	35748	5533.3	9423	6205.97	805	3544.12	0	0	0	0	45976	15283.39
	Sub Total	484795	20514.75	128442	19534.9	3464	8339.49	587	43.04	3158	152	620446	48583.8
PRIVATE BANKS													
13	AXIS BANK	1663	647.59	1336	1472.91	423	1051.78	0	0	0	0	3422	3172.28
14	BANDHAN BANK	31	2.35	1	0.1	0	0	0	0	0	0	32	2.45
15	FEDERAL BANK	2261	720.27	1143	969.97	434	851.52	0	0	0	0	3838	2541.76
16	HDFC BANK	6338	2714.31	3794	2536.05	3714	5358.98	0	0	0	0	13846	10609.34
17	ICICI BANK	5234	2901.59	3360	3901.43	878	1750.96	0	0	0	0	9472	8553.98
18	IDBI BANK	6628	505.66	685	409.23	84	172.5	53	48.32	0	0	7450	1135.71
19	INDUSIND BANK	12527	1564	3875	2031.43	675	1279.43	0	0	0	0	17077	4874.86
20	J & K BANK	12	7.76	0	0	0	0	0	0	0	0	12	7.76
21	KARNATAKA BANK	278	78.01	112	187.03	34	173.11	0	0	0	0	424	438.15
22	CSB BANK LIMITED	233	66.64	50	81.01	32	173.33	0	0	0	0	315	320.98
23	CITY UNION BANK	1574	416.64	1133	819.79	212	348.25	0	0	0	0	2919	1584.68
24	DHANLAXMI BANK	273	23.97	0	0	0	0	0	0	0	0	273	23.97
25	IDFC FIRST BANK	692	169.81	234	210.53	26	50.47	0	0	0	0	952	430.81
26	KARUR VYASYA BANK	1528	418.8	540	255.6	1216	260.79	0	0	0	0	3284	935.19
27	KOTAK MAHINDRA BANK	3202	574.99	2602	924.86	2535	931.89	0	0	0	0	8339	2431.74
28	LAXSHMI VILAS BANK	581	145.25	292	249.56	17	147.59	2	0.45	0	0	892	542.85
29	RBL BANK	13698	164.08	40	94.97	14	220.45	0	0	0	0	13752	479.5
30	SOUTH INDIAN BANK	4671	40.33	2229	127.12	455	59.53	19	0.27	0	0	7374	227.25
31	TAMILNAD MERCANTILE BA	32230	6246.38	2917	2207.77	678	1069.53	6	1.27	0	0	35831	9524.95
32	YES BANK	2982	1393.37	3355	2519.69	2163	3252.75	0	0	0	0	8500	7165.81
	Sub Total	96636	18801.8	27698	18999.1	13590	17152.9	80	50.31	0	0	138004	55004
REGIONAL RURAL BANKS													
33	TAMILNADU GRAMA BANK	82970	775.24	1654	33.69	0	0	0	0	0	0	84624	808.93
	Sub Total	82970	775.24	1654	33.69	0	0	0	0	0	0	84624	808.93
COOPERATIVE BANK													
34	TAMILNADU STATE APEX CC	188	0.9	0	0	0	0	0	0	561	3.1	749	4
	Sub Total	188	0.9	0	0	0	0	0	0	561	3.1	749	4
Small Financial Bank													
35	EQUITAS SMALL FINANCE BA	434	1.14	0	0	0	0	0	0	0	0	434	1.14
36	JANA SMALL FINANCE BAN	1803	119.63	15	6.9	8	6.91	0	0	0	0	1826	133.44
37	SURYODAY SMALL FINANCE	0	0	0	0	0	0	0	0	0	0	0	0
38	UJJIVAN SMALL FINANCE B	15051	109.57	53	16.52	2	0.15	0	0	0	0	15106	126.24
39	ESAF BANK	82590	395.27	0	0	0	0	0	0	0	0	82590	395.27
40	FINCARE SMALL FINANCE B	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	99878	625.61	68	23.42	10	7.06	0	0	0	0	99956	656.09
OTHER BANK													
41	INDIA POST PAYMENTS BAN	0	0	0	0	0	0	0	0	0	0	0	0
42	SIDBI	0	0	0	0	0	0	0	0	0	0	0	0
43	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0
44	TDDC	0	0	0	0	0	0	0	0	0	0	0	0
45	TIIC	0	0	0	0	0	0	0	0	0	0	0	0
46	TNSARD	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	764467	40718.3	157862	38591.1	17064	25499.4	667	93.35	3719	155	943779	105057

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), is 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 lockdowns.

The Additional Secretary, Department of Financial Services, Government of India conducted a meeting on 28.10.2021 through Virtual Mode to review the progress on PM SVANidhi scheme.

As per the data as on Feb 2022, out of 380448 eligible applications, banks in the State have sanctioned 195464 loans and 51735 applications are pending. The bank wise & district wise performance under the scheme is provided in the annexure.

PMSVANidhi loan applications status report as on Feb 2022

	Total No. of Eligible Loan applications	Total No. of loan sanctioned	% of loan sanctioned	Disbursed	% of loan disbursement
PM SVANidhi	380448	195464	69.69	159274	56.79

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 has 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.

Annexure – 2 (A)

PMSVANidhi - Bank Wise Target and Achievement As on Feb'22

S.No.	Bank Name	Total No. of Loan Applications Uploaded	Rejected By Banks	Returned by Banks	No. of Applications Sanctioned	No. of Loan Disbursed	% of Disbursement
1	2	3	4	5	6	7	8
1	Indian Bank	97963	5881	21333	64455	49647	54
2	Indian Overseas Bank	59625	3806	21961	28994	22488	40
3	State Bank of India	56172	1859	11494	40483	36533	67
4	Canara Bank	49323	3677	14340	28873	25203	55
5	Union Bank of India	21243	918	6981	10515	9022	44
7	Bank of Baroda	14036	811	4218	4304	3099	23
8	Bank of India	10718	1007	4749	4517	3894	40
9	TMB	9041	619	2333	1649	1072	13
10	Central Bank of India	8012	530	2256	2772	2270	30
11	Karur vysya Bank	8111	260	210	615	461	6
12	City Union Bank	4287	10	248	399	303	7
13	Punjab National Bank	4990	417	2183	2104	1887	41
14	UCO Bank	3601	146	1046	1504	1226	35
17	DCCB	1530	16	191	413	330	22
18	South Indian Bank	1591	110	160	150	117	8
19	IDBI Bank	1338	103	624	383	233	19
20	Federal Bank	1370	65	145	186	139	11
21	HDFC Bank	1967	117	309	1397	260	14
22	Karnataka Bank	1157	49	131	205	152	14
23	ICICI Bank	911	34	142	106	74	8

S.No.	Bank Name	Total No. of Loan Applications Uploaded	Rejected By Banks	Returned by Banks	No. of Applications Sanctioned	No. of Loan Disbursed	% of Disbursement
1	2	3	4	5	6	7	8
24	Axis Bank	543	12	10	14	5	1
25	LVB	1219	54	86	69	25	2
26	Bank of Maharashtra	529	16	196	300	279	54
27	KMB	409	5	15	24	6	1
28	USF Bank	311	9	36	16	8	3
29	CSB BANK	211	5	73	12	7	3
30	Equitas Bank	107	11	44	8	3	3
31	RR TN GB	3125	64	224	576	160	5
32	RBL BANK LIMITED	13	1	2	2	1	8
33	Bandhan Bank	89	0	0	8	2	2
34	IndusInd bank	81	2	14	6	1	1
35	Punjab and Sind Bank	786	27	207	350	330	43
36	All Other BANKs	16039	15763	33	55	37	13
Grand Total		380448	36684	96565	195464	159274	40

Annexure - 2 (B)

PMSVANidhi -District Wise Target and Achievement As on Feb'22

S.No	District	Target	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 Loan Sanctioned	Total No. of Loan Disbursed	% of Disbursement Vs Total Target
1	2	3	4	5	6	7	8	9
1	Ariyalur	973	812	142	44	567	527	54
2	Chengalpattu	14567	12435	3049	877	5086	4436	30
3	Chennai	91217	109617	28927	8762	56960	38798	43
4	Coimbatore	28258	24250	5225	2267	13913	12550	44
5	Cuddalore	11819	11929	1668	1326	6938	5705	48
6	Dharmapuri	2247	2182	155	793	1006	752	33
7	Dindigul	16936	14448	4880	1828	6065	5590	33
8	Erode	10656	9699	2380	1297	4601	4110	39
9	Kallakurichi	3528	3136	412	847	1175	1056	30
10	Kancheepuram	8195	7294	3099	369	2309	1901	23
11	Kanniyakumari	9965	9204	3082	592	4751	4288	43
12	Karur	3943	3831	639	528	2196	2013	51
13	Krishnagiri	4469	3934	1186	327	1858	1509	34
14	Madurai	32826	22449	7224	2199	10972	10429	32
15	Mayiladuthurai	1580	1649	362	117	931	829	52
16	Nagapattinam	2863	2895	428	130	2052	1737	61
17	Namakkal	5304	4661	1456	338	2271	2046	39
18	Nilgiris	4873	3762	724	266	2213	2075	43
19	Perambalur	957	794	286	53	403	370	39
20	Pudukkottai	2859	2599	324	219	1837	1516	53
21	Ramanathapuram	5714	4100	836	297	2554	2262	40
22	Ranipettai	3026	2983	638	185	1161	1013	33

S.No	District	Target	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 Loan Sanctioned	Total No. of Loan Disbursed	% of Disbursement Vs Total Target
1	2	3	4	5	6	7	8	9
23	Salem	17210	11789	4142	1263	4602	3951	23
24	Sivaganga	3908	4020	862	577	2007	1529	39
25	Tenkasi	3672	3787	878	203	2282	1797	49
26	Thanjavur	9987	8058	1742	405	4740	3873	39
27	Theni	8558	8625	2577	488	4688	4308	50
28	Thirupathur	2526	2467	643	129	1418	1299	51
29	Thiruvallur	13606	13623	3996	1143	6649	5340	39
30	Thiruvarur	4242	4284	801	193	2658	2292	54
31	Thoothukkudi	5147	5081	885	266	3053	2438	47
32	Tiruchirappalli	13862	13021	3161	1072	7292	6554	47
33	Tirunelveli	9001	8031	2422	536	4011	3422	38
34	Tiruppur	9331	8289	1866	404	4378	3908	42
35	Tiruvannamalai	9944	8967	1059	3498	3763	2855	29
36	Vellore	8973	8523	409	2037	5152	4560	51
37	Villupuram	5550	5103	1180	421	3024	2472	45
38	Virudhunagar	7813	8117	2820	388	3928	3164	40
Grand Total		400105	380448	96565	36684	195464	159274	40

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 15.02.2022. As per their report, 12580 applications for Rs.173.16 Crores are pending with various Bank branches for issue of Form III. Similarly, even after receipt of subsidy release orders for Rs.50.83 Crores given by TAHDCO out of which Rs.16.56 crore has been received by the branches from the nodal bank are pending for release of the loan. Those banks are advised to disburse the loan at the earliest and submit the UC to TAHDCO.

Pendency of applications for sanction was reviewed in the SLBC 168th meeting chaired by Finance Secretary held on 15.12.2021 wherein the Principal Secretary, Adi Dravidar and Tribal Welfare Department urged the Member Banks to quickly sanction / disburse all the pending applications before December 2021, for which subsidy release orders has been already issued.

SLBC advises Indian Bank, Canara Bank, IOB, Indus Ind Bank with more pendency in disbursement (subsidy release orders) and Indian Bank, State Bank of India, Canara Bank, Indian Overseas Bank with more pendency in sanction to take suitable measures to bring down the number before the next review. The bank wise details of pending application for sanction / disbursement as on 15.02.2022 is furnished in the annexure.

SLBC once again advises the Member Banks to bring down the pendency of applications considerably by disbursing on priority basis and submit UCs to TAHDCO immediately.

2021-22 District Wise Performance Report as on 15.02.2022

Amt in Rs.

Sl.No	District Name	Application Forwarded		Bank Sanctioned				Rejection		Subsidy Released		Disbursed		Application Pending with Bank	
		Phy	Subsidy	Phy	Subsidy	Bank Loan	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	
1	Aniyalur	505	4,27,86,502	147	1,19,83,019	2,46,61,124	87	60,48,643	51	41,18,721	29	25,38,261	271	2,47,54,840	
2	Chennai	489	8,15,77,456	75	1,28,12,938	3,01,74,169	13	21,92,838	74	1,27,35,877	21	34,69,139	401	6,65,71,680	
3	Coimbatore	211	3,80,96,334	95	1,71,77,361	2,84,84,907	25	42,75,058	41	63,10,550	35	54,09,239	91	1,66,43,915	
4	Cuddalore	1117	14,75,47,623	250	3,64,97,698	7,61,90,671	115	1,29,00,076	159	2,34,09,854	43	76,60,425	752	9,81,49,849	
5	Dharmapuri	927	17,09,10,892	333	7,31,51,456	16,69,29,687	54	1,02,05,500	96	2,06,93,000	53	1,19,25,000	540	8,75,53,936	
6	Dindigul	830	12,42,31,395	348	5,23,53,511	11,93,72,338	131	1,85,80,282	133	1,96,67,428	41	25,49,770	351	5,32,97,602	
7	Erode	373	4,61,69,310	118	1,44,99,382	3,08,77,687	76	88,32,080	92	1,09,88,558	20	16,80,536	179	2,28,37,848	
8	Kanchipuram	1202	20,84,67,100	276	5,16,14,540	10,54,73,847	103	1,93,10,021	184	3,61,99,590	58	97,36,385	823	13,75,42,539	
9	Kanniyakumari	75	69,13,858	36	38,39,238	89,41,360	3	3,07,500	28	31,14,037	20	22,89,037	36	27,67,120	
10	Karur	377	5,71,15,376	177	2,93,85,444	5,18,24,991	22	27,80,588	130	2,21,20,849	3	6,50,000	178	2,49,49,344	
11	Krishnagiri	271	4,84,31,688	73	1,18,70,547	2,50,31,139	24	32,94,005	66	1,08,20,547	14	14,67,000	174	3,32,67,136	
12	Madurai	962	11,58,73,489	284	3,95,33,171	8,96,97,012	111	92,69,450	182	2,52,91,754	51	82,24,341	567	6,70,70,868	
13	Nagapattinam	561	7,26,92,230	87	1,16,52,654	2,36,21,023	16	20,85,149	56	70,09,943	12	18,30,280	458	5,89,54,427	
14	Namakkal	365	5,86,36,339	121	1,95,58,838	3,89,89,423	28	46,62,056	90	1,54,67,065	5	9,14,674	216	3,44,15,445	
15	Perambalur	547	7,01,43,979	224	3,17,02,281	7,13,77,285	59	72,23,419	127	1,60,76,903	66	87,27,735	264	3,12,18,279	
16	Pudukkottai	425	6,88,64,735	104	1,86,03,347	4,18,15,705	13	20,58,084	63	1,12,80,264	26	48,16,525	308	4,82,03,304	
17	Ramanathapuram	516	8,66,85,458	171	3,20,92,603	4,91,71,964	26	18,33,908	18	21,33,923	6	7,45,597	319	5,27,58,947	
18	Salem	1030	17,84,33,247	191	3,65,11,669	7,91,08,397	82	1,47,64,355	157	2,96,20,681	44	90,70,225	757	12,71,57,223	
19	Sivagangai	332	4,75,33,379	105	1,95,87,564	4,65,38,058	32	46,65,993	70	1,32,81,041	20	37,61,944	195	2,32,79,822	
20	Thanjavur	512	5,39,04,011	123	1,16,38,004	2,44,82,820			58	63,39,384	3	4,90,624	389	4,22,66,007	
21	The Nilgiris	188	2,54,82,020	82	1,10,09,121	2,58,38,673	40	53,29,131	47	60,91,868	27	38,13,668	66	91,43,768	
22	Theni	775	11,01,04,410	253	4,41,19,619	10,25,47,718	70	84,68,160	40	74,84,559	35	68,61,390	452	5,75,16,631	
23	Thoothukkudi	537	7,06,89,545	176	2,48,89,802	5,29,27,413	50	67,09,474	41	43,01,322	18	18,90,927	311	3,90,90,269	
24	Tiruchirappalli	339	5,29,77,376	155	2,79,23,026	6,08,35,598	2	3,75,000	110	1,93,89,810	15	32,87,155	182	2,46,79,350	
25	Tirunelveli	782	7,28,15,344	287	3,00,36,808	6,47,47,760	166	1,40,01,883	124	1,03,90,563	82	80,67,416	329	2,87,76,653	
26	Tiruppur	241	3,59,18,947	98	1,48,70,121	2,97,61,879	42	61,17,921	76	1,12,50,507	35	50,76,607	101	1,49,30,905	
27	Tiruvallur	984	17,70,71,008	257	5,05,78,040	12,44,46,326	42	62,39,197	249	4,94,15,457	71	1,38,49,341	685	12,02,53,771	
28	Tiruvannamalai	1331	16,04,65,981	374	5,09,12,062	10,40,87,855	182	2,33,20,964	355	4,82,04,570	161	2,07,80,149	775	8,62,32,955	
29	Tiruvannamalai	585	6,53,78,470	117	1,35,73,870	2,59,62,724	43	57,88,194	91	95,55,743	22	31,51,733	425	4,60,16,406	
30	Vellore	966	14,42,07,385	190	3,59,99,776	6,67,28,598	15	21,89,400	166	2,97,84,325	39	86,25,839	761	10,60,18,209	
31	Villupuram	887	13,71,42,769	112	1,93,51,551	4,33,47,338	142	2,13,12,393	48	71,43,324	3	4,11,450	633	9,64,78,825	
32	Virudhunagar	907	7,85,16,900	197	2,08,33,823	4,60,33,800	119	88,82,106	102	86,45,755	20	18,61,040	591	4,88,00,971	
Grand Total		20149	2,85,57,84,556	5636	88,07,62,884	1,83,00,29,289	1933	24,40,22,828	3324	50,83,97,772	1098	16,56,93,452	12580	1,73,15,98,844	

2021-22 Bank wise Performance Report as on 15.02.2022

Amt in Rs.

Sl.No	Bank Name	Application Forwarded			Bank Sanctioned			Rejection			Subsidy Released			Disbursed			Application Pending with Bank		
		Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy
1	Indian Bank	4312	57,80,01,860	984	12,49,74,072	25,14,65,789	413	5,91,55,081	1562	9,51,67,443	212	2,64,69,580	4,90,37,771	2915	39,38,72,707				
2	State Bank of India	2486	32,39,73,281	382	5,04,63,020	10,75,78,707	311	3,82,52,513	201	2,72,37,826	53	83,26,610	1,82,77,895	1793	23,52,57,748				
3	Indian Overseas Bank	2279	28,50,60,715	478	6,19,36,356	12,77,20,753	266	3,34,80,233	718	4,16,68,012	74	89,37,483	1,89,85,644	1535	18,96,44,126				
4	Canara Bank	2491	31,46,96,527	834	9,63,42,821	21,95,21,627	239	2,70,03,888	722	5,97,59,967	172	1,93,29,586	4,17,57,002	1418	19,13,49,818				
5	PACS (Primary Agricultural Co-op)	1339	15,21,23,503	324	3,41,89,239	5,55,24,452	212	1,90,99,738	822	2,55,87,240	87	47,12,475	81,92,500	803	9,86,34,525				
6	Union Bank of India	653	8,06,67,736	149	1,91,69,918	4,29,91,938	36	60,38,898	140	1,34,90,913	28	34,95,737	72,33,559	468	5,54,58,920				
7	HDFC Bank Ltd	1090	24,28,66,851	665	14,88,59,673	32,34,86,732	2	4,50,000	210	5,22,11,490	121	2,69,91,000	6,07,05,507	423	9,35,57,178				
8	Central Bank of India	429	5,34,12,695	65	80,62,153	1,73,15,800	42	52,79,403	25	39,72,240	13	13,39,977	28,84,708	322	4,00,71,139				
9	Bank of India	425	5,41,47,934	98	1,12,04,966	2,26,39,320	66	89,05,716	102	71,10,713	10	17,93,875	43,48,544	261	3,40,37,252				
10	Bank of Baroda	313	4,97,24,550	67	1,14,14,466	2,52,58,461	18	26,33,800	76	78,95,616	7	10,21,531	22,75,368	228	3,56,76,284				
11	Tamil Nadu Grama Bank	403	4,63,98,057	100	1,11,53,425	2,01,39,009	86	85,91,616	172	62,59,958	15	17,91,733	35,67,436	217	2,66,53,016				
12	Kotak Mahendra Bank Ltd	716	16,01,49,799	497	11,10,36,562	25,48,65,595	5	11,25,000	235	5,68,63,968	72	1,60,39,109	3,66,33,876	214	4,79,88,237				
13	District Central Co-Op Bank	311	4,22,32,393	55	98,56,000	1,56,04,817	48	85,39,232	280	81,36,000	3	2,94,000	5,61,000	208	2,38,38,161				
14	Axis Bank Ltd.,	440	9,15,78,370	246	5,51,94,524	12,90,54,310	27	14,13,474	137	3,55,94,524	61	1,37,22,139	3,18,74,328	167	3,49,70,372				
15	City Union Bank Ltd.	200	2,45,07,467	13	14,98,223	31,71,099	22	26,08,046	8	11,61,635	5	6,42,600	13,44,900	165	2,04,01,198				
16	Indus Ind Bank Ltd	547	11,70,23,777	380	8,11,97,567	17,72,06,900	12	22,82,371	164	3,81,56,454	99	2,02,83,286	4,51,60,564	155	3,35,43,839				
17	Punjab National Bank	185	2,39,45,595	38	60,53,663	1,36,56,784	6	9,19,144	19	32,17,094	8	12,33,143	31,46,189	141	1,69,72,798				
18	Kgaur Vyasa Bank Ltd.	154	2,04,36,435	6	9,89,704	21,34,413	14	23,19,607	2	4,62,904	1	90,004	1,99,996	134	1,71,27,124				
19	Tamilnadu Mercantile Bank Ltd	138	1,79,77,209	6	10,90,089	22,58,243	19	25,89,887	1	2,03,205				113	1,42,97,233				
20	PACCS (Primary Agricultural Co	105	1,81,17,286	3	7,50,000	7,50,000			11	2,50,000				102	1,73,67,286				
21	Syndicate Bank	140	2,20,37,951	36	57,34,433	1,03,87,951	9	16,42,704	75	45,64,433	8	13,85,000	16,25,000	95	1,46,60,814				
22	U C O Bank	83	1,18,49,353	12	16,17,730	35,26,228	6	9,88,055	4	7,61,100	1	2,25,000	5,35,222	65	92,43,568				
23	Andhra Bank	77	1,10,88,992	5	9,90,000	19,37,445	8	13,15,613	3	9,00,000				64	87,83,379				
24	Pandyan Grama Bank	94	73,35,763	25	16,79,750	36,83,730	11	11,86,911	14	7,78,016	4	3,31,016	6,69,684	58	44,69,102				
25	Corporation Bank	81	1,06,85,421	9	8,46,900	18,28,950	16	24,51,185	6	7,02,900	6	6,66,000	14,48,000	56	73,87,336				
26	ICICI Bank Ltd	103	1,79,40,439	50	1,09,06,200	2,05,66,790	2	2,78,670	43	58,73,000	23	49,73,000	98,46,599	51	67,55,569				
27	TDCB Bank	80	80,21,221	28	22,77,940	36,48,860	4	4,35,000	45	15,95,940	1	1,40,940	2,81,860	48	53,08,281				
28	Pallavan Grama Bank	51	81,13,684	4	5,90,000	11,92,500	6	8,21,636	13	3,40,000				41	67,02,048				
29	South Indian Bank Ltd.	40	50,79,090				4	4,84,737						36	45,94,353				
30	Co-Operative Urban Bank Ltd	52	70,62,409	20	22,64,319	41,04,395	2	4,00,640	6	4,57,500				30	43,97,450				
31	Federal Bank Ltd.	35	56,55,044	4	5,36,400	10,59,700	1	1,26,000	3	5,36,400	3	3,15,000	5,80,000	30	49,92,644				
32	Lakshmi Vilas Bank Ltd.	31	38,94,277				4	7,20,000						27	31,74,277				
33	Punjab & Sind Bank	38	80,85,510	13	27,60,000	59,80,736			5	27,60,000				25	53,25,510				
34	IDBI Ltd - DBSBU	25	42,31,817	3	6,59,517	19,99,690	3	5,27,370	3	6,59,517				19	30,44,930				
35	Vijaya Bank	14	22,46,253											14	22,46,253				
36	Kumbakonam Central Co-operat	16	28,70,000				3	3,30,000						13	25,40,000				
37	Farmer Co-operative Society	15	16,89,765	2	4,20,000	9,79,800	1	86,019	2	4,20,000				12	11,93,746				
38	JAWADHU LAMP CO-OPERATI	13	7,90,000	1	2,50,000	5,00,000			12	2,50,000	1	2,50,000	5,00,000	12	5,40,000				
39	Oriental Bank of Commerce	11	16,68,420				1	2,25,000						10	14,43,420				
40	Todas Primary Agricultural Co-op	23	20,78,584	13	5,83,564	11,97,936	1	2,07,120	13	5,83,564	4	1,78,564	3,20,436	9	12,87,900				
41	Tamil Nadu Co-op State Agri. &	10	10,40,961				1	2,25,000						9	8,15,961				

SI.No	Bank Name	Application Forwarded			Bank Sanctioned			Rejection			Subsidy Released			Disbursed			Application Pending with Bank		
		Phy	Subsidy		Phy	Subsidy	Bank Loan	Phy	Subsidy		Phy	Subsidy		Phy	Subsidy	Bank Loan	Phy	Subsidy	
42	Allahabad Bank	9	10,26,643					1	44,520								8	9,82,123	
43	Catholic Syrian Bank Ltd.	9	16,07,700					1	2,10,000								8	13,97,700	
44	Karnataka Bank Ltd.	11	22,81,150	2	4,50,000	11,89,741		1	1,95,000	2	4,50,000						8	16,36,150	
45	Co-Op Urban Bank	12	14,40,000	4	3,15,000	7,12,500		1	60,000	4	3,15,000						7	10,65,000	
46	Bank of Maharashtra	8	12,00,466	2	1,61,564	3,18,284				1	70,064						6	10,38,902	
47	NDCC Bank	8	16,40,465	2	5,00,000	6,00,000											6	11,40,465	
48	United Bank of India	6	8,37,000														6	8,37,000	
49	State Bank of Indore	7	9,13,741	1	1,68,136	3,64,295		1	2,25,000	0	1,68,136						5	5,20,605	
50	TIIC Bank	3	5,47,800														3	5,47,800	
51	Equitas Small Finance Bank	5	10,16,016	2	4,50,000	9,72,508				0	2,25,000						3	5,66,016	
52	Dhanalakshmi Bank Ltd.	2	3,75,000														2	3,75,000	
53	Farmers Co-operative Society	3	3,86,258	1	2,50,000	2,50,000											2	1,36,258	
54	PACHAIMALAI LAMP SOCIETY	2	2,97,961														2	2,97,961	
55	Big Kancheepuram Co-op Town	1	2,25,000														1	2,25,000	
56	Development Credit Bank Ltd	1	2,25,000														1	2,25,000	
57	Ujivan Small Finance Bank	1	2,25,000														1	2,25,000	
58	Dena Bank	2	3,75,000					1	1,50,000								1	2,25,000	
59	SME CANARA BANK	1	1,19,880														1	1,19,880	
60	State Bank of Mysore	1	82,305														1	82,305	
61	State Bank of Travancore	1	70,110														1	70,110	
62	Sathy Lamb Society	7	3,15,000	7	3,15,000	6,82,500											1	70,110	
63	State Bank of Hyderabad	1	60,067														1	60,067	
Grand Total		20149	2,85,57,84,556	5636	188,01,62,884	1,88,00,29,289	1933	24,40,22,828	15872	60,80,67,772	1098	16,56,33,452	35,36,30,613	12580	1,73,16,98,944				

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.

SHG BLP: Target Vis a Vis achievement as on 31.01.2022

SI. NO	Particulars	Target		Achievement		%
		No. of. SHG	Amount	No. of. SHG	Amount	
1.	SHG BLP *	2,83,200	20,000	3,40,465	**17,593.39	88
2.	PLF Bulk Loan	1,050	250	297	98.81	40
3.	CGFMU	4,000	600	3,109	370.47	62

* The achievement under SHG BLP includes Covid special loan of Rs.21.94 Crs.

* Average ticket size of the loan is Rs.5.17 lakhs.

- ❖ The Proportionate target for SHG BLP up to Jan 2022: Rs.16666.67 Crs.
- ❖ Achievement as on 31.01.2022: Rs.17, 593.39 Crs.

The proportionate target up to January 2022 has been surpassed by Rs.926.72 Crs. TNSRLM, appreciated the co-operation of SLBC and Member Banks for having extended their valuable support during the critical phase of the Covid Pandemic spread in the state.

Since there exists, a good potential and scope for SHG lending, the Government has mandated that the target be revised to Rs.25000 crore for the State for the year 2021-22.

SLBC requests TNCDW to provide the bank wise/district wise break-up for the revised target.

SLBC requests member banks to advise their bank branches to sanction eligible quantum of loans in time under the above schemes, particularly during this Pandemic COVID Spread period and help the rural economy to grow as per Government expectations.

