



**State Level Bankers' Committee, Tamil Nadu**

**Convenor: Indian Overseas Bank**

**173rd Meeting of State Level Bankers' Committee**

**Review for December 2022**

**Date: 02.03.2023**

**Time: 11:00 AM**

**Venue: HOTEL AMBASSADOR PALLAVA**

**Egmore, Chennai-600002.**

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## **State Level Bankers' Committee, Tamil Nadu**

**Convener: Indian Overseas Bank**

**Minutes of the 172<sup>nd</sup> Meeting of SLBC**

**Held on 30.11.2022 at Hotel Ambassador Pallava, Chennai**

The 172<sup>nd</sup> meeting of SLBC, Tamil Nadu was conducted on 30<sup>th</sup> of November 2022 at Hotel Ambassador Pallava, Chennai.

### **Welcome-cum- Inaugural Address by Chairman SLBC-TN:**

Shri. P.P. Sengupta, Chairman SLBC, Tamil Nadu and MD & CEO, Indian Overseas Bank welcomed Dr. Palanivel Thiaga Rajan, Hon'ble Minister for Finance and Human Resources Management, GoTN, Shri.N.Muruganandam, I.A.S, Additional Chief Secretary, Finance Department, GoTN, Shri. S.M.N. Swamy, Regional Director, Reserve Bank of India, Chennai, Shri.Venkatakrishna, Chief General Manager, NABARD, Secretaries/HODs, GoTN, Lead District Managers, Senior Bankers and representatives from various agencies. Before going into the Global, Domestic and Banking sector development in Tamil Nadu, he extended his sincere thanks to the State Government for their continued support provided to the Banks, especially through awards and recognition for their performance under SHGs/MSME and other Government Sponsored Schemes.

### **Highlights of Chairman's Speech:**

- **Global economic** activity is experiencing a broad-based and sharper-than-expected slowdown, with inflation higher than seen in several decades.
- Global financial conditions have been tightening and deteriorating market liquidity is amplifying financial price movements.
- Geopolitical conflicts without any end in sight, combined with aggressive and synchronized monetary tightening across economies to bring inflation down to tolerable levels, are clearly weighing on global growth.
- The International Monetary Fund cut global growth forecast to slow from 6.0 percent in 2021 to 3.2 percent in 2022 and 2.7 percent in 2023.
- **The domestic** macroeconomic outlook appears to be resilient and on a course for about 7 per cent GDP growth in the current fiscal, though India is still sensitive to global headwinds.
- Performance of the banks in quarter ended September 2022 was good. PSBs were able to increase the net profit by 50 per cent y-o-y.

- Bank credit growth is about 18.0 per cent and is broad based. Deposit growth continues to be in single digit of 9.5 per cent and is lagging behind the credit growth.
- The real GDP growth projection for 2022-23 has been reassessed to 7 per cent by Reserve Bank of India during September MPC.
- He gave a brief outlook on the performance of Banking Sector in the state of Tamil Nadu for the quarter ended Sept 2022.
- He congratulated Shri.S.C.Mohanta, General Manager, IOB and Convenor SLBC on his superannuation on 30.11.2022. He lauded the services rendered by him as General Manager, IOB and as convenor of the SLBC. He wished him healthy and happy retirement life.

**Highlights of Special Address by Mr. Muruganandam IAS, ACS-Finance, GoTN:**

- State GDP stands at Rs.24.84 lakh crores.
- For FY 2022-23 the State Budget for Expenditure is projected around Rs.3.33 lakh crore.
- The priority sector budget under ACP is Rs.3.35 lakh crore.
- He lauded the role of SLBC and the support of all the bankers in the progress of the state economy.
- While he appreciated the growth in credit flow to agriculture, he also expressed his dismay over reduction in credit flow under educational sector.
- He emphasized the need for collection of data on more frequent basis so that the review with latest data will be more meaningful in such meetings.
- He further stated that non-availability of data on overall credit flow to SC-ST; differently abled etc. that would otherwise be useful while taking policy decisions by the State Government.
- He requested the bankers to improve their performance under SHG bank linkage program so that the target set forth for this FY is not only achieved but also surpassed.
- He also expressed his concern over the performance of the banks under NULM and requested the bankers to improve their performance under this category.
- He appreciated the performance of the banks under PM SVANidhi both under the first and second tranche and under PMFME scheme.
- He requested the bankers to improve their performance under TAHDCO and clear all the pending applications at the earliest.
- He suggested that the meeting of SLBC might be held on rotation basis in districts like Coimbatore, Madurai and Trichy, which will help in focusing more on those regions.
- He emphasized the bankers on usage of Tamil language in all banking channels in the State.

**Highlights of Special Address by Mr. S.M.N.Swamy, Regional Director, RBI, Chennai:**

- The growth of the Indian Economy continues to be resilient despite Global unprecedented conditions due to Russia-Ukraine war.
- The Agriculture sector has witnessed commendable growth as the northeast monsoon has been in its favour for the last three seasons.
- The Industrial and Service Sector shows signs of improvement and on the demand side, the Urban and Rural demand are gradually increasing.
- The Monetary Policy Committee (MPC) of RBI in September 2022 has raised the Repo rate by 50 basis point.
- He briefed on some of the important developments and relief measures announced by RBI recently like Innovative Method of Designing and Delivery of Credit Products, detailed guidelines on digital lending, guidelines to Credit Information Company etc.,
- With regard to acceptance of Rs 10 and Rs.20 coins from public, he informed that there were rumours/ misinformation on these coins and said that the Metropolitan Transport Corporation has recently instructed their staffs to accept Rs.10/ Rs.20 coins from the public. He requested the State Government to give suitable directions to other transport corporations also to accept the coins from the public. He also requested the bankers to issue suitable advertisements in the districts along with the district administration support to create awareness among the public and dispel the misinformation.
- He insisted that all the printed materials dealing with the public by banks should necessarily have the contents in the Regional language also.
- Under the initiative of MoH, GOI to tackle the online fraud, he requested banks to appoint Nodal Officers under the Citizen Financial Fraud Reporting and Managing System.
- He also expressed his concern on the low performance of banks under Stand-Up India scheme in the State.
- He informed on the continuation of Interest Subvention scheme by GOI on short-term crops, for the FY 2022-23 and FY 2023-24 that will be useful for the farmers.
- He also emphasised the bankers to attend the DCC/ DLRC meetings without fail.
- Towards the end of his speech, he wished the Chairman and Convenor on their superannuation.

**Highlights of Special Address by Mr. VenkataKrishna, CGM, NABARD, RO, Chennai:**

- He congratulated the bankers on achieving higher CD ratio for this quarter.
- He also touched upon the performance of banks under various priority sector lending.
- Under AIF scheme, NABARD has sanctioned 500 applications from PACS.
- He requested bankers to make use of various Financial Inclusion Fund Scheme of NABARD and avail the benefits under the schemes.

**Highlights of Presidential Address by Dr. Palanivel Thiaga Rajan Hon'ble Minister for Finance and Human Resources Management, GoTN:**

- He informed the forum that the Government has come out with many schemes for the public in the last 18 months of taking charge.
- He advised the Member Banks to provide the details of Government funds parked with the banks at the earliest.
- He reiterated that Tamil language should be used invariably in banking channels like ATMs, SMS, Challans, Forms etc., in the State and warned that any violation in the future by banks would be taken seriously.
- He emphasized the need of conducting the SLBC meetings in places other than Chennai on rotational basis.
- He congratulated both the Convenor and Chairman on their superannuation.

**Confirmation of Minutes of the 171<sup>st</sup> SLBC Meeting:**

The forum confirmed minutes of the 171<sup>st</sup> SLBC meeting conducted on 16.08.2022.

**Action Taken Report of the 171<sup>st</sup> SLBC meeting:**

- The Convenor briefed the forum on the Action Taken Report of the 171<sup>st</sup> SLBC meeting on the Provision and Applicability of Shops and Establishment Act on the Banks and requested the State Government once again to kindly consider exempting all Banks from the applicability of the said Act.



## REGULAR AGENDA

Agenda No.	Agenda	Observation/recommendation	Action Point
01.	TNSRLM- Financing to Self Help Groups	<p>The Convenor reviewed the performance of banks against the Credit Disbursement Target of Rs.25000 crore for the FY 2022-23 and requested the Member Banks to improve their performance so that the target can be achieved before the end of the FY 22-23. He also requested the Member Banks to upload the eligible data in the NRLM portal without fail.</p> <p><b>Principal Secretary, RD &amp; PR</b> informed the forum that the performance of the banks as on 30.11.2022 is Rs. 11678 crore. PS further informed that loans to SHGs promoted by NGOs are sanctioned quickly as against SHGs promoted by Government Department. PS requested that there should not be any discrimination and that all the applications must be processed equally. PS requested the bankers to enter the details in the NRLM portal regularly as delay in entering the data on the NRLM portal affects Interest Subvention. Unique Code is auto generated once the data is entered in the portal and requested the banks to enter the details of the BCs in the portal to have their database.</p> <p><b>Finance Minister</b> suggested that a meeting with the bankers may be arranged in few districts so as to know exactly their expectations with regard to KYC etc. so that it may be processed at par with the NGO sponsored SHGs.</p> <p><b>LDM Krishnagiri</b> informed that as far as the process of applications are concerned there is no discrimination between the one sponsored by NGO and the one sponsored by the Govt. Dept., however, he said that it would be taken up in the District level meeting.</p> <p><b>Chairman, SLBC</b> opined that a review meeting with LDMs, concerned</p>	Banks/ LDMs

		Government department, DMs/DCs might be convened in this regard. <b>ACS Finance</b> remarked that being Convenor for the State, IOB performance under the scheme has to improve.	
02.	DAY-NULM- Financing to SHGs	<p>The Convenor informed the forum on the progress report made by the Banks as on 11-10-2022 under various components available under the scheme.</p> <p>ACS Finance remarked that the performance of banks under SHG-BL is very low compared to the target fixed and requested banks to improve their performance under this category.</p> <p><b>MD-TNULM</b> informed that as on date of review the performance of the banks under the SHG-BL stands at Rs.1052 crores. MD further informed that though there is no maximum ceiling for the loan component but the average ticket size is very low. She also requested banks to explore the possibility of providing doorstep-banking facilities to the urban SHGs, which would improve the percentage of bank linkage. MD also requested bankers to consider providing ALF bulk loan without much hesitation. MD also requested some sort of common communication may be sent as RBI stipulates 30 SHGs to be there in one ALF to be eligible for BL but GoTN has vide their order that even 10 SHGs in ALF are eligible for getting BL. MD further informed that as available in rural areas, CBRM mechanism is also there in Urban area that needs to be activated which in turn will help in recovery of bad loans and reduce NPA figures.</p> <p><b>ACS Finance</b> appreciated the performance of HDFC, ICICI, DCCB, Indian Bank, SBI and requested other banks to improve by next quarter. He congratulated ICICI for providing door step banking facility to urban SHGs.</p>	<b>Banks</b>
03.	Credit flow to MSME	The convenor briefed the forum, the bank wise district wise performance of	Banks/LDMs/ Dept. of

		<p>banks as of September 2022. Top 5/ Bottom 5 banks/district MSME disbursement &amp; Outstanding was displayed to the forum.</p> <p><b>Industries Commissioner, GoTN</b> requested the banks to enter data with regard to PMEGP and PMFME in the portal. Under NEEDS the performance has to improve and applications pending with various branches has to be processed at the earliest. She reposed faith in the bankers that the target for this FY under NEEDS/UYEGP will be achieved with co-operation of all the banks. Similarly, IC requested LDMs to review the progress made by Banks in the DLCC meeting as a regular agenda with regard to their performance under Mudra Yojana.</p> <p><b>Chairman SLBC</b> advised that Top 5/ Bottom 5 should be based on percentage of the target apart from o/s amount wise. He further raised the performance under TN TReDS on the number of transactions for which the IC explained.</p> <p><b>LDM Madurai</b> requested IC to provide access to banks for the online portal of NEEDS and UYEGP so that the progress can be monitored.</p> <p><b>IC</b> responded that an integrated portal was in the pipeline and would be ready in another 2 ½ months or so. But for the time being if the branches wants to see the pendency of applications they can login with IFS code and password is IFS code_123.</p>	Industries and Commerce, GoTN.
04.	Performance of banks under PM SVANidhi	<p>The Convenor reviewed the performance of banks under the scheme bank wise and district wise. Joint Commissioner, Municipal Administration informed the forum on conducting of Street Vendors day for the past three months and there was significant improvement with regard to providing credit facilities. He requested the LDMs of Ranipet, Kanchipuram, Chennai, Salem and Chengalpattu to help improve the performance, as the</p>	Banks/ LDMs- Salem, Ranipet, Kanchipuram, Chennai and Chengalpattu.