SHG BANK LINKAGE PROGRAMME
BANK WISE TARGET & ACHIEVEMENT FOR THE YEAR 2021-22
as on 31.01.2022

SI. No	Name of the Bank	TARGET		ACHIEVEMENT		%	
		No	Amount Rs.in Crs	No	Amount Rs.in Crs	No	Amount
1	2	3	4	5	6	7	8
I	Nationalised Banks						
1	Indian Bank + Alahabad Bank	51,006	3,832.17	53,139	3,144	44	47
2	Indian Overseas Bank	26,933	1,916.34	17,558	852	15	13
3	State Bank of India	10,891	734.68	5,654	310	5	5
4	Canara Bank + Syndicate Bank	21,933	1,545.53	25,719	1,368	21	21
5	Bank of India	5,051	357.08	2,903	149	2	2
6	Punjab and Sindh Bank	0	0.00	57	3	0	0
7	Central Bank of India	4,409	303.17	3,274	189	3	3
8	Union Bank of India +Andhra Bank +Corporation Bank	8,463	575.00	4,942	234	4	4
9	Punjab National Bank + Oriental Bank of Commerce & United Bank of India	2,509	181.60	1,148	58	1	1
10	Bank of Baroda +Vijaya Bank + Dena Bank	3,565	253.00	2,072	112	2	2
11	UCO Bank	1,075	65.10	788	38	1	1
12	Bank of Maharashtra	102	6.00	4	0	0	0
13	IDBI Bank	1,420	92.00	3,215	187	3	3
	Sub Total	1,37,357	9,861.67	1,20,473	6,644	100	100
II	Private Sector Banks					0	0
1	ICICI Bank	19,525	1388.00	31,214	1,537	21	20
2	HDFC Bank	14,723	998.00	41,475	2,104	28	28
3	Repcobank	2,558	161.00	9,499	515	6	7
4	Rathnakar Bank	1,236	110.00	7,427	316	5	4
5	City Union Bank	777	53.00	315	20	0	0
6	Tamilnadu Mercantile Bank	1,351	88.00	1,334	48	1	1
7	Yes Bank	10	1.00	2,502	166	2	2
8	Karur Vysya Bank	1,083	68.00	197	10	0	0
9	Lakshmi Vilas Bank	250	24.00	112	5	0	0
10	Axis Bank	869	86.00	2,509	129	2	2
11	South Indian Bank	467	30.00	83	5	0	0
12	Federal Bank	49	2.00	113	7	0	0
13	Dhanalakshmi Bank	51	2.00	139	8	0	0
14	Catholic Syrian Bank	50	6.00	96	6	0	0
15	Karnataka Bank	7	2.00	1,371	93	1	1
16	Equitas Bank	769	45.00	28,048	1,429	19	19
17	IDFC	4,133	419.00	21,410	1,100	14	14
	Sub Total	47,908	3,483.00	1,47,844	7,499	98	99
III	Regional Rural Bank						
1	Tamilnadu Grama Bank	19,603	1,302.00	22,027	1,200	100	100
	Sub Total	19,603	1,302.00	22,027	1,200	100	100
IV	Co-operative Bank						
1	PACCS & DCCB	71,588	4,949.77	48,902	2,206	98	98
2	Urban Co-operative Banks	6,622	403.57	1,219	45	2	2
	Sub Total	78,210	5,353.34	50,121	2,251	100	100
	Grand Total	2,83,078	20,000.00	3,40,465	17,594	120	88

**SHG Bank Linkage Programme
Achievement for the Year 2021-22 :As on 31.01.2022**

(Rs.in crores)

Sl.No	Name of the District	Target		Achievement		%
		No.of SHGs	Amount	No.of SHGs	Amount	
1	Dindigul	11,274	840.00	16,419	848.18	104
2	Nilgiris	6,306	300.00	5,222	294.55	98
3	Namakkal	9,395	416.00	7,766	405.65	98
4	Tenkasi	4,900	392.00	8,090	380.72	97
5	Kanniyakumari	5,600	448.00	8,800	427.29	95
6	Tirunelveli	3,600	350.00	4,772	325.16	93
7	Nagapattinam	4,362	300.00	6,636	277.67	93
8	Ariyalur	3,150	275.00	4,727	254.06	92
9	Theni	5,550	444.00	7,809	409.44	92
10	Thiruvarur	7,000	452.00	8,495	415.77	92
11	Kancheepuram	4,700	391.00	5,548	358.90	92
12	Tirupur	6,941	475.00	8,498	435.79	92
13	Trichirappalli	8,450	676.00	14,216	618.71	92
14	Cuddalore	10,300	824.00	12,311	752.45	91
15	Sivagangai	9,040	488.00	8,713	443.40	91
16	Coimbatore	10,800	864.00	12,059	784.98	91
17	Thiruvannamalai	7,400	592.00	10,073	536.82	91
18	Pudukkottai	10,600	720.00	16,042	649.36	90
19	Dharmapuri	6,800	544.00	6,440	487.87	90
20	Erode	5,600	448.00	6,488	397.52	89
21	Krishnagiri	10,075	806.00	11,704	709.83	88
22	Ramanathapuram	5,250	420.00	10,225	368.40	88
23	Thoothukudi	11,769	480.00	9,591	419.05	87
24	Virudhunagar	6,600	528.00	9,921	459.45	87
25	Thanjavur	14,150	900.00	15,092	777.45	86
26	Tirupattur	6,599	350.00	4,701	302.05	86
27	Perambalur	4,809	275.00	5,272	236.76	86
28	Thiruvallur	7,830	626.00	9,539	538.41	86
29	Vellore	7,500	368.00	6,055	313.72	85
30	Kallakurichi	6,100	488.00	5,911	415.17	85
31	Madurai	8,150	652.00	13,955	551.45	85
32	Salem	12,800	900.00	12,711	761.02	85
33	Ranipet	4,000	350.00	6,146	286.63	82
34	Karur	5,020	340.00	6,679	277.93	82
35	Villupuram	9,902	620.00	9,744	497.95	80
36	Chengleput	6,900	552.00	7,588	421.61	76
37	Mayiladuthurai	3,903	300.00	4,274	212.90	71
38	Chennai	10,075	806.00	12,233	539.32	67
	Grand Total	2,83,200	20,000.00	3,40,465	17,593.39	88

SHG - Bank Linkage Programme-COVID - Loan as on 31.01.2022

Sl.No	Name of the District	COVID - 19	SHG-BLP COVID Amount in Crs					
			Rural		Urban		Total	
			No	Amount	No	Amount	No	Amount
1	Ariyalur	31.50	0	0.00	0	0.00	-	0.00
2	Chengleput	69.00	9	0.81	0	0.00	9	0.81
3	Chennai	100.75	0	0.00	1	0.08	1	0.08
4	Coimbatore	108.00	213	1.37	96	3.76	309	5.13
5	Cuddalore	103.00	126	0.86	4	0.03	130	0.89
6	Dharmapuri	68.00	0	0.00	0	0.00	-	0.00
7	Dindigul	105.00	0	0.00	0	0.00	-	0.00
8	Erode	56.00	0	0.00	0	0.00	-	0.00
9	Kallakurichi	61.00	0	0.00	0	0.00	-	0.00
10	Kancheepuram	45.00	0	0.00	0	0.00	-	0.00
11	Kanniyakumari	56.00	0	0.00	0	0.00	-	0.00
12	Karur	42.50	0	0.00	15	0.09	15	0.09
13	Krishnagiri	100.75	0	0.00	0	0.00	-	0.00
14	Madurai	81.50	9	0.33	0	0.00	9	0.33
15	Mayiladuthurai	36.00	0	0.00	0	0.00	-	0.00
16	Nagapattinam	35.00	0	0.00	0	0.00	-	0.00
17	Namakkal	52.00	18	0.18	4	0.04	22	0.22
18	Nilgiris	32.40	0	0.00	0	0.00	-	0.00
19	Perambalur	25.50	0	0.00	0	0.00	-	0.00
20	Pudukkottai	90.00	5	0.18	0	0.00	5	0.18
21	Ramanathapuram	52.50	20	0.39	0	0.00	20	0.39
22	Ranipet	40.00	0	0.00	0	0.00	-	0.00
23	Salem	128.00	4	0.02	0	0.00	4	0.02
24	Sivagangai	61.00	0	0.00	0	0.00	-	0.00
25	Tenkasi	49.00	59	3.02	0	0.00	59	3.02
26	Thanjavur	141.50	5	0.02	0	0.00	5	0.02
27	Theni	55.50	5	0.38	0	0.00	5	0.38
28	Thiruvallur	77.90	0	0.00	0	0.00	-	0.00
29	Thiruvannamalai	74.00	86	0.44	0	0.00	86	0.44
30	Thiruvarur	56.50	0	0.00	0	0.00	-	0.00
31	Thoothukudi	60.00	0	0.00	0	0.00	-	0.00
32	Tirunelveli	36.00	15	0.11	0	0.00	15	0.11
33	Tirupattur	36.00	58	5.76	1	0.01	59	5.77
34	Tirupur	59.20	0	0.00	0	0.00	-	0.00
35	Trichirappalli	84.50	0	0.00	0	0.00	-	0.00
36	Vellore	46.00	0	0.00	10	0.49	10	0.49
37	Villupuram	77.50	0	0.00	0	0.00	-	0.00
38	Virudhunagar	66.00	26	3.55	2	0.02	28	3.57
	Total	2500.00	658	55 17.42	133	4.52	791	21.94

SHG Bank Linkage Programme					
PLF Bulk Loan for the year 2021-22 as on 31.01.2022					
				Rs in Crores	
Sl.No	Name of the district	Target		Total	
		No of PLF	Amount in Crs	No. of PLF	Amount Disbursed
1	Ariyalur	20	5	6	3.60
2	Chengleput	30	7	3	1.35
3	Chennai	0	0	0	0.00
4	Coimbatore	30	7	17	3.46
5	Cuddalore	30	7	52	15.12
6	Dharmapuri	30	7	2	0.55
7	Dindigul	30	7	24	6.64
8	Erode	30	7	9	1.79
9	Kallakurchi	30	7	8	4.14
10	Kancheepuram	30	7	1	0.21
11	Kanniyakumari	25	6.5	4	1.80
12	Karur	25	6.5	0	0.00
13	Krishnagiri	30	7	0	0.00
14	Madurai	30	7	11	3.45
15	Mayiladuthurai	30	7	0	0.00
16	Nagapattinam	25	6.5	0	0.00
17	Namakkal	30	7	2	0.90
18	Nilgiris	20	5	0	0.00
19	Perambalur	20	5	0	0.00
20	Pudukkottai	30	7	5	2.14
21	Ramnad	30	7	0	0.00
22	Ranipet	25	6.5	9	6.64
23	Salem	30	7	3	0.51
24	Sivagangai	30	7	17	3.79
25	Thenkasi	25	6.5	3	0.67
26	Thanjavur	30	7	19	5.44
27	Theni	30	7	5	1.70
28	Thiruvallur	30	7	0	0.00
29	Thiruvannamalai	30	7	1	0.80
30	Thiruvarur	30	7	0	0.00
31	Thoothukudi	30	7	12	4.75
32	Tirunelveli	30	7	25	12.91
33	Tirupathur	25	6.5	0	0.00
34	Tirupur	30	7	8	1.45
35	Trichirappalli	30	7	0	0.00
36	Vellore	30	7	9	4.03
37	Villupuram	30	7	13	2.16
38	Virudhunagar	30	7	29	8.81
	Grand Total	1050	250	297	98.81

**Credit Guarantee Fund Micro Unit Details
as on 31.01.2022**

(Rs.in crores)

Sl.No	Name of the District	Target		Achievement		
		Target SHGs for CGFMU	Amount	No.of SHGs	Amount	Amount %
1	Ariyalur	67	10	12	1.49	15
2	Chengalput	100	15	114	13.04	87
3	Chennai	168	25	16	1.72	7
4	Coimbatore	133	20	31	3.16	16
5	Cuddalore	100	15	99	12.61	84
6	Dharmapuri	100	15	0	0.00	0
7	Dindigul	100	15	248	25.88	173
8	Erode	133	20	50	5.95	30
9	Kallakurchi	100	15	0	0.00	0
10	Kancheepuram	133	20	462	63.08	315
11	Kanniyakumari	100	15	158	17.30	115
12	Karur	67	10	8	0.96	10
13	Krishnagiri	100	15	322	39.30	262
14	Madurai	133	20	13	1.50	8
15	Mayiladuthurai	100	15	0	0.00	0
16	Nagapattinam	100	15	0	0.00	0
17	Namakkal	100	15	14	1.91	13
18	Nilgiris	100	15	673	66.52	443
19	Perambalur	67	10	2	0.24	2
20	Pudukkottai	100	15	15	1.70	11
21	Ramanathapuram	100	15	0	0.00	0
22	Ranipet	100	15	0	0.00	0
23	Salem	133	20	53	6.79	34
24	Sivagangai	100	15	8	0.99	7
25	Tenkasi	100	15	41	4.52	30
26	Thanjavur	100	15	18	22.60	151
27	Theni	67	10	76	8.71	87
28	Thiruvallur	100	15	68	3.83	26
29	Thiruvannamalai	100	15	75	7.52	50
30	Thiruvarur	67	10	0	0.00	0
31	Thoothukudi	133	20	17	2.19	11
32	Tirunelveli	133	20	72	9.54	48
33	Tirupathur	67	10	0	0.00	0
34	Tirupur	133	20	87	9.18	46
35	Trichirappalli	133	20	27	2.95	15
36	Vellore	133	20	213	23.15	116
37	Villupuram	100	15	36	4.04	27
38	Virudhunagar	100	15	81	8.10	54
	Grand Total	4000	600	3109	370.47	62

Agenda No.12

Weavers Mudra Scheme – Request for enhancement of loan component:

The Commissioner of Handlooms vide his letter Rc.No.12607/2021/C1 dated 14.12.2021, among others, informed on the revised scheme guidelines given by Department Commissioner of Handlooms, Government of India on Margin Money Assistance provided to Individual Handloom Weavers/ Weavers Entrepreneurs. As per the revised guidelines, the margin money assistance at 20% of the loan amount subject to maximum of Rs.25,000/- is provided to weaver.

Further, the Commissioner of Handlooms has informed that the State has been performing very well for the past three years from 2018-19 to 2020-21 pan India basis under Weavers Mudra Scheme.

In order to further boost the performance under the scheme and bring about a transformative change in livelihood of the weavers, it has been requested to increase the quantum of loan under the scheme to Rs. 2.00 lakhs for individual Handloom weavers.

By RPAD

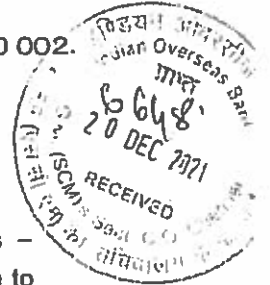
DEPARTMENT OF HANDLOOMS

AGM(CB) 9

FROM
Thiru T.P. Rajesh, I.A.S.,
Commissioner of Handlooms
Kuralagam 2nd Floor,
Chennai-104.

TO
The General Manager,
State Level Bankers' Committee- Tamilnadu,
Indian Overseas Bank,
763, Anna Salai, Chennai-600 002.

Re.No.12607/2021/C1, Dated: 14.12.2021



Sir,

Sub: Handloom Weavers Welfare - MUDRA Scheme for Handloom Weavers -
New Guide lines issued - Increasing of Loan amount - Issuance of advise to
all banks - Regarding.

- Ref
1. Development Commissioner for Handlooms, Government of India letter No.7/1/2020-DCH/ Scheme Guidelines, dated 25.10.2021
 2. Review Meeting conducted by Chief Secretary to Government on 27.11.2021

The Weavers MUDRA Scheme is being implemented in Tamilnadu with an objective to provide concessional credit to Handloom Weavers to meet out their working capital requirements and cost of tools and equipment.

2) The scheme has been successfully implemented in Tamilnadu in the last three years from 2018-19 to 2020-21. The performance of the scheme in Tamilnadu during last three years is as follows:

Sl. No	Year	Actual Target	Revised Target	MUDRA loans Sanctioned details		MUDRA loans Disbursed Details	
				No. of loans	Sanctioned Amount (Rs. in Crore)	No. of loans	Disbursed Amount (Rs. in Crore)
1)	2018-19	30,000	20,000	22774	113.00	22650	112.37
2)	2019-20	20,000	20,000	17963	87.62	17918	87.32
3)	2020-21	15,000	15,000	14545	70.15	14545	70.15
Total		65,000	55,000	55282	270.77	55113	269.84

3) It is placed on record that Tamilnadu is continuously holding the NUMBER ONE position in the country in the last three years i.e., 2018-2019 to 2020-21 in implementation of Weaver MUDRA Scheme.

4) The Government of India have issued the revised new guidelines vide reference cited above, wherein it is mentioned that the Margin Money Assistance will be provided to individual Handloom Weaver / Weaver Entrepreneur - Margin Money Assistance @20% of loan amount subject to maximum of Rs.25,000/-.

5) This Department has been continuously monitoring loan repayment by handloom weavers through the all Circle Deputy Directors / Assistant Director and field Officers for prompt repayment of the loans across the State.

6) During the review meeting conducted vide reference 2nd cited, by the Chief Secretary to Government with Handlooms, Handicrafts, Textiles and Khadi Department on 27.11.2021. It has been observed average that the loan amount of Rs.50,000/- - Rs.60,000/- sanctioned per weaver under Weavers Mudra Scheme is highly inadequate to effect a transformative change in livelihood of weavers. Hence, he has suggested to take up the matter with District Level Bankers Committee / State Level Bankers Committee to increase the loan amount.

7) I therefore request you to advise all Banks to increase the loan amount to the maximum of Rs.2.00 lakhs for individual Handloom Weaver / Weaver Entrepreneur, since mudra loans is essential to the weavers for upgradation of their livelihood and for transformation of the livelihood of Handloom Weavers.

Sd/xxxx

Commissioner of Handlooms

(14/12/2021)
For Commissioner

1/4

a
15/12/2021

Agenda No.13

Need for credit to revitalize handloom and handicraft industry:

While the Covid 19 pandemic has affected the economy, the handloom and handicraft sector has faced the brunt of the pandemic. With the economy showing signs of recovery, this sector needs to be supported with necessary institutional credit to cater to the increasing demand for handloom and handicraft products.

The Priority Sector Lending (PSL) guidelines incentivize flow of bank credit to Micro Enterprises that include handloom and handicraft industry also along with other specified categories under Weaker Sections that covers, inter-alia, "Artisans, villages and cottage industries". However, considering the current situation, there is a need for focused attention towards this sector.

Member Banks are requested to suitably sensitize their branches to lend more to this sector and address any field level difficulties faced by them in availing credit facilities.

1. Need for credit to revitalize handloom and handicraft industry

While the Covid 19 pandemic has affected the economy, the handloom and handicraft sector has faced the brunt of the pandemic. With the economy showing signs of recovery, this sector needs to be supported with necessary institutional credit to cater to the increasing demand for handloom and handicraft products.

The Priority Sector Lending (PSL) guidelines incentivize flow of bank credit to Micro Enterprises that include handloom and handicraft industry also along with specified categories under Weaker Sections that covers, inter-alia, "Artisans, villages and cottage industries". However, considering the current situation, there is a need for focussed attention towards this sector.

SLBC is advised to sensitize bankers on the need to make available credit and address any field level difficulties faced by them in availing credit facilities.

2. Credit Offtake to the MSME Sector

RBI has conducted a study on credit offtake to the MSME sector wherein they have analysed the number of new MSME accounts opened by Scheduled Commercial Banks (SCBs) and disbursement of MSME loans made by SCBs during the last four financial years and the findings of the study are as follows

i. The number of new MSME accounts opened by SCBs reported an increase during the years analysed except for the year ended March 2021 reporting a decline of 59.71%. The amount disbursed to new MSME accounts reported a decline of 19.23% for the same period. The major reason could be attributed to the mandatory registration on Udyam portal for classification of units as MSMEs and COVID-19 induced lockdown and restrictions.

ii. The new MSME accounts opened by PSBs reported an increase of 38.55 % for the year ended March 2021 compared to March 2020, however the amount disbursed during the same period reported a marginal increase of 1.29%. It could be attributed to small ticket loans

iii. The new MSME accounts opened by PvSBs reported a decline by 78% in March 2021 compared to March 2020, mainly due to mandatory registration on Udyam portal for classification as MSMEs. While for the same period, the amount disbursed reported a decline

SLBCs is advised to draw an action plan for improving the credit offtake to the MSMEs and on-boarding new units.

Atal Pension Yojana (APY)

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

As per the data provided by PFRDA as on 31.12.2021, our State has enrolled 3,89,063 APY accounts with a target achievement of 61% 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 and also shared scheme benefits with them.

PFRDA vide their communication dated 09.02.2022 has informed the winners of CITIZEN'S CHOICE (H1, FY 2021-22) campaign. Accordingly, THE CONVENOR SLBC TAMIL NADU have won the Certificate of Excellence Award in recognition of Achievement of Targets & Contributions towards Atal Pension Yojana under Citizen's Choice (H1, FY 2021-22).

SLBC takes the opportunity in congratulating all the banks contributions for bagging the Certificate of Excellence Award .

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

The District-wise and Bank-wise details of APY accounts opened up to 31st December 2021 is placed in the Annexure.

APY SP Name	No. of Branches as on 1st April, 2021	AAPB Target	Annual Target	APY accounts opened in FY 2021-22 till 31 Dec, 2021	AAPB Achieved as on 31 Dec, 2021	Annual Target Achievement	APY accounts opened since inception till 31 Dec, 2021
CENTRAL BANK OF INDIA	211	70	14,770	12,873	61	87%	66225
PUNJAB AND SIND BANK	16	70	1,120	137	9	12%	2106
AXIS BANK LTD	350	70	24,500	1,371	4	6%	96661
ICICI BANK LIMITED	440	70	30,800	875	2	3%	16784
HDFC BANK LTD	311	70	21,770	5,023	16	23%	53614
CANARA BANK (Including e	1,129	70	79,030	73,163	65	93%	372628
INDIAN OVERSEAS BANK	1,100	70	77,000	57,199	52	74%	359634
PUNJAB NATIONAL BANK (In	280	70	19,600	1,157	4	6%	22035
BANK OF INDIA	212	70	14,840	9,923	47	67%	58416
BANK OF BARODA (Including	311	70	21,770	2,681	9	12%	81739
INDIAN BANK (Including eAl	1,092	70	76,440	66,910	61	88%	700481
UCO BANK	117	70	8,190	3,164	27	39%	15937
BANK OF MAHARASHTRA	33	70	2,310	458	14	20%	2963
UNION BANK OF INDIA (Incl	620	70	43,400	14,933	24	34%	82242
IDBI BANK LTD	111	70	7,770	3,209	29	41%	23958
STATE BANK OF INDIA	1,173	70	82,110	72,300	62	88%	350065
INDUSIND BANK LIMITED	39	30	1,170	24	1	2%	48
YES BANK LIMITED	20	30	600	-	-	0%	49
STANDARD CHARTERED BAN	7	30	210	-	-	0%	2
TAMILNAD MERCANTILE BAN	369	30	11,070	24,814	67	224%	70361
THE LAKSHMI VILAS BANK LTD	291	30	8,730	7	0	0%	1240
THE CATHOLIC SYRIAN BANK	57	30	1,710	58	1	3%	1516
THE FEDERAL BANK LTD	145	30	4,350	339	2	8%	1391
DHANLAXMI BANK LIMITED	36	30	1,080	387	11	36%	741
KARNATAKA BANK LIMITED	50	30	1,500	329	7	22%	5941
DCB BANK LIMITED	14	30	420	2	0	0%	31
RBL BANK LIMITED	20	30	600	52	3	9%	61
THE KARUR VYSYA BANK LTD	427	30	12,810	633	1	5%	9224
THE JAMMU AND KASHMIR B	4	30	120	-	-	0%	70
THE SOUTH INDIAN BANK LTD	150	30	4,500	6,431	43	143%	15170
CITY UNION BANK LTD	485	30	14,550	7,285	15	50%	32443
KOTAK MAHINDRA BANK	82	30	2,460	215	3	9%	1025
BANDHAN BANK LIMITED	18	30	540	777	43	144%	777
IDFC BANK LIMITED	11	30	330	2	0	1%	15
TAMIL NADU GRAMA BANK	632	70	44,240	22,332	35	50%	101435
	10363		636410	389063	38	61%	2547028

APY 31.12.2021				
DISTRICT	Sum of Annual Target	Sum of APY accounts opened in FY 2021-22 till 31 Dec, 2021	Sum of Annual Target Achievement	Sum of APY accounts opened since inception till 31 Dec, 2021
ARIYALUR	4880	3684	75.49	35519
CHENGALPATTU	1120	917	81.88	4802
CHENNAI	85650	22839	26.67	186270
COIMBATORE	46870	20851	44.49	121748
CUDDALORE	16830	13458	79.96	92140
DHARMAPURI	8220	8260	100.49	43963
DINDIGUL	16880	11996	71.07	70688
ERODE	22300	14235	63.83	92149
KALLAKURICHI	1330	1179	88.65	4645
KANCHIPURAM	43340	29725	68.59	145955
KANNIYAKUMARI	18550	14263	76.89	66610
KARUR	8770	4990	56.90	39555
KRISHNAGIRI	13300	10920	82.11	62672
MADURAI	27750	17853	64.34	110656
MAYILADUTHURAI	280	41	14.64	154
NAGAPATTINAM	11150	8675	77.80	46521
NAMAKKAL	15290	9205	60.20	59808
PERAMBALUR	4870	2305	47.33	19392
PUDUKKOTTAI	12290	6831	55.58	52130
RAMANATHAPURAM	9100	6884	75.65	31329
RANIPET	210	9	4.29	376
SALEM	23830	18658	78.30	117420
SIVAGANGA	16200	7873	48.60	56424
TENKASI	2310	1019	44.11	6459
THANJAVUR	19490	11713	60.10	92322
THE NILGIRIS	6690	2652	39.64	15225
THENI	9860	6011	60.96	42569
THIRUVALLUR	27710	12796	46.18	105074
THIRUVARUR	9570	6720	70.22	46023
TIRUCHIRAPPALLI	24340	13304	54.66	113626
TIRUNELVELI	23710	21531	90.81	127492
TIRUPATHUR	420	1150	273.81	6765
TIRUPPUR	20730	12036	58.06	74705
TIRUVANNAMALAI	13650	10693	78.34	75765
TUTICORIN	14070	8805	62.58	50735
VELLORE	23530	17202	73.11	122884
VILLUPURAM	17040	13507	79.27	137067
VIRUDHUNAGAR	14280	14273	99.95	69391
TOTAL	636410	389063	61.13	2547028



पेंशन निधि विनियामक एवं विकास प्राधिकरण
PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY



CERTIFICATE OF EXCELLENCE

CITIZEN'S CHOICE (H1, FY 2021-22)

This Certificate is presented to:

THE CONVENOR, SLBC TAMIL NADU

In Recognition of Achievement of Targets & Contribution towards Atal Pension Yojana under Citizen's Choice (H1, FY 2021-22)

SUPRATIM BANDYOPADHYAY
CHAIRMAN

Pension Fund Regulatory & Development Authority

Agenda No.15**National e-Governance Services Ltd (NeSL)**

National e-Governance Services Ltd (NeSL) is India's first Information Utility (IU) regulated by Insolvency and Bankruptcy Board of India (IBBI) under Insolvency Bankruptcy Code, 2016 and provides core services like accepting electronic submission of financial information from the Financial Creditors and Operational Creditors, safe and accurate recording of financial information, authentication & verification of financial information and provide access to information stored to specified persons. It is a unique and one of the four pillars in Insolvency and Bankruptcy eco system in the country. NeSL is repository of legal evidence of debt and Record of Debt issued is accepted as legal evidence of debt by Adjudicating Authorities – NCLT & DRT.

Further, NeSL has developed a platform "Digital Document Execution" (DDE) to enable Banks / NBFCs / and any other financial creditors to link their Loan Management Software through API and empower borrowers to execute documents on digital e-stamp papers obtained from various State Governments. It is a seamless process from the time of loan sanction to obtaining digital e-Stamp, execution using Aadhar based e-Sign OTP/ Biometric or Digital / token based signature. It eliminates physical presence of the parties to the contract. The document is legal evidence of the debt and is enforceable in the eyes of law.

Department of Financial Services, Govt of India vide its letter No S-33013/04/2019 ST-1-DoR dated 30.06.2020 directed all the Chief Secretaries of States and Union Territories, Secretary (Finance / Taxation), Commissioner (Commercial Taxes) of the States to issue instructions to permit commencement of digital e-stamping as a valid mode of payment of Stamp Duty and assist the banking sector in executing digital contracts (DDE) to MSMEs or Individuals, without any physical signature or paperwork between banks and their customers. Government of Tamil Nadu has permitted Digital e-stamping through NeSL for execution of digital Paperless documents.

NeSL INFORMATION UTILITY (IU PLATFORM)

AREAS OF INTEREST FOR BANKERS

Financial Creditors

Banks, NBFCs, Development Corporations, other creditors to submit debt information in prescribed format. On receipt of the information debtor will be intimated to come on our platform and electronically authenticate the debt, after which the data is stored securely in India. The advantages include the following:

- a. The Record of Debt obtained from NeSL site can be used to submit claims to Adjudicating Authorities like NCLT / DRT.
- b. NeSL sends Default Broadcast in case the borrower has defaulted with other financial creditors and notifies public announcement on acceptance of the application by Adjudicating Authority.

Operational Creditors

Liabilities of the debtors towards operational expenses like taxes like GST/ Licence Fee / Royalty/ Utility Bills of Electricity Distribution Companies, Water, Irrigation department and other non-tax dues etc, can be uploaded in the Information Utility. On uploading information regarding dues, NeSL gets it authenticated from the Debtors. In the event of the Corporate, entity's failure to pay, such defaulters can be taken to IBC for payment. The Operational Creditors will be informed of the default, if any, by the debtor with other Creditors. On admitting the application with NCLT for resolution Operational Creditors will be intimated of the Public Announcement.

Use of DDE by Financial Creditors/ Government Departments

The Digital Document Execution (DDE) is a mode for paperless execution and storage of financial contracts, which will result in superior enforcement, thereby enhancing the 'Ease of Doing Business' especially in times where quick financing is the need of the hour for businesses. Advantages of DDE include the following:

- a. To enhance ease, security and convenience to the public
- b. Operate 24 * 7 on remote basis
- c. Facilitates conclusion of documents through Digital e-Stamping & E-signing
- d. Facilitates contract completion instantaneously and
- e. Obviate the need for physical presence of the customer
- f. Enables increased daily processing of loan documents to MSMEs or individuals
- g. Reduced processing time.

The work flow is based on integration using Application Protocol Interface (API) with Govt agencies for e-Signing for execution of documents and digital e-Stamping through GRAS or Stock Holding Corporation of India wherever it is done through them.

E-Udbhavam Platform for Non-financial transactions

This web-based platform can be used for Execution of contracts between –

- a) Individual to Individual / Business / Corporate / Govt
- b) Business to Individual / Business / Corporate / Govt
- c) Corporate to Individual / Business / Corporate / Govt
- d) Govt to Individual / Business / Corporate / Govt

The documents that can be executed include non-registrable documents like

- a) Lease Agreement for renting premise / business premise
- b) Power of Attorney
- c) Undertakings to Govt Agencies for use of utilities like electricity distribution Corporations / Water & Sewerage Boards, etc.,
- d) Non-Loan agreements by customers to Bankers like issue of duplicate draft, fixed deposit receipt, settlement of deceased cases, vendor agreements
- e) Agreement with suppliers, vendors, Lease of premises, agricultural tenants, share croppers, etc.,
- f) Agreement with Insurance Company /Mutual Fund House by Insurance Policy distributors / Mutual Fund Distributors
- g) Employee / Employer Agreements
- h) Lease agreement by OYO homes, No Broker Com, Common Floor, Property dealers.
- i) Stamped undertaking while obtaining building construction permission etc.

In fact, the platform is customised for Tamil Nadu.

Implementation of e-Bank Guarantee (e-BG)

Presently the genuineness of the Bank Guarantee issued by a Bank can only be checked with the Bank. Customer tendered Bank Guarantee Stamp Paper may not be genuine / guarantee itself may not be genuine. In order to address this concern, the Central Vigilance Commissioner and Indian Bankers' Association have advocated the adoption of electronic bank guarantees. State Bank of India & ICICI Bank have completed pilot projects. Other Banks are following. In this scenario:

- a) Banks execute the e-Bank Guarantee on NeSL platform. NeSL will enable the other party, that is, beneficiary to register on our Platform.
- b) Once e-BG is issued it will be intimated to the beneficiaries
- c) The authorised officials at these departments can download the e-BG and monitor it.
- d) Any amendment to e-BG can be done on the DDE platform.
- e) Invocation of e-BG can also be sent through on this platform without much waste of time.
- f) Anytime e-BG available to the Departments & can be accessed online.
- g) No problems of losing, non-traceable guarantee.
- h) Time is saved on transit period of receipt of actual printed Bank Guarantee
- i) It is fraud proof and legally enforceable.

Availability of Credit to the Certified Candidates under various Central/State Sector Training Schemes imparted through Agriculture Skill Council of India (ASCI):

Agriculture Skill Council of India (ASCI) is Sector Skill Council and working under the aegis of Ministry of Skill Development & Entrepreneurship (MSDE), Govt of India with members from various Agriculture bodies like ICAR, APEDA, SFAC, NSAI, National Horticulture Board, Tea Board, Coffee Board and Spices Board and Industry body with basic objective as advisory in nature and setting National Standards for different occupation with aims towards capacity building by bridging gaps and upgrading skills of farmers & extension workers engaged in organized / unorganized segments of Agriculture & Allied Sectors.

ASCI is an approved assessing and awarding body by the National Council of Vocational Education and Training (NCVET), the only Government of India regulatory body for vocational training, to undertake assessment and certification activities of all National Skill Qualification Frame Work (NSQF) aligned job roles as per Gazette notification.

Major areas in which training and certification are given includes Organic grower, Gardeners, Dairy Farmers, Seed production, Paddy farming, NTFPs Collector, Micro irrigation, Mushroom, Vermicompost, Floriculture, Sericulturist, Farm mechanization, Poultry famers and other allied activities.

Keeping in view the importance of credit for establishing successful enterprises, Member Banks are advised to extend credit facilities to the Agriculture Skill Council of India (ASCI) certified candidates under various Skill Schemes viz. PMKVY, RKVY, MIDH, State Skill Development Mission (SSDM) funded Skill programmes and various line departments skill development programmes.

Agenda Item (Requested to be Placed at SLBC):

To Promote Credit availability to the <Certified Candidates> under various Central and State Sector Schemes imparted through <Agriculture Skill Council of India (ASCI)>.

Agriculture Skill Council of India (ASCI) is Sector Skill Council and working under the aegis of Ministry of Skill Development & Entrepreneurship (MSDE), Govt of India with members from various Agriculture bodies like ICAR, APEDA, SFAC, NSAI, National Horticulture Board, Tea Board, Coffee Board and Spices Board and Industry body with basic objective as advisory in nature and setting National Standards for different occupation with aims towards capacity building by bridging gaps and upgrading skills of farmers & extension workers engaged in organized / unorganized segments of Agriculture & Allied Sectors. ASCI has developed industry validated 186 different Qualification Packs(QPs) which are NSQF aligned and it helps to provide the vocational identity and easy to measure the skill set one has. Govt of India through Gazette Notification, advised all training/educational programmes/courses to be NSQF-compliant. (National Skill Qualification Framework)

ASCI is an approved assessing and awarding body by the National Council of Vocational Education and Training (NCVET), the only Government of India regulatory body for vocational training, to undertake assessment and certification activities of all NSQF aligned job roles as per Gazette notification. Since its inception in 2013, ASCI has facilitated more than 3.5 lakh youth in Short Term Training(STT) in various sectors of agriculture and around 5.5 lakh Recognition of Prior Learning to Agriculture workers across India. ASCI provides industry-backed, electronically verifiable and National Skill Qualification Framework (NSQF) aligned certification to the trainees under flagship skill development programmes of the Government of India, such as Prime Ministers' *Kaushal Vikas Yojana* (PMKVY), *Rashtriya Krishi Vikas Yojana* (RKVY), Mission for Integrated Development of Horticulture (MIDH) and all skill development programme under the State Skill Development Mission. Apart from that, ASCI is also taking necessary steps to associate with various state depts. to align their programme with NSQF and certification to create uniformity on training outcome with the basic objective like

- Formal Skill Certification providing vocational identity
- Access to credit: Recognition of their skills formally and enable them to avail loans and other financial benefits based on the skill sets
- Access to Market (Domestic & Exports)
- Aggregation and Collectivization benefit and enhancement of Entrepreneurship capabilities

Training and certification happened under different schemes at Jharkhand							
STAR	PMKVY 1.0	PMKVY 2.0 RPL	PMKVY 2.0 STT	NON PMKVY 2016-17	NON PMKVY 2017-18	NON PMKVY 2018-20	Total
2484	1150	3373	2759	761	379	2784	13690

Major areas in which training and certification happened are like Organic grower, Gardeners, Dairy Farmers, Seed production, Paddy farming, NTFPs collector, Micro irrigation, Mushroom, Vermicompost, Floriculture, Sericulturist, Farm mechanization, Poultry famers and other extension activities etc.

Keeping in view the importance of credit for establishing successful enterprises, SLBC may kindly take the responsibility to issue a circular/ advisory to all Banks in the State, Regional/ District offices of NABARD, SCBs, DCCBs, PACS, SCARDBs, PCARDBs, and RRBs to promote credit availability to the Agriculture Skill Council of India (ASCI) certified candidates under various Skill Schemes viz. PMKVY, RKVY, MIDH, State Skill Development Mission (SSDM) funded Skill programmes and various line departments skill development programmes.