			<p>percentage is less than 50 in these districts.</p> <p><b>LDM Kanchipuram</b> informed the forum that major reason for the low performance in their district is due to many people going back to companies after COVID and lack of interest from many street vendors in availing the second tranche.</p> <p><b>LDM Tirupattur</b> requested that if the municipal commissioner helps in bringing the applicants to one common place it will be easy for the bankers to process/sanction for the left-out applicants.</p>	
05.	Progress Economic Development schemes implemented by TAHDCO	on	<p>The convenor reviewed the performance of the banks under the scheme as on 31.10.2022. He requested the Member Banks to process all the eligible pending applications without further delay and submit UCs for subsidy received accounts immediately. He also advised Banks to give suitable instructions to their branches not to go by Service Area Approach for the scheme.</p> <p><b>LDM T.V.Malai</b> informed that large pendency of applications where mainly recently received applications and all the applications would be cleared before December.</p> <p><b>MD TAHDCO</b> informed that the process of automation was under way and the same would be fully functional soon.</p> <p><b>ACS Finance</b> advised TAHDCO to complete the process of complete automation at the earliest so that monitoring of the scheme will be easy.</p> <p><b>LDM Madurai</b> informed that with the introduction of PFMS for release of subsidy by TAHDCO, still some banks are having some minor issues, so he requested MD TAHDCO that until the stabilization, the old pattern of disbursement of subsidy may continue parallelly.</p>	Banks/TAHDCO

		<p><b>LDM Kallakurichi</b> requested that old applications pending to 2019,20 may be removed for which MD TAHDCO informed that review will be taken with DMs in this regard. Also, for their district requested to post additional person. He also informed involvement of middleman for which MD TAHDCO and Convenor informed that the applications when cleared without much delay will avoid involvement of middlemen.</p> <p><b>LDM Virudhunagar</b> informed that with regard to reconciliation of pending applications in the BLBC meeting, most of the meetings DMs TAHDCO do not attend the meeting and not updating the data at their end.</p>	
06.	PMFME	<p>The convenor reviewed the performance of banks district-bank wise.</p> <p><b>Commissioner, Agriculture Marketing, GoTN</b> informed that PAN India our State is second. Though sanctions are happening, pendency especially with Canara Bank, IOB, SBI and IB are more and requested to clear the eligible applications at the earliest.</p>	Banks especially, IB, IOB, SBI and Canara Bank
07.	Saturation of farmers under KCC Fisheries and AH	<p>The Convenor reviewed the performance of banks district-bank wise.</p> <p><b>Commissioner Fisheries</b> informed that they have received around 60,000 applications and requested banks especially at Costal areas like Tuticorin, Ramnad, Cuddalore, Chennai applications where a particular date may be fixed to process such applications.</p>	Banks/LDMs
08.	Weavers Scheme Mudra	<p>The Convenor briefed the forum on the performance of banks under the scheme.</p> <p><b>Secretary, Handlooms</b> informed that out of 15000 applications around 7000 applications has been sanctioned, around 4500 applications are pending, and he reposed faith that the target will be met. But as far as the average loan</p>	Banks/PNB

		ticket size is concerned the secretary wanted the loan to be increased to Rs.1-1.25 lacs so that the entire benefit will reach the weaver. The Secretary further informed that many Banks are not uploading the sanctions in the PNB portal, which effects the MM assistance/Interest subvention benefit to the weaver.	
10.	Atal Pension Yojana	The Convenor reviewed the performance of the Banks in the State under the scheme and requested that among States though our State is achieving around 85-90%, he requested banks to perform much more so that our State crosses 100% mark.	Banks
11	PMAY(U) Housing for All	The JMD, Habitat Development Board briefed the forum about AHP and BLC scheme. He further informed that Indian Bank and Canara Bank are processing the applications of the beneficiaries at the site itself and requested other banks too to come forward.	Banks
12	Fees Structure	<b>ACS Finance</b> informed the forum that there is a specific committee and it will be taken with the higher education department and the same will be informed to the banks through SLBC.	State Government
13.	Business Model Scheme on Financing JLGs	The Convenor briefed the forum on the NABARD's scheme and the support given by NABARD in the form of Financial Incentive.	Banks
14	New AMI Scheme	The Convenor informed the forum that the AMI scheme a sub scheme of ISAM is extended up to March 2023.	Banks
15.	Synchronization between ACP with PLP	The Convenor informed that the ACP and PLP should be in sync and complimentary to each other and requested all the stakeholders to co-ordinate with NABARD to create an objective criterion.	Bank/LDMs
16	Standardized system of Data Flow	The Convenor stressed the need for providing data on more frequent basis. AGM, SBI informed that the matter was taken up with their corporate center and the process would be completed shortly. GM RBI clarified that uploading of data quarterly was mandated by RBI and submission of monthly data was State Government request and hence both should continue. After deliberation it was decided that Banks have to submit both monthly and quarterly data within the timeline specified by SLBC.	Banks

17.	Providing credit facility to elderly SHG	MD TNCDW informed the forum that there are around 30000 elderly SHGs formed with minimum of 5 members. So far only 140 applications have been processed and requested other banks to come forward to provide credit to these groups who are involved in various economic activities. MD also requested Co-operative Department to relax their rule in not lending to anyone above 60 years so that these elderly groups will be benefited through Co-op banks. On the question raised about any specific guidelines, MD NRLM informed about the existing guidelines and informed that further clarity can be provided separately to banks through SLBC. Convenor, SLBC requested Banks to take up with their concerned authority to device a strategy and a advisory may be given to banks to give suitable advisory in this regard.	Banks/TNSRLM
17	Availability of printed material in trilingual form	The Convenor advised the Member Banks to ensure that all the printed materials with regard to customers are made available in trilingual.	Banks
18.	Acceptance of Rs.10 coins	RBI informed that Rs.10 coins has been put into circulation through its issue offices and had come across instances of these coins not being accepted by general public for daily transactions due to rumors and misinformation spread through social media. RBI requested the banks through the forum to spread awareness on acceptance of Rs.10 coins by publishing advertisements along with Publication Department of the Government.	Banks/Government Publication department
19.	Participation of bank representatives in District/Block level meetings	The Convenor emphasized the importance of District/Block level meetings and compulsory representation of bankers in those meetings. Non representation of banks in certain districts has been brought to the notice of the RBI and hence advised Banks to give suitable instructions to their branch coordinators to attend such meetings without fail.  It was further informed that in 6 districts viz., Namakkal, Tiruppur, Sivagangai, Dharmapuri, Kallakurichi and Theni BLBC meeting has not been conducted so far for the second quarter.	Banks/LDMs of 6 Districts.

20.	Online verification of E-Guarantees issued	Deputy Secretary, Finance Department, GoTN briefly explained the forum on the way how online verification is done and said that the detailed guidelines in this regard will be issued shortly. <b>Chairman, SLBC</b> informed that NeSL is already working with all banks for issuing E-Guarantee	Banks
21.	Inclusion of Agro forestry trees	Shree. Deepak Srivastava, IFS, Principal Chief conservator of Forests briefed the forum on the launch of Green Tamil Nadu Mission by GoTN out of which 33% pertains to forestry and tree cover. Agro forestry plays a crucial role in achievement of this target. CGM NABARD informed that for Scale of Finance for Agro forestry trees, it is necessary that stake holders have to be involved both at the District level i.e. District Level Technical Committee and State level i.e. State Level Technical Committee. <b>ACS Finance</b> requested Secretary Agriculture, CGM NABARD and TN Green Mission to have an exclusive meeting among them to quickly resolve whatever issues are there involved.	Agri Department, NABARD and TN Green Mission.

**Table Agenda:**

Table Agenda No.	Agenda	Observation/recommendation	Action Point
01.	Puthumai Pen Scheme	MD, TNeGA briefed the forum on the Puthumai Pen scheme launched by Hon'ble Chief Minister in the month of September 2022. MD further informed that a fully computerized end-to-end solution has been introduced from the month of November with the integration support of education department, colleges, banks and NPCI. MD informed the forum that Indian Bank has come out with online portal for seeding Aadhar with Bank accounts and requested the other three banks viz IOB, SBI, Canara bank to also come out with such online facility at the	SBI, IOB and Canara Bank for Students Aadhar and All Banks for family Aadhar ration card holders.



		<p>earliest. He further suggested that banks may come out with some kind of App facility for the same in future as most students are tech savvy. MD further requested effective usage of BCs in seeding the Aadhar with bank accounts.</p> <p><b>Hon'ble FM</b> suggested that banks may conduct Aadhar seeding in the college campus at least weekly once in those districts where there are large number of applications are pending due to seeding of Aadhar with bank accounts so that maximum students are enrolled.</p> <p>He also requested all the banks to come out with online portal for family Aadhar seeding of ration card holders in the State. A special one-week campaign may be carried out by banks, sponsored by the State Government.</p> <p><b>ACS Finance</b> requested the three banks to complete the process before 31<sup>st</sup> December 2022 so that the money shall be released to the student's account. He also requested all banks to complete seeding of Aadhar with bank accounts for all those Ration Card account holders for whom the Aadhar is not seeded so far before 31.12.2022.</p>	
02	<p>Details of Government deposits/accounts to be submitted by banks</p>	<p><b>Special Secretary, Finance, GoTN</b> informed the forum that a special task force was constituted and banks have provided data of Government accounts held with banks as on 31-03-2021. In order to move forward she requested banks to provide data as per the three formats incl. DEAF account details at the earliest.</p> <p><b>Hon'ble FM</b> expressed his concern on the quality of data provided by the banks and laxity shown by some banks in providing the data. He wanted banks to speed up the process in submission of the data</p>	Banks

		so as to avoid strain in the relationship between the bank and the State Government. He advised Banks to accord Top Priority in this regard and give focused attention for this issue. <b>Chairman SLBC</b> requested the State Government to get Statement of Accounts as of 30 <sup>th</sup> Sept 2022 to find out any difference.	
03	Advance against Warehouse receipts E-	The Convenor informed the forum that, banks in the State have so far sanctioned 211 loans against e-warehouse receipts. He requested Banks to extend credit against e-warehouse receipts.	Banks
04	Use of Tamil in delivery of banking services	The convenor emphasized the importance of usage of Tamil, the official language of the State, in the delivery of banking services.	Banks
05	Unbanked Rural Centers	The Convenor informed the GoTN that list of uncovered villages in the 22 centers will be taken up with the LDMs and the status will be updated	LDMs
06	Issuance of loans under KCC Crop by Banks	The Convenor briefed the forum with Statistics on number of KCC cards issued and requested the banks to saturate all the eligible farmers with KCC	Banks

**Mr. Satyajit Trivedhi CEO, NCFE** gave a brief Power Point presentation to the forum on NSFI/NSFE to all the bankers and conveyed the objectives of financial awareness and empowerment through financial education campaigns across the country for all sections of the population. He informed the forum that the Tamil Nadu Government is one among few States, which has included Financial Education in the school curriculum.

Before concluding, the Convenor thanked the Hon'ble FM, Secretaries/HODs, Chairman SLBC, RBI, LDMs, NABARD and all the bankers for their support and guidance and shared his journey as Convenor SLBC. He also introduced the next Convenor Mr.Reyazulhaq to the forum.

The meeting ended with Vote of Thanks by DGM SBI.

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**Confirmation of Minutes of 172<sup>nd</sup> SLBC Meeting:**

**The forum here by confirms the minutes of 172<sup>nd</sup> SLBC meeting .**

### Financing to Self Help Groups (SHGs)

The Tamil Nadu Corporation for Development of Women has set the credit disbursement target of Rs.25,000 crores for the Year 2022-23. The Bank-wise/District-wise targets and achievements under SHG- BLP for the year 2022-23 up to January 2023 is provided in the annexure. The Bank wise achievement as on 31.01.2023 stands at Rs.19247.80 crores.

(Rs. In Crores)

S.No	Particulars	Target		Achievement January 2023		% of achievement
		No. of SHG	Amount	No. of SHG	Amount	
1	SHG-BLP *	3,90,633	25,000	3,50,036	19,247.80	77%
2	PLF-Bulk Loan**	400	400	2257	1,047.58	261.89%
3.	CGFMU Loan **	5,000	750	9,450	1,189.10	159%

Under SHG – BLP, Banks has disbursed to a tune of Rs.8,658.91 crores during the quarter October – December 2022 as against Rs.8,289.54 crores during the first two quarters of FY 2022-23. We are confident that the member banks will not only achieve but also surpass the target for FY 2022-23.

Banks in the State have disbursed an amount of Rs.1,047.58 crores (261.89%) against the target of Rs.400 crores under PLF-Bulk loan facility.

Similarly, under CGFMU loan, banks in the State have disbursed Rs.1,189.10 crores against the target of Rs. 750 Crores for the FY 2022-23. SLBC congratulates all the member banks for surpassing the target under PLF-Bulk loan and CGFMU loan for FY 2022-23 by third quarter itself.