FX Retail platform for purchase/sale of foreign exchange:

FX-Retail Platform is a web-based foreign exchange trading platform for the Customers of Banks, which includes Individuals, Sole Proprietor, Partnership Firms, Corporates, Small and Medium Enterprises (SMEs) etc. The platform offers trading in CASH, TOM, SPOT and FORWARD instruments up to a period of 13 months in the USD/INR currency pair. The Customers can register with the platform through a simple and easy Registration module for availing access to the platform.

This is an electronic trading platform, which provides for anonymous trading and facilitates automatic price discovery in addition to other qualitative benefits. Retail customer can on their own, deal on the platform with real time access to current rates, thus moving from phone based trading to electronic trading. The platform provides for transparency and better pricing to the customers. Customer has to access the FX-Retail registration link at <https://www.fxretail.co.in>. The Customers' orders on the proposed platform are expected to improve the overall liquidity in the system.

Currently, the Member Banks take merchant positions and cover the same in the market, thereby assuming the market risk for the position until covered. The Platform enables the member banks to allow their Customers to transact directly by assigning limits on the platform. This ensures that Member Banks do not run a risk for merchant positions.

Assigning limits and monitoring the same on the proposed electronic trading platform makes the cover operations of Customer transactions hassle free and easy for the Member Banks. Customer limits monitoring is done by the system.

The platform provides a market based solution, which will help in eliminating the price risk faced by banks in warehousing customer orders until they are aggregated and covered in the Inter-bank market.

The Participant Interface (PI) utility helps Banks and customers to automate most of their functions by allowing the platform to interface with their treasury systems.

The objective of the platform is to be a one-stop solution for the Customers to execute all their Forex requirements in USD/INR currency pair through an electronic mode.

SLBC advises Member Banks to sensitize their branches/customers to create greater awareness about the platform among potential users.

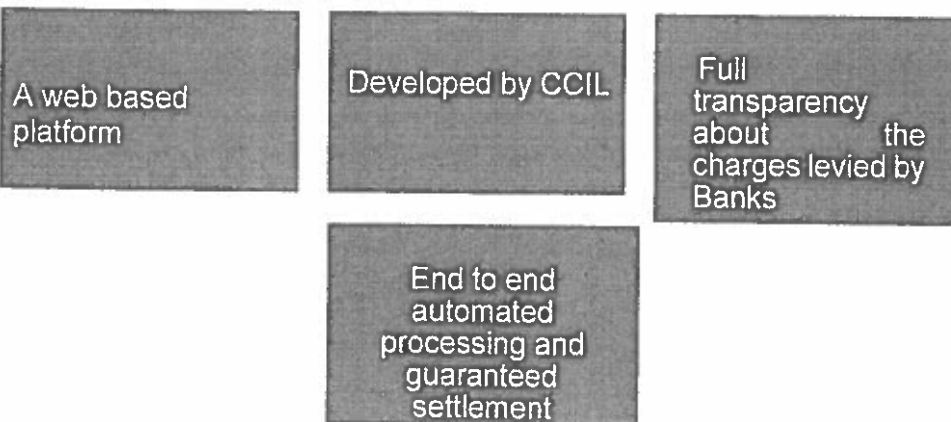
FX- RETAIL PLATFORM – AN OVERVIEW

1. WHAT IS THE PROBLEM THAT THE FX -RETAIL PLATFORM SEEKS TO ADDRESS?

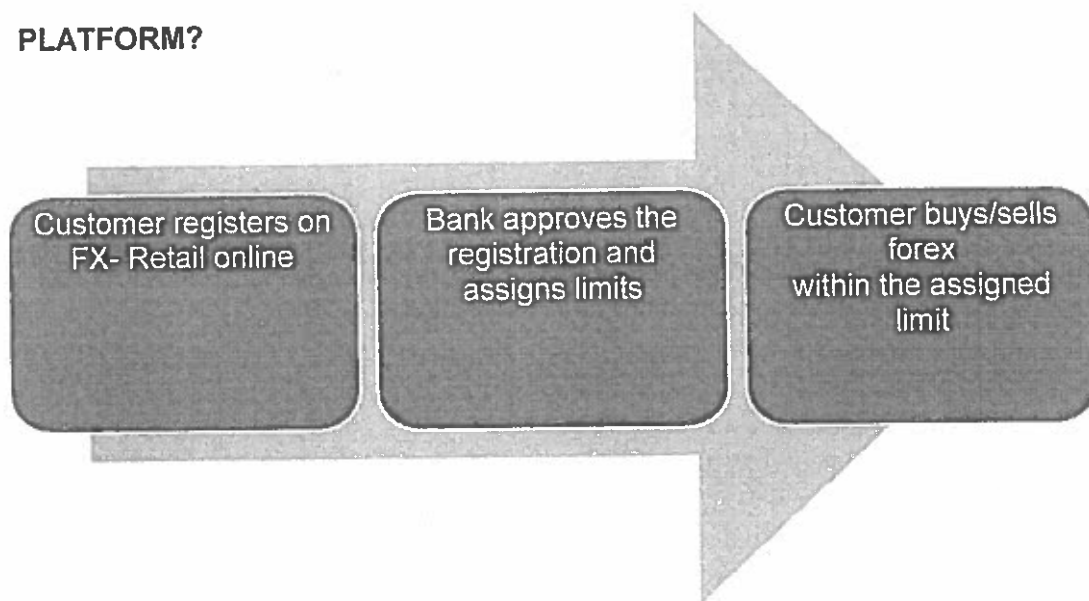
- Today, Retail Customers (like Importers, Exporters, SMEs etc.) with a need to buy/sell foreign exchange, currently do so over the phone with their Bank.
- Conversion rates for such transactions are fixed by the bank.
- Over time customers have complained about the lack of transparency in quoting of such rates by banks and that such rates being not in line with the rates available in the market at the point at which the transaction was entered.

2. WHAT IS THE FX-RETAIL PLATFORM AND HOW DOES IT SEEK TO ADDRESS THIS PROBLEM?

- FX-Retail is a web-based platform through which the customer of a bank (after registration) can place orders to buy/sell foreign exchange.
- Charges levied by the bank are quoted in advance and added to the conversion rate chosen by the customer, thereby giving him full transparency about the rate at which he bought/sold foreign exchange as well as the charges that the bank has levied.
- Once the transaction is completed the same would be bilaterally settled with the bank.
- The platform has been developed by Clearing Corporation of India (CCIL)



3. HOW CAN A CUSTOMER REGISTER HIMSELF ON THE FX-RETAIL PLATFORM?



- Customer has to access the FX-Retail registration link at <https://www.fxretail.co.in>
- Profile details of the customer registering on the platform has to be entered.
- Customer has also to enter the details of the branch of the bank through which he undertakes his foreign exchange operations
- Customer may register with multiple banks in case he so desires
- After acceptance of terms and conditions of the platform, the application details are sent to the bank chosen by the customer for verification and approval.
- On approval, the customer shall receive user credentials to his registered email id for placing orders on the platform.
- Customers can now start placing orders on the platform.
- Currently, Cash, Tom, Spot & Forward transactions can be undertaken on the platform.
- Customers need take the necessary care to ensure the secrecy of the user credentials provided to them.

4. BENEFITS TO CUSTOMERS

- The platform is one of its kind electronic trading platform which provides for anonymous trading and facilitates automatic price discovery in addition to other qualitative benefits.

- Retail customer can on their own, deal on the platform with real time access to current rates, thus moving from phone-based trading to electronic trading.
- The platform provides for transparency and better pricing to the customers
- The Customers' orders on the proposed platform are expected to improve the overall liquidity in the system.
- The Participant Interface (PI) utility helps Banks and customers to automate most of their functions by allowing the platform to interface with their treasury systems.
- The objective of the platform is to be a one stop solution for the Customers to execute all their Forex requirements in USD/INR currency pair through an electronic mode.

Right of Persons with disabilities – providing basic accessibility provisions:

The Right of Persons with Disabilities Act, 2016 was enacted and came into force from 19th day of April 2017. The newly enacted Act has expanded the scope for ensuring the rights of Persons with Disabilities by including more categories of disabilities.

The District Collector, Chennai vide her letter Roc.No.59/A.2021 dated 28.10.2021 has advised that all banks in the district are to ensure barrier free accessibility environment for Persons with Disabilities in all the Banks & ATM Centres.

Proper accessibility provisions like availability of Ramps, Lifts, Handrails, Tactile Flooring, Braille Signage etc. are to be ensured in Banks & ATMs. A compliance has to be submitted to the concerned authorities at the earliest.

SLBC advises Banks to ensure compliance of the same.

From

DR. J. VIJAYA RANI, IAS.,
District Collector,
District Collectorate,
Singaravelar Maligai,
Chennai - 600 001.

To

The General Manager &
Convenor of SLBC,
State Level Bankers
Committee,
Central Office,
763, Anna Salai,
Chennai - 600 002.

Roc. No. 59 / A / 2021,

Dated: 28.10.2021.

SUB: DISTRICT DIFFERENTLY ABLED WELFARE OFFICE, CHENNAI - The Rights of Persons with Disabilities Act, 2016 - Creating of Barrier Free Accessibility Environment for Persons with Disabilities in all the Banks & ATM Centres in Chennai District - Reg.

REF: The Rights of Persons with Disabilities Act, 2016 & The Tamil Nadu Rights of Persons with Disabilities Rules, 2018.

The Rights of Persons with Disabilities Act, 2016 was enacted and came into force from 19th day of April 2017. This newly enacted Act has expanded the scope for ensuring the rights of Persons with Disabilities by including more categories of disabilities.

The Section.40 of Rights of Persons with Disabilities Act, 2016, mandates that "The Central Government shall, in consultation with the Chief Commissioner, formulate rules for persons with disabilities laying down the standards of accessibility for the physical environment, transportation, information and communications, including appropriate technologies and systems, and other facilities and services provided to the public in urban and rural areas".

Also, Rule 15 of Rights of Persons with Disability Rules, 2017 mandates that "(1) Every establishment shall comply with the following standards relating to physical environment, transport and information and communication technology, namely :- (a) standard for public buildings as specified in the Harmonised Guidelines and Space Standards for Barrier Free Built Environment for Persons With Disabilities and Elderly Persons as issued by the Government of India, Ministry of Urban Development in March, 2016;".

As envisaged in the Rights of Persons with Disabilities Act, 2016 and Tamil Nadu Rights of Persons with Disability Rules, 2018, the State Level Bankers Committee is hereby informed to immediately ensure barrier free accessibility environment for Persons with Disabilities in all the Banks & ATM Centres functioning in Chennai District.

It is also emphasized that, most of the Banks and ATM Centres in Chennai District lacks basic accessibility provisions like Ramps, Handrails etc., and the ones that are already made accessible needs due corrections since the ratio for the proper ramp 1:10 is not duly followed, which has resulted in violation the Rights of Persons with Disabilities granted under the Rights of Persons with Disabilities Act, 2016.

The State Commissioner for Persons with Disabilities, who has the power for trying a suit filed under the Rights of Persons with Disabilities Act, 2016 as a Civil Court and he is empowered to adjudicate into such issues and issue directions to the parties who are not complying with the provisions granted in the said Act ensuring no discrimination takes place against the Persons with Disabilities.

Therefore, it is hereby informed to ensure proper accessibility provisions like availability of Ramps in proper 1:10 ratio (***As specified in the Harmonized Guidelines for PWDs***), Lifts, Handrails, Tactile Flooring, Braille Signage etc., in the Banks & ATM Centres functioning in Chennai District. Also, a training on accessibility shall be conducted with the State Bankers Level Committee along with the officials from the Welfare of Differently Aabled Persons Department for proper compliance.

The compliance report may be intimated to the District Collector at the earliest.


DISTRICT COLLECTOR,
CHENNAI DISTRICT.

Copy To:-

The State Commissioner for Persons with Disabilities,
No.5, Kamarajar Salai,
Chennai - 5. - ***For Information.***

Direct Benefit Transfer Mode for Agriculture related payments:

Indian Banks' Association, Social Banking division vide their letter No.SB/SLBC/DBT/10927 dated 22.02.2022 addressed to SLBC Convenors has informed that among various issues deliberated in the meeting of the 'IBA Standing Committee on Agriculture and Allied activities' on 29.01.2022, the committee also held discussion on the captioned subject.

The members of the Committee highlighted that DBT mode has certain benefits as it enables developing credit history of a farmer, assessment of role in value chain finance etc. It is further informed that State like Punjab have implemented DBT mode for payment against procurement of Agri produce which has resulted in higher renewal of KCC accounts besides entitling farmer beneficiaries for interest subvention.

Agriculture continues to be the most predominant sector of the State economy, around 60 percent of the population is engaged in Agriculture and allied activities for their livelihood. Our State has all along been one of the states with a creditable performance in agricultural production with the farmers relatively more responsive and receptive to changing technologies and market forces.

DBT has re-engineered the existing process in welfare schemes for simpler and faster flow of information/funds, ensuring accurate targeting of the beneficiaries, de-duplication and reduction of fraud.

In this context, SLBC requests the State Government to explore the possibility of implementing the DBT mode for agriculture related payments, which will benefit several lakhs farmers in the State.



Indian Banks' Association

SOCIAL BANKING

No.SB/SLBC/DBT/10927

Date: 22.02.2022

To,

The SLBC Convenors,

Dear Sir / Madam,

AGRI PRODUCE PURCHASE AND DIRECT BENEFIT TRANSFER (DBT)

During the deliberations in the meeting of the 'IBA Standing Committee on Agriculture and Allied activities' held on 29.01.2022 the Committee deliberated on various issues relating to Agriculture segment including the captioned subject.

2. The members of the Committee highlighted that DBT mode has certain benefits as it enables developing credit history of a farmer, assessment of role in value chain finance, etc. Currently it was observed that majority of the transactions, including payment from State Governments/ Govt. agencies against procurement of Agri produce are being undertaken in non-DBT mode. It was also highlighted that some states like Punjab have implemented DBT against the Agri produce. This has resulted in higher renewal of KCC accounts besides entitling farmer beneficiaries for interest subventions.

3. In this context, considering that Agriculture is a state subject, we request SLBCs to examine this matter and take up the matter with respective State Governments to explore DBT mode for agriculture related payments. We shall be glad to be advised of the action taken by SLBC to enable us to take on record the same and apprise the captioned Committee in the next meeting.

Yours faithfully,


K S ANBALAGAN
SENIOR ADVISOR
RETAIL & SOCIAL BANKING

**PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)-
need for improvement**

As you are aware as a part of Aatmanirbhar Bharat Abhiyan, the Ministry of Food Processing Industries (MoFPI) has implemented a new Centrally Sponsored Scheme "Prime Minister Formalization of Micro Food Processing Enterprises – (PMFME) Scheme" to promote the unorganized food processing units and for providing financial, technical and business support for upgradation of existing micro food enterprises.

Under the scheme, applications for Credit Linked subsidy for Individuals and groups are being submitted in the online portal and recommended by the District/State Officials to concerned bank branches for processing.

The performance of the banks are being reviewed periodically by GOI, latest being on 25.02.2022 with Lead District Managers of select districts and Convenors.

The Banks-wise, District-wise pendency of loan applications as on Feb 2022 are provided in the annexure.

SLBC requests the Member Banks to give suitable instructions to their concerned branches for speedy process of all eligible applications so that the number of pendency is reduced to bare minimum. Similarly, branches are also advised to disburse the sanctioned loans without further delay.

Bank-Wise status under PMFME as on Feb 2022			
BANK	Pending for Loan Disbursement	Pending for Loan Sanction	Grand Total
BANK OF BARODA	2	7	9
BANK OF INDIA	5	4	9
CANARA BANK	20	35	55
CENTRAL BANK OF INDIA	3	7	10
CITY UNION BANK LIMITED		24	24
EQUITAS SMALL FINANCE BANK LIMITED		1	1
ESAF SMALL FINANCE BANK LIMITED		1	1
FEDERAL BANK	1	3	4
HDFC BANK		6	6
ICICI BANK LIMITED		6	6
IDBI BANK		4	4
INDIAN BANK	17	135	152
INDIAN OVERSEAS BANK	7	45	52
KARNATAKA BANK LIMITED		1	1
KARUR VYSYA BANK	1	26	27
LAXMI VILAS BANK		3	3
PUNJAB NATIONAL BANK		3	3
SOUTH INDIAN BANK		4	4
STATE BANK OF INDIA	12	69	81
TAMILNAD MERCANTILE BANK LIMITED	4	19	23
TamilNadu Grama Bank	1	10	11
THE TAMIL NADU STATE APEX COOPERATIVE BANK		4	4
UNION BANK OF INDIA	3	22	25
Grand Total	76	439	515

District-Wise status under PMFME as on FEB 2022			
DISTRICT	Pending for Loan Disbursement	Pending for Loan Sanction	Grand Total
Ariyalur	2	7	9
Chengalpattu	3	18	21
Coimbatore	1	10	11
Cuddalore		8	8
Dharmapuri	2	11	13
Erode	1		1
Kallakurichi	3	27	30
Kanchipuram		10	10
Kanniyakumari	1	2	3
Karur	1	2	3
Krishnagiri		15	15
Madurai	1	13	14
Namakkal	8	16	24
Pudukkottai	1	8	9
Ramanathapuram	2		2
Ranipet	4	15	19
Salem	2	10	12
Sivaganga		5	5
Tenkasi	3	23	26
Thanjavur		14	14
The Nilgiris	2	11	13
Thiruvallur	1	7	8
Thiruvarur	1	1	2
Tiruchirappalli		6	6
Tirunelveli	1	3	4
Tirupathur	2	33	35
Tiruppur	2	12	14
Tiruvannamalai	19	86	105
Tuticorin		10	10
Vellore	1	6	7
Villupuram	8	41	49
Virudhunagar	4	9	13
Grand Total	76	439	515

Standardized System for data flow and its management – Uploading of data in the portal on monthly basis:

As per the directions of Reserve Bank of India, SLBC has developed a standardised system to enable uploading and downloading of the data pertaining to the Block, District as well as the State by the member banks in the portal dedicated for this purpose. The relevant data are ported directly from the CBS and / or MIS of the banks in the portal in the formats prescribed by RBI.

Hitherto, Banks have been uploading the data in the portal on Quarterly basis. The reports are shared to various departments of State Government, RBI and NABARD for review purpose from time to time.

In various Special SLBC meetings held in the past under the Chairmanship of Hon'ble Chief Minister and Hon'ble Finance Minister the need for submission of data on more frequent basis to Government was emphasized.

Accordingly, Member Banks are advised to upload the data in the portal in the prescribed format on monthly basis. The banks shall start to upload the data on monthly basis starting from Feb 2022 and data is to be uploaded on or before 15th of the following month.

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

KEY PARAMATERS	Amount – Rs. In Crores			
	Parameters	SEPT-21	DEC-21	Variation & % of growth over SEPT 2021
No. of Branches	11768	11436	-332	0
Deposits	991384.49	1007671.27	16286.78	1.64
Advances	1049914.86	1076603.18	26688.32	2.54
CD Ratio	109.90%	106.84%	0	0
Priority Sector Advances	499671.49	513981.82	14310.33	2.86
% of Priority Sector Advances to Total Advances	41.82%	47.74%	0	0
Agricultura Advances	241025.04	245867.82	4842.78	2.01
% of Agricultural Advances to Total Advances	23.06%	22.83%	0	0
Micro & Small Enterprises (MSME)	192643.37	203930.03	11286.66	5.85
Of which Micro enterprises	73782.91	77865.14	4082.23	5.53
Export Credit	1135.74	1086.8	-48.94	0
Education	14085.61	13880.35	-205.26	0
Housing	43965.31	43314.23	-651.08	0
Renewable Energy	302.49	237.47	-65.02	0
Social Infrastructure	1667.19	231.70	-1435.49	0
Others	4846.74	5433.42	586.68	12.09
Adv. to Weaker Sections	124154.77	172778.86	48624.09	39.16
% of Weaker Section Advances to Total Advances	11.88%	16.05%	0	0

BRANCH NETWORK

As at the end of Dec 2021, the total number of Bank Branches in Tamil Nadu decreased to 11436 from 11768 in Sept 2021. Group wise spread of Bank branches in Tamil Nadu as of September 2021 and December 21 is given below:

Name of the Group	Sept 2021	Dec 2021	Variation
State Bank Group	1389	1235	-154
Nationalised Banks	5090	4970	-120
Private Sector Banks	3861	3804	-57
RRBs	640	641	1
Small Finance Banks	788	786	-2
TOTAL	11768	11436	332

DEPOSIT GROWTH

Deposits of the Banks in Tamil Nadu have increased from Rs. 991384.49 crores as of Sept 2021 to Rs. 1007671.27 crores as of Dec 2021, registering an increase of Rs. 16286.78 crores. The YoY incremental deposit growth is 1.64 %.

CREDIT EXPANSION

The total advances increased from Rs. 1049914.86 crores as of Sept 2021 to Rs. 1076603.18 crores as of Dec 2021, registering an increase of Rs 26688.32 crores in absolute terms and 2.54 % 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 109.90 % as of Sept 2021 to 106.84% as of Dec 2021.

PRIORITY SECTOR ADVANCES

The percentage of priority sector advances is 47.74 % as of Dec 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. 241025.04 crores as of Sept 2021 to Rs. 245867.82 crores as of Dec 2021, thus registering an increase of Rs. 4842.78 crores in absolute terms and 2.01% in percentage terms. The percentage of Agricultural sector advances to total advances is 22.83 % as of Dec 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. 11286.66 Crores from Rs. 192643.37 Crores as at Sept 2021 to Rs.203930.03 Crores as at Dec 2021.

EXPORT CREDIT

Advances to export credit decreased from Rs. 1135.74 Crores as of Sept 2021 to Rs.1086.80 Crores as of Dec 2021.

EDUCATION LOAN

The outstanding under Educational Loans has reduced from Rs. 14085.61 Crores in Sept 2021 to Rs. 13880.35 Crores as of Dec 2021.

HOUSING LOAN

The outstanding under Housing Loans has decreased from Rs.43965.31 Crores as of Sept 2021 to Rs. 43314.23 Crores in Dec 2021.

RENEWABLE ENERGY

The advances to Renewable Energy witnessed decreased from Rs. 302.49 Crores in Sept 2021 to Rs. 237.47 Crores in Dec 2021 .

SOCIAL INFRASTRUCTURE

The outstanding under Social Infrastructure decreased from Rs. 1667.19 Crores as of Sept 2021 to Rs. 231.70 Crores as of Dec 2021.

ADVANCES TO WEAKER SECTIONS

The advances to Weaker Sections increased from Rs. 124154.77 Crores as of Sept 2021 to Rs.172778.86 Crores as at the end of Dec 2021 , registering a marginal growth of Rs. 48624.09 Crores. At this level, advances to Weaker Sections constitute 6.23% of the total credit against the national norm of 39.16%.

REVIEW OF OPERATIONS OF CO-OPERATIVE BANKS IN TAMILNADU

AS AT THE END OF Dec 2021

As at the end of Dec 2021, there were 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	Sept 2021
Rural	265
Semi-Urban	247
Urban	402
TOTAL	914

(Amt. in Crores)

Particulars	SEPT 2021	DEC 2021
Deposits	42738.03	39206.11
Advances	44549.41	48366.94
CD Ratio	104.24	123.37

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

S.No.	Particulars	SEPT 2021	DEC 2021
1	Agricultural Advances	3766.75	7930.04
	Of which, Small & Marginal farmers		
2	MSME	10.64	3.65
3	Export Credit	0	0
4	Education	1.04	0
5	Housing	503.10	128.34
6	Renewable Energy	0	0
7	Social Infrastructure	70.03	0
8	Others	6216.85	8476.71
	TOTAL PRIORITY SECTOR ADVANCES	10568.41	16538.74

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

Particulars	SEPT 2021	DEC 2021
Total Advances to Weaker Sections	4703.10	1071.07
Of which,		
(i) Advances under SC/ST	2761.24	3427.96

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

Particulars	NPA Amount	% of NPA to Total PS
i) NPA in Housing loans	92.24	0.55
ii) NPA in Education loans	1.01	0.01
iii) NPA in Agriculture Loans	356.56	2.15
iv) NPA in Loans to MSME	1.64	0.01
v) NPA in Loans to Export Credit	0	0
v) NPA in Loans to Renewable Energy	175.12	1.06
v) NPA in Loans to Social Infrastructure	0	0
v) NPA in Loans to Others	403.98	2.44
vi) NPA in overall Priority Sector Lending	1030.55	8.23

BANK WISE CD RATIO AS ON DECEMBER 2021

SR.	Name of Bank	Branch	Deposit				Advance				Reports in Crore	
			Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	CD Ratio	
1	INDIAN OVERSEAS BANK	1103	13835.66	22116.22	44562.28	80514.16	15522.42	16398.22	24234.32	56152.96	69.74	
2	BANK OF BARODA	328	1449.36	4938.86	21371.09	27759.31	1879.58	6043.76	34785.35	42718.67	153.89	
3	BANK OF INDIA	218	1431.82	3517.67	10761.64	15711.13	2104.29	3384.04	14229.29	19717.82	125.5	
4	BANK OF MAHARASHTRA	46	10.83	55.82	1722.04	1788.29	36.06	156.7	5661.52	5854.28	327.37	
5	CANARA BANK	1115	11260.9	21158.81	54090.01	86509.72	21439.5	2780.13	8072.82	13074.03	109.84	
6	CENTRAL BANK OF INDIA	204	1682.48	1972.34	8247.62	11902.44	2211.08	45534.67	28473.28	86365.17	87.86	
7	INDIAN BANK	1056	15946.31	30181.24	63575.24	109682.79	22357.22	2077.16	30377.68	32972.22	181.53	
8	PUNJAB NATIONAL BANK	275	394.39	2158.62	15810.58	18163.59	517.38	0	670.13	670.13	170.83	
9	PUNJAB AND SIND BANK	14	43.93	0	348.35	392.28	0	7934.19	28057.34	39982.31	111.66	
10	UNION BANK OF INDIA	611	3099.01	6523.83	26121.66	35744.5	3990.78	912.27	5282.39	6779.12	143.36	
11	UCO BANK	0	425.99	599.49	3703.4	4728.88	584.46	47305.82	129349.17	192817.93	99.84	
12	STATE BANK OF INDIA	1235	13233.15	51113.15	128774.57	193120.87	16162.94	151238.03	381074.37	819119.09	105.65	
	Sub Total	8205	62813.63	144316.66	378883.48	586017.86	88905.99	6253.25	50123.55	56842.04	147.7	
	PRIVATE BANKS											
13	AXIS BANK	367	895.95	5806.45	31781.96	38484.36	485.24	185.5	1436.96	1681.62	79.27	
14	BANDHAN BANK	106	2.85	12.35	2106.43	8058.44	1548.1	4001.24	13249.24	18798.58	233.28	
15	FEDERAL BANK	157	602.3	1658.54	5797.8	92001.84	1873.1	27067.39	91818.05	115758.54	125.41	
16	HDFC BANK	365	1295.76	9742.94	81263.24	85106.75	2644.68	13385.5	39907.56	55937.4	85.92	
17	ICICI BANK	514	2034.11	11491.38	51581.26	10816.66	801.98	2735.32	7735.32	11272.62	104.22	
18	IDBI BANK	116	377.81	2159.52	8279.53	12972.63	0.21	2327.26	14327.95	16655.42	128.39	
19	INDUSIND BANK	123	2.76	960.85	12008.92	91.35	0	0	492.67	492.67	539.32	
20	J & K BANK	5	0	0	91.35	4045.76	0	541.39	2858.59	3400.08	84.04	
21	KARNATAKA BANK	50	0	259.69	3786.07	2828.52	140.86	1075.01	2946.02	4181.89	147.09	
22	CSB BANK LIMITED	100	69.39	366.33	2393.6	37181.7	2885.76	11510.59	10998.61	25394.96	68.3	
23	CITY UNION BANK	381	2647.8	11095.52	23438.38	1307.85	48.13	295.87	699.53	1043.53	79.79	
24	DHANLAXMI BANK	34	150.96	303.12	653.77	1307.85	48.13	323.5	7462.36	7965.67	138.52	
25	IDFC FIRST BANK	62	95.16	36.54	5618.72	5750.42	179.81	10533.99	11792.35	25011.56	65.02	
26	KARUR VYASYA BANK	427	3321.71	13906.54	21236.48	38467.74	2685.21	1245.22	14272.57	15751.99	120.34	
27	KOTAK MAHINDRA BANK	89	135.19	777.18	12176.76	13089.15	234.2	2425.99	2165.32	5451.75	51.12	
28	LAXSHMI VILAS BANK	298	1310.61	3826.64	5526.79	10664.04	860.44	203.62	3352.58	4020.75	70.86	
29	RBL BANK	50	195.53	147.43	5330.98	5673.94	484.55	2797.56	8498.31	12427.24	142.93	
30	SOUTH INDIAN BANK	148	983.5	2162.75	5548.2	8694.45	1131.35	12052.8	7451	24419.72	77.87	
31	TAMILNAD MERCANTILE BANK	389	4920.43	12534.26	13903.85	31358.64	4915.92	5.53	13482.41	13487.94	225.79	
32	YES BANK	43	0	32.13	5941.41	5973.54	0	93966.55	305070.05	419978.3	106.33	
	Sub Total	3804	19041.42	77283.26	288665.63	394990.31	20839.7	7751.88	1484.73	17338.78	103.06	
	REGIONAL RURAL BANKS											
33	TAMILNADU GRAMA BANK	641	4513.94	5299.68	7011.03	16824.65	8102.17	7781.86	1484.73	17338.78	103.06	
	Sub Total	641	4513.94	5299.68	7011.03	16824.65	8102.17	7781.86	1484.73	17338.78	103.06	
	COOPERATIVE BANK											
34	TAMILNADU STATE APEX CO-OP BANK	914	6418.98	4126.45	28659.68	38208.11	9840.63	6972.07	31554.24	48366.94	123.37	
	Sub Total	914	6418.98	4126.45	28659.68	38208.11	9840.63	6972.07	31554.24	48366.94	123.37	

DISTRICT WISE CD RATIO AS ON DECEMBER 2021

Reports in Crore

SR.	Name of District	Branch	Deposit				Advance				Total	CD Ratio
			Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total		
1	ARIYALUR	95	1062.28	1615.66	219.2	2897.14	2838.98	2753.07	97.5	5689.55	196.39	
2	CHENGALPATTU	478	6227.79	17479.93	27493.96	51201.68	3689.01	14680.33	10323.12	28692.46	56.04	
3	CHENNAI	1847	993.06	5141.05	42899.9	435032.99	565.16	3062.1	466811.82	470439.08	108.14	
4	COIMBATORE	912	6537.87	20773.72	57898.29	85209.88	6039.43	18559.88	60264.27	84863.58	99.59	
5	CUDDALORE	336	2388.09	6549.02	7434.24	16371.35	5377.18	8322.66	5980.88	19680.72	120.21	
6	DHARMAPURI	162	1620.98	3586.78	421.58	5609.34	3943.22	6198.3	470.09	10611.61	189.18	
7	DINDIGUL	333	2483.28	5810.04	5035.63	13328.95	3695.7	6971.26	6865.53	17532.49	131.54	
8	ERODE	453	4322.77	11880.63	14822.88	31026.28	3798.09	11323.37	13788.61	28910.07	93.18	
9	KALLAKURICHI	144	1495.03	2797.27	353.78	4646.08	3349.95	5624.39	163.78	9138.12	196.68	
10	KANCHIPURAM	329	2364.8	8613.64	13684.54	24662.98	2359.58	6270.56	10163.36	18793.5	76.2	
11	KANNIYAKUMARI	342	4433.91	5817.93	6991.86	17243.7	6242.98	9879.5	5527.2	21649.68	125.55	
12	KARUR	173	1605.14	5134.46	956.78	7696.38	2100.35	8096.87	98.43	10295.65	133.77	
13	KRISHNAGIRI	261	2515.67	4286.47	5022.02	11824.16	4608.79	5919.57	8975.35	19503.71	164.95	
14	MADURAI	542	2374.88	5016.88	26870.26	34262.02	4108.78	7256.27	25668.97	37034.02	108.09	
15	MAYILADUTHURAI	90	1371.74	3156.89	0.09	4528.72	1978.79	2402.08	16.09	4396.96	97.09	
16	NAGAPATTINAM	87	1048.25	1028.96	1539.82	3617.03	1688.61	996.49	1364.7	4049.8	111.96	
17	NAMAKKAL	305	4938.88	9941.6	891.08	15771.56	4479.55	14237.74	531.07	19248.36	122.04	
18	PERAMBALUR	95	1052.26	1710.86	534.49	3297.61	2476.92	2785.07	219.29	5481.28	166.22	
19	PUDUKKOTTAI	222	2903.75	1646.7	2795.76	7346.21	5083.53	2776.04	3228.03	11087.6	150.93	
20	RAMANATHAPURAM	175	1626.09	4148.01	913.42	6687.52	2765.43	5923.09	265.97	8954.49	133.9	
21	RANIPET	138	1224.55	5045.45	3.74	6273.74	1627.85	5179.36	165.64	6972.65	111.14	
22	SALEM	490	3103	6781.57	24744.18	34628.75	5355.61	10516.87	16598.04	32470.52	93.77	
23	SIVAGANGA	277	2833.73	4551.54	4328.95	11714.22	3432.31	5257.39	3182.88	11872.58	101.35	
24	TENKASI	199	1285.92	5784.09	744.93	7814.94	1797.06	7103.52	727.69	9628.27	123.2	
25	THANJAVUR	384	3161.84	4979.39	9504.63	17645.86	6206.01	6534.67	9522.58	22263.26	126.17	
26	THE NILGIRIS	134	565.58	5485.83	289.01	6340.42	751.16	3951.35	385.86	5088.37	80.25	
27	THENI	198	668.9	5708.36	381.04	6758.3	1253.57	10141.82	490.32	11885.71	175.87	
28	THIRUVALLUR	408	3170.78	11196.49	8032.39	22399.66	3585.88	11083.31	6589.32	21258.51	94.91	
29	THIRUVARUR	181	1860.82	4462.25	1880.16	8203.23	2844.18	5001.93	237.75	8083.86	98.54	
30	TIRUCHIRAPPALLI	484	3187.66	6874.19	22657.36	32719.21	4350.56	6504.05	19667.76	30512.37	93.26	
31	TIRUNELVELI	282	2238.08	3994.83	9658.02	15890.93	3129.53	4366.14	7747.85	15243.52	95.93	
32	TIRUPATTUR	122	818.97	2934.37	1369.32	5122.66	1398.63	3538.75	1031.57	5968.95	116.52	
33	TIRUPPUR	416	4682.98	9081.89	12457.9	26222.77	5247.85	12129.03	20805.87	38182.75	145.61	
34	TIRUVANNAMALAI	271	2555.29	3800.64	2678.84	9034.77	5085.85	5311.29	3531.25	13928.39	154.16	
35	TOOTHUKUDI	269	2540.41	5839.4	6965.65	15345.46	3074.09	5619.3	6762.54	15455.93	100.72	
36	VELLORE	216	1792.99	4132.79	8107.57	14033.35	2319.11	3490.81	6421.58	12231.5	87.16	
37	VILLUPURAM	211	2456.69	4668.1	788.67	7913.46	4176.5	5889.15	668.01	10723.66	135.51	
38	VIRUDHUNAGAR	289	2772.28	10573.77	3208.02	16554.07	3067.87	10409.34	3669.18	17146.39	103.58	
12350			94286.99	232011.45	720578.9	1046877.38	129893.65	266066.72	729009.75	1124970.12	107.46	