Sl. No	Name of the Bank	TARGET		ACHIEVEMENT		ACHIEVEMENT %	
		No	Amount	No	Amount	No	Amount
<b>I</b>	<b>Nationalised Banks</b>						
1	Indian Bank	73665	4827.63	65609	4099.44	89	85
2	Indian Overseas Bank	28063	1804.27	9303	600.82	33	33
3	State Bank of India	10984	656.54	10186	635.41	93	97
4	Canara Bank	26696	1757.56	19545	1224.82	73	70
5	Bank of India	5467	318.85	3065	189.13	56	59
6	Punjab and Sindh Bank	102	15.11	21	1.13	21	7
7	Central Bank of India	4528	274.38	2768	175.07	61	64
8	Union Bank of India	8208	477.68	3957	224.44	48	47
9	Punjab National Bank	2780	183.97	860	39.54	31	21
10	Bank of Baroda	3806	225.01	2030	152.30	53	68
11	UCO Bank	1201	73.66	841	39.60	70	54
12	Bank of Maharashtra	138	7.81	90	2.98	65	38
	<b>Sub Total</b>	<b>165638</b>	<b>10622.47</b>	<b>118275</b>	<b>7384.67</b>	<b>71</b>	<b>70</b>
<b>II</b>	<b>Private Sector Banks</b>						
1	ICICI Bank	24608	1490.81	26080	1468.78	106	99
2	IDBI Bank	2015	142.11	7686	355.29	381	250
3	HDFC Bank	32690	2012.90	43798	2179.87	134	108
4	Repc Bank	5177	333.26	7271	315.60	140	95
5	Rathnakar Bank	1244	95.26	1570	79.55	126	84
6	City Union Bank	633	36.52	247	16.55	39	45
7	Tamilnadu Mercantile	1145	79.77	199	8.64	17	11
8	Yes Bank	818	36.44	2127	91.29	260	251
9	Karur Vysya Bank	763	38.59	72	3.60	9	9
10	Lakshmi Vilas Bank	46	5.75	346	25.92	752	451
11	Axis Bank	856	50.30	4116	170.77	481	339
12	South Indian Bank	86	4.04	203	6.25	236	155
13	Federal Bank	358	22.60	440	26.98	123	119
14	Dhanalaksahmi Bank	56	5.04	2	0.05	4	1
15	Catholic Syrian Bank	15	0.79	33	1.46	220	185
16	Karnataka Bank	0	0.00	311	18.45	0	0
17	Equitas Bank	10177	670.49	19056	1043.21	187	156
18	IDFC	9606	671.02	32877	1998.96	342	298
	<b>Sub Total</b>	<b>90293</b>	<b>5695.68</b>	<b>146434</b>	<b>7811.20</b>	<b>162</b>	<b>137</b>
<b>III</b>	<b>Regional Rural Bank</b>						
1	Tamilnadu Grama Bank	23000	1238.53	11955	675.11	52	55
	<b>Sub Total</b>	<b>23000</b>	<b>1238.53</b>	<b>11955</b>	<b>675.11</b>	<b>52</b>	<b>55</b>
<b>IV</b>	<b>Co-operative Bank</b>						
1	DCCB	32047	2125.76	13152	561.14	41	26
2	PACCS	70193	4661.78	25910	967.11	37	21
3	UCB	2680	174.57	610	24.62	23	14
4	UCCS	548	33.82	559	22.59	102	67
5	LAMPS	438	26.11	84	2.02	19	8
	<b>Sub Total</b>	<b>105906</b>	<b>7022.05</b>	<b>40315</b>	<b>1577.48</b>	<b>38</b>	<b>22</b>
<b>V</b>	<b>Others (Specify if</b>						
1	Tamilnadu Industrial co	235	13.37	2025	64.66	862	484
2	ESAF	1223	79.98	10877	576.80	889	721
3	Ujivan	3100	230.76	15111	868.38	487	376
4	Bandhan Bank	610	50.00	2334	138.36	383	277
5	Suryodaya	575	46.00	2429	137.26	422	298
6	Nicholson Bank	53	1.16	281	13.86	530	1195
	<b>Sub Total</b>	<b>5796</b>	<b>421.27</b>	<b>33057</b>	<b>1799.32</b>	<b>570</b>	<b>427</b>
	<b>Grand Total</b>	<b>390633</b>	<b>25000.00</b>	<b>350036</b>	<b>19247.80</b>	<b>90</b>	<b>77</b>

**SHG - BLP - Loan Application Pending Details as on 31.01.2023**

Sl. No	Name of the Bank	(Rs. in Crore)	
		Total	
		No. of SHGs	Amount
<b>I</b>	<b>Nationalised Banks</b>		
1	Indian Bank	1091	70.18
2	Indian Overseas Bank	680	39.52
3	State Bank of India	538	40.58
4	Canara Bank	523	39.38
5	Bank of India	153	8.55
6	Punjab and Sindh Bank	0	0.00
7	Central Bank of India	185	12.73
8	Union Bank of India	211	8.65
9	Punjab National Bank	34	1.59
10	Bank of Baroda	86	4.61
11	UCO Bank	13	0.40
12	Bank of Maharashtra	2	0.04
	<b>Sub Total</b>	<b>3516</b>	<b>226.22</b>
<b>II</b>	<b>Private Sector Banks</b>		
1	ICICI Bank	230	10.57
2	IDBI Bank	2	0.06
3	HDFC Bank	691	59.21
4	Repcobank	0	0.00
5	Rathnakar Bank	0	0.00
6	City Union Bank	5	0.19
7	Tamilnadu Mercantile Bank	4	0.10
8	Yes Bank	0	0.00
9	Karur Vysya Bank	1	0.01
10	Lakshmi Vilas Bank	0	0.00
11	Axis Bank	0	0.00
12	South Indian Bank	0	0.00
13	Federal Bank	0	0.00
14	Dhanalaksahmi Bank	0	0.00
15	Catholic Syrian Bank	0	0.00
16	Karnataka Bank	0	0.00
17	Equitas Bank	0	0.00
18	IDFC	0	0.00
	<b>Sub Total</b>	<b>933</b>	<b>70.14</b>
<b>III</b>	<b>Regional Rural Bank</b>		
1	Tamilnadu Grama Bank	875	38.92
	<b>Sub Total</b>	<b>875</b>	<b>38.92</b>
<b>IV</b>	<b>Co-operative Bank</b>		
1	DCCB	1713	76.19
2	PACCS	5823	265.56
3	UCB	16	0.63
4	UCCS	5	0.18
5	LAMPS	5	0.17
	<b>Sub Total</b>	<b>7562</b>	<b>342.73</b>
<b>V</b>	<b>Others (Specify if any)</b>		
1	Tamilnadu Industrial co operative Bank	0	0.00
2	ESAF	312	2.75
3	Ujivan	0	0.00
4	Bandhan Bank	0	0.00
5	Suryodaya	372	2.94
6	Nicholson Bank	0	0.00
	<b>Sub Total</b>	<b>684</b>	<b>5.69</b>
	<b>Grand Total</b>	<b>13570</b>	<b>683.70</b>

<b>PLF Bulk loan bankwise achievement as on 31.01.2023</b>			
<b>(Rs. In crore)</b>			
<b>Sl. No</b>	<b>Name of the Bank</b>	<b>Total</b>	
		<b>No. of PLF</b>	<b>Amount</b>
<b>I</b>	<b>Nationalised Banks</b>		
1	Indian Bank	1366	656.56
2	Indian Overseas Bank	30	11.25
3	State Bank of India	464	227.94
4	Canara Bank	237	84.33
5	Bank of India	32	14.06
6	Punjab and Sindh Bank	0	0.00
7	Central Bank of India	4	0.98
8	Union Bank of India	8	0.90
9	Punjab National Bank	7	3.15
10	Bank of Baroda	2	1.00
11	UCO Bank	0	0.00
12	Bank of Maharashtra	0	0.00
	<b>Sub Total</b>	<b>2150</b>	<b>1000.16</b>
<b>II</b>	<b>Private Sector Banks</b>		
1	ICICI Bank	0	0.00
2	IDBI Bank	0	0.00
3	HDFC Bank	42	14.86
4	Repcobank	0	0.00
5	Rathnakar Bank	0	0.00
6	City Union Bank	0	0.00
7	Tamilnadu Mercantile Bank	0	0.00
8	Yes Bank	0	0.00
9	Karur Vysya Bank	0	0.00
10	Lakshmi Vilas Bank	0	0.00
11	Axis Bank	0	0.00
12	South Indian Bank	0	0.00
13	Federal Bank	0	0.00
14	Dhanalakshmi Bank	0	0.00
15	Catholic Syrian Bank	0	0.00
16	Karnataka Bank	0	0.00
17	Equitas Bank	0	0.00
18	IDFC	0	0.00
	<b>Sub Total</b>	<b>42</b>	<b>14.86</b>
<b>III</b>	<b>Regional Rural Bank</b>		
1	Tamilnadu Grama Bank	1	0.15
	<b>Sub Total</b>	<b>1</b>	<b>0.15</b>
<b>IV</b>	<b>Co-operative Bank</b>		
1	DCCB	26	11.93
2	PACCS	38	20.48
3	UCB	0	0.00
4	UCCS	0	0.00
5	LAMPS	0	0.00
	<b>Sub Total</b>	<b>64</b>	<b>32.42</b>
<b>V</b>	<b>Others (Specify if any)</b>		
1	Tamilnadu Industrial co	0	0.00
2	ESAF	0	0.00
3	Ujivan	0	0.00
4	Bandhan Bank	0	0.00
5	Suryodaya	0	0.00
6	Nicholson Bank	0	0.00
	<b>Sub Total</b>	<b>0</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>2257</b>	<b>1047.58</b>

**PLF BULK LOAN Application Pending as on 31.01.2023**  
(Rs. In crore)

Sl. No	Name of the Bank	Total	
		No. of PLF	Amount
<b>I</b>	<b>Nationalised Banks</b>		
1	Indian Bank	116	57.07
2	Indian Overseas Bank	31	15.38
3	State Bank of India	90	55.76
4	Canara Bank	34	16.83
5	Bank of India	13	7.35
6	Punjab and Sindh Bank	0	0.00
7	Central Bank of India	4	2.19
8	Union Bank of India	7	2.96
9	Punjab National Bank	0	0.00
10	Bank of Baroda	4	1.48
11	UCO Bank.	0	0.00
12	Bank of Maharashtra	0	0.00
	<b>Sub Total</b>	<b>299</b>	<b>159.02</b>
<b>II</b>	<b>Private Sector Banks</b>	0	0.00
1	ICICI Bank	0	0.00
2	IDBI Bank	0	0.00
3	HDFC Bank	0	0.00
4	RepcO Bank	0	0.00
5	Rathnakar Bank	0	0.00
6	City Union Bank	0	0.00
7	Tamilnadu Mercantile Bank	0	0.00
8	Yes Bank	0	0.00
9	Karur Vysya Bank	0	0.00
10	Lakshmi Vilas Bank	0	0.00
11	Axis Bank	0	0.00
12	South Indian Bank	0	0.00
13	Federal Bank	0	0.00
14	Dhanalaksahmi Bank	0	0.00
15	Catholic Syrian Bank	0	0.00
16	Karnataka Bank	0	0.00
17	Equitas Bank	0	0.00
18	IDFC	0	0.00
	<b>Sub Total</b>	<b>0</b>	<b>0.00</b>
<b>III</b>	<b>Regional Rural Bank</b>		
1	Tamilnadu Grama Bank	11	4.69
	<b>Sub Total</b>	<b>11</b>	<b>4.69</b>
<b>IV</b>	<b>Co-operative Bank</b>		
1	DCCB	18	10.95
2	PACCS	30	12.85
3	UCB	0	0.00
4	UCCS	0	0.00
5	LAMPS	0	0.00
	<b>Sub Total</b>	<b>48</b>	<b>23.80</b>
<b>V</b>	<b>Others (Specify if any)</b>		
1	Tamilnadu Industrial co	0	0.00
2	ESAF	0	0.00
3	Ujivan	0	0.00
4	Bandhan Bank	0	0.00
5	Suryodaya	0	0.00
6	Nicholson Bank	0	0.00
	<b>Sub Total</b>	<b>0</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>358</b>	<b>187.51</b>



**Credit Guarantee Fund for Micro Unit Details as on 31.01.2023**

(Rs. In Crore)