TAMIL NADU

BANK WISE TOTAL ACP Outstanding AS ON DECEMBER 2021

Reports in Core	Name of Bank	Total Agriculture (P5)		Micro Enterprises		Small Enterprises		Medium Enterprises		Khaadi and Village Industries		Others under MSMEs		Total MSMEs (P5)		Export Credit		Education (P5)		Housing (P5)		Social Infrastructure		Renewable Energy		Other Priority		Total Priority Sector		Loans to weaker sections under Priority Sector				
		Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt			
	PUBLIC BANK	22428.26	1090.05	7861.06	2049.84	1090.93	0	11611.9	0	3206.25	2508.1	0	0.04	39785.31	30.78	39785.31	20720.89																	
	INDIAN OVERSEAS BANK	6735.31	3396.76	1814.98	1042.47	12.86	0.68	6267.75	0	342.55	1370.82	1.05	5.94	14723.42	0	14723.42	3479.43																	
	2 BANK OF BARODA	3869.3	1982.42	1178.53	216.77	0	0	3377.72	8.17	366.03	831.2	4.55	1.58	8458.55	0	8458.55	3331.14																	
	3 BANK OF INDIA	65.46	1786.07	254.05	19.76	0.01	0	2059.89	2.77	24.54	92.86	0	0	2255.08	0	2255.08	62.41																	
	4 BANK OF MAHARASHTRA	49374.89	9228.9	9247.15	3138.89	0.45	274.25	21889.6	0	3336.17	4536.07	1.14	0.11	79447.6	0	79447.6	46558.21																	
	5 CANARA BANK	3561.54	653.18	1062.71	168.95	44.94	100.6	2030.38	0	458.66	814.27	16.81	6.23	65329.03	0	65329.03	11800.5																	
	6 CENTRAL BANK OF INDIA	40106.23	5617.53	10678.42	3083.36	6.71	0	19379.3	43.09	2280.4	1075.14	0	0	9977.87	0	9977.87	682.03																	
	7 INDIAN BANK	1194.79	3327.28	2134.05	1624.56	0.09	7.37	7092.6	0	613.32	1075.14	0	0.15	2299.94	0	2299.94	57.15																	
	8 PUNJAB NATIONAL BANK	5.27	96.35	47.63	10.1	6.39	0	9361.39	0	818.82	2021.24	0	0	20592.73	0	20592.73	8364.43																	
	9 PUNJAB AND SIND BANK	8354.85	3765.31	3755.89	1833.8	0	0	0	0	0	0	0	0	0	0	0	0	0																
	10 UNION BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																
	11 UCO BANK	31595.67	9009.03	8966.86	4059.85	1162.38	375.53	105260	266.55	1726.79	12487.09	35.08	12.95	315787.29	0	315787.29	119980.03																	
	12 STATE BANK OF INDIA	167291.57	3952.88	46521.33	17248.35	0	0	0	0	0	0	0	0	0	0	0	0	0																
	Sub Total	8296.78	2730.22	6123.13	4626.75	2.88	0	13483	224.43	117.83	2840.88	0	39.86	769.69	0	769.69	3818.54																	
	PRIVATE BANKS	8296.78	2730.22	6123.13	4626.75	2.88	0	13483	224.43	117.83	2840.88	0	39.86	769.69	0	769.69	3818.54																	
	13 AXIS BANK	65.29	4.38	0.09	0	0	0	4.47	0	0	670.09	0	11.92	291.22	0	291.22	1031.07																	
	14 BANDHAN BANK	3554.37	913.65	1197.59	880.66	0	0	2991.9	0	40.06	266.34	0	0	6875	0	6875	2492.83																	
	15 FEDERAL BANK	8271.67	8721.53	6332.35	5827.48	0	0	20881.4	0	90.15	3395.44	0	13.6	31539.53	0	31539.53	3588.86																	
	16 HDFC BANK	6210.49	3663	5032.92	1933.51	0	0	10629.4	33.44	51.82	1069.06	0	7.84	291.82	0	291.82	4411.4																	
	17 ICICI BANK	3233.67	1122.96	1663.66	377.85	99.89	0	2264.36	0	50.75	1296.06	6.68	0.07	6851.57	0	6851.57	2856.87																	
	18 IGBI BANK	560.02	1964.99	2098.56	804.41	0	0	4867.96	25.1	317.51	0	0	0	392.76	0	392.76	137.75																	
	19 INDUSIND BANK	0	14.38	13.8	0.4	0	0	28.58	0	0.87	7.35	0	0	0	0	0	0																	
	20 J & K BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																
	21 KARNATAKA BANK	1710.56	196.81	305.18	269.28	0	0	771.27	0	4.25	17.26	1.74	13.15	15497.44	0	15497.44	4770.52																	
	22 CSB BANK LIMITED	5957.08	2806.25	4202.59	2459.07	0	0	9467.91	0	98.74	435.75	114.27	0.05	609.39	0	609.39	186.5																	
	23 CITY UNION BANK	325.45	80.43	86.21	41.28	0	0	207.92	0	6.43	69.53	0	6.78	1799.65	0	1799.65	705.97																	
	24 DHANLAXMI BANK	820.85	369.44	329.22	56.43	0	0	755.09	0	216.93	0	0	23.93	14432.44	0	14432.44	4396.62																	
	25 IDFC FIRST BANK	6972.91	2056.98	2308.45	2001.13	0	0	6366.56	367.53	95	602.99	1.13	0	6323.79	0	6323.79	1271.15																	
	26 KARUR VYASA BANK	1668.59	1682.65	1774.74	1090.02	0.4	0	4547.41	0	3.02	40.59	0	0	3184.6	0	3184.6	1760.96																	
	27 KOTAK MAHINDRA BANK	2321.31	221.54	354.19	182.06	0	0	758.19	0.18	6.17	62.54	0	0	0	0	0	0																	
	28 LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																
	29 RBL BANK	3441.84	780.55	1980.31	1112.52	4.14	0	3877.52	0	20.99	241.84	6.39	6.44	7617.4	0	7617.4	0																	
	30 SOUTH INDIAN BANK	8096.69	6910.78	2146.23	562.4	3.24	0	9622.65	0	94.14	1467.36	8.46	6.6	19299.79	0	19299.79	6247.91																	
	31 TAMILNAD MERCANTILE BANK	818.6	1174.63	1603.56	1630.24	0	0	4358.43	174.57	302.15	0	0	42.33	5716.99	0	5716.99	642.18																	
	32 YES BANK	59882.17	35365.17	36552.78	23855.49	110.55	0	95884	820.25	680.22	13319.67	145.43	188.51	173186.27	0	173186.27	37565.88																	
	Sub Total	15134.64	1407.04	119.77	0	0	0	1526.81	0	9.12	159.14	0	0.07	16848.81	0	16848.81	9694.29																	
	REGIONAL RURAL BANKS	15134.64	1407.04	119.77	0	0	0	1526.81	0	9.12	159.14	0	0.07	16848.81	0	16848.81	9694.29																	
	33 TAMILNADU GRAMA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																
	COOPERATIVE BANK	7930.04	0	0	0	0	0	3.65	3.65	0	128.34	0	0	8476.71	0	8476.71	1071.07																	
	34 TAMILNADU STATE APEX CO-OP	7930.04	0	0	0	0	0	3.65	3.65	0	128.34	0	0	8476.71	0	8476.71	1071.07																	
	Sub Total	7930.04	0	0	0	0	0	3.65	3.65	0	128.34	0	0	8476.71	0	8476.71	1071.07																	
	Small Financial Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																
	35 EQUITAS SMALL FINANCE BANK	240.57	285.77	39.54	7.72	0	0	333.03	0	0	192.55	0	0	1889.08	0	1889.08	1252.33																	
	36 JANA SMALL FINANCE BANK	390.4	6.05	1.61	0.68	0	0	228.32	0	0	254.87	0	0	641.69	0	641.69	1438.62																	

TAMIL NADU

BANK WISE TOTAL ACP Outstanding AS ON DECEMBER 2021

Sr. No.	Name of Bank	Reports in Crore										Loans to weaker sections under Priority Sector Amt					
		Total Agriculture (P5) Amt	Micro Enterprises Amt	Small Enterprises Amt	Medium Enterprises Amt	Khasi and Village Industries Amt	Others under MSMEs Amt	Total MSMEs (P5) Amt	Export Credit Amt	Education (P5) Amt	Housing (P5) Amt		Social Infrastructure Amt	Renewable Energy Amt	Other Priority Sector Amt	Total Priority Sector Amt	
	OTHER BANK																
41	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	SIDBI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	TDDC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	TUC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	TNSARD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	253797.86	77865.14	83300.62	41115.81	1272.93	379.18	203934	1086.8	13880.35	43442.57	231.7	237.47	13910.13	530520.56	173849.93	
	EXCLUDING CO-OP BANK	245867.82	77865.14	83300.62	41115.81	1272.93	375.53	203930	1086.8	13880.35	43314.23	231.7	237.47	5433.42	513981.82	172778.86	

DISTRICT WISE ACP Outstanding AS ON DECEMBER 2021

Reports in Crore

Sr. No.	Name of Bank	Agriculture(PS)		Micro Enterprises		Small Enterprises		Medium Enterprises		Khadi and Village Industries		Others under MSMEs		Total MSMEs (PS)		Export Credit		Education (PS)		Housing (PS)		Social Infrastructure		Renewable Energy		Other Priority Sector		Total Priority Sector		Loans to weaker sections under Priority Sector	
		Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt	Amt
1	ARIYALUR	3597.94	198.8	139.36	39.56	0.34	2.03	380.09	0	224.98	195.71	0.61	0.02	69.6	4468.95	2597.06															
2	CHENGALPATTU	4998.52	1528.44	1434.85	410.67	5.92	7.46	3387.34	15.05	332.69	1899.72	0.6	1.74	157.75	10793.41	3962.04															
3	CHENNAI	16982.58	26532.85	29775.41	16941.29	573.39	106.32	73928.26	453.22	1612.46	11966.52	33.82	77.81	9733.57	114788.24	9551.05															
4	COIMBATORE	15023.95	7886.31	10189.03	6269.35	147.05	47.39	24539.13	82.7	747.82	5161.06	35.9	13.6	344.07	45948.23	8706.45															
5	CUDAALORE	5690.3	940.24	671.81	193.89	0.98	10.02	1820.34	0	567.27	765.49	5.69	3.72	245.92	13098.78	6692.3															
6	DHARMAPURI	6036.05	514.46	477.66	68.69	0.95	1.58	1063.34	0	304.32	299.97	1.9	0	48.02	7753.6	3859.02															
7	DINDIGUL	8180.48	1291.37	1207.78	509.76	19.63	6.15	3034.69	3.47	409.23	795.86	3.15	12.54	91.68	12531.1	6244.75															
8	ERODE	9532.73	2954.25	2905.79	1910.17	117.19	3.38	7890.78	73.7	477.83	1212.32	15.53	47.21	202.89	19452.99	6476.79															
9	KALLAKURICHI	5714.01	285.24	236.32	44.81	1.07	1.05	568.49	0	202.83	195.06	1.39	0.22	51.63	6733.41	3376.82															
10	KANCHIPURAM	3969.68	1230.89	1563.85	440.98	45.4	4.46	2833.21	0	544.05	1196.55	1.29	3.41	73.35	16236.57	9787.38															
11	KANNIYAKUMARI	11579.67	1501.84	1105.62	217.56	3.73	2.44	2553.51	65.55	196.3	418.81	23.13	14.35	69.46	7109.93	2559.03															
12	KARUR	3768.82	1053.33	1184.09	312.64	1.31	18.07	3359.86	3.65	232.34	550.93	1.32	0.37	97.6	11374.39	4205.66															
13	KRISHNAGIRI	7128.32	1276.88	1530.35	522.82	11.74	21.91	7354.45	32.03	714.98	2840.4	37.42	11.43	174.35	22457.13	8315.61															
14	MADURAI	11292.07	3231.54	2911.89	1162.26	26.85	0	477.28	0	106.59	172.15	0.89	0	59.35	2821.2	1506.63															
15	MAYILADUTHURAI	2005.02	254.45	213.9	7.86	1.07	1.02	466.55	0	93.07	148.73	0.51	1.31	8.75	2930.54	1545.22															
16	NAGAPATTINAM	2211.62	304.32	151.73	9.46	0.02	7.62	5532.89	7.33	380.41	691.16	2.8	9.69	146.25	14638.66	4692.91															
17	NAMAKKAL	7868.33	2183.73	2001.42	1321.37	18.75	11.14	684.34	0	198.02	197.68	2.86	0.82	74.26	4905.09	2743.43															
18	PERAMBALUR	3747.11	284.65	254.13	107.27	27.15	1.2	1151.38	0	358.63	421.66	0.84	1.02	19.66	8681.45	4985.36															
19	PUDUKKOTTAI	6728.26	547.68	509.43	91.68	1.39	1.04	782.81	0	181.07	356.79	1.23	0.2	8.55	6279.95	3870.8															
20	RAMANATHAPURAM	4949.3	386.63	352.5	42.29	0.35	4.77	1286.13	42.12	128.38	276.7	0.54	1.07	43.71	4772.31	2107.82															
21	RANIPET	2993.66	438.19	536	298.01	9.16	25.56	8091.63	0	574.73	1081.47	1.68	1.65	289.16	21002.04	7153.38															
22	SALEM	10961.72	3619.38	3059.7	1338.94	48.05	6.44	1127.77	0	324.57	680.97	2.68	0	28.24	8172.33	4559.23															
23	SIVAGANGA	6008.1	549.29	472.28	98.87	0.89	3.51	1730.59	4.45	282.75	574.11	1.56	0	181.11	7502.59	3613.75															
24	TENKASI	4728.02	912.05	678.39	135.95	0.69	2.59	3074.62	0	601.62	982.07	1.85	4.16	210.67	14470.4	6718.65															
25	THANJAVUR	9595.41	1248.47	1340.55	478.6	4.41	1.5	470.42	0	176.18	275.25	0.46	0	42.03	3036.03	1752.3															
26	THE NILGIRIS	2071.69	287.74	159.78	20.9	0.5	8.91	1329.14	14.81	329.17	565.27	1.96	0.56	77.11	8854.47	4897.82															
27	THENI	6536.45	754.45	452.64	113.08	0.06	5.48	3650.1	0	386.47	1123.85	0.5	0.01	151.68	10805.2	3608.29															
28	THIRUVALLUR	5492.59	1752.08	1507.1	342.59	42.85	1.36	695.69	0	198.17	378.08	1.33	2.45	52.79	5432.07	2776.7															
29	THIRUVARUR	4103.56	390.37	249.7	53.48	0.78	13.29	5837.76	12.86	653.44	1565.15	0.8	0.68	288.07	18013.7	6908.63															
30	TIRUCHIRAPPALLI	9654.94	2129.56	2745.83	903.37	45.71	4.82	2352.34	0	274.04	999.89	1.09	10.55	187.39	9818.26	5094.22															
31	TIRUNELVELI	5992.96	1208.61	847.58	276.95	14.38	0.74	798.97	0	132.37	170.2	1.85	0.39	45.2	4332.2	1974.43															
32	TIRUPATTUR	3183.22	358.37	291	147.74	1.12	19.43	1522.15	244.01	430.29	1202.73	16.27	14.93	103.6	26297.79	5405.69															
33	TIRUPPUR	9033.81	4135.71	7006.05	4024.21	66.75	2.68	1511.41	0	247.54	440.9	0.68	0	82.42	10252.52	4618.64															
34	TIRUVANNAMALAI	7969.57	829.73	583.44	94.06	1.5	6.6	3364.74	0	282.55	868.27	4.09	0.28	53.01	10741.33	5075.62															
35	TOOTHUKUDI	6168.39	1437.78	1118.67	776.34	25.35	8.05	1913.93	0	205.06	571.97	0.36	0	107.72	6539.73	2548.59															
36	VELLORE	3740.69	877.98	856.64	170.15	1.11	3.07	1168.12	0	256.12	317.32	2.05	0.18	88.43	7120.79	3399.92															
37	VILLUPURAM	5288.57	541.05	469.09	155.29	1.62	7.48	5187.39	0	315.15	953.29	14.3	1.1	80.59	11821.57	3537.58															
38	VIRUDHUNAGAR	5269.75	2006.43	2109.26	1062.9	1.32	379.18	20393.7	1086.8	13890.35	43442.57	231.7	237.47	13910.13	530520.56	173849.93															
		253797.86	77865.14	83300.62	41115.81	1272.93	379.18	20393.7	1086.8	13890.35	43442.57	231.7	237.47	13910.13	530520.56	173849.93															

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

As per the information available, Banks in Tamil Nadu have disbursed Priority credit of Rs. 298152.00 crores as against the target of Rs.273118.00 Crores representing 109.16% achievement under ACP for the period from April 2021 to December 2021 of FY 2021-22 . 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 December 2021		Achievement from April 2021 to December 2021		% of achievement	
		Number	Amount	Number	Amount	No	Amt
Priority							
1	Agriculture & allied	11042076	123890	26386409	178622	239	144
2	MSME	3870855	87918	943976	105067	24	120
3	Education	227955	10580	56861	859	25	8
4	Housing	197335	25600	98760	5257	50	21
5	Export Credit	15620	7895	1402	877	9	11
6	Renewable Energy	41105	1415	89	113	0	8
7	Social Infrastructure	32020	1355	1585	79	5	6
8	Others	648490	14465	767027	7278	118	50
	Priority Total	16075456	273118	28256109	298152	176	109

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

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

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

S No.	Particulars	NPA Amount		Variance (+/-)
		Sept 2021	Dec 2021	
1	NPA in Housing loans	1327.55	1656.51	328.96
2	NPA in Education loans	3437.22	4040.60	603.38
3	NPA in Agriculture Loans	7249.61	12795.63	5546.02
4	NPA in Loans to MSME	16148.89	22640.04	6491.15
5	NPA in Export Credit	13.22	68.09	54.87
6	NPA in Renewable Energy	16.66	182.96	166.3
7	NPA in Social Infra Structure	895.07	902.70	7.63
8	NPA in other Priority Sector Loans	79.21	960.50	881.29
	NPA in overall Priority Sector Lending	29167.43	43247.03	14079.6

BANK WISE TOTAL ACP NPA Outstanding AS ON DECEMBER 2021

Sr. No.	Name of Bank	Reports in Crore											Total Priority Sector Amt					
		Total Agriculture (PS)		Total MSMEs (PS)		Export Credit		Education (PS)		Housing (PS)		Social Infrastructure		Renewable Energy		Other Priority		
		Amt		Amt		Amt		Amt		Amt		Amt			Amt		Amt	
	PUBLIC BANK																	
1	INDIAN OVERSEAS BANK	2279.82	2172.5	0	961.32	129.03	0	0.01	0	0	0	0	0	0	0	0	0	5542.68
2	BANK OF BARODA	314.32	881.61	0	124.72	55.66	0	0	0	0	0	0	0	0	0	0	0	1376.31
3	BANK OF INDIA	436.84	728.43	8.17	167.5	29.87	0	0	0	0	0	0	0	0	0	0.03	0	1370.84
4	BANK OF MAHARASHTRA	1.99	83.74	0	1.42	1.27	0	0	0	0	0	0	0	0	0	0.1	0	88.52
5	CANARA BANK	2356.29	3419.38	0	787.13	104.41	0	0.69	0	0	0	0	0	0	0	12.94	0	6680.84
6	CENTRAL BANK OF INDIA	349.98	419.68	0	264.13	35.4	0	8.84	0	0	0	0	0	0	0	0.56	0	1078.61
7	INDIAN BANK	574.39	1742.3	0	706.37	89.96	0	4.61	0	0	0	0	0	0	0	2.97	0	3120.6
8	PUNJAB NATIONAL BANK	286.8	2217.92	0	177.97	54.67	0	0	0	0	0	0	0	0	0	0.85	0	2738.21
9	PUNJAB AND SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	UNION BANK OF INDIA	1013.1	2218.54	0	356.03	151.27	0	10.19	0	0	0	0	0	0	0	0.38	0	3749.72
11	UCO BANK	100.42	177.3	5.06	115.14	15.14	0	870.04	0	0	0	0	0	0	0	53.68	0	1336.78
12	STATE BANK OF INDIA	985.34	1922.59	6.74	190.3	132.82	1.55	0	0	0	0	0	0	0	0	0.13	0	3239.47
	Sub Total	8699.29	15983.99	19.97	3852.03	799.5	895.92	3.34	68.54	30322.58								
	PRIVATE BANKS																	
13	AXIS BANK	415.86	325.9	47.06	2.93	38.01	0	0	0	0	0	0	0	0	0	24.96	0	854.72
14	BANDHAN BANK	7.08	0.01	0	0	0	0	0	0	0	0	0	0	0	0	20.3	0	27.39
15	FEDERAL BANK	78.02	53.03	0	17.56	8.41	0	0	0	0	0	0	0	0	0	0.87	0	157.89
16	HDFC BANK	155.34	157.49	0	4.36	41.97	0	0	0	0	0	0	0	0	0	28.94	0	388.1
17	ICICI BANK	123.87	277.46	0	1.34	36.62	0	0	0	0	0	0	0	0	0	11.49	0	450.78
18	IDBI BANK	143.76	230.11	0	4.4	15.32	0	0	0	0	0	0	0	0	0	0	0	393.59
19	INDUSIND BANK	400.94	3181.68	0.82	0	299	0	0	0	0	0	0	0	0	0	0.03	0	3882.47
20	J & K BANK	0	6.55	0	0.16	0.98	0	0	0	0	0	0	0	0	0	3.37	0	11.06
21	KARNATAKA BANK	106.9	120.91	0	4.1	4.44	0	0	0	0	0	0	0	0	0	3.45	0	239.82
22	CSB BANK LIMITED	15.78	12.8	0	2.76	1.47	0	0	0	0	0	0	0	0	0	0.19	0	33
23	CITY UNION BANK	447.86	219.96	0	62.16	23.69	0	0	0	0	0	0	0	0	0	0.99	0	754.75
24	DHANLAXMI BANK	0.57	0	0	2.67	2.44	0	0	0	0	0	0	0	0	0	0	0	5.68
25	IDFC FIRST BANK	820.85	755.09	0	0	216.93	6.78	0	0	0	0	0	0	0	0	0	0	1799.65
26	KARUR VYASYA BANK	79.45	82.87	0.24	42.82	14.77	0	0	0	0	0	0	0	0	0	3.08	0	223.23
27	KOTAK MAHINDRA BANK	65.4	128.11	0	2.87	0	0	0	0	0	0	0	0	0	0	0.06	0	196.44
28	LAKSHMI VILAS BANK	112.86	311.14	0	0.51	7.66	0	0	0	0	0	0	0	0	0	1.52	0	233.69
29	RBL BANK	58.99	4.21	0	0	1.06	0	0	0	0	0	0	0	0	0	4.54	0	68.8
30	SOUTH INDIAN BANK	70.74	378.87	0	5.28	9.13	0	0	0	0	0	0	0	0	0	1.27	0	465.29
31	TAMILNAD MERCANTILE BANK	85.14	380.62	0	25.09	7.49	0	0	0	0	0	0	0	0	0	0.18	0	498.52
32	YES BANK	26.29	73.48	0	0	11.69	0	0	0	0	0	0	0	0	0	0.05	0	111.51
	Sub Total	3215.7	6500.29	48.12	179.01	741.08	6.78	4.44	100.96	10796.38								
	REGIONAL RURAL BANKS																	
33	TAMILNADU GRAMA BANK	163.75	51.4	0	7.43	5.69	0	0	0	0	0	0	0	0	0	0.06	0	244.98
	Sub Total	163.75	51.4	0	7.43	5.69	0	0.06	16.65	244.98								
	COOPERATIVE BANK																	
34	TAMILNADU STATE APEX CO-OP BANK	356.56	1.64	0	1.01	92.24	0	0	0	0	0	0	0	0	0	175.12	0	1030.55
	Sub Total	356.56	1.64	0	1.01	92.24	0	175.12	403.98	1030.55								

BANK WISE TOTAL ACP NPA Outstanding AS ON DECEMBER 2021																				
Sr. No.	Name of Bank	Total Agriculture (P5)		Total MSMEs (P5)		Export Credit		Education (P5)		Housing (P5)		Social Infrastructure		Renewable Energy		Other Priority Sector		Total Priority Sector		
		Amt		Amt		Amt		Amt		Amt		Amt		Amt		Amt		Amt		Amt
	Small Financial Bank																			
35	EQUITAS SMALL FINANCE BANK	1.64		2.22		0		0		0		0		0		0.09		3.95		
36	JANA SMALL FINANCE BANK LTD.	29.14		2.01		0		0		5.55		0		0		130.5		167.2		
37	SURYODAY SMALL FINANCE BANK	43.52		4.34		0		0		0.46		0		0		74.23		122.55		
38	UJIVAN SMALL FINANCE BANK	57.6		0		0		0		11		0		0		86.69		155.29		
39	ESAF BANK	95.48		94.15		0		1.12		0.41		0		0		24.07		215.23		
40	FINCARE SMALL FINANCE BANK LIMITED	132.95		0		0		0		0.58		0		0		54.79		188.32		
	Sub Total	360.33		102.72		0		1.12		18		0		0		370.37		852.54		
	OTHER BANK																			
41	INDIA POST PAYMENTS BANK	0		0		0		0		0		0		0		0		0		
42	SIDBI	0		0		0		0		0		0		0		0		0		
43	AIRTEL PAYMENTS BANK	0		0		0		0		0		0		0		0		0		
44	TDDC	0		0		0		0		0		0		0		0		0		
45	TIIC	0		0		0		0		0		0		0		0		0		
46	TNSARD	0		0		0		0		0		0		0		0		0		
	Sub Total	0		0		0		0		0		0		0		0		0		
	GRAND TOTAL	12795.63		22640.04		68.09		4040.6		1656.51		902.7		182.96		960.5		43247.03		

DISTRICT WISE ACP NPA Outstanding AS ON DECEMBER 2021

Sr. No.	Name of District	Total Agriculture (PS)		Total MSMEs (PS)		Export Credit		Education (PS)		Housing (PS)		Social Infrastructure		Renewable Energy		Other Priority		Total Priority Sector	
		Amt		Amt		Amt		Amt		Amt		Amt		Amt		Amt		Amt	
1	ARIYALUR	162.98	40.46	0	76.79	9.49	0.27	0.01	0.01	299.42	9.42	0.01	0.01	0.01	0.01	9.42	0.01	0.01	299.42
2	CHENGALPATTU	203.86	333.41	2.45	73.18	40.44	0.03	0.02	0.02	668.67	15.28	0.02	0.02	0.02	0.02	15.28	0.02	0.02	668.67
3	CHENNAI	1386.26	7870.09	45.49	233.02	413.19	879.91	2.92	2.92	10940.7	109.82	2.92	2.92	2.92	2.92	109.82	2.92	2.92	10940.7
4	COIMBATORE	984.2	3613.97	2	138.7	200.11	6.97	3.74	3.74	4997.12	47.43	3.74	3.74	3.74	3.74	47.43	3.74	3.74	4997.12
5	CUDDALORE	723.51	225.09	0	212.75	32.02	0.55	0	0	1222.54	28.62	0.55	0	0	0	28.62	0	0	1222.54
6	DHARMAPURI	320.73	111.88	0	116.73	17.96	0.03	96.23	96.23	766.27	102.71	0.03	0.03	0.03	0.03	102.71	0.03	0.03	766.27
7	DINDIGUL	381.7	329.99	0	129.19	43.54	0	0.06	0.06	898.52	14.04	0	0	0	0	14.04	0	0	898.52
8	ERODE	577.96	544.08	0	181.9	49.68	0.38	0	0	1387.25	33.25	0.38	0	0	0	33.25	0	0	1387.25
9	KALLAKURICHI	231.98	42.91	0	64.16	6.33	0	0	0	368.49	23.11	0	0	0	0	23.11	0	0	368.49
10	KANCHIPURAM	164.5	563.2	0	46.25	24.63	0.13	0.04	0.04	807.4	8.55	0.13	0.04	0.04	0.04	8.55	0.04	0.04	807.4
11	KANNIYAKUMARI	146.44	207.69	0	181.73	46.33	4.42	0.99	0.99	594.08	6.48	4.42	0.99	0.99	0.99	6.48	0.99	0.99	594.08
12	KARUR	203.36	232.37	0	58.54	29.02	0.34	0	0	534.96	11.33	0.34	0	0	0	11.33	0	0	534.96
13	KRISHNAGIRI	284.84	345.91	0	73.82	17.84	0.13	78.9	78.9	889.12	87.68	0.13	0.13	0.13	0.13	87.68	0.13	0.13	889.12
14	MADURAI	485.91	858.05	0.82	199.8	112.04	0.46	0	0	1680.68	23.6	0.46	0	0	0	23.6	0	0	1680.68
15	MAYILADUTHURAI	178.45	49.07	0	39.5	8.13	0.09	0	0	279.18	3.94	0.09	0	0	0	3.94	0	0	279.18
16	NAGAPATTINAM	84.68	55.49	0	29.69	11.14	0.47	0	0	182.79	1.32	0.47	0	0	0	1.32	0	0	182.79
17	NAMAKKAL	244.26	343.12	0	95.26	23.52	0.46	0	0	725.79	19.17	0.46	0	0	0	19.17	0	0	725.79
18	PERAMBALUR	125.46	74.73	0	51.81	4.09	0	0	0	263.17	7.08	0	0	0	0	7.08	0	0	263.17
19	PUDUKKOTTAI	335.53	158.08	0	112.71	9.83	0.37	0	0	618.21	1.69	0.37	0	0	0	1.69	0	0	618.21
20	RAMANATHAPURAM	116.89	61.03	0	61.96	17.71	0.1	0	0	262.57	4.88	0.1	0	0	0	4.88	0	0	262.57
21	RANIPET	90.48	104.92	0	40.4	6.95	0	0	0	245.79	3.04	0	0	0	0	3.04	0	0	245.79
22	SALEM	476.12	1103.21	0	193.66	53.13	0.16	0	0	1873.44	47.16	0.16	0	0	0	47.16	0	0	1873.44
23	SIVAGANGA	222.89	98.79	0	124.59	23.5	0.77	0	0	475.42	4.88	0.77	0	0	0	4.88	0	0	475.42
24	TENKASI	123.44	259.43	0	81.36	9.71	0	0	0	497.18	23.24	0	0	0	0	23.24	0	0	497.18
25	THANJAVUR	751.36	264.93	0	202.05	30.1	0.27	0.02	0.02	1271.58	22.85	0.27	0.02	0.02	0.02	22.85	0.02	0.02	1271.58
26	THE NILGIRIS	208.01	89.25	0	70.04	19.87	0.11	0	0	390.82	3.54	0.11	0	0	0	3.54	0	0	390.82
27	THENI	300.74	96.69	0	106.11	17.48	0.24	0.01	0.01	531.89	10.62	0.24	0.01	0.01	0.01	10.62	0.01	0.01	531.89
28	THIRUVALLUR	186.45	427.54	0	119.08	35.3	0.03	0	0	783.56	15.16	0.03	0	0	0	15.16	0	0	783.56
29	THIRUVARUR	193.08	78.24	0	54.41	13.59	0.25	0	0	344.35	4.78	0.25	0	0	0	4.78	0	0	344.35
30	TIRUCHIRAPPALLU	1029.9	1217.62	0	143.63	114	0.03	0	0	2539.2	34.02	0.03	0	0	0	34.02	0	0	2539.2
31	TIRUNELVELI	158.73	200.95	0	73.58	20.22	0.63	0	0	477.47	23.36	0.63	0	0	0	23.36	0	0	477.47
32	TIRUPATTUR	130.14	76.3	0	47.17	10.2	0.02	0	0	267.26	3.43	0.02	0	0	0	3.43	0	0	267.26
33	TIRUPPUR	484.26	1374.75	17.3	145.54	53.38	0.18	0	0	2086.45	11.04	0.18	0	0	0	11.04	0	0	2086.45
34	TIRUVANNAMALAI	276.67	123.5	0	114.75	12.76	0	0	0	629.88	102.2	0	0	0	0	102.2	0	0	629.88
35	TOOTHUKUDI	111.02	298.03	0.03	78.76	14.9	0.56	0.01	0.01	515.55	12.24	0.56	0.01	0.01	0.01	12.24	0.01	0.01	515.55
36	VELLORE	148.98	252.69	0	48.47	38.07	0	0	0	499.81	11.6	0	0	0	0	11.6	0	0	499.81
37	VILLUPURAM	384.14	125.04	0	118.66	12.58	0.79	0.01	0.01	676.59	35.37	0.79	0.01	0.01	0.01	35.37	0.01	0.01	676.59
38	VIRUDHUNAGAR	175.72	387.54	0	100.85	53.73	3.55	0	0	753.86	32.47	3.55	0	0	0	32.47	0	0	753.86
		12795.63	22640.04	68.09	4040.6	1656.51	902.7	182.96	182.96	43247.03	960.5	902.7	182.96	182.96	182.96	960.5	182.96	182.96	43247.03

MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) SECTOR

Credit flow to MSME Sector from April 2021 to Dec 2021 stands at Rs.105056 crores. The share of Micro, Small and Medium Enterprises in credit flow to MSME is furnished in the Annexure (Bank-Wise).