Sl. No.	Name of the District	Target		Achivement		
		Target SHGs for CGFMU	Amount @15 lakhs per SHG	No.of SHGs	Amount	Amount %
1	Ariyalur	83	13	102	14.49	111
2	Chengalpattu	125	19	127	18.25	96
3	Chennai	208	30	305	36.77	123
4	Coimbatore	167	24	180	24.51	102
5	Cuddalore	125	19	210	24.07	127
6	Dharmapuri	125	19	411	52.88	278
7	Dindigul	125	19	435	48.55	256
8	Erode	167	24	320	38.44	160
9	Kallakurichi	125	19	107	11.59	61
10	Kancheepuram	167	24	309	42.25	176
11	Kanniyakumari	125	19	180	23.23	122
12	Karur	83	13	129	13.08	101
13	Krishnagiri	125	19	442	49.14	259
14	Madurai	167	24	229	29.32	122
15	Mayiladuthurai	125	19	173	20.07	106
16	Nagapattinam	125	19	206	22.61	119
17	Namakkal	125	19	250	33.40	176
18	Perambalur	83	13	128	16.53	127
19	Pudukkottai	125	19	224	25.00	132
20	Ramanathapuram	125	19	111	11.45	60
21	Ranipet	125	19	175	40.60	214
22	Salem	167	24	188	27.54	115
23	Sivagangai	125	19	194	25.07	132
24	Tenkasi	125	19	105	12.60	66
25	Thanjavur	125	19	276	35.09	185
26	The Nilgiris	125	19	608	66.40	349
27	Theni	83	13	250	29.34	226
28	Thoothukkudi	167	24	402	58.16	242
29	Tiruchirappalli	167	25	333	45.99	184
30	Tirunelveli	167	24	194	28.36	118
31	Tirupathur	83	13	102	13.79	106
31	Tiruppur	166	25	290	31.66	127
33	Tiruvallur	125	19	771	94.47	497
34	Tiruvannamalai	125	19	150	20.58	108
35	Tiruvarur	83	13	129	17.48	134
36	Vellore	167	25	237	29.42	118
37	Vilupuram	125	19	219	28.57	150
38	Virudhunagar	125 <sup>81</sup>	19	249	28.35	149
	<b>Grand Total</b>	<b>5000</b>	<b>750</b>	<b>9450</b>	<b>1189.10</b>	<b>159</b>

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

For the state of Tamil Nadu, there are 38 districts and the Lead District responsibilities are shared by 4 banks viz Indian Overseas Bank, State Bank of India, Indian Bank and Canara Bank. Out of 38 districts, there are RSETIs in 33 districts. RSETIs is not available in Tenkasi, Mayiladuthurai, Ranipet, Tirupattur and Chengalpattu districts.

**Performance of the RSETIs during 1<sup>st</sup> April 2022 to 31<sup>st</sup> December 2022**

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		
33	721	21,041	6,617	707	12,700	1,017	13,996	6,927

During the period under review, 21,041 persons were trained in RSETIs.

We have received a communication from MoRD , GOI dt 13.02.2023 wherein they stated the credit linkage to RSETI trained candidates is hovering around 50% year to year, which is a cause of concern for the success of the programmes.

Credit linkage a paramount role in setting up entrepreneurial ventures for settlement.

SLBC request the member banks to come forward to provide credit to all RSETI trained youth and ensure increase in the percentage of credit linkage.

RSETI:

Currently, RSETIs are conducting trainings in 64 trades as approved by the NACER. Most of the trades chosen by the RSETIs are Agri & Agri allied courses. Tamil Nadu is becoming a developing State where huge man power is required in the Industries and Constructions sectors.

There is a huge demand in the labour market for the self-employment and ancillary units of trades such as Driving, Plumbing, House wiring, Welding etc. Preference should be given for those courses in forthcoming Annual Action Plan so that the rural unemployed youth will be benefited more.

Every year RSETIs are imparting training for nearly 25,000 candidates in different trades in Tamil Nadu. As per the guidelines settlement of trained candidates is the expected outcome of RSETI training as prescribed by MoRD. 70% of the trained candidates should be settled.

The State Government provides 0.5 acre of lands to each RSETIs for Construction of own Training Centre. Out of 33 RSETIs in the State Land has been allotted to 24 RSETI's whereas construction of own training centre has been completed only in 4 RSETIs. Banks are instructed to commence construction before 30.06.2023.

SLBC advises the sponsor banks having lead bank responsibilities to take up the above request from State Govt. and to implement the same in their district.

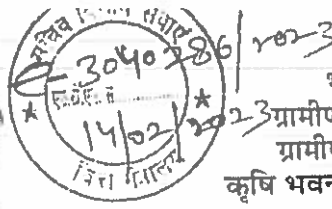
शैलेश कुमार सिंह आई.ए.एस.  
सचिव  
SHAILESH KUMAR SINGH IAS  
Secretary



सत्यमेव जयते



आज़ादी का  
अमृत महोत्सव



भारत सरकार  
ग्रामीण विकास मंत्रालय  
ग्रामीण विकास विभाग  
कृषि भवन, नई दिल्ली-110001

Government of India  
Ministry of Rural Development  
Department of Rural Development  
Krishi Bhawan, New Delhi-110001  
Tel. : 91-11-23382230, 23384467  
Fax : 011-23382408  
E-mail : secyrd@nic.in

F.No. J-18046/07/2020 (371569)

February 13, 2023

Dear Sir,

As you are aware "SKILL INDIA" is a high priority of the Government of India. The Ministry of Rural Development (MoRD) implements Rural Self Employment Training Institute (RSETI) a bank-led skilling programme set up with dedicated infrastructure in most of the districts of the country for promoting self employment and entrepreneurship through skilling of rural youth including minimum 70% of them belonging to poor families. The scheme is one of the significant livelihoods programs under National Rural Livelihoods Mission (NRLM) aimed at alleviating poverty in the country.

2. At present, a total of 590 RSETIs are functioning across 571 districts in the country. These RSETIs are sponsored by 24 Banks (Public & Private Sector both). MoRD is funding the training costs through the respective States to the sponsoring Banks. Since inception, RSETIs have trained 43.71 lakh candidates, out of which about 71% are settled. However, credit linkage to RSETI trained candidates is hovering around 50% year to year, which is a cause of concern for the success of the programme.

3. Credit linkage plays a paramount role in setting up entrepreneurial ventures for settlement. Hence there is a need to initiate steps to increase the percentage of credit linkage to RSETI trainees through the participation of all the Banks working in the respective districts. The easy access to Bank credit for the RSETI candidates will go a long way in not only helping the Rural Poor to establish self-employment ventures to earn their livelihoods, but also give a boost to the rural economy to fulfill the Government's objective of Financial Inclusion. Ideally, all such trained youth should receive bank loan on the basis of their training credentials. The Sponsor Bank of the RSETIs should come forward to provide credit to all RSETI trained youth, if service area bank do not come forward to arrange the requisite credit.