Out of the total MSME disbursements made during the period ended Dec 2021, share of Micro sector stands at Rs.40718 Crores (38.75%). 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.

BANK WISE TOTAL ACP - MSME Disbursement AS ON DECEMBER 2021							
Reports in Crore							
Sr. No.	Name of Bank	Micro Enterprises	Small Enterprises	Medium Enterprises	Khadi and Village Industries	Others under MSMEs	Total MSMEs (PS)
		Amt	Amt	Amt	Amt	Amt	Amt
PUBLIC BANK							
1	INDIAN OVERSEAS BANK	2822.18	212.35	165.64	0	0	3200.17
2	BANK OF BARODA	1328.79	728.44	634.81	11.72	1	2704.76
3	BANK OF INDIA	1387.21	1016.56	254.2	0	0	2657.97
4	BANK OF MAHRASHTRA	1285.47	87.96	0.52	0	0	1373.95
5	CANARA BANK	1971.78	1627.45	855.45	0	96.18	4550.86
6	CENTRAL BANK OF INDIA	288.54	664.37	63.87	15.64	54.41	1086.83
7	INDIAN BANK	2969.4	5990.63	1264.63	0	0	10224.66
8	PUNJAB NATIONAL BANK	566.45	617.5	352.89	11.66	0	1548.5
9	PUNJAB AND SIND BANK	1.74	1.22	2.02	0	0	4.98
10	UNION BANK OF INDIA	2313.68	2226.53	1197.43	4.02	0	5741.66
11	UCO BANK	46.21	155.93	3.91	0	0	206.05
12	STATE BANK OF INDIA	5533.3	6205.97	3544.12	0	0	15283.39
	Sub Total	20514.75	19534.91	8339.49	43.04	151.59	48583.78
PRIVATE BANKS							
13	AXIS BANK	647.59	1472.91	1051.78	0	0	3172.28
14	BANDHAN BANK	2.35	0.1	0	0	0	2.45
15	FEDERAL BANK	720.27	969.97	851.52	0	0	2541.76
16	HDFC BANK	2714.31	2536.05	5358.98	0	0	10609.34
17	ICICI BANK	2901.59	3901.43	1750.96	0	0	8553.98
18	IDBI BANK	505.66	409.23	172.5	48.32	0	1135.71
19	INDUSIND BANK	1564	2031.43	1279.43	0	0	4874.86
20	J & K BANK	7.76	0	0	0	0	7.76
21	KARNATAKA BANK	78.01	187.03	173.11	0	0	438.15
22	CSB BANK LIMITED	66.64	81.01	173.33	0	0	320.98
23	CITY UNION BANK	416.64	819.79	348.25	0	0	1584.68
24	DHANLAXMI BANK	23.97	0	0	0	0	23.97
25	HDFC FIRST BANK	169.81	210.53	50.47	0	0	430.81
26	KARUR VYASYA BANK	418.8	255.6	260.79	0	0	935.19
27	KOTAK MAHINDRA BANK	574.99	924.86	931.89	0	0	2431.74
28	LAXSHMI VILAS BANK	145.25	249.56	147.59	0.45	0	542.85
29	RBL BANK	164.08	94.97	220.45	0	0	479.5
30	SOUTH INDIAN BANK	40.33	127.12	59.53	0.27	0	227.25
31	TAMILNAD MERCANTILE BANK	6246.38	2207.77	1069.53	1.27	0	9524.95
32	YES BANK	1393.37	2519.69	3252.75	0	0	7165.81
	Sub Total	18801.8	18999.05	17152.86	50.31	0	55004.02
REGIONAL RURAL BANKS							
33	TAMILNADU GRAMA BANK	775.24	33.69	0	0	0	808.93
	Sub Total	775.24	33.69	0	0	0	808.93
COOPERATIVE BANK							
34	TAMILNADU STATE APEX CO-OP B	0.9	0	0	0	3.1	4
	Sub Total	0.9	0	0	0	3.1	4
Small Financial Bank							
35	EQUITAS SMALL FINANCE BANK	1.14	0	0	0	0	1.14
36	JANA SMALL FINANCE BANK LTD.	119.63	6.9	6.91	0	0	133.44
37	SURYODAY SMALL FINANCE BANK	0	0	0	0	0	0
38	UJJIVAN SMALL FINANCE BANK	109.57	16.52	0.15	0	0	126.24
39	ESAF BANK	395.27	0	0	0	0	395.27
40	FINCARE SMALL FINANCE BANK LI	0	0	0	0	0	0
	Sub Total	625.61	23.42	7.06	0	0	656.09
OTHER BANK							
41	INDIA POST PAYMENTS BANK	0	0	0	0	0	0
42	SIDBI	0	0	0	0	0	0
43	AIRTEL PAYMENTS BANK	0	0	0	0	0	0
44	TDDC	0	0	0	0	0	0
45	TIC	0	0	0	0	0	0
46	TNSARD	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0
	GRAND TOTAL	40718.3	38591.07	25499.41	93.35	154.69	105056.82

DISTRICT WISE ACP - MSME Disbursement AS ON DECEMBER 2021							
Reports in Crore							
Sr. No.	Name of Bank	Micro Enterprises	Small Enterprises	Medium Enterprises	Khadi and Village Industries	Others under MSMEs	Total MSMEs (PS)
		Amt	Amt	Amt	Amt	Amt	Amt
1	ARIYALUR	74.1	60.18	6.6	0.12	0.28	141.28
2	CHENGALPATTU	827.2	470.47	181.51	0.2	1.62	1481
3	CHENNAI	13867.51	14387.62	12805.49	18.61	75.4	41154.63
4	COIMBATORE	3707.02	4576.35	3539.17	17.89	14.11	11854.54
5	CUDDALORE	421.05	247.78	54.8	0.12	3.63	727.38
6	DHARMAPURI	255.67	190.09	25.93	0.25	0.06	472
7	DINDIGUL	736.43	477.2	151.07	0	2.44	1367.14
8	ERODE	1351.77	1146.76	880.04	4.81	0.36	3383.74
9	KALLAKURICHI	134.53	99.09	30.25	0.62	0.46	264.95
10	KANCHIPURAM	717.55	1004.59	306.59	2.66	0.47	2031.86
11	KANNIYAKUMARI	814.21	403.53	95.31	0.22	0.92	1314.19
12	KARUR	712.86	513.31	98.53	0.03	0.39	1325.12
13	KRISHNAGIRI	661.55	734.63	189.1	1.74	7.52	1594.54
14	MADURAI	1693.36	1356.34	433.15	1.35	2.93	3487.13
15	MAYILADUTHURAI	132.02	42.73	3.78	0	0	178.53
16	NAGAPATTINAM	129.97	49.37	4.2	0	0.04	183.58
17	NAMAKKAL	919.84	832.13	808.99	0.14	3.3	2564.4
18	PERAMBALUR	130	82.69	7.44	0	0.03	220.16
19	PUDUKKOTTAI	292.83	188.02	39.07	0.5	0.4	520.82
20	RAMANATHAPURAM	236.01	106.72	16.87	0.29	0.09	359.98
21	RANIPET	264.22	257.41	240.45	0.13	0.07	762.28
22	SALEM	1478.86	1200.92	470.42	1.21	13.89	3165.3
23	SIVAGANGA	276.46	145.96	56.37	0.09	1.89	480.77
24	TENKASI	565.66	250.55	76.28	0.52	0.27	893.28
25	THANJAVUR	579.74	511.15	136.63	0.23	0.42	1228.17
26	THE NILGIRIS	115.07	64.01	2.65	0.11	0.63	182.47
27	THENI	425.52	222.08	48.7	0	3.76	700.06
28	THIRUVALLUR	878.74	592.96	174.9	5.44	1.69	1653.73
29	THIRUVARUR	189.36	92.73	33.87	0	0.64	316.6
30	TIRUCHIRAPPALLI	958.44	992.42	260.71	0.4	2.3	2214.27
31	TIRUNELVELI	704.23	263.42	64.69	0.28	1.71	1034.33
32	TIRUPATTUR	138.25	108.96	338.58	0.78	0.22	586.79
33	TIRUPPUR	2925.24	4314.92	2437.85	32.13	4.2	9714.34
34	TIRUVANNAMALAI	431.81	274.14	5.91	0.9	1.51	714.27
35	TOOTHUKUDI	1061.39	602.3	917.52	0.14	2.54	2583.89
36	VELLORE	429.41	370.58	75.06	0.04	0.99	876.08
37	VILLUPURAM	238.96	176.29	23.03	0.53	0.76	439.57
38	VIRUDHUNAGAR	1241.46	1180.67	457.9	0.87	2.75	2883.65
		40718.3	38591.07	25499.41	93.35	154.69	105056.82

Details of Educational Loans disbursed from April 2021 to December 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, Educational loans to the tune of Rs. 1000.60 crore have been sanctioned during the period from April 2021 to December 2021 and disbursed loans to the tune of 1846.18 crore.

Out of total loans disbursed Rs.679.61 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
18240	1000.60	54887	1846.18	28130	679.61

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

BANK WISE TOTAL Progress under Education Loan AS ON DECEMBER 2021

SR.	NAME OF BANK	Sanctioned during the year (including application received during previous year)	of which girl student	Disbursed during the year	of which girl student	Education Loan Outstanding	of Which Girl Student
		Amt.	Amt.	Amt.	Amt.	Amt.	Amt.
PUBLIC BANK							
1	INDIAN OVERSEAS BANK	72.8	30.09	68.59	27.99	3593.91	948.65
2	BANK OF BARODA	150.87	47.3	98.83	31.06	640.26	222.32
3	BANK OF INDIA	32.94	11.5	19.75	7.27	403.39	155.68
4	BANK OF MAHRASHTRA	0.77	0.41	0.77	0.41	42.13	15.77
5	CANARA BANK	120.86	46.93	226.25	91.46	3779.08	1447.75
6	CENTRAL BANK OF INDIA	8.13	3.13	3.53	3.81	506.45	142.29
7	INDIAN BANK	159.53	62.47	118.09	45.57	2280.4	803.7
8	PUNJAB NATIONAL BANK	53.84	22.07	44.59	16.11	646.55	237.85
9	PUNJAB AND SIND BANK	0.16	0.08	0.18	0.1	0	0
10	UNION BANK OF INDIA	77.28	29.44	30.34	10.99	1039.89	402.55
11	UCO BANK	7.15	3.97	8.71	3.58	197.95	79.27
12	STATE BANK OF INDIA	93.33	36.08	1038.84	363.3	2183.66	756.26
	Sub Total	777.66	293.47	1658.47	601.65	15313.67	5212.09
PRIVATE BANKS							
13	AXIS BANK	46.34	16.18	86.75	28.13	190.97	67.71
14	BANDHAN BANK	0	0	0	0	0	0
15	FEDERAL BANK	4.08	2.13	3.72	2.26	46.37	21.21
16	HDFC BANK	4.3	1.16	4.3	1.16	90.97	31.04
17	ICICI BANK	53.4	35.38	26.34	17.54	51.82	33.11
18	IDBI BANK	18.88	8.8	10.36	3.89	50.23	18.98
19	INDUSIND BANK	0	0	0	0	0	0
20	J & K BANK	0.29	0.13	0.45	0.09	0.87	0.42
21	KARNATAKA BANK	3.62	2.28	2.65	1.74	23.76	10.49
22	CSB BANK LIMITED	0	0	0.14	0	5.81	2.78
23	CITY UNION BANK	12.87	5.74	10.26	3.96	163.81	61.15
24	DHANLAXMI BANK	1.41	0.24	1.53	0.31	8.71	2.13
25	IDFC FIRST BANK	0	0	0	0	0	0
26	KARUR VYASYA BANK	0	0	10.35	3.36	120.24	43.31
27	KOTAK MAHINDRA BANK	0	0	0	0	3.02	1.46
28	LAXSHMI VILAS BANK	0	0	0.24	0.11	26.55	4.16
29	RBL BANK	0.44	0.23	0.44	0.23	0.54	0.54
30	SOUTH INDIAN BANK	3.05	1.18	1.82	0.62	30.38	11.6
31	TAMILNAD MERCANTILE BA	66.29	20.74	20.38	6.59	153.92	46.56
32	YES BANK	0	0	0	0	0	0
	Sub Total	214.97	94.19	179.73	69.99	967.97	356.65
REGIONAL RURAL BANKS							
33	TAMILNADU GRAMA BANK	0	0	0	0	9.16	3.17
	Sub Total	0	0	0	0	9.16	3.17
COOPERATIVE BANK							
34	TAMILNADU STATE APEX CO	0	0	0.01	0	1.02	0.5
	Sub Total	0	0	0.01	0	1.02	0.5
Small Financial Bank							
35	EQUITAS SMALL FINANCE B	0	0	0	0	0	0
36	JANA SMALL FINANCE BANK	0	0	0	0	0	0
37	SURYODAY SMALL FINANCE	0	0	0	0	0	0
38	UJJIVAN SMALL FINANCE BA	0	0	0	0	0	0
39	ESAF BANK	7.97	7.97	7.97	7.97	10.11	10.11
40	FINCARE SMALL FINANCE B	0	0	0	0	0	0
	Sub Total	7.97	7.97	7.97	7.97	10.11	10.11
OTHER BANK							
41	INDIA POST PAYMENTS BAN	0	0	0	0	0	0
42	SIDBI	0	0	0	0	0	0
43	AIRTEL PAYMENTS BANK	0	0	0	0	0	0
44	TDDC	0	0	0	0	0	0
45	TIIC	0	0	0	0	0	0
46	TNSARD	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0
	GRAND TOTAL	1000.6	395.63	1846.18	679.61	16301.93	5582.52

DISTRICT WISE Progress under Education Loan AS ON DECEMBER 2021							
SR.	NAME OF BANK	Sanctioned during the year (including application received during previous year)	of which girl student	Disbursed during the year	of which girl student	Education Loan Outstanding	of Which Girl Student
		Amt.	Amt.	Amt.	Amt.	Amt.	Amt.
1	ARIYALUR	2.74	1.3	7.92	3.35	233.56	77.18
2	CHENGALPATTU	34.93	14.12	63.96	22.54	419.97	156.18
3	CHENNAI	341.25	144.51	595.55	224	2402.68	909.17
4	COIMBATORE	94.52	34.58	170.9	55.56	990.46	336.44
5	CUDDALORE	16.91	6.8	33.51	13.44	617.42	217.44
6	DHARMAPURI	7.47	3.53	13.55	5.51	319.1	95.32
7	DINDIGUL	10.3	3.62	28.63	11.72	440.69	154.08
8	ERODE	22.68	7.89	47.45	15.99	538.39	175.99
9	KALLAKURICHI	6.17	2.96	8.5	3.35	219.74	69.07
10	KANCHIPURAM	48.31	17.21	49.16	17.34	269.82	92.31
11	KANNIYAKUMARI	24.7	13.79	52.6	24.41	609.78	238.77
12	KARUR	10.13	3.79	19.9	8.32	224.18	66.8
13	KRISHNAGIRI	16.48	5.51	26.3	9.41	257.84	83.77
14	MADURAI	34.59	13.2	90.36	29.69	814.73	257.74
15	MAYILADUTHURAI	4.69	2.04	7.7	3.22	115.78	43.98
16	NAGAPATTINAM	2.51	0.46	4.15	1.5	101.27	35.74
17	NAMAKKAL	16.75	4.12	28.73	9.18	435.61	138.11
18	PERAMBALUR	5.76	2.23	8.26	3.35	210.35	66.25
19	PUDUKKOTTAI	7.68	2.75	16.85	5.1	386.03	122.42
20	RAMANATHAPURAM	4.96	1.49	10.09	3.77	194.62	57.03
21	RANIPET	5.54	2.38	12.08	5.04	142.53	54.39
22	SALEM	22.74	8.76	45.35	16.46	641.31	193.29
23	SIVAGANGA	9.76	4.82	18.2	6.91	356.28	116.74
24	TENKASI	8.17	2.71	17.61	6.23	296.02	87.07
25	THANJAVUR	20.74	10.07	43.95	17.37	671.46	233.35
26	THE NILGIRIS	6.92	3.19	18.78	7.69	198.41	87.34
27	THENI	7.69	2.94	22.48	8.19	349.37	114.12
28	THIRUVALLUR	41.92	13.38	56.87	20.92	474.79	167.25
29	THIRUVARUR	5.18	1.35	13.93	3.68	212.97	66.98
30	TIRUCHIRAPPALLI	54.14	19.59	117.79	40.35	767.21	233.16
31	TIRUNELVELI	18.49	7.49	28.38	12.03	308.37	108.48
32	TIRUPATUR	4.23	1.48	8.68	4.04	143.31	53.93
33	TIRUPUR	20.46	7.78	54.34	18.15	490.06	169.04
34	TIRUVANAMALAI	6.61	3.2	18.11	7.51	266.01	87.7
35	TOOTHUCUDI	14.34	6.45	22.82	9.53	313.81	115.16
36	VELLOR	15.68	5.67	25.43	9.79	232.97	91.48
37	VILLUPURAM	8.61	3.23	16.3	7.3	282.38	97.89
38	VIRUDHACHAGAR	15.85	5.24	21.01	7.67	352.65	111.36
		1000.6	395.63	1846.18	679.61	16301.93	5582.52

Bank Finance under Housing Scheme (under priority sector)

As per the data provided by the member banks, disbursement to the tune of Rs.5256.30 crores have been made to the housing sector from April 2021 to December 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 September 2021		
Particulars	Numbers	Amount
Total	98720	5256.30

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

DISTRICT WISE HOUSING SCHEME (PS) Disbursement AS ON DECEMBER 2021			
Reports in Crore			
Sr. No.	Name of Bank	Housing (PS)	
		A/c	Amt
1	ARIYALUR	833	24.04
2	CHENGALPATTU	3200	171.78
3	CHENNAI	21493	1567.99
4	COIMBATORE	9169	568.63
5	CUDDALORE	2848	93.06
6	DHARMAPURI	757	29.56
7	DINDIGUL	1986	108.35
8	ERODE	3462	141.42
9	KALLAKURICHI	363	18.43
10	KANCHIPURAM	1969	112.95
11	KANNIYAKUMARI	2843	150.59
12	KARUR	976	49.84
13	KRISHNAGIRI	1005	43.23
14	MADURAI	5419	366.77
15	MAYILADUTHURAI	454	16.16
16	NAGAPATTINAM	1078	18.94
17	NAMAKKAL	2180	85.11
18	PERAMBALUR	340	24.33
19	PUDUKKOTTAI	839	42.52
20	RAMANATHAPURAM	1526	45.46
21	RANIPET	733	26.29
22	SALEM	2992	133.98
23	SIVAGANGA	2209	78.76
24	TENKASI	1517	74.34
25	THANJAVUR	1981	96.05
26	THE NILGIRIS	1302	29.3
27	THENI	2498	82.14
28	THIRUVALLUR	2555	101.58
29	THIRUVARUR	1720	42.17
30	TIRUCHIRAPPALLI	3201	222.58
31	TIRUNELVELI	3018	137.14
32	TIRUPATTUR	1632	22.51
33	TIRUPPUR	2798	150.67
34	TIRUVANNAMALAI	891	38.96
35	TOOTHUKUDI	2583	131.92
36	VELLORE	1095	59.29
37	VILLUPURAM	566	26.9
38	VIRUDHUNAGAR	2689	122.56
	111	98720	5256.3

BANK WISE TOTAL HOUSING SCHEME(PS) Disbursement AS ON DECEMBER 2021			
Reports in Crore			
Sr. No.	Name of Bank	Housing (PS)	
		A/c	Amt
PUBLIC BANK			
1	INDIAN OVERSEAS BANK	3365	325.26
2	BANK OF BARODA	972	114.23
3	BANK OF INDIA	1021	94.01
4	BANK OF MAHRASHTRA	373	15.86
5	CANARA BANK	8599	844.88
6	CENTRAL BANK OF INDIA	1234	76.07
7	INDIAN BANK	2497	204.26
8	PUNJAB NATIONAL BANK	660	63.54
9	PUNJAB AND SIND BANK	6	0.8
10	UNION BANK OF INDIA	1629	172.35
11	UCO BANK	430	40.36
12	STATE BANK OF INDIA	26040	1453.21
	Sub Total	46826	3404.83
PRIVATE BANKS			
13	AXIS BANK	3766	286.39
14	BANDHAN BANK	1153	108.98
15	FEDERAL BANK	345	40.86
16	HDFC BANK	8888	223.22
17	ICICI BANK	383	73.99
18	IDBI BANK	1178	169.68
19	INDUSIND BANK	1102	50.67
20	J & K BANK	2	0
21	KARNATAKA BANK	111	11.61
22	CSB BANK LIMITED	3	0.42
23	CITY UNION BANK	294	27.8
24	DHANLAXMI BANK	109	26.32
25	IDFC FIRST BANK	15278	114.95
26	KARUR VYASYA BANK	512	66.35
27	KOTAK MAHINDRA BANK	22	2.14
28	LAXSHMI VILAS BANK	2	0.1
29	RBL BANK	772	26.5
30	SOUTH INDIAN BANK	2913	19.04
31	TAMILNAD MERCANTILE BANK	3571	239.73
32	YES BANK	1106	120.93
	Sub Total	41510	1609.68
REGIONAL RURAL BANKS			
33	TAMILNADU GRAMA BANK	187	20.31
	Sub Total	187	20.31
COOPERATIVE BANK			
34	TAMILNADU STATE APEX CO-OP BANK	824	61.24
	Sub Total	824	61.24
Small Financial Bank			
35	EQUITAS SMALL FINANCE BANK	0	0
36	JANA SMALL FINANCE BANK LTD.	1903	51.21
37	SURYODAY SMALL FINANCE BANK	2	0.01
38	UJJIVAN SMALL FINANCE BANK	7182	96.65
39	ESAF BANK	177	6.32
40	FINCARE SMALL FINANCE BANK LIMITED	109	6.05
	Sub Total	9373	160.24
	GRAND TOTAL	112 98720	5256.3

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 December 2021 in the state of Tamil Nadu is furnished in the annexure.

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

(Amount in Rs. Crores)

S.No	BANKS	Disbursement made during the quarter ended December 2021		Outstanding position as of December 2021	
		Accounts	Amount	Accounts	Amount
1	PUBLIC SECTOR BANKS	5334166	72511.50	8122606	130337.07
2	PRIVATE SECTOR BANKS	1730522	25559.03	3480630	51753.85
3	REGIONAL RURAL BANKS	369361	2159.21	522047	4746.97
4	SMALL FINANCE BANK	1318447	5123.08	4264623	8791.66
5	COOPERATIVE BANK	175142	1295.41	485030	4641.26
	TOTAL	8927638	106648.23	16874936	200270.81

BANK WISE TOTAL PROGRESS UNDER FINANCE TO WOMEN -OUTSTANDING & DISBURSEMENT AS ON DECEMBER 2021					
Reports in Crore					
SR.	NAME OF BANK	OUTSTANDING LOANS TO WOMEN		LOANS DISBURSED TO WOMEN FROM 01 APRIL TO END OF CURRENT QUARTER	
		A/C	AMT.	A/C	AMT.
	PUBLIC BANK				
1	INDIAN OVERSEAS BANK	1424712	16304.09	904849	9748.1
2	BANK OF BARODA	241650	4420.29	159376	2272.84
3	BANK OF INDIA	195541	2912.43	114843	1486.19
4	BANK OF MAHRASHTRA	5856	198.57	1744	47.14
5	CANARA BANK	2065574	31625.8	1537435	20280.76
6	CENTRAL BANK OF INDIA	197905	2811.05	126948	1501.85
7	INDIAN BANK	2254382	24875.17	1508246	15788.6
8	PUNJAB NATIONAL BANK	64323	3776.24	8779	233.16
9	PUNJAB AND SIND BANK	0	0	220	5.2
10	UNION BANK OF INDIA	395937	5647.9	230223	2784.73
11	UCO BANK	68205	1162.03	38283	551.14
12	STATE BANK OF INDIA	1208521	36603.5	703220	17811.79
	Sub Total	8122606	130337.07	5334166	72511.5
	PRIVATE BANKS				
13	AXIS BANK	207573	4445.54	38896	1261.85
14	BANDHAN BANK	164880	682.59	106734	531.03
15	FEDERAL BANK	90482	2241.69	69640	1326.27
16	HDFC BANK	796464	6460.42	267718	3117
17	ICICI BANK	274163	19072.68	180555	7251.06
18	IDBI BANK	76840	2009.39	53550	1210.88
19	INDUSIND BANK	48503	840.5	4387	119.93
20	J & K BANK	197	12.52	22	1.03
21	KARNATAKA BANK	4446	202.68	2550	66.57
22	CSB BANK LIMITED	55824	700.29	55179	671.05
23	CITY UNION BANK	78121	439.87	103037	785.41
24	DHANLAXMI BANK	9309	235.32	7235	151.88
25	IDFC FIRST BANK	408108	1773.19	215145	1133.07
26	KARUR VYASYA BANK	229313	4464.8	172938	2887.65
27	KOTAK MAHINDRA BANK	0	0	0	0
28	LAXSHMI VILAS BANK	68755	733.28	52247	543.08
29	RBL BANK	391614	727.8	21189	70.46
30	SOUTH INDIAN BANK	99684	1720.09	40707	614.56
31	TAMILNAD MERCANTILE BANK	333882	4580.45	305767	3557.27
32	YES BANK	142472	410.75	33026	258.98
	Sub Total	3480630	51753.85	1730522	25559.03
	REGIONAL RURAL BANKS				
33	TAMILNADU GRAMA BANK	522047	4746.97	369361	2159.21
	Sub Total	522047	4746.97	369361	2159.21
	COOPERATIVE BANK				
34	TAMILNADU STATE APEX CO-OP BA	485030	4641.26	175142	1295.41
	Sub Total	485030	4641.26	175142	1295.41
	Small Financial Bank				
35	EQUITAS SMALL FINANCE BANK	1896848	2551.36	450935	1529.79
36	JANA SMALL FINANCE BANK LTD.	410972	1302.13	122885	619.88
37	SURYODAY SMALL FINANCE BANK	444272	807.52	96526	352.62
38	UJJIVAN SMALL FINANCE BANK	620933	1794.91	195635	985.49
39	ESAF BANK	746642	2144.43	340670	1448.88
40	FINCARE SMALL FINANCE BANK LI	144956	191.31	111796	186.42
	Sub Total	4264623	8791.66	1318447	5123.08
	GRAND TOTAL	16874936	200270.81	8927638	106648.23

DISTRICT WISE PROGRESS UNDER FINANCE TO WOMEN -OUTSTANDING & DISBURSEMENT AS ON DECEMBER 2021					
Reports in Crore					
SR.	NAME OF DISTRICT	OUTSTANDING LOANS TO WOMEN		LOANS DISBURSED TO WOMEN FROM 01 APRIL TO END OF CURRENT QUARTER	
		A/C	AMT.	A/C	AMT.
1	ARIYALUR	207499	2021.55	124000	1221.02
2	CHENGALPATTU	438348	6681.04	228214	3233.29
3	CHENNAI	1072752	32892.98	483459	11465.24
4	COIMBATORE	977221	13845.98	456901	6382.9
5	CUDDALORE	966947	6516.62	441100	6621.31
6	DHARMAPURI	258448	2994.44	160042	1712.49
7	DINDIGUL	536853	5164.5	291553	2938.8
8	ERODE	508182	5555.41	246240	2751.48
9	KALLAKURICHI	326006	2695.24	172446	1656.98
10	KANCHIPURAM	289186	4913.14	153172	2194.98
11	KANNIYAKUMARI	797422	9186.29	511296	6154.87
12	KARUR	185302	2322.57	99073	1214.08
13	KRISHNAGIRI	303076	4129.51	189029	2355.94
14	MADURAI	782881	9812.18	459828	5627.35
15	MAYILADUTHURAI	224939	1440.66	98417	769.48
16	NAGAPATTINAM	182854	1308.08	96250	781.3
17	NAMAKKAL	395794	4502.9	197525	2274.37
18	PERAMBALUR	180048	2093.87	120516	1340.31
19	PUDUKKOTTAI	400137	3969.48	240260	2344.27
20	RAMANATHAPURAM	330588	3271.6	210445	2116.5
21	RANIPET	190589	1772.26	98585	1017.32
22	SALEM	697798	7663.72	336581	3799.74
23	SIVAGANGA	418537	4566.18	269420	2814.72
24	TENKASI	284093	2611.04	166211	1609.83
25	THANJAVUR	890692	6837.78	412831	3746.55
26	THE NILGIRIS	175496	1588.21	79155	713.53
27	THENI	364211	3777	201476	2254.2
28	THIRUVALLUR	423388	5072.42	232719	2717.35
29	THIRUVARUR	427502	2632.08	195231	1533.58
30	TIRUCHIRAPPALLI	830361	8034.06	416974	4293.92
31	TIRUNELVELI	380972	4256.64	225567	2590.71
32	TIRUPATTUR	214743	1817.94	115136	1099.42
33	TIRUPPUR	362652	6878.96	203581	3128.4
34	TIRUVANNAMALAI	428767	3678.63	238288	2215.73
35	TOOTHUKUDI	416440	4123.03	235530	2618.78
36	VELLORE	312247	3113.56	156318	1633.28
37	VILLUPURAM	374480	2997.69	178780	1613.47
38	VIRUDHUNAGAR	317485	3531.57	185489	2090.74
		16874936	200270.81	8927638	106648.23

Credit Flow to Minority Communities:

As per the data received from the member banks, 1515540 loans amounting to Rs.59805 crore were disbursed to Minority Communities up to the quarter ended December 2021. Out of all banks, Public Sector Banks disbursed 845810 loans amounting to Rs. 13033 Crore. The details are furnished below:

(Amount in Rs. Crores)

Sl. No.	Name of the Community	Disbursement during the quarter ended			
		December-21			
		All Banks		Public Sector Banks	
		Account	Amount	Account	Amount
1	Christian	862932	12335	460646	7431.70
2	Muslim	610353	46497.40	356543	5160.23
3	Sikh	3669	38.70	2478	27.70
4	Zorastrian	2526	30.15	2450	26.86
5	Buddist	27014	282.50	20939	212.50
6	Jains	9046	622	2754	174
	Total	1515540	59805	845810	13033

Total outstanding advances to Minority Communities by all banks stood at Rs. 42606 crores as of December 2021 out of which Public Sector Banks o/s amounts to Rs.25932 crores. The details are furnished below.

(Amount in Rs. Crores)

Sl. No.	Name of the Community	Outstanding Position as of			
		December-21			
		All Banks		Public Sector Banks	
		Account	Amount	Account	Amount
1	Christian	1347068	24811	603386	15235
2	Muslim	1017282	16132	484454	9882.70
3	Sikh	5005	116	2875	57.90
4	Zorastrian	6561	103.50	4518	79.43
5	Buddist	44621	531.30	18273	373.70
6	Jains	15404	912.70	3823	303.10
	Total	2435941	42606	1117326	25932

BANK WISE TOTAL LOANS DISBURSEMENT TO MINORITY COMMUNITIES AS ON DECEMBER 2021

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	INDIAN OVERSEAS BANK	63838	850.92	57196	623.07	9	0.13	113	1.57	2	0.01	58	7.28	121216	1483
2	BANK OF BARODA	2425	48.28	13894	202.09	162	3.1	107	1.36	10	0.12	345	7.84	16943	262.79
3	BANK OF INDIA	4202	86.98	8668	350.55	0	0	25	0.66	2	0.03	9	1.31	12906	439.53
4	BANK OF MAHRASHTRA	561	29.48	602	44.11	1	0.01	7	0.08	3	0.4	22	5.72	1196	79.8
5	CANARA BANK	131080	1747.8	95745	1109.63	20625	207	1670	14.4	2394	25.46	1829	32.8	253343	3137.1
6	CENTRAL BANK OF INDIA	1074	13.05	11368	186.35	22	0.23	36	0.47	6	0.08	52	5	12558	205.18
7	INDIAN BANK	94289	2106.2	83358	1115.65	49	0.52	82	2.6	2	0.02	71	8.64	177851	3233.6
8	PUNJAB NATIONAL BANK	1593	36.97	928	14.95	1	0.1	1	0.02	0	0	16	0.61	2539	52.65
9	PUNJAB AND SIND BANK	12	1.46	20	0.1	0	0	0	0	0	0	0	0	32	1.56
10	UNION BANK OF INDIA	15323	280.19	18139	444.05	16	0.45	15	0.4	16	0.58	192	86	33701	811.71
11	UCO BANK	3256	56.7	3407	54.13	0	0	0	0	0	0	11	0.67	6674	111.5
12	STATE BANK OF INDIA	142993	2173.7	63218	1015.55	54	0.99	422	6.13	15	0.16	149	18.1	206851	3214.6
	Sub Total	460646	7431.7	356543	5160.23	20939	212.5	2478	27.7	2450	26.86	2754	174	845810	13033
	PRIVATE BANKS														
13	AXIS BANK	2523	194.87	2791	133.9	4	0.02	12	0.94	7	2.22	66	27	5403	358.97
14	BANDHAN BANK	2399	13.31	10062	55.79	1	0.01	0	0	0	0	0	0	12462	69.11
15	FEDERAL BANK	24160	339.75	7711	147.91	1	0.01	19	0.56	1	0.04	135	3.03	32027	491.3
16	HCFC BANK	11157	81.49	5174	39.85	0	0	5	0.1	0	0	5	1.16	16341	122.6
17	ICICI BANK	8075	388.31	14713	466.27	75	2.56	31	1.28	10	0.67	83	56.1	22987	915.16
18	IDBI BANK	5193	135.52	6005	141.05	8	0.07	20	0.75	1	0.01	115	4.66	11342	282.06
19	INDUSIND BANK	3676	46.85	2778	62.2	0	0	0	0	0	0	5	0.45	6459	109.5
20	J & K BANK	6	0.18	105	4.26	0	0	2	0.06	0	0	1	0	114	4.5
21	KARNATAKA BANK	394	65.91	118	4.64	3	0.03	0	0	0	0	4	4.28	519	74.86
22	CSB BANK LIMITED	10783	141.01	5118	84.19	11	0.1	1	0.03	1	0.07	4656	39.4	20570	264.76
23	CITY UNION BANK	14179	154.82	19817	219.06	0	0	49	0.21	0	0	139	2.23	34184	376.32
24	DHANLAXMI BANK	133	3.07	367	5.97	24	0.37	0	0	0	0	8	0.25	532	9.66
25	IDFC FIRST BANK	8209	34.07	11357	44.65	6	0.01	134	0.44	10	0.03	8	0.02	19724	79.22
26	KARUR VYASYA BANK	13320	237.29	23747	396.65	136	26.65	12	0.15	0	0	222	8.33	37437	669.07
27	KOTAK MAHINDRA BANK	434	18.8	183	10.14	1	0.14	5	1.09	0	0	48	26.8	671	56.94
28	LAXSHMI VILAS BANK	3535	38.16	5879	75.13	5	0.02	4	0.05	15	0.17	213	2.4	9651	115.93
29	RBL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	SOUTH INDIAN BANK	9623	42.08	8012	28.43	20	0.06	72	0.17	15	0	134	0.4	17876	71.14
31	TAMILNAD MERCANTILE	68857	1213.8	30359	472.82	12	0.42	205	2.94	1	0.01	118	17.9	99552	1707.9
32	YES BANK	579	17.3	443	49.73	15	4.82	2	0	0	0	217	252	1256	324.31
	Sub Total	187235	3166.5	154739	2442.64	322	35.29	573	8.77	61	3.22	6177	447	349107	6103.3
	REGIONAL RURAL BANK														
33	TAMILNADU GRAMA BANK	112812	1043.1	46224	425.89	0	0	0	0	0	0	0	0	159036	1469
	Sub Total	112812	1043.1	46224	425.89	0	0	0	0	0	0	0	0	159036	1469
	COOPERATIVE BANK														
34	TAMILNADU STATE APE	71378	538.44	22069	38331.1	0	0	0	0	0	0	0	0	93447	38870
	Sub Total	71378	538.44	22069	38331.1	0	0	0	0	0	0	0	0	93447	38870
	Small Financial Bank														
35	EQUITAS SMALL FINANC	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	JANA SMALL FINANCE B	4867	29.47	4930	25.81	5585	33.78	20	0.12	0	0	79	0.44	15481	89.62
37	SURYODAY SMALL FINA	2669	10.7	4075	15.17	1	0.01	14	0.05	11	0.05	4	0.02	6774	26
38	UJJIVAN SMALL FINANC	5121	24.66	12489	54.65	13	0.11	46	0.22	4	0.02	5	0.04	17678	79.7
39	ESAF BANK	16511	86.56	8550	40.13	154	0.73	184	0.77	0	0	27	0.71	25426	128.9
40	FINCARE SMALL FINANC	1693	3.53	734	1.76	0	0	354	1.08	0	0	0	0	2781	6.37
	Sub Total	30861	154.92	30778	137.52	5753	34.63	618	2.24	15	0.07	115	1.21	68140	330.59
	GRAND TOTAL	862932	12335	610353	46497.4	27014	282.5	3669	38.7	2526	30.15	9046	622	1515540	59805

DISTRICT WISE LOANS DISBURSEMENT TO MINORITY COMMUNITIES AS ON DECEMBER 2021															
															Reports in Crore
S R.	NAME OF BANK	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIANS		JAINS		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	ARIYALUR	7336	71.3	3197	34.81	329	3.54	29	0.4	13	0.12	20	0.36	10924	110.53
2	CHENGALPATTU	15533	287.4	10204	171.58	607	5.4	116	2.52	21	0.37	992	12.2	27473	479.49
3	CHENNAI	36861	1138	32437	1307.6	3171	32.3	282	6.16	54	3.19	2187	455	74992	2941.85
4	COIMBATORE	28942	508.5	31652	455.61	3251	26.6	318	3.25	27	0.18	562	34.3	64752	1028.39
5	CUDDALORE	13232	140.4	20193	218.64	549	5.63	214	1.7	51	0.66	452	7.08	34691	374.08
6	DHARMAPURI	5236	59	6894	62.24	406	3.17	20	0.21	14	0.12	30	0.34	12600	125.08
7	DINDIGUL	29197	311.9	17839	225.04	666	6.91	124	0.95	734	5.29	96	1.26	48656	551.34
8	ERODE	10885	169.7	11111	124.44	661	5.82	71	0.62	8	0.08	90	20.1	22826	320.7
9	KALLAKURICHI	7506	85.57	7478	91.15	34	0.41	59	0.7	9	0.12	22	0.74	15108	178.69
10	KANCHIPURAM	8094	168.4	6550	119.05	393	3.64	72	1.41	7	0.18	1009	14.1	16125	306.76
11	KANNIYAKUMARI	343020	4277	35357	446.11	619	6.08	408	3.01	36	0.49	66	0.96	379506	4733.79
12	KARUR	3836	65.37	9008	104.06	117	1.09	37	0.18	4	0.05	17	0.3	13019	171.05
13	KRISHNAGIRI	7985	128.1	13859	197.3	846	8.33	89	1.37	11	0.11	28	0.37	22818	335.6
14	MADURAI	15013	266	23296	344.69	1567	14.6	97	1.01	50	0.65	227	3.66	40250	630.57
15	MAYILADUTHURAI	2498	21	9980	103.82	14	0.2	2	0.02	5	0.05	42	1.18	12541	126.27
16	NAGAPATTINAM	4295	38.21	10459	96.41	73	0.73	25	0.11	5	0.04	24	0.26	14881	135.76
17	NAMAKKAL	7804	233	6086	105.55	1561	15.8	35	1.08	0	0	41	0.45	15527	355.84
18	PERAMBALUR	4754	59.16	6369	73.36	38	0.33	2	0.1	5	0.06	130	1.01	11298	134.02
19	PUDUKKOTTAI	14272	163.6	22195	271.39	140	1.86	121	1.26	8	0.06	51	0.68	36787	438.86
20	RAMANATHAPUR	16725	187.2	33742	350.28	1708	21.7	23	0.13	1	0	32	0.42	52231	559.77
21	RANIPET	2221	30.9	7863	94.66	188	1.68	27	0.26	2	0.01	58	2.07	10359	129.58
22	SALEM	7712	114.8	11201	135.97	2290	20.2	79	0.56	24	0.19	278	4.11	21584	275.82
23	SIVAGANGA	13737	179.2	12651	156.14	603	6.77	31	0.2	1	0	69	0.68	27092	342.94
24	TENKASI	11718	199.4	19669	248.52	76	0.96	23	0.15	7	0.02	23	0.24	31516	449.28
25	THANJAVUR	20111	229.8	42646	483.38	724	6.17	69	0.65	5	0.07	38	0.7	63593	720.78
26	THE NILGIRIS	10531	122.1	9783	87.1	163	1.01	39	0.46	8	0.05	67	2.4	20591	213.07
27	THENI	7978	104.3	10433	155.65	367	3.9	252	2.38	1121	13.7	50	0.79	20201	280.73
28	THIRUVALLUR	12331	178.8	8398	99.35	714	6.57	81	0.86	6	0.13	697	5.99	22227	291.7
29	THIRUVARUR	4250	46.11	20181	197.08	247	2.57	27	0.16	1	0	13	0.15	24719	246.07
30	TIRUCHIRAPPALLI	39127	506.7	32417	427.11	979	7.73	124	0.79	7	0.1	410	2.94	73064	945.38
31	TIRUNELVELI	44132	709.5	23133	272.37	571	5.5	225	2.38	65	0.93	61	1.09	68187	991.73
32	TIRUPATTUR	3040	66.79	16618	23479	348	3.65	22	0.24	4	0.09	39	1.04	20071	23550.8
33	TIRUPPUR	9604	152.2	14025	187.9	1486	15.5	231	1.36	25	0.69	67	24.5	25438	382.12
34	TIRUVANNAMALAI	8558	89.28	11801	134.11	108	0.61	58	0.56	11	0.15	135	5.66	20671	230.37
35	TOOTHUKUDI	61419	837.6	15411	183.39	151	1.55	77	0.53	105	1.14	63	3.71	77226	1027.93
36	VELLORE	5140	72.35	16432	15016	300	3.74	88	0.57	0	0	132	6.11	22092	15098.3
37	VILLUPURAM	6797	85.88	10960	133.65	181	2.12	49	0.33	7	0.09	681	4.96	18675	227.03
38	VIRUDHUNAGAR	11502	230.3	8825	103.29	768	28.1	23	0.08	64	0.96	47	0.57	21229	363.32
		862932	12335	610353	46497	27014	282	3669	38.7	2526	30.2	9046	622	1515540	59805.4

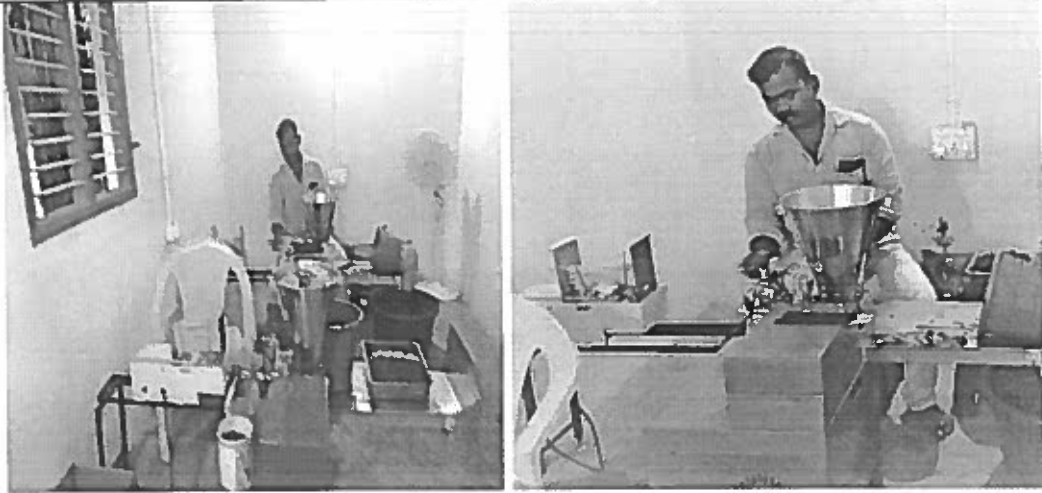
BANK WISE TOTAL LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON DECEMBER 2021															Reports in Crore	
SR	NAME OF BANK	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIAN S		JAINS		TOTAL		
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
PUBLIC BANK																
1	INDIAN OVERSEAS BANK	110946	1648	93216	1111.1	48	0.68	236	3.84	5	0.02	90	4.21	204541	2767.4	
2	BANK OF BARODA	4930	158.9	22447	474.52	271	5.96	190	4.35	25	0.22	683	30.65	28546	674.64	
3	BANK OF INDIA	8182	250.7	13771	323.22	0	0	52	0.94	3	0.03	32	8.31	22040	583.18	
4	BANK OF MAHRASHTRA	949	55.88	961	68.92	2	0.01	21	0.2	6	1.49	52	11.03	1991	137.53	
5	CANARA BANK	154974	3348	107884	2056.5	17729	362.7	1686	23.3	4411	75.1	2091	72.22	288775	5937.5	
6	CENTRAL BANK OF INDIA	1632	20.97	17137	398.13	47	0.54	75	1.52	9	0.15	90	5.92	18990	427.23	
7	INDIAN BANK	139826	3480	124038	1880.5	72	0.95	128	2.78	7	0.06	135	15.7	264206	5379.6	
8	PUNJAB NATIONAL BANK	5287	237.8	3182	106.02	1	0.07	22	2.16	0	0	99	18.27	8591	364.36	
9	PUNJAB AND SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10	UNION BANK OF INDIA	27383	659.3	32501	716.61	42	0.84	41	3.12	37	1.94	381	104.3	60385	1486.1	
11	UCO BANK	6284	153.4	6096	120.95	7	0.04	2	0.06	0	0	21	2.29	12410	276.7	
12	STATE BANK OF INDIA	142993	5223	63218	2626.2	54	1.95	422	15.6	15	0.42	149	30.18	206851	7897.5	
	Sub Total	603386	15235	484451	9882.7	18273	373.7	2875	57.9	4518	79.43	3823	303.1	1117326	25932	
PRIVATE BANKS																
13	AXIS BANK	14673	863.8	12796	528.24	10	0.79	35	1.9	18	2.49	383	64.28	27915	1461.5	
14	BANDHAN BANK	3712	16.53	14994	63.07	1	0.01	0	0	0	0	0	0	18707	79.61	
15	FEDERAL BANK	29788	658.3	9894	276.29	2	0.01	26	0.66	2	0.07	161	7.38	39873	942.66	
16	HDFC BANK	30428	221	20203	136.17	3	0.44	9	0.15	2	0.01	32	6.43	50677	364.17	
17	ICICI BANK	16677	1180	20620	1050.5	132	9.92	70	13.3	18	1.23	296	169.4	37813	2424.1	
18	IDBI BANK	8451	301.8	9108	232.32	7	0.1	31	1.87	1	0.01	136	9.57	17734	545.71	
19	INDUSIND BANK	6231	100.6	5394	114.87	8	0.33	1	0	1	0.02	29	1.56	11664	217.33	
20	J & K BANK	20	0.63	369	59.38	0	0	8	1.01	0	0	3	0.12	400	61.14	
21	KARNATAKA BANK	585	117.8	247	17.27	3	0.03	0	0	0	0	12	5.03	847	140.14	
22	CSB BANK LIMITED	13470	196.7	6950	126.92	16	0.1	2	0.04	3	0.28	6152	59.55	26593	383.55	
23	CITY UNION BANK	23277	376.1	32131	517.16	0	0	65	0.32	0	0	132	4.13	55605	897.74	
24	DHANLAXMI BANK	155	3.75	457	8.03	111	2.88	6	0	0	0	29	0.88	758	15.54	
25	IDFC FIRST BANK	4523	18.42	5018	17.95	1	0	60	0.16	4	0.01	9	1.29	9615	37.83	
26	KARUR VYASYA BANK	18231	399.3	30991	594.35	210	50.31	17	0.28	0	0	335	21.56	49784	1065.8	
27	KOTAK MAHINDRA BANK	1290	52.63	814	76.12	6	0.35	70	31.5	0	0	164	93.2	2344	253.75	
28	LAXSHMI VILAS BANK	4607	51.02	7674	106.08	10	0.07	6	0.09	19	0.28	287	3.63	12603	161.17	
29	RBL BANK	5246	13.07	4573	19.07	100	0.2	27	0.03	26	0.7	1	0	9973	33.07	
30	SOUTH INDIAN BANK	3176	96.95	2653	77.23	6	0.14	26	0.31	2	0.13	36	0.43	5899	175.19	
31	TAMILNAD MERCANTILE B	75210	1627	33487	652.51	15	0.67	216	3.54	3	0.06	123	7.24	109054	2290.9	
32	YES BANK	4368	46.3	2184	55.94	6	1.57	13	0.14	0	0	118	94.74	6689	198.69	
	Sub Total	264118	6341	220557	4729.5	647	67.92	688	55.2	99	5.29	8438	550.4	494547	11750	
REGIONAL RURAL BANKS																
33	TAMILNADU GRAMA BANK	161633	1443	60475	555.27	0	0	0	0	0	0	0	0	222108	1998.6	
	Sub Total	161633	1443	60475	555.27	0	0	0	0	0	0	0	0	222108	1998.6	
COOPERATIVE BANK																
34	TAMILNADU STATE APEX	196795	1472	105867	618.72	0	0	0	0	465	16.84	2151	56.93	305278	2164.4	
	Sub Total	196795	1472	105867	618.72	0	0	0	0	465	16.84	2151	56.93	305278	2164.4	
Small Financial Bank																
35	EQUITAS SMALL FINANCE	33436	49.7	53801	77.36	5414	6.75	463	0.55	1425	1.8	683	1.02	95222	137.18	
36	JANA SMALL FINANCE BA	14031	59.5	14386	57.42	19914	81.91	55	0.15	0	0	271	0.85	48657	199.83	
37	SURYODAY SMALL FINAN	10685	21.95	16769	31.4	14	0.02	25	0.06	43	0.1	15	0.02	27551	53.55	
38	UJJIVAN SMALL FINANCE	16186	45.18	37708	96.92	39	0.11	128	0.35	11	0.01	8	0.02	54080	142.59	
39	ESAF BANK	37441	114.1	19743	56.17	320	0.85	417	1.11	0	0	15	0.38	57936	172.57	
40	FINCARE SMALL FINANCE	9357	29.25	3525	26.03	0	0	354	0.2	0	0	0	0	13236	55.48	
	Sub Total	121136	319.6	145932	345.3	25701	89.64	1442	2.42	1479	1.91	992	2.29	296682	761.2	
	GRAND TOTAL	1347068	24811	1E+06	16132	44621	531.3	5005	116	6561	103.5	15404	912.7	2435941	42606	

DISTRICT WISE LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON DECEMBER 2021

Reports in Crore

SR.	NAME OF DISTRICT	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIANS		JAINS		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	ARIYALUR	11195	128.4	5682	65.03	520	6.02	40	0.39	42	0.46	34	0.45	17513	200.78
2	CHENGALPATTU	23979	748.4	16696	388.9	967	11.9	161	6.52	138	0.68	1058	21.35	42999	1177.8
3	CHENNAI	64617	3562	54531	3204	8550	90.8	380	43.59	73	5.98	3887	553.7	132038	7460.2
4	COIMBATORE	45775	1218	56449	982.1	3307	50.7	367	14.37	100	1.27	658	65.68	106656	2332.6
5	CUDDALORE	28746	302.4	44547	445.6	1515	12	291	2.23	81	0.88	634	11.03	75814	774.07
6	DHARMAPURI	9510	86.58	14240	145	299	6.05	27	0.5	18	0.35	58	0.88	24152	239.4
7	DINDIGUL	41804	568	27359	418.3	1198	11.5	148	1.31	1231	9.56	192	1.85	71932	1010.5
8	ERODE	15785	285.6	20201	265.5	1588	15.6	122	1.12	37	0.4	148	10.53	37881	578.74
9	KALLAKURICHI	17410	156.1	16120	176.8	88	0.53	67	1.91	20	0.27	33	0.78	33738	336.45
10	KANCHIPURAM	12997	406.1	10821	253.6	544	8.15	114	3.93	14	0.44	1189	21.4	25679	693.63
11	KANNIYAKUMARI	497774	7097	57035	754.4	770	11	622	5.89	73	0.73	129	2.15	556403	7871.1
12	KARUR	5767	168.5	13877	186.1	249	2.66	31	0.73	18	0.35	38	1.13	19980	359.51
13	KRISHNAGIRI	12742	228	24644	358.3	846	14.7	72	1.86	18	0.28	58	3.2	38380	606.29
14	MADURAI	29177	636.3	42306	678.2	2306	26.8	176	3.85	665	1.46	390	18.58	75020	1365.2
15	MAYILADUTHURAI	4435	40.89	16506	170.4	144	0.44	28	0.14	16	0.06	69	1.17	21198	213.11
16	NAGAPATTINAM	6388	68.36	15785	177.4	219	1.39	28	0.22	44	0.12	79	0.65	22543	248.14
17	NAMAKKAL	13132	305	14520	200	1712	21.2	44	0.94	12	0.03	78	1.14	29498	528.29
18	PERAMBALUR	6516	109.3	9886	131.7	55	0.55	11	0.17	5	0.06	69	0.91	16542	242.7
19	PUDUKKOTTAI	20238	292	32444	481.6	317	3.25	116	1.36	12	0.1	94	1.01	53221	779.32
20	RAMANATHAPURA	22830	310.4	48456	549.8	2014	27.2	20	0.19	3	0.02	33	0.47	73356	888.03
21	RANIPET	3299	65.99	13521	159	344	3.51	34	0.53	4	0.17	100	4.79	17302	233.96
22	SALEM	16347	247.4	24196	324.3	4174	34.8	124	1.2	167	0.72	523	18.68	45531	627.01
23	SIVAGANGA	18567	356.1	18564	288.6	586	11.1	54	0.59	5	0	87	0.93	37863	657.34
24	TENKASI	16111	375	30435	421.3	166	2.18	29	0.18	14	0.06	39	0.44	46794	799.16
25	THANJAVUR	38127	486.8	72818	892	1836	13.2	118	1.25	88	0.18	133	2.1	113120	1395.6
26	THE NILGIRIS	16603	305.1	15293	202.9	173	1.99	86	1	16	0.38	117	7.79	32288	519.17
27	THENI	18370	218.3	24941	296.5	839	7.43	304	3.14	2467	52.52	107	1.48	47028	579.3
28	THIRUVALLUR	19445	402.3	13927	206.2	709	12.5	99	2.09	21	0.33	760	12.73	34961	636.09
29	THIRUVARUR	8708	86.96	34378	335.3	887	5.21	42	0.29	30	0.04	63	0.81	44108	428.58
30	TIRUCHIRAPPALLI	61325	1142	53857	843.4	2484	16.8	327	1.8	43	0.15	544	5.34	118580	2009.9
31	TIRUNELVELI	61878	1385	32411	466.6	955	9.23	263	3.23	91	2.13	110	2.37	95708	1868.8
32	TIRUPATTUR	5801	108.1	30714	254.5	499	6.46	45	0.41	5	0.08	89	1.84	37153	371.33
33	TIRUPPUR	15208	273.6	18830	286.2	1610	24.7	151	4.46	80	2.21	120	22	35999	613.16
34	TIRUVANNAMALAI	16597	170.4	16608	193	254	1.55	167	1.68	157	0.38	223	15.79	34006	382.76
35	TOOTHUKUDI	89979	1671	17923	292.9	261	4.11	89	0.87	628	18.7	2287	67.91	111167	2055.9
36	VELLORE	9054	237.8	25598	259.3	394	7.12	103	0.72	6	0.27	315	19.44	35470	524.63
37	VILLUPURAM	22315	226.7	21419	233	429	3.41	74	0.62	17	0.41	767	8.88	45021	472.99
38	VIRUDHUNAGAR	18517	333.7	9744	143.9	813	43.6	31	0.22	102	1.24	92	1.34	29299	523.95
		1347068	24811	1017282	16132	44621	531	5005	115.5	6561	103.5	15404	912.7	2435941	42606

SUCCESS STORY OF RSETI TRAINED ENTREPRENEURS																							
Name of the RSETI :INDSETI							Sponsoring Bank :Indian Bank																
Name of the State: Tamilnadu							District: Tiruvannamalai																
I. TRAINEES PERSONAL INFORMATION																							
1	Name of the Entrepreneur			R. Ragupathy																			
2	Address			No.504, Tank Street, Melarani Village, Vilvarani Post, Kalasapakkam Tk, Tiruvannamalai.																			
3	Age (in years)* :34			4.	Educational Qualification :10 th standard																		
5	Category(Please tick ✓)*			General		SC		ST	✓	OBC		MC											
6	Economic status of trainee (Please ✓)*			APL		BPL	✓																
7	Whether Physically Challenged(PWD) : YES / NO						E-mail ID:																
							✓																
8	Mobile No*:			9	7	9	1	6	9	5	4	4	0	PAN NO:									
9	AADHAAR Number* (12 Digits):			5	9	7	4	4	2	0	3	0	6	2	7								
10	Brief Pre Training History with Financial Status :																						
Sri. R. Ragupathy 34 years from Agricultural Family, the Income from agriculture was uncertain due to frequent drought. He has studied only 10 th Stranded. He had a chance to attend EAP conducted in his village arranged by INDSETI.																							
II. TRAINING DETAILS:																							
General EDP On UYEGP FROM 10.02.2020 To 17.02.2020.																							
11	How the beneficiary came in contact with RSETI			Through UYEGP.																			
12	Name of the training programme attended:			UYEGP				Course Code :			4	0	0	6	2								
13	Trainee Roll Number:14			Duration of Training			From: 10.02.2020 To: 17.02.2020.																
	Batch No: 115			: __07__ days			(Dates)																
14	Date of Settlement (As reported in MIS)			29.11.2020																			
III. SOURCE OF FUNDS:																							
15	Total Project Cost (in Rs.) (a+b)			3,00,000																			
a)	Own funds invested (in Rs.)			20,000																			
b)	Bank loan availed (in Rs.)			2,80,000																			
c)	Name of the Financing Bank & Branch:			Indian Bank,Tiruvannamalai.																			
d)	IFSC Code of Bank			IDIB000J104																			
e)	Loan Account Number			6862086687																			
f)	Status of Loan Account			Regular ✓ / Irregular																			
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):	Agarbathi Production Business
	c) Date of establishment:	2020
17	Average Monthly Net Income (in Rs.)	25,000
18	Number of people to whom employment has been provided	2
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>After that he was selected and sponsored for UYEGP training from 10.02.2020 to 17.02.2020 for 7 days. After completing the training Indian Bank Melarani Branch sanctioned a loan of Rs, 2,80,000 for starting Agarbathi Production Business Melarani Village. Now he is getting Rs, 25,000-30,000 as monthly income. Also he has given wage employment for 1 youth in her unit. He is remembering that the motivation gained during the training at INDSETI is the reason for her 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

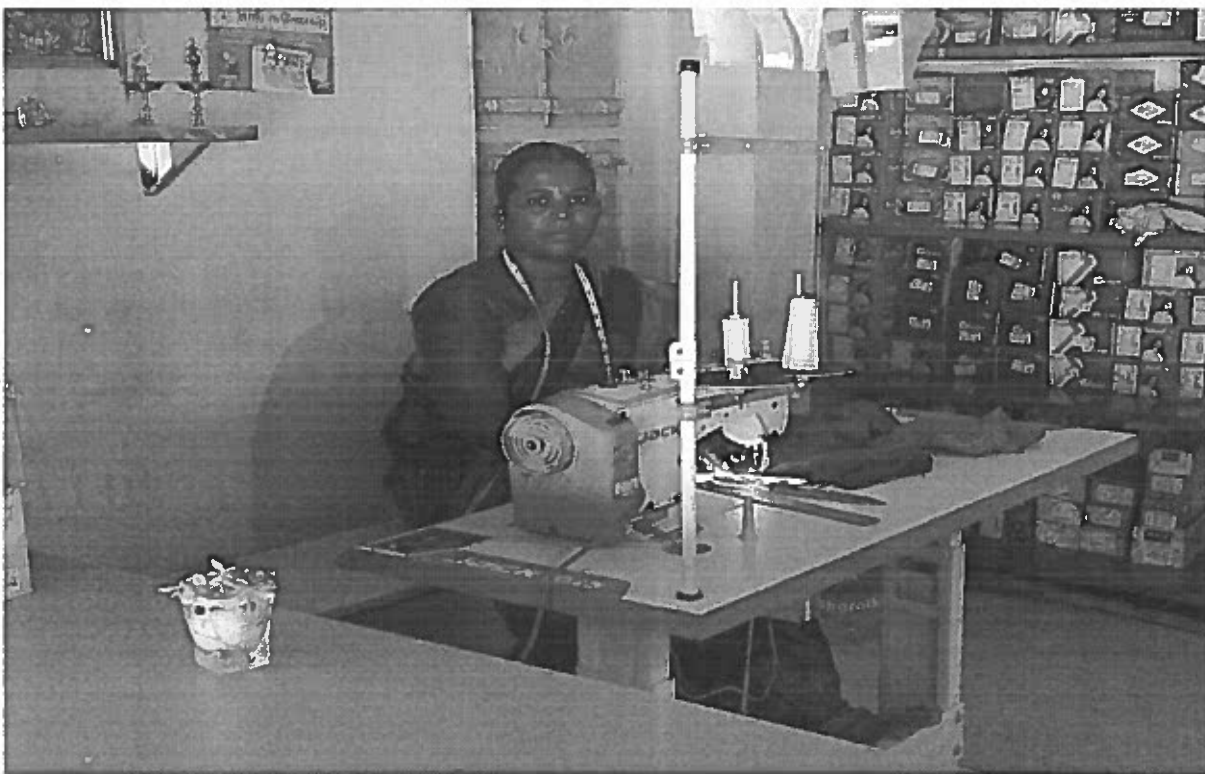
Place: Tiruvannamalai.

Date: 09.02.2021.

DIRECTOR OF RSETI

Success Story

Name	R.CHITHRA	Age: 33	Gender: FEMALE	Phone No: 8760778850
Address	1/22,CHINNAVANGALAMPALAYAM, THENNILAI WEST	Educational Qualification		SSLC
State/UT	TAMILNADU	District/Taluka		KARUR
Training RSETI	IOB RSETI-KARUR	Trained in Trade		APPAREL
Business Type/ Industry	MANUFACTURING	Monthly Revenue		15000



Mrs. R.Chithra w/o Rajalingam

Mrs. R.Chithra w/o Rajalingam living in Thennilai, Karur district, Tamilnadu. She is studied up to 10th standard. Her childhood days were not so good enough to describe as she has lot of pains in her earlier life. She just earned negligible amount of penny from the work she was doing. That was not a easy task for her to take any decision on further studies as she was not clear enough to meeting out her basic needs as her family was not in the position to contribute for her studies or other basic needs.

Then she started working for mere wages at local shops and agri works. Eventhough she was worked hard there for years, she just left without any savings. She was totally discouraged and exhausted.

In this scenario, through a past trainee she came to know about the self employment trainings and other handholding supports offered by IOB RSETI, Karur. He approached our institute for counseling. The Director of the institute counseled her and explained about government schemes which are promoting entrepreneurship. The Director also encouraged him and let her to apply for the Womens Tailor training for 30 (05.11.2020 to 14.12.2020)days .

During the training period she learnt the various soft skills like time management ,effective communication ,marketing management etc. After the training She got motivation and confidence to run her own shop at Thennilai. She has Purchased a Sewing Machine. Initiation persuasion ,Problem solving, Assertiveness, and systematic planning are the competencies found in her during the training period, and she has developed few more entrepreneurial competencies.

Now she is running her tailoring shop successfully by following the marketing management techniques taught to him during the training period. She is also providing other fashion accessories to her customers. Now she is earning Rs.15000/- per month as average income.



Our SDR Shri.Anbukkarasu visited Mrs.Chithra's shop along with
Smt. Valarmathi ,Director ,IOB RSETI,Karur.



AGENDA CREDIT FLOW & FI

169th SLBC SUB-COMMITTEE MEETING

2/10/22

AGENDA



State Level Bankers' Committee, Tamil Nadu

Convenor: Indian Overseas Bank

VC Meeting of SLBC Sub-Committee on Credit Flow

(169th SLBC)

Date: 10.02.2022

Time: 11.30 AM

Agenda No.	SLBC Sub-Committee on Credit Flow	Page No
1	Prime Minister's Employment Generation Programme (PMEGP)	1
2	Performance Under NEEDS & UYEGP 2018-19 - DIC	5
3	Financing to Self Help Groups (SHGs)/NRLM	8
4	PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme	12
5	Financing under DAY - NULM	14
6	Progress Report on Pradhan Mantri Mudra Yojana (PMMY)	16
7	Progress Report on Economic Development Schemes of TAHDCO	18
8	Progress Report on Stand Up India (SUI) Scheme	20

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

KVIC, Chennai vide their letter Ref No. SOT/PMEGP/SLBC/Vol-III/2021-22 dated 23.11.2021 has advised the Target and Achievement under PMEGP scheme from 1st April 2021 to 31st December 2021.