4. In order to improve credit linkage to RSETI candidates to achieve the objective of alleviating poverty, the following steps for the banks are suggested for which your kind intervention is being solicited namely:

Contd...../-

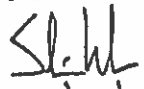
Handwritten notes and signatures at the bottom of the page, including "15/2/23" and "125 (AC)".

- Head Offices of Banks may issue instructions to all their branches to consider the loan applications of RSETI candidates, irrespective of ticket size of the loan, on priority and the rejection of the loan application to be decided at the next higher authority in the controlling offices. Copy of the instructions should also be marked to the SLBC convener / District level authorities to review /monitor the implementation on quarterly basis;
- Creation of a separate code for loans sanctioned to RSETI-trained candidates may be considered to monitor the progress. This will facilitate the judgment of the quality of advances of RSETI-trained candidates, which will further improve the confidence level of Bank branches while sanctioning loans to them;
- Separate loan targets for sanctioning loans to RSETI trainees may be allocated to each bank branch working in the district;
- DLCC/LDMs may review the achievements of each branch in the district in sanctioning loan applications of RSETI candidates against the targets allocated as a separate agenda point. Similarly SLBC may review it as a regular agenda in their meetings;
- All Bank branches may suitably be advised by their controlling offices to entertain loan applications of RSETI candidates even if the candidate got training from the RSETI sponsored by a different bank in the district;
- A separate Nodal Officer may be nominated in the controlling offices of the Banks to monitor and oversee the sanction of loans to the RSETI candidates.

5. As Department of Financial Services has paramount say in banking matters, your intervention will go a long way in creating synergistic convergence with Ministry of Rural Development towards helping the poorest of the poor trained in RSETIs to avail micro bank loans and embark on their journeys of entrepreneurial ventures.

*With regards,*

Yours sincerely,

  
13/2/23  
(Shailesh Kumar Singh)

Shri Vivek Joshi,  
Secretary,  
Department of Financial Services,  
Ministry of Finance,  
3<sup>rd</sup> Floor, Jeevan Deep Building,  
Sansad Marg,  
New Delhi-110001

**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 20.02.2023.

The Bank-wise details of performance under SEP-I, SEP-G, SEP-SHG bank linkage 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		Disbursement 20.02.2023		%	
		No. of Individual/ Group	Amount	No. of Individual/ Group	Amount	Physical	Financial
1	SEP - I (Individual Enterprise)	6,000	45.00	7,568	41.41	126	92
2	SEP - G (Group Enterprise)	2,500	75.00	3,323	105.78	133	141
3	SEP - BL to SHG (Bank Linkage to SHG)	20,000	800.00	32,728	1,613.94	164	202
4	Urban SHG (NULM and Non-NULM) Bank Linkage	1,09,811	6,588.65	85,609	4,680.63	78	71

The Disbursement under SEP-I, SEP-G and SEP-BL is satisfactory. But under Urban SHG the disbursement is only 71% as of 20.02.2023 of the annual target. Bank should have ideally achieved at least 90% of the proportionate target. SLBC advises the member Banks to give full thrust and ensure achievement of annual target for the year 2022-23 well before 31<sup>st</sup> March 2023.

**Roc. No. 4120/2016/NULM2**

**Dated: 21.02.2023**

To

The Convenor,  
State Level Bankers Committee-TN  
Indian Overseas Bank,  
763, Anna Salai, Annex Building,  
Chennai.

Sir,

Sub: SLBC – Office of the TNCDW- TNULM, Chennai – Inclusion of  
subject TNULM Self Employment Programme –  
Target/Achievement of the Year 2022-23 - placed for  
forthcoming SLBC meeting – Reg.

Ref: SLBC email dated:20.01.2023

Reference to the letter cited above, the copy of the agenda for Bank  
Linkage, credit target and achievement by Banks under Self Employment  
Programme (SEP) of TNULM of the year 2022-2023.

We request you to include the subjects in the agenda as enclosed for  
inclusion.

**Mission Director /Executive Director**

**TNULM**

## **Agenda No.1: Self Employment Programme - Bank Linkage Target and Achievement for the Year 2022- 2023**

### **Self Employment Program (SEP) – Target and achievement for the Year 2022-23**

Members of a Self-Help Group or a group of urban poor desirous of setting up a group enterprise for Self Employment can avail benefit of subsidized loan under this component. Self-Employment Programme creates a platform to uplift livelihoods of urban poor who are desirous for elevating their standard of living by availing the benefits of the individual/activity group/Bank linkages but also reduces their burden of interest by providing interest subsidy over and above 7% rate of interest per annum. In addition to the above subsidy, an additional 3 percent interest subvention is provided to all Women SHGs (WSHG) who repay their loan in time.

There are 3 sub-components under this category

SEP- Individual Enterprise Loans

SEP – Group Enterprise Loans

SEP – Bank Linkage to SHG Loans

### **Self Employment Programme – Individual enterprises (SEP- I)**

Any urban poor desirous of setting up an individual enterprise may approach any recognized bank for availing loans for Individual Activity under the above component, up to a maximum of Rs. 2 lakhs. Interest subsidy over and above 7 percent rate of interest provided on the bank loan for setting up of the individual enterprise. The component mandates that no collateral be taken from the person availing loans under this component.



## Self-Employment Programme – Group enterprises (SEP- G)

Any group (between 3-10 members) of urban poor desirous of setting up a group enterprise may approach any recognized bank for availing loans under the above component, up to a maximum limit of Rs. 10 lakhs. Interest subsidy over and above 7 percent rate of interest will be covered by the scheme on the bank loan availed for setting up the group enterprise. No collateral is envisaged other than the micro-enterprise itself in the above component.

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

Any individual or activity group or SHG desirous of availing loan, either for consumption (SHG only) or livelihood development activities (Individual, Activity Group or SHGs), may approach any recognized bank for availing loans of any size (no prescribed maximum limit) under the above component. The front ended interest subvention provided covers interest payment over and above 7 percent rate of interest. An additional back-ended interest subvention of 3 percent, in the case of prompt repayment of the loan, is provided exclusively to women SHGs, to encourage their financial inclusion.

## Self Employment Program (SEP) – Achievement for 2022-23

(Rs. In Crore)

S.No.	Particulars	Target		Achievement As on 20.02.2023		Achievement %	
		No. of Individual/ Group	Amount	No. of Individual/ Group	Amount	Physical	Financial
1	SEP - I (Individual Enterprise)	6000	45.00	7568	41.41	126%	92%
2	SEP - G (Group Enterprise)	2500	75.00	3323	105.78	133%	141%
3	SEP - BL to SHG (Bank Linkage