Program Year 2021-22

(Amt in Rs.Lakhs)

Name of the Agency	Target			Achievement as on 31.12.2021			% of Margin Money achievement
	Project(In . Nos.)	Margin Money	EMP	Project(In. Nos.)	Margin Money	EMP	
Coir board				15	109.19	120	
KVIC-SO	1639	4749.73	13112	562	2736.43	4496	57.61
KVIC-DO	367	1065.00	2936	291	534.12	2328	50.15
KVIB	1058	3068.87	8464	563	1507.16	4504	49.11
DIC	2506	7268.40	20048	1997	5022.65	15976	69.10
Total	5570	16152	44560	3428	9909.59	27424	61.35

Share of SC, ST and Women

(Amt in Rs.Lakhs)

Category	Projects	Margin Money	Employment
SC	393	956.99	3144
ST	26	37.13	208
Women	1670	4061.13	13360

The Bank wise and District wise target for the year 2021-22 has already been informed to Member Banks. Member Banks are requested to process the applications pending with them without further delay.

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

PMEGP Bank pending as on 10.01.2022

Sl.N o.	Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		MM Disbursed		Pending at bank		Pending for MM Disbursement	
		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)
1	AXIS BANK	1	1.25	0	0	0	0	0	0	1	1.25	0	0
2	AXIS BANK LTD	15	71.1	0	0	0	0	0	0	12	44.85	0	0
3	BANDHAN BANK LTD	2	4.25	0	0	0	0	0	0	2	4.25	0	0
4	BANK OF BARODA	303	899.89	87	314.29	61	218.08	57	212.06	165	440.99	7	19.82
5	BANK OF INDIA	231	601.2	75	185.83	62	156.27	55	130.97	125	342.3	9	27.15
6	BANK OF MAHARASHTRA	16	68.15	9	51.11	4	23.13	4	23.13	6	17.43	0	0
7	CANARA BANK	1511	4251.93	577	1711.67	402	1194.48	403	1215.9	254	715.72	60	145.35
8	CATHOLIC SYRIAN BANK LTD	5	5.59	0	0	0	0	0	0	4	5.34	0	0
9	CENTRAL BANK OF INDIA	191	490.65	74	140.92	45	98.44	41	88.64	115	280.83	5	13.3
10	CITY UNION BANK LIMITED	201	671.82	25	113.59	26	118.32	23	109.45	161	509.64	5	14.12
11	DHANALAKSHMI BANK LTD	8	24.41	1	2.37	0	0	0	0	7	21.16	0	0
12	EQUITAS SMALL FINANCE BANK LIMITED	1	3.5	0	0	0	0	0	0	1	3.5	0	0
13	FEDERAL BANK	69	255.6	19	104.5	17	102.62	17	102.62	33	94.27	0	0
14	HDFC BANK	45	131.48	6	13.51	8	10.96	8	10.96	37	105.4	0	0
15	ICICI BANK LIMITED	17	54.09	0	0	0	0	0	0	13	20.84	0	0
16	IDBI BANK	50	168.09	13	65.83	14	72.98	13	65.84	24	67.54	1	7.14
17	INDIAN BANK	2289	5278.5	587	1334.2	423	1010.19	398	980.12	1173	2803.14	55	86.88
18	INDIAN OVERSEAS BANK	1096	2317.75	358	595.84	271	482.9	248	479.04	398	831.22	42	56.08
19	INDUSIND BANK	1	2.46	0	0	0	0	0	0	1	2.46	0	0
20	KARNATAKA BANK LTD	20	60.64	4	21.27	3	12.6	3	12.6	15	36.09	0	0
21	KARUR VYSA BANK	230	760.1	31	151.2	31	153.85	30	140.72	146	467.09	3	16.1
22	KOTAK MAHINDRA BANK LTD	2	1.88	0	0	0	0	0	0	2	1.88	0	0
23	LAXMI VILAS BANK	13	23.48	0	0	0	0	0	0	11	21.73	0	0
24	PUNJAB AND SIND BANK	6	15.11	1	0.72	0	0	0	0	3	9.25	0	0
25	PUNJAB NATIONAL BANK	167	415.05	55	147.54	28	77.94	30	79.35	52	129.26	2	3.51
26	SOUTH INDIAN BANK	18	51.84	0	0	0	0	0	0	16	49.4	0	0
27	STATE BANK OF INDIA	1396	3349.64	245	500.24	213	441.33	196	445.36	644	1597.76	34	43.22
28	TAMIL NADU GRAMA BANK	499	355.4	219	117.98	122	73.81	120	68.73	163	163.45	3	5.58
29	TAMIL NADU STATE APEX COOPERATIVE BAN	1	1.75	0	0	0	0	0	0	1	1.75	0	0
30	TAMILNAD MERCANTILE BANK LTD	150	528.76	50	270.04	40	205.66	41	205.92	82	219.14	2	6.26
31	UCO BANK	76	153.35	13	26.32	8	17.46	8	17.46	36	62.45	0	0
32	UNION BANK OF INDIA	463	1231.3	162	478.58	132	392.96	124	356.04	179	508.31	20	69.06
	Total	9096	22257.26	2611	6347.55	1910	4863.98	1819	4744.91	3882	9579.69	248	513.57



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

NO SOT/PMEGP/SLBC/VOL-III/2021-22

DATE: 20/01/2022

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

Sub: Target and Achievement under PMEGP Scheme from 1.04.2021 to 31.12.2021

Sir,
The Target and achievement under PMEGP Scheme from 1.04.2021 to 31.12.2021 is furnished here under. The bank wise details are enclosed herewith.

Name of Agency	Target			Achievement as 31.12.2021			% MM Achievement
	Project (in no.)	Margin Money (in lakhs)	Emp	Project (in no.)	Margin Money (in lakhs)	Emp	
COIR BOARD				15	109.19	120	
KIVC-SO	1639	4749.73	13112	562	2736.43	4496	57.61
KVIC-DO	367	1065	2936	291	534.12	2328	50.15
KVIB	1058	3068.87	8464	563	1507.16	4504	49.11
DIC	2506	7268.4	20048	1997	5022.65	15976	69.10
TOTAL	5570	16152	44560	3428	9909.59	27424	61.35

Share of SC, ST and Women:

Category	Projects	Margin Money (in Lakh)	Employment
SC	393	956.99	3144
ST	26	37.13	208
Women	1670	4061.13	13360

This is for your kind information please.

Yours faithfully

STATE DIRECTOR

Enclosed: As above



326.अन्वार्ड, शंभुराम रोड, गोपालपुरम, चेन्नई -600086
326,Avvai Shanmugam Road, Gopalapuram, Chennai - 600 086
Ph - 044 28351019 Fax- 044 28351697
E-mail- sochennai.kvic@gov.in

No	Name Of Bank	Forwaded to Bank		Sanctioned by Bank		MM Disbursed		Refered back for Rectification		Returned by Bank		Pending at bank	
		No of Prj.	MM Invoive (In Lakh)	No of Prj.	MM Invoive (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM Invoive (In Lakh)
1	AXIS BANK	1	1.25	0	0	0	0	0	0	0	0	0	1
2	AXIS BANK LTD	27	131.02	2	4.25	3	6	0	0	4	35	22	94.27
3	BANDHAN BANK LTD	2	4.25	0	0	0	0	0	0	0	0	2	4.25
4	BANK OF BARODA	464	1546.87	147	564.05	120	493.25	11	27.11	109	347.03	254	792.9
5	BANK OF INDIA	356	981.8	120	302.01	121	246.97	7	18.71	78	198.62	178	532.73
6	BANK OF MAHARASHTRA	22	87.87	11	65.87	6	37.89	0	0	5	18.73	10	27.87
7	CANARA BANK	2664	8927.78	1068	3958.33	768	2833.27	86	264.34	1371	4019.35	353	1257.24
8	CATHOLIC SYRIAN BANK LTD	7	23.09	0	0	1	5.83	1	7.74	2	9	5	14.09
9	CENTRAL BANK OF INDIA	327	953.57	111	263.74	65	158.82	6	18.9	59	172.25	203	590.49
10	CITY UNION BANK LIMITED	403	1428.82	58	297.34	54	257.62	9	37.53	39	134.46	324	1093.29
11	CORPORATION BANK	1	1.75	0	0	0	0	0	0	0	0	0	1
12	DHANALAKSHMI BANK LTD	12	51.71	3	10.64	2	12.97	0	0	0	0	0	11
13	EQUITAS SMALL FINANCE BANK LTD	1	3.5	0	0	0	0	0	0	0	0	0	3.5
14	FEDERAL BANK	104	433.43	25	145.36	24	147.31	0	0	34	118.31	52	201.87
15	HDFC BANK	62	212.29	9	19.59	11	17.26	1	1.9	1	2.44	52	181.98
16	ICICI BANK LIMITED	28	113.04	0	0	0	0	0	0	0	6	43	70.04
17	IDBI BANK	91	416.43	29	161.88	25	132.55	0	0	21	98.94	42	158.06
18	INDIAN BANK	3925	10297.11	939	2419.94	747	1919.37	90	206.41	1195	3045.39	2035	5444.1
19	INDIAN OVERSEAS BANK	1980	4459.02	537	1009.34	406	832.02	53	98.76	959	2090.83	723	1631.36
20	INDUSIND BANK	1	2.46	0	0	0	0	0	0	0	0	0	2.46
21	INDUSTRIAL & COM BANK OF CHINA LTD	1	1.05	0	0	0	0	0	0	0	0	0	1.05
22	KARNATAKA BANK LTD	385	1620.38	73	437.35	84	509.98	2	47.4	7	82	258.07	261
23	KARUR VYSYA BANK	2	1.88	0	0	0	0	0	0	0	0	0	2
24	KOTAK MAHINDRA BANK LTD	18	44.48	0	0	0	0	0	0	0	0	0	18
25	LAXMI VILAS BANK	7	23.86	2	1.97	0	0	0	0	5	17.11	19	79.84
26	PUNJAB AND SIND BANK	272	790.55	78	212.39	52	145.34	3	4.5	128	371.16	85	253.32
27	PUNJAB NATIONAL BANK	49	241.99	4	34.26	4	34.26	0	0	4	14.55	43	209.94
28	SOUTH INDIAN BANK	2236	6164.42	364	888.68	311	725.26	37	72.86	918	2328.25	994	2942.95
29	STATE BANK OF INDIA	903	633.43	450	215.07	316	155.62	5	1.75	327	203.03	204	262.06
30	TAMIL NADU GRAMA BANK	3	11.75	0	0	0	0	0	0	0	0	0	3
31	TAMIL NADU STATE APEX COOP BANK	281	1114.88	91	511.48	81	443.21	6	20.89	49	146.94	161	562.71
32	TAMILNAD MERCANTILE BANK LTD	96	214.52	19	61.81	13	48.4	0	0	47	101.28	38	79.52
33	UCO BANK	723	2175.56	238	770.04	207	698.95	13	25.19	237	618.18	318	1038.14
34	UNION BANK OF INDIA	15484	43231.65	4388	12416.38	3428	9909.55	330	813.59	5687	14406.05	6440	18741.93
	Total												

8

Review of performance under UYEGP & NEEDS Scheme 2021-22 – DIC

The Bank wise performance under UYEGP & NEEDS for the Year 2021-22 as on 10.01.2022 is furnished in the annexure. The abstract of applications received, sanctioned, disbursed and pending is given below:

Scheme wise abstract and Status of Applications as on 30-09-2021			
Scheme	Number of Applications		
	Recommended	Sanctioned	Pending (Including past years)
UYEGP	9512	2633	12936
NEEDS	1394	704	750
TOTAL	10906	3337	13686

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

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

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

UYEGP Bank pending report as on 10.01.2022

S.No	Name of the Bank	Recommended Applications			Sanction			Total Bank Pending			Loan Disbursed			Subsidy Disbursed		
		No	Subsidy	Loan	No	Subsidy	Loan	No	Subsidy	Loan	No	Subsidy	Loan	No	Subsidy	Loan
		1	ALLAHABAD BANK	11	15.79	59.99	5	8.22	31.76	28	36.93	145.08	8	11.40	43.83	10
2	AXIS BANK	13	16.63	63.18	0	0	0	39	43.91	166.96	0	0	0	1	1.25	4.75
3	BANK OF BARODA	215	252.14	992.18	60	72.00	277.65	317	371.63	1,457.40	63	68.97	261.62	63	66.05	255.13
4	BANK OF INDIA	267	275.70	1,052.76	107	103.15	391.98	317	328.91	1,266.05	102	98.17	373.08	93	85.66	328.81
5	BANK OF MAHARASHTRA	23	23.45	90.71	4	2.03	7.71	23	26.67	102.78	3	2.14	8.25	4	2.67	10.25
6	CANARA BANK	1565	1,770.25	6,869.98	589	649.75	2,503.16	1954	2,195.27	8,603.35	552	606.17	2,332.05	508	549.84	2,183.65
7	CATHOLIC SYRIAN BANK LTD.	6	8.75	33.95	2	1.02	3.87	15	18.95	72.22	2	1.02	3.87	1	0.52	1.97
8	CENTRAL BANK OF INDIA	185	199.50	776.63	63	64.65	251.02	217	231.64	898.96	53	51.87	202.47	42	39.30	155.04
9	CITY UNION BANK LTD	172	196.79	762.76	24	29.31	114.49	329	355.15	1,370.54	20	24.14	94.85	16	20.68	81.96
10	Co operative Bank	3	2.28	8.66	0	0	0	3	2.28	8.66	0	0	0	0	0	0
11	DENA BANK	1	0.63	2.40	0	0	0	5	3.13	11.90	0	0	0	0	0	0
12	HDFC BANK LTD	19	21.98	83.84	0	0	0	42	53.63	204.23	0	0	0	0	0	0
13	ICICI BANK LTD	22	27.59	109.61	0	0	0	46	47.52	185.32	0	0	0	1	0.53	2.00
14	IDBI BANK LTD	59	70.88	272.16	14	15.52	58.99	75	86.61	336.71	9	8.25	31.35	8	7.00	26.60
15	INDIAN BANK	2104	2,290.78	8,829.00	656	658.50	2,522.18	3030	3,230.40	12,538.25	598	600.94	2,301.50	574	566.80	2,214.30
16	INDIAN OVERSEAS BANK	1360	1,391.90	5,328.70	366	357.71	1,361.55	1730	1,752.09	6,777.98	353	346.93	1,321.59	343	327.89	1,321.99
17	INDUSIND BANK LTD	123	117.71	446.78	65	60.01	227.89	80	77.28	293.27	62	55.48	210.66	64	57.45	229.49
18	KARNATAKA BANK LTD	18	20.10	80.57	2	1.48	5.64	30	36.60	144.89	2	1.48	5.64	1	1.08	4.11
19	KARUR VYSYA BANK	184	207.48	806.11	21	27.90	110.83	331	392.77	1,530.97	18	22.34	86.61	18	22.34	86.61
20	KOTAK MAHINDRA BANK	5	5.36	20.38	0	0	0	7	7.86	29.88	0	0	0	0	0	0
21	PUNJAB AND SIND BANK	3	3.00	11.40	1	1.25	4.75	2	1.75	6.65	0	0	0	0	0	0
22	PUNJAB NATIONAL BANK	141	158.86	610.94	68	74.79	284.21	186	202.06	786.20	61	62.39	237.11	54	54.07	215.99
23	SOUTH INDIAN BANK	30	31.99	126.30	2	2.80	10.65	65	75.86	293.57	2	2.80	10.65	2	2.80	10.65
24	STATE BANK OF INDIA	1322	1,502.10	5,802.61	235	233.04	892.02	2419	2,705.09	10,517.01	214	200.08	760.68	204	182.91	710.88
25	TAICO	6	5.13	19.48	1	1.25	4.75	8	6.97	26.49	0	0	0	0	0	0
26	TMB	179	193.20	745.70	37	36.87	144.88	232	258.30	1,001.89	36	35.31	134.18	33	33.23	127.53
27	Tamilnadu Grama Bank	138	126.64	485.84	37	26.37	100.23	148	149.77	578.27	35	23.96	91.08	36	24.61	99.84
28	TIIC	630	794.86	3,209.65	2	3.59	13.65	241	350.66	1,498.81	0	0	0	0	0	0
29	THE DHANALAKSHMI BANK	5	7.75	29.45	1	1.50	5.70	4	5.00	19.00	2	2.75	10.45	2	2.75	15.19
30	THE FEDERAL BANK LTD	69	82.57	313.77	15	17.92	68.10	90	105.74	402.82	14	16.44	62.49	14	16.44	71.97
31	THE LAKSHMI VILAS BANK	12	13.01	49.45	0	0	0	43	43.30	169.48	0	0	0	0	0	0
32	UCO BANK	68	67.71	257.15	22	17.99	68.37	74	80.04	304.44	18	15.55	59.10	18	14.32	56.06
33	UNION BANK OF INDIA	537	581.26	2,240.52	228	232.67	890.95	752	836.98	3,214.52	222	225.12	870.59	215	215.80	845.62
34	UNITED BANK OF INDIA	5	5.49	20.85	1	1.25	4.75	12	14.41	54.75	1	1.25	4.75			
35	VIJAYA BANK	12	16.26	71.31	5	4.99	18.98	42	47.76	190.98	6	7.49	28.48	8	9.65	37.34
	Total	9512	10,505.54	40,684.80	2633	2,707.55	10,380.70	12936	14,182.91	55,210.27	2456	2,492.47	9,546.92	2333	2,318.55	9,147.26

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/District-wise targets and achievements under SHG- BLP for the year 2021-22 up to December 2021 is provided in the annexure. The Bank wise achievement as on 31.12.2021 stands at Rs. 14921.60 crores. (Rs. In Crores)

S.No	Particulars	Target		Achievement December 2021		% of achievement
		No. of SHG	Amount	No. of SHG	Amount	
1	SHG-BLP *	2,83,200	20,000	289679	14921.60	75%
2	PLF-Bulk Loan**	1050	250	255	84.34	33.74%
3.	CGFMU Loan **	4000	600	2731	327.24	55%

*SHG-BLP target of Rs.20, 000 crores is inclusive of COVID Special loan and out of Rs.4956.45 crores achieved so far, Rs.15.42 crores is towards COVID Special loans.

**SHG-BLP target of Rs. 20,000 crores includes target under PLF-Bulk loan and CGFMU loans.

SLBC advises Member Banks to sanction loans under **Cash Credit Limits (CCL)** to all eligible SHGs by fixing annual Drawing Power (DP). The amount of CC shall be fixed as per the norms and banks are advised to allow operations in the CCL up to Drawing Power to meet the short-term working Capital requirements.

Banks in the State have sanctioned an amount of Rs.84.34 crores against the sub-target of Rs.250 crores under PLF-Bulk loan facility. Also under CGFMU loan, banks in the State have sanctioned Rs.327.24 crores against the sub-target of Rs. 600 Crores for the FY 2021-22.

As lending to **Panchayat Level Federation (PLF)** for onward lending to SHGs will help them to bridge the gap arising out of the shortfall in loans availed from banks, SLBC advises Member Banks to increase the lending to PLFs.

Credit guarantee Fund for Micro Units (CGFMU) provides guarantee cover to banks up to 75% of the loan amount in case of default. Hence, Member Banks are advised to consider higher quantum of loan above Rs. 10 lakhs and up to Rs. 20 lakhs for eligible SHG groups to undertake enterprise activities.

SHG Bank Linkage Programme
Achievement for the Year 2021-22 :As on 31.12.2021

(Rs.in crores)

Sl.No	Name of the District	Target		Achievement		%
		No.of SHGs	Amount	No.of SHGs	Amount	
1	Ariyalur	3,150	275.00	4,124	207.78	76
2	Chengleput	6,900	552.00	7,273	406.15	74
3	Chennai	10,075	806.00	10,032	459.31	57
4	Coimbatore	10,800	864.00	10,650	646.85	75
5	Cuddalore	10,300	824.00	10,193	609.17	74
6	Dharmapuri	6,800	544.00	5,356	410.25	75
7	Dindigul	11,274	840.00	13,346	633.28	75
8	Erode	5,600	448.00	5,476	342.75	77
9	Kallakurichi	6,100	488.00	4,792	366.66	75
10	Kancheepuram	4,700	391.00	4,691	293.65	75
11	Kanniyakumari	5,600	448.00	6,883	350.50	78
12	Karur	5,020	340.00	5,136	257.22	76
13	Krishnagiri	10,075	806.00	10,585	670.14	83
14	Madurai	8,150	652.00	12,719	513.80	79
15	Mayiladuthurai	3,903	300.00	3,623	183.51	61
16	Nagapattinam	4,362	300.00	5,480	224.08	75
17	Namakkal	9,395	416.00	7,766	362.67	87
18	Nilgiris	6,306	300.00	4,409	245.76	82
19	Perambalur	4,809	275.00	3,956	196.02	71
20	Pudukkottai	10,600	720.00	13,437	541.53	75
21	Ramanathapuram	5,250	420.00	9,188	320.31	76
22	Ranipet	4,000	350.00	5,451	250.60	72
23	Salem	12,800	900.00	10,050	660.98	73
24	Sivagangai	9,040	488.00	7,316	367.81	75
25	Tenkasi	4,900	392.00	7,200	316.83	81
26	Thanjavur	14,150	900.00	14,539	667.71	74
27	Theni	5,550	444.00	5,624	333.54	75
28	Thiruvallur	7,830	626.00	8,812	468.23	75
29	Thiruvannamalai	7,400	592.00	8,142	450.93	76
30	Thiruvarur	7,000	452.00	7,363	339.88	75
31	Thoothukudi	11,769	480.00	8,292	362.96	76
32	Tirunelveli	3,600	350.00	3,874	263.32	75
33	Tirupattur	6,599	350.00	4,233	265.08	76
34	Tirupur	6,941	475.00	6,840	355.13	75
35	Trichirappalli	8,450	676.00	10,501	508.43	75
36	Vellore	7,500	368.00	5,337	276.73	75
37	Villupuram	9,902	620.00	8,322	395.60	64
38	Virudhunagar	6,600	528.00	8,668	396.45	75
	Grand Total	2,83,200	20,000.00	2,89,679	14,921.60	75

SHG Bank Linkage Programme					
PLF Bulk Loan for the year 2021-22 as on 31.12.2021					
				(Rs In Crores)	
Sl.No	Name of the district	Target		Total	
		No of PLF	Amount in Crs	No. of SHGs	Amount Disbursed
					1.97
1	Ariyalur	20	5	2	1.35
2	Chengleput	30	7	3	0
3	Chennai	0	0	0	3.46
4	Colombatore	30	7	17	8.59
5	Cuddalore	30	7	33	0.3
6	Dharmapuri	30	7	1	6.64
7	Dindigul	30	7	24	1.79
8	Erode	30	7	9	4.14
9	Kallakurchi	30	7	8	0.21
10	Kancheepuram	30	7	1	0
11	Kanniyakumari	25	6.5	0	0
12	Karur	25	6.5	0	0
13	Krishnagiri	30	7	0	2.17
14	Madurai	30	7	8	0
15	Mayiladuthurai	30	7	0	0
16	Nagapattinam	25	6.5	0	0
17	Namakkal	30	7	2	0.9
18	Nilgiris	20	5	0	0
19	Perambalur	20	5	0	2.14
20	Pudukkottai	30	7	5	0
21	Ramnad	30	7	0	6.64
22	Ranipet	25	6.5	9	0.51
23	Salem	30	7	3	3.78
24	Sivagangai	30	7	17	0.67
25	Thenkasi	25	6.5	3	5.44
26	Thanjavur	30	7	19	1.7
27	Theni	30	7	5	0
28	Thiruvallur	30	7	0	0.8
29	Thiruvannamalai	30	7	1	0
30	Thiruvarur	30	7	0	4.15
31	Thoothukudi	30	7	10	12.91
32	Tirunelveli	30	7	25	0
33	Tirupathur	25	6.5	0	1.25
34	Tirupur	30	7	6	0
35	Trichirappalli	30	7	0	4.03
36	Vellore	30	7	9	3.63
37	Villupuram	30	7	17	5.17
38	Virudhunagar	30	7	18	
	Grand Total	1050	250	255	84.34

**Credit Guarantee Fund Micro Unit Details
as on 31.12.2021**

(Rs.in crores)

Sl.No	Name of the District	Target		Achivement		
		Target SHGs for CGFMU	Amount	No.of SHGs	Amount	Amount %
1	Ariyalur	67	10	12	1.49	15
2	Chengalput	100	15	114	13.04	87
3	Chennai	168	25	16	1.72	7
4	Coimbatore	133	20	31	3.16	16
5	Cuddalore	100	15	84	10.81	72
6	Dharmapuri	100	15	0	0.00	0
7	Dindigul	100	15	248	25.88	173
8	Erode	133	20	50	5.95	30
9	Kallakurchi	100	15	0	0.00	0
10	Kancheepuram	133	20	413	56.39	282
11	Kanniyakumari	100	15	158	17.30	115
12	Karur	67	10	8	0.96	10
13	Krishnagiri	100	15	322	39.30	262
14	Madurai	133	20	13	1.50	8
15	Mayiladuthurai	100	15	0	0.00	0
16	Nagapattinam	100	15	0	0.00	0
17	Namakkal	100	15	35	4.88	33
18	Nilgiris	100	15	560	57.77	385
19	Perambalur	67	10	2	0.24	2
20	Pudukkottai	100	15	15	1.70	11
21	Ramanathapuram	100	15	0	0.00	0
22	Ranipet	100	15	0	0.00	0
23	Salem	133	20	24	3.59	18
24	Sivagangai	100	15	8	0.99	7
25	Tenkasi	100	15	41	4.52	30
26	Thanjavur	100	15	9	11.23	75
27	Theni	67	10	43	5.40	54
28	Thiruvallur	100	15	27	3.78	25
29	Thiruvannamalai	100	15	75	7.52	50
30	Thiruvarur	67	10	0	0.00	0
31	Thoothukudi	133	20	17	2.19	11
32	Tirunelveli	133	20	72	9.54	48
33	Tirupathur	67	10	0	0.00	0
34	Tirupur	133	20	72	7.72	39
35	Trichirappalli	133	20	27	2.95	15
36	Vellore	133	20	118	13.58	68
37	Villupuram	100	15	36	4.04	27
38	Virudhunagar	100	15	81	8.10	54
	Grand Total	4000	600	2731	327.24	55

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 31.12.2021, out of 377857 applications received so far, banks in the State have sanctioned 188918 loans and 188939 applications are pending. The bank wise performance under the scheme is provided in the annexure.

PMSVANIDHI loan applications status report as on 31.12.2021

PMSVANIDHI	Total No. of Loan applications uploaded in portal	Total No. of loan sanctioned	% of loan sanction	Disbursed	% of loan disbursement
	377857	188918	49.99%	156180	82.67

SLBC vide its communication dated 15.09.2021 addressed to all the Member Banks has informed on the slow progress in the process of sanction and disbursement of loan applications by banks and suggested steps for clearing the pendency.

As the main objective of the Scheme is to provide credit to meet the working capital needs of street vendors to cope with the stress caused by COVID-19 pandemic and resume their business, SLBC requests the Member Banks to process the pending applications immediately and achieve the desired results as only two months are left in the current financial year.

PMSVANidhi (Prime Minister - Street Vendors Atma Nirbhar Nidhi)

About the Scheme:

Prime Minister - Street Vendors' Atma Nirbhar Nidhi (PMSVANidhi), a special micro credit facility scheme aimed at providing affordable credit to street vendors to resume their livelihoods that has been adversely affected by the COVID - 19 lockdown, had been launched by Ministry of Housing and Urban Affairs, Government of India. The credit support is provided in 3 tranches, with the first tranche being Rs 10,000. On timely repayment of the loan, the street vendors are supported with Rs 20,000 as the second tranche loan and on prompt repayment, the third tranche of Rs 50,000 loan is provided. The following is the summary of performance of the state under this scheme. A detailed bank-wise and district-wise performance under the scheme is enclosed as

Annexure - II

S.No	Details	As on Dec'21
1	PMSVANidhi Target for Tamil Nadu	3,50,000 Nos
2	Number of Applications uploaded	3,77,857 Nos (refers to only I tranche loans of Rs 10,000 each)
3	Number of Applications Sanctioned	1,88,918 Nos
4	Number of Applications Disbursed	1,56,180 Nos
5	Number of Applications Returned by Banks	96,060 Nos
6	Number of Applications Rejected by Banks	32,793 Nos
7	Number of Applications yet to be picked up by banks	60,086 Nos

Tamil Nadu – DAY – NULM

TNULM has informed the progress report (targets & achievements) of banks under SEP-I, SEP-G, SEP-SHG bank linkage as on 31.12. 2021.

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

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

(Amt. In Rs. Crs)

S.No.	Particulars	Target		Achievement		%	
		No. of Individual/ Group	Amount	No. of Individual/ Group	Amount	Physical	Financial
1	SEP - I (Individual Enterprise)	8000	60	7106	39.01	89	65
2	SEP - G (Group Enterprise)	6000	120	5012	152.51	84	127
3	SEP - BL to SHG (Bank Linkage to SHG)	20000	600	13810	565.45	70	94
Grand Total		34000	780	25928	756.97	76	97

SLBC requests Member Banks to extend the financial assistance under the Scheme & achieve the target set for them in extending credit assistance to SHGs.

Self Employment Program 2021-22 Target Vs Achievement

The target for Self Employment Program - Bank Linkage for FY 2021-22 has been fixed at Rs.780 Crores. District-wise and bank-wise target had been approved by the SLBC on 24.06.2021 and the same had been communicated to the districts. Component-wise, bank-wise and district wise performance under the scheme is enclosed as Annexure - I

The achievement as on Dec'21 is as under: (Rs. In Crore)

S.No.	Particulars	Target		Achievement		%	
		No. of Individual/ Group	Amount	No. of Individual/ Group	Amount	Physical	Financial
1	SEP - I (Individual Enterprise)	8000	60	7106	39.01	89	65
2	SEP - G (Group Enterprise)	6000	120	5012	152.51	84	127
3	SEP - BL to SHG (Bank Linkage to SHG)	20000	600	13810	565.45	70	94
Grand Total		34000	780	25928	756.97	76	97

SEP Bank linkage target of Rs.780 Crore and achievement as on Dec'21 is Rs. 613.38 Crore.

- Proportionate target up to Dec 2021 : Rs.582.00 Cr. (75%)
- Achievement as on Dec'21 : 756.97 Cr. (97%)

Progress Report on Pradhan Mantri Mudra Yojana (PMMY)

The Bank-wise and District-wise performance details under PMMY for the State of Tamil Nadu for the period from 01-04-2021 to 21.01.2022 are given in the annexure.

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

As on 21.01.2022, Banks/FIs in Tamil Nadu have sanctioned 3882848 loans under three categories of Prime Minister Mudra Yojana scheme for an amount of Rs. 20503.44 crores and have disbursed loans to the tune of Rs. 20322.04 crores. Category-wise details are furnished below:

PRADHAN MANTRI MUDRA YOJANA (PMMY)			
Progress Report as on 21.01.2022 during the FY-2021-22			
Amount in Rs. in Crs.			
TYPE	NO.OF ACS	SANCTIONED	DISBURSED
SHISHU	3294856	11225.24	11207.81
KISHORE	557843	6476.15	6384.56
TARUN	30149	2802.05	2729.67
TOTAL	3882848	20503.44	20322.04

Member Banks are requested to actively participate in financing MUDRA loans under PMMY and surpass the achievements of the previous year.

PMMYAs on 21.01.2022

[Amount Rs. in Crore]

Sr No	State Name	Shishu						Tarun						Total		
		No Of A/Cs		Sanction Amt		Disbursement Amt		No Of A/Cs		Sanction Amt		Disbursement Amt		No Of A/Cs	Sanction Amt	Disbursement Amt
1	Tamil Nadu	3294856	11225.24	11207.81	557843	6476.15	6384.56	30149	2802.05	2729.67	3882848	20503.44	20322.04	3882848	20503.44	20322.04
	Total	3294856	11225.24	11207.81	557843	6476.15	6384.56	30149	2802.05	2729.67	3882848	20503.44	20322.04	3882848	20503.44	20322.04

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 19.01.2022. As per their report, 1933 applications for Rs.28.94 Crores are pending with various Bank branches for issue of Form III. Similarly, even after receipt of subsidy for Rs.39.72 Crores, various bank branches have not submitted Utilization Certificate .

Pendency of applications was reviewed in the SLBC meeting chaired by Honorable Finance Secretary held on 15.12.2021 wherein the Principal Secretary, Adi Dravidar and Tribal Welfare Department urged the Member Banks, especially the four major banks(SBI, IOB, Indian Bank and Canara Bank) to quickly disburse all the pending applications , for which subsidy has already been released.

SLBC advises these four major banks to take suitable measures in bringing down the number of pending applications before the next review.

The bank wise details of Application and UC pending as on 19.01.2022 is furnished in the annexure.

SLBC once again advises the Member Banks to bring down the pendency of applications considerably on priority basis and submit UCs to TAHDCO immediately.

2021-22 - TAHDCO - BANK WISE PERFORMANCE AS ON 19.01.2022

Rs. in lakhs

Sl.No	Bank Name	Bank Sanctioned			Subsidy Released to Beneficiary			Disbursed			Disbursement Pending		
		Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan
1	Indian Bank	846	1076.97	2132.31	552	708.10	1378.62	91	118.82	247.34	461	589.28	1131.27
2	Canara Bank	767	889.58	2020.94	425	507.24	1161.00	129	138.84	296.24	296	368.39	864.76
3	HDFC Bank Ltd	561	1255.00	2756.04	203	453.61	1038.90	88	196.20	444.00	115	257.41	594.90
4	Kotak Mahendra Bank Ltd	416	929.47	2121.08	235	526.16	1208.33	39	86.67	202.17	196	439.49	1006.16
5	Indian Overseas Bank	380	493.36	1029.03	226	270.15	598.91	37	44.06	98.39	189	226.09	500.52
6	Indus Ind Bank Ltd	293	622.89	1346.92	160	336.79	747.07	69	137.38	303.57	91	199.41	443.51
7	State Bank of India	291	379.75	821.50	132	191.86	422.22	37	55.32	123.90	95	136.54	298.32
8	PACS	288	288.75	477.79	189	164.09	279.92	28	21.65	35.39	161	142.45	244.53
9	Axis Bank Ltd.,	193	432.82	1013.18	136	305.21	714.57	56	125.97	293.37	80	179.24	421.20
10	Union Bank of India	138	174.15	384.18	70	94.47	207.99	17	21.55	44.52	53	72.92	163.47
11	Bank of India	86	91.28	190.16	45	53.16	118.16	7	12.03	29.78	38	41.13	88.39
12	Tamil Nadu Grama Bank	75	84.74	156.91	32	45.97	76.35	13	16.99	33.65	19	28.98	42.70
13	Bank of Baroda	54	91.86	206.28	30	54.38	121.58	6	9.64	21.51	24	44.74	100.08
14	Central Bank of India	53	65.70	139.35	23	27.20	58.11	10	11.54	24.82	13	15.66	33.30
15	District Central Co-Op Bank	48	88.56	143.95	35	61.36	105.87	3	2.94	5.61	32	58.42	100.26
16	ICICI Bank Ltd	33	71.75	136.63	25	54.23	110.24	21	45.23	92.47	4	9.00	17.78
17	Punjab National Bank	29	47.12	109.65	19	31.27	74.24	7	11.18	28.96	12	20.09	45.28
18	Pandyan Grama Bank	21	15.13	33.38	5	4.81	9.75	4	3.31	6.70	1	1.50	3.05
19	TDCC Bank	18	16.05	25.35	13	11.21	17.86	1	1.41	2.82	12	9.80	15.04
20	Todas PACS	13	5.84	11.98	13	5.84	11.98	4	1.79	3.20	9	4.05	8.78
21	Punjab & Sind Bank	13	27.60	59.81	5	10.80	23.35				5	10.80	23.35
22	Co-Operative Urban Bank Ltd	12	11.29	22.82	6	4.58	12.79				6	4.58	12.79
23	City Union Bank Ltd.	11	14.29	30.21	8	9.82	20.51	3	3.57	7.32	5	6.25	13.19
24	U C O Bank	9	13.35	29.14	4	5.77	12.68	1	2.25	5.35	3	3.52	7.33
25	Tamilnadu Mercantile Bank Ltd	6	10.90	22.58	1	2.03	4.40				1	2.03	4.40
26	Sathy Lamb Society	6	2.70	5.85		0.00	0.00						
27	Karur Vysya Bank Ltd.	5	8.40	18.04	2	2.40	5.25	1	0.90	2.00	1	1.50	3.25
28	Federal Bank Ltd.	4	5.36	10.60	3	3.15	5.80	3	3.15	5.80			
29	Co-Op Urban Bank	4	3.15	7.13	4	3.15	7.13	3	1.35	2.93	1	1.80	4.20
30	IDBI Ltd - DBSBU	3	6.60	20.00	3	6.60	20.00				3	6.60	20.00
31	Pallavan Grama Bank	3	3.40	9.43	1	0.45	0.95				1	0.45	0.95
32	Equitas Small Finance Bank	2	4.50	9.73		0.00	0.00						
33	Farmer Co-operative Society	2	4.20	9.80	2	4.20	9.80				2	4.20	9.80
34	Karnataka Bank Ltd.	2	4.50	11.90	2	4.50	11.90	2	4.50	11.90			
35	PACCS	1	2.50	2.50	1	2.50	2.50				1	2.50	2.50
36	JAWADHU LAMP CO-OPERATIVE SOCIETY	1	2.50	5.00	1	2.50	5.00				1	2.50	5.00
37	Farmers Co-operative Society	1	2.50	2.50	1	2.50	2.50				1	2.50	2.50
38	Bank of Maharashtra	1	0.70	1.55	1	0.70	1.55				1	0.70	1.55
39	State Bank of Indore	1	1.68	3.64		0.00	0.00						
Grand Total		4690	7250.86	15538.81	2613	3972.74	8607.78	680	1078.23	2373.69	1933	2894.51	6234.09

Progress Report on Stand Up India (SUI) Scheme

The District wise and Bank wise performance details under Stand Up India (SUI) scheme for the state of Tamil Nadu as on 23.11.2021 (01.04.2021 to 23.11.2021) is furnished in the Annexure.

For the period from 01.04.2021 to 23.01.2022, Banks in Tamil Nadu have sanctioned 2640 loans to the tune of Rs.603.96 Crores and disbursed Rs.163.32 Crores.

SLBC requests Member Banks to speed up disbursement of sanctioned loans as well as sanction all eligible pending applications.

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

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

BANK Wise SUI As on 23.01.2022

BANKS	Count of Application Santction No.	Sum of Sanctioned Amount	Sum of Disbursed Amount
Bank of Baroda	143	286960700	8971000
Bank of India	8	8145000	6200000
Bank of Maharashtra	6	11000000	11425000
Canara Bank	882	2188398888	850604239
Federal Bank	5	9525000	7575000
HDFC Bank	134	270559034	13280000
Indian Bank	808	1736458642	538478457
Indian Overseas Bank	18	64785659	30623000
Kotak Mahindra Bank Limited	255	676391611	24060000
Punjab and Sind Bank	1	1000000	
Punjab National Bank	13	46500000	
RRB Tamil Nadu GB.	144	331891722	3000000
State Bank of India	124	319321832	116606819.7
UCO Bank	19	46229000	10812500
Union Bank of India	14	27395000	300000
(blank)	66	15050000	11159832
Grand Total	2640	6039612088	1633095848

DISTRICT Wise SUI As on 23.01.2022

DISTRICT	Count of Application Sanction No.	Sum of Sanctioned Amount	Sum of Disbursed Amount
Ariyalur	4	8990000	6820000
CHENGALPATTU	1	2017550	
CHENNAI	470	1054841148	320210629
COIMBATORE	280	643094458	262234799
CUDDALORE	62	109629442	56876000
DHARMAPURI	44	108020089	11601000
DINDIGUL	30	83266000	22430414.66
ERODE	106	216090790	81061000
KANCHIPURAM	123	260143914	79848100
KANNIYAKUMARI	54	95088489	20143079
KARUR	26	70223400	6475000
KRISHNAGIRI	112	301346232	105007115
MADURAI	80	173971896	26668100
NAGAPATTINAM	24	35949709	16347000
NAMAKKAL	150	372165572	69188646
PERAMBALUR	7	10000000	
PONDICHERRY	1	1914600	
PUDUKKOTTAI	10	17728125	2475000
RAMANATHAPURAM	23	38324228	2490000
SALEM	277	729898500	151766890
SIVAGANGA	34	106022500	5850000
TENKASI	1	1000000	750000
THANJAVUR	35	69612255	9244861
THE NILGIRIS	17	22475000	2975000
THENI	16	34803783	12445000
THIRUVALLUR	101	202288310	66990200
THIRUVARUR	14	14433990	17184832
TIRUCHIRAPPALLI	84	206858902	21026809
Tirunelveli	55	104801104	29982100
Tirupathur	1	2500000	
TIRUPPUR	133	293911694	91027498
TIRUVANNAMALAI	50	115658500	19076000
TUTICORIN	38	92596500	23170000
Vellore	89	238257341	68850775
VILLUPURAM	45	121718959	14930000
VIRUDHUNAGAR	43	79969108	7950000
Grand Total	2640	6039612088	1633095848



State Level Bankers' Committee, Tamil Nadu

Convenor: Indian Overseas Bank

**VC Meeting of SLBC Sub-Committee on Financial Inclusion
(169th SLBC)**

Date: 10.02.2022

Time: 11.00 AM

SLBC Sub-Committee on Financial Inclusion		
1	Status of PMJDY Accounts in the State	1
2	Status of Janasuraksha Schemes in the State	4
3	Atal Pension Yojana (APY) – Performance and Campaign	6
4	Financial Literacy & Credit Counselling Centers (FLCCC)	11
5	Setting up of Rural Self-Employment Training Institutes (RSETIs)	13
6	Status of Aadhaar Saturation in the State	15

Status of PMJDY Accounts in the State of Tamil Nadu

In the state of Tamil Nadu, 229.39 lakh PMJDY accounts are opened as on 12.01.2022 of which 118.15 lakhs are in rural areas and 111.23 lakh accounts are in urban areas.

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

Further, it is observed that, as many as 24.31 lakh accounts have zero balances, which accounts to 10.59% of total accounts. The remaining PMJDY accounts have an aggregate balance of Rs.6408.01 Crores.

The Average balance per account is Rs.3124.63/- (excluding zero balance accounts).

Further 86.77% of PMJDY accounts are issued with Rupay Cards and 88.96% accounts are Aadhaar seeded. Bank-wise and district-wise details are placed in the annexure.

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

PMJDY As on 12.01.2022

DISTRICT	Sum of Rural A/C	Sum of Urban A/C	Sum of Total A/C	Sum of Total Deposit	Sum of Zero Balance Account	Sum of RupayCard Issued	Sum of Aadhaar Seeded
Ariyalur	60099	10932	71031	156381664.7	5968	52954	57096
Chennai	3939	797963	801902	2880744125	81264	657226	598612
Coimbatore	310894	380218	691112	2447922643	68492	563598	529516
Cuddalore	214384	126490	340874	745047925.2	46165	272177	259554
Dharmapuri	202223	64417	266640	562524716.4	28618	220972	202564
Dindigul	201415	134111	335526	873557011	47059	238639	246259
Erode	256960	184259	441219	1371727854	39993	350218	349961
Kancheepuram	249679	242666	492345	1638230707	47667	394261	369086
Kanniyakumari	120552	223674	344226	655139122.7	32640	262145	264268
Karur	127949	80180	208129	627927076.4	27661	174895	168986
Krishnagiri	191630	91012	282642	727264211	33103	243553	209812
Madurai	127954	338580	466534	1205229246	33242	380905	373004
Nagapattinam	119490	121849	241339	546696954.9	28098	198300	189967
Namakkal	249891	75486	325377	949387562.5	32980	256755	251986
Perambalur	44808	22300	67108	210096807.6	4766	50602	53640
Pudukkottai	142581	84537	227118	688728681.9	34052	177311	164660
Ramanathapuram	121325	69872	191197	536027178.6	17140	135632	138293
Salem	319323	438130	757453	1618337689	106885	567941	625028
Sivaganga	146953	59680	206633	619068192.5	29324	146847	144494
Thanjavur	162795	191792	354587	834219991.6	37563	300331	271883
The Nilgiris	84875	20707	105582	335525308.5	10103	70182	86678
Theni	110471	103689	214160	505969265	18652	157554	168191
Thiruvallur	237020	231305	468325	1494478413	42681	372072	339678
Thiruvarur	119706	95164	214870	437178985.5	34095	187697	160373
Thoothukkudi	97012	96568	193580	589860169.8	13958	135394	146574
Tiruchirappalli	169763	205836	375599	1120670262	47395	297608	306714
Tirunelveli	214368	236709	451077	1333403218	35208	323357	355267
Tiruppur	224989	225611	450600	1388029098	40195	375243	357669
Tiruvannamalai	228423	108121	336544	925809199.3	37847	298109	249476
Vellore	465578	240304	705882	1884838426	55679	572098	546990
Viluppuram	389583	135710	525293	1234073535	71794	425989	395489
Virudhunagar	190951	124060	315011	895955931.8	25264	233614	254622
(blank)	5907583	5561932	11469515	32040051174	1215551	9094179	8836390
Grand Total	11815166	11000000	22939030	64080102347	2431102	18188358	17672780

PMJDY as on 12.01.2022

BANKS	Sum of Rural A/C	Sum of Urban A/C	Sum of Total A/C	Sum of Total Deposit	Sum of Zero Balance Account	Sum of RupayCard Issued	Sum of Aadhaar Seeded
Axis Bank Ltd	14414	97500	111914	337787601.3	24156	69119	69618
Bank of Baroda	410890	303355	714245	2186234980	40691	607567	610985
Bank of India	295061	114433	409494	1394455695	20011	344255	363871
Bank of Maharashtra	7284	16768	24052	67080740	5397	18045	21628
Canara Bank	1075387	309142	1384529	5155842598	132568	626569	1148397
Central Bank of India	150187	80356	230543	545805553.5	4569	114778	157625
City Union Bank Ltd	9623	57996	67619	138489564.9	8502	53071	44652
Federal Bank Ltd	30652	15211	45863	180378691.4	6448	24538	32390
HDFC Bank Ltd	12995	212809	225804	577761265.8	36595	225801	96880
ICICI Bank Ltd	174064	48515	222579	310690066.1	160193	222579	108520
IDBI Bank Ltd.	3430	55984	59414	147714291.8	4204	39378	40649
Indian Bank	1974439	561029	2535468	6424730420	245467	2164791	1968660
Indian Overseas Bank	405355	1510282	1915637	6002672231	175069	1734162	1468503
IndusInd Bank Ltd	0	10242	10242	17327371.25	748	3994	8924
Jammu & Kashmir Bank Ltd	0	138	138	99510	13	115	103
Karur Vysya Bank	79104	20506	99610	157025048.3	14532	98721	74692
Kotak Mahindra Bank Ltd	4762	2969	7731	8694057.34	2619	661	3377
Lakshmi Vilas Bank Ltd	133201	16392	149593	224677519.7	149593	125238	88673
Punjab & Sind Bank	750	11508	12258	16945466	138	10765	10126
Punjab National Bank	119499	142574	262073	614337933.5	20954	147176	205648
RBL Bank Ltd	5171	0	5171	6419717.25	4	5171	3950
South Indian Bank Ltd	11115	20197	31312	75431368.25	4136	18286	24280
State Bank of India	478630	1637786	2116416	4988826563	76488	1959892	1687782
UCO Bank	37129	95515	132644	436216847.8	8857	57429	96625
Union Bank of India	474441	220655	695096	2024354810	73584	422008	499783
Yes Bank Ltd	0	70	70	51261.52	15	70	49
(blank)	5907583	5561932	11469515	32040051174	1215551	9094179	8836390
Grand Total	11815166	11123864	22939030	64080102347	2431102	18188358	17672780

Status of Jansuraksha Schemes in the State

In the state of Tamil Nadu, the enrolments under Jansuraksha Schemes have reached 234.02 lakhs as on 12.01.2022, which includes 69.81 lakhs enrolments under PMJJBY and 164.21 lakhs enrolments under PMSBY.

Bank-wise details are placed in the annexure.

DFS has set a target to all Banks to enroll atleast 15% and 30% of their eligible PMJDY account holders under PMJJBY and PMSBY respectively for the policy year 2021-22.

Services of BCs may be extensively used to canvass and cover the existing customers of the banks under Jansuraksha schemes.

In our PM's independence day speech he announced that "We have to achieve saturation viz. we have to enroll all eligible persons under the three Prime Minister's Jan Suraksha Schemes (PMJSS) viz., Pradhan Mantri jeevan Jyoti Bima Yojana (PMJJBY) for life cover, Pradhan Mantri Suraksha Bima Yojana (PMSBY) for personal accident cover and Atal Pension Yojana (APY) for pension.

The saturation coverage under PMJSS of eligible beneficiaries to be completed by Sep 2022. SLBC advises member banks to sensitise the branches to achieve saturation before Sep 2022.

Data As on 12.01.2022

BANKS	JJY	SBY	Grand Total
Bank of Baroda	131491	504854	636345
Bank of India	150276	374767	525043
Bank of Maharashtra	4951	10571	15522
Canara Bank	1131045	2658114	3789159
Central Bank of India	134702	310036	444738
HDFC Bank Ltd	80803	166030	246833
IDBI Bank Ltd.	42628	111826	154454
IDFC Bank Ltd.	408	1817	2225
Indian Bank	912875	2033754	2946629
Indian Overseas Bank	506220	1423884	1930104
IndusInd Bank Ltd	239	14877	15116
Jammu & Kashmir Bank Ltd	159	167	326
Karur Vysya Bank	67060	104174	171234
Punjab National Bank	68786	273542	342328
RBL Bank Ltd	157	529	686
Tamilnadu Mercantile Bank Ltd	63076	221497	284573
Total	3490433	8210635	11701068
Union Bank of India	195390	0	195390
Yes Bank Ltd	167	196	363
Grand Total	6980866	16421270	23402136

Atal Pension Yojana (APY)

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

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

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

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

APY SP Name	AAPB Target	Annual Target	APY accounts opened in FY 2021-22 till 31 Dec, 2021	AAPB Achieved as on 31 Dec, 2021	Annual Target Achievement	APY accounts opened since inception till 31 Dec, 2021
			12,873	61	87%	66225
CENTRAL BANK OF INDIA	70	14,770	137	9	12%	2106
PUNJAB AND SIND BANK	70	24,500	1,371	4	6%	96661
AXIS BANK LTD	70	30,800	875	2	3%	16784
ICICI BANK LIMITED	70	21,770	5,023	16	23%	53614
HDFC BANK LTD	70	79,030	73,163	65	93%	372628
CANARA BANK (Including eSYNDICA	70	77,000	57,199	52	74%	359634
INDIAN OVERSEAS BANK	70	19,600	1,157	4	6%	22035
PUNJAB NATIONAL BANK (Including	70	14,840	9,923	47	67%	58416
BANK OF INDIA	70	21,770	2,681	9	12%	81739
BANK OF BARODA (Including Dena &	70	76,440	66,910	61	88%	700481
INDIAN BANK (Including eALLAHABA	70	8,190	3,164	27	39%	15937
UCO BANK	70	2,310	458	14	20%	2963
BANK OF MAHARASHTRA	70	43,400	14,933	24	34%	82242
UNION BANK OF INDIA (Including eA	70	7,770	3,209	29	41%	23958
IDBI BANK LTD	70	82,110	72,300	62	88%	350065
STATE BANK OF INDIA	30	1,170	24	1	2%	48
INDUSIND BANK LIMITED	30	600	-	-	0%	49
YES BANK LIMITED	30	210	-	-	0%	2
STANDARD CHARTERED BANK	30	11,070	24,814	67	224%	70361
TAMILNAD MERCANTILE BANK LTD	30	8,730	7	0	0%	1240
THE LAKSHMI VILAS BANK LTD	30	1,710	58	1	3%	1516
THE CATHOLIC SYRIAN BANK LIMITE	30	4,350	339	2	8%	1391
THE FEDERAL BANK LTD	30	1,080	387	11	36%	741
DHANLAXMI BANK LIMITED	30	1,500	329	7	22%	5941
KARNATAKA BANK LIMITED	30	420	2	0	0%	31
DCB BANK LIMITED	30	600	52	3	9%	61
RBL BANK LIMITED	30	12,810	633	1	5%	9224
THE KARUR VYSYA BANK LTD	30	120	-	-	0%	70
THE JAMMU AND KASHMIR BANK LT	30	4,500	6,431	43	143%	15170
THE SOUTH INDIAN BANK LTD MARK	30	14,550	7,285	15	50%	32443
CITY UNION BANK LTD	30	2,460	215	3	9%	1025
KOTAK MAHINDRA BANK	30	540	777	43	144%	777
BANDHAN BANK LIMITED	30	330	2	0	1%	15
IDFC BANK LIMITED	70	44,240	22,332	35	50%	101435
TAMIL NADU GRAMA BANK		6,36,410	3,89,063	38	61%	2547028

PERFORMANCE OF THE MICRO BANKS								
S.No	DISTRICT	No. of Branches as on 1st April, 2021	AAPB Target	Annual Target	APY accounts opened in FY 2021-22 (till 31 Dec. 2021)	AAPB Achieved as on 31 Dec. 2021	Annual Target Achievement	APY accounts opened since inception till 31 Dec. 2021
1	ARANTHUR	84	70	3780	2083	57	81.61	33800
2	CHEUNGALPATTU	6	70	470	323	37	53.10	1837
3	CHENNAI	1110	70	77700	20170	18	25.91	174840
4	COIMBATORE	357	70	30990	19298	29	41.03	103904
5	CUDDAHORE	203	70	14210	11339	56	29.80	84393
6	DHARMAPURI	83	70	5810	4501	28	111.89	37214
7	DINDIGUL	232	70	14490	11272	54	26.26	64730
8	ERODE	245	70	17150	11430	67	66.65	87271
9	KALLAKURICHI	7	70	140	208	104	148.57	1487
10	KANCHIPURAM	334	70	37380	26576	50	21.10	135732
11	KANNIYAKUMARI	215	70	15080	7854	44	65.48	56200
12	KARUR	89	70	6840	4344	44	63.27	26441
13	KERLAHAGRI	143	70	10010	8917	63	89.88	54459
14	MADURAI	338	70	23570	15733	67	66.87	103074
15	MADRASADINHUMAM	0	0	0	0	0	0.00	0
16	NAGAPATTINAM	134	70	9380	7444	56	29.57	42653
17	NAMAKKAL	173	70	12040	7374	43	61.25	51663
18	PERAMBALUR	61	70	4720	2112	35	49.46	18549
19	PUDUCHOTTAI	152	70	10440	6346	47	59.64	50542
20	RAMANATHAPURAM	94	70	6180	4931	52	24.24	27327
21	RAJAPET	3	70	210	9	3	4.29	376
22	SALEM	262	70	18490	14951	54	29.99	89724
23	SHYGANOLLA	189	70	13200	6287	33	47.52	49867
24	TENKASI	3	70	210	320	110	157.14	3657
25	TIRANJAVUR	220	70	15400	9890	45	64.22	83250
26	TIRUCHIRAPPALLI	88	70	6160	2258	26	26.66	14261
27	TIRUNEELVELI	111	70	7770	5242	47	67.68	39947
28	TIRUVALLUR	335	70	22450	10381	31	44.27	94596
29	TIRUVARUR	112	70	7840	5581	50	21.19	41741
30	TIRUCHIRAPPALLI	298	70	20860	12052	40	37.28	100073
31	TIRUPUR	248	70	18630	17208	64	94.03	115267
32	TIRUPATHUR	3	70	140	980	490	700.00	6721
33	TIRUPPUR	241	70	16870	9745	40	57.22	66748
34	TIRUVANNAMALAI	171	70	11920	9800	57	81.87	73015
35	TUTICORIN	140	70	9800	6755	48	48.93	41603
36	VELLORE	300	70	21000	15807	53	25.27	118351
37	VILUPPURAM	208	70	14840	12457	60	85.56	133030
38	VIRUDHACHARI	143	70	10010	11378	60	113.44	60174
	TOTAL		7504	28990	925426	328374	84.17	3305488

PERFORMANCE OF PRIVATE BANKS								
S.No	DISTRICT	No. of Branches as on 1st April, 2021	AAPB Target	Annual Target	APY accounts opened in FY 2021-22 till 31 Dec, 2021	AAPB Achieved as on 31 Dec, 2021	Annual Target Achievement	APY accounts opened since inception till 31 Dec, 2021
1	ARIYALUR	18	30	540	308	17	57.04	1267
2	CHENGALPATTU	0	0	0	0	0	0.00	0
3	CHENNAI	265	30	7950	2710	10	34.09	9430
4	COIMBATORE	209	30	6270	3990	19	63.64	14899
5	CUDDALORE	43	30	1290	703	16	54.50	2270
6	DHARMAPURI	22	30	660	467	21	70.76	1481
7	DINDIGUL	54	30	1620	775	14	47.84	3244
8	ERODE	104	30	3120	2104	20	67.44	6460
9	KALLAKURICHI	0	0	0	0	0	0	0
10	KANCHIPURAM	187	30	5610	2997	16	53.42	9538
11	KANNIYAKUMARI	56	30	1680	3596	64	214.05	8394
12	KARUR	38	30	1140	540	14	47.37	2001
13	KRISHNAGIRI	35	30	1050	393	11	37.43	1850
14	MADURAI	99	30	2970	1787	18	60.17	4625
15	MAYILADUTHURAI	0	0	0	0	0	0	0
16	NAGAPATTINAM	45	30	1350	1150	26	65.19	3604
17	NAMAKKAL	64	30	1920	988	15	51.46	3456
18	PERAMBALUR	6	30	180	78	13	43.33	434
19	PUDUKKOTTAI	20	30	600	341	17	56.83	1105
20	RAMANATHAPURAM	21	30	630	767	37	121.75	2723
21	RANIPET	0	0	0	0	0	0	0
22	SALEM	99	30	2970	1662	17	55.96	5300
23	SIVAGANGA	22	30	660	348	16	52.73	1313
24	TENKASI	0	0	0	0	0	0	0
25	THANJAVUR	92	30	2760	1371	15	49.67	5313
26	THE NILGIRIS	13	30	390	350	27	89.74	848
27	THENI	44	30	1320	674	15	51.06	2325
28	THIRUVALLUR	100	30	3000	1705	17	56.83	5653
29	THIRUVARUR	46	30	1380	966	21	70.00	3665
30	TIRUCHIRAPPALLI	88	30	2640	966	11	36.59	3738
31	TIRUNELVELI	81	30	2430	2811	35	115.68	8026
32	TIRUPATHUR	0	0	0	0	0	0	0
33	TIRUPPUR	89	30	2670	1664	19	62.32	7553
34	TIRUVANNAMALAI	28	30	840	453	16	53.93	1507
35	TUTICORIN	56	30	1680	1350	24	80.36	5406
36	VELLORE	75	30	2250	1207	16	53.64	3819
37	VILUPURAM	50	30	1500	605	12	40.33	2223
38	VIRUDHUNAGAR	56	30	1680	1529	27	91.01	4632
	TOTAL	2225	960	66750	41355	638	55.95	140105

Financial Literacy & Credit Counselling Centres (FLCCC)

Four Lead Banks namely Indian Overseas Bank, Indian Bank, Canara Bank & State Bank of India have established 66 FLCCCs and they are providing Financial Literacy and Credit Counseling to the general public in their lead districts (38 districts). Besides, Tamil Nadu Grama Bank has established 28 FLCCCs in the State.

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

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

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

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

(FOR PEOPLE NEWLY INDUCTED INTO THE FINANCIAL SYSTEM)

Name of the Bank	No of FLCCC	No. of Literacy camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of persons participated in literacy camps during the quarter
Indian Overseas Bank	14	112	6238
Indian Bank	14	139	7041
Canara Bank	8	65	3839
State Bank of India	2	8	222
Tamil Nadu Grama Bank	28	194	7510
TOTAL	66	518	24850

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

Name of the Bank	No of FLCCC	No. of Literacy camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of persons participated in literacy camps during the quarter
Indian Overseas Bank	14	184	8565
Indian Bank	14	180	9037
Canara Bank	8	348	30214
State Bank of India	2	29	641
Tamil Nadu Grama Bank	28	184	8638
TOTAL	66	925	57095

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

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

Performance of the RSETIs during 1st April 2021 to 31st December 2021

Total No. of RSETIs	No of Training Programs conducted	No of persons trained	Of which				No. of persons secured employment / self-employment	No of trained persons credit linked
			SC/ST	Minority	OBC	Others		
30	409	11866	3572	438	7394	462	9302	2003

During the period under review, 11866 persons were trained in RSETIs. On account COVID 19 restrictions, training programmes are conducted as per Standard Operating Procedure issued by Gol and GoTN from time to time.

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

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

ALL RSETIs and RUDSETI - CATEGORYWISE DATA

Name of the Bank	District	RSETIs Functional	No of Pgrms.	Candidates Trained	Male	Female	BPL	APL	SC	ST	OBC	GEN	Minority	Total settled	Self emplyd	Wage emplyd	Bank Finance
IOB	KANYAKUMARI	1	10	235	18	217	235	0	15	1	219	0	0	240	240	0	109
IOB	KARUR-CHEERAN	1	11	312	31	281	297	15	131	0	84	97	0	367	349	18	0
IOB	NAGAPATTANAM	1	16	431	113	318	216	5	212	0	203	2	14	333	329	4	61
IOB	PERAMBALUR	1	18	544	118	425	534	10	190	1	270	55	28	446	435	11	44
IOB	PUDUKOTTAI	1	13	381	93	288	381	0	41	0	332	3	5	324	324	0	20
IOB	RAMANATHAPURAM	1	17	507	39	468	491	16	49	0	435	2	21	275	263	12	112
IOB	THANJAVUR	1	18	546	28	518	532	14	146	4	396	0	0	351	333	18	171
IOB	THIRUVARUR	1	17	482	38	444	482	0	257	0	218	7	0	311	311	0	139
IOB	TIRUNELVELLI	1	13	410	13	397	410	0	125	0	175	8	102	287	236	51	80
IOB	TRICHY	1	14	399	158	240	399	0	155	2	235	6	1	284	280	4	146
IOB	VIRUDNAGAR	1	10	323	67	256	323	0	121	25	166	2	9	545	540	5	282
IB	CUDALORE	1	10	296	120	176	266	30	100	2	189	4	1	155	124	31	0
IB	DHARMAPURI	1	14	391	178	213	391	0	64	4	322	0	1	129	129	0	13
IB	KANCHIPURAM	1	24	345	108	217	344	1	49	1	224	70	1	408	405	3	13
IB	KRISHNAGIRI	1	8	199	56	143	199	0	40	2	145	8	4	58	53	5	21
IB	NAMAKKAL	1	16	486	60	425	355	61	129	31	318	6	2	392	391	1	109
IB	SALEM	1	13	382	15	367	382	0	93	25	257	4	9	381	344	37	12
IB	THIRUVALLUR	1	16	388	39	348	385	3	97	4	225	62	0	120	118	2	0
IB	TIRUVANNAMALAI	1	9	263	24	239	247	16	54	4	198	1	6	348	348	0	57
IB	VELLORE	1	14	384	78	306	335	49	94	1	276	5	8	312	279	33	17
IB	VILLUPURAM	1	16	471	125	346	466	5	100	4	351	0	16	232	232	0	5
SBI	ARIYALUR	1	17	524	69	455	512	12	157	4	352	2	9	222	222	0	8
SBI	THOOTHUKUDI	1	8	237	67	170	230	2	76	1	137	23	0	235	228	7	139
CB	COIMBATORE	1	16	444	67	377	442	2	132	4	286	12	10	536	502	34	78
CB	DINDIGUL ANNA	1	14	415	132	283	415	0	108	17	216	48	26	480	480	0	102
CB	ERODE	1	14	449	127	322	395	54	108	0	332	3	6	485	396	89	111
CB	THE NILGIRIS	1	11	383	4	379	383	0	124	6	100	20	133	332	292	40	56
CB	THENNI	1	14	433	112	321	357	76	134	31	241	8	19	429	387	42	0
CB	TIRUPPUR	1	10	285	61	224	283	2	114	0	163	0	6	161	157	4	87
		29	391	11345	2158	9163	10687	373	3215	174	7067	458	431	9178	8727	451	1992
RUDSETI	MADURAI	1	18	521	253	268	511	10	180	3	327	4	7	124	115	9	11
		30	409	11866	2411	9431	11198	383	3395	177	7394	462	438	9302	8842	460	2003

Status of Aadhaar Saturation in the State

The District wise data as on 23.01.2022 on Aadhaar saturation taken from UIDAI portal indicates that 7,61,86,071 Aadhaar' s are generated for the State of Tamil Nadu as against the population of 7,64,02,000 as per 2011 census.

The Aadhaar saturation in the State of Tamil Nadu is 99.67%.

No.In Actuals

State	Population	Aadhaar generated	% Aadhaar generation
Tamil Nadu	7,64,02,000	7,61,86,071	99.67%

Source: UIDAI.gov.in

District wise details of Aadhaar enrolments and percentage of enrolment is furnished in the annexure.

The Aadhaar saturation level is below 100% in two districts namely - Chennai, and Tiruppur.

AADHAR STATUS AS ON 23.01.2022

District	Total Aadhaar Generated	Saturation
Kancheepuram	4451429.00	112%
Chennai	4439538.00	95%
Tiruvallur	4141641.00	111%
Vellore	4041015.00	103%
Salem	3699217.00	106%
Coimbatore	3667814.00	106%
Villupuram	3563579.00	103%
Tirunelveli	3327293.00	108%
Madurai	3291482.00	108%
Tiruchirappalli	2936943.00	108%
Cuddalore	2762601.00	106%
Tiruvannamalai	2584451.00	105%
Thanjavur	2552785.00	106%
Tiruppur	2389791.00	97%
Erode	2376852.00	105%
Dindigul	2268999.00	105%
Virudhunagar	2088856.00	107%
Kanniyakumari	2042588.00	110%
Krishnagiri	1931765.00	103%
Thoothukkudi	1864063.00	107%
Pudukkottai	1768987.00	109%
Namakkal	1759679.00	102%
Nagapattinam	1710104.00	106%
Dharmapuri	1649952.00	110%
Ramanathapuram	1430536.00	107%
Sivaganga	1429821.00	107%
Thiruvarur	1342506.00	106%
Theni	1340608.00	108%
Karur	1120659.00	104%
Ariyalur	839639.00	112%
The Nilgiris	745821.00	101%
Perambalur	625057.00	111%
TOTAL	76186071.00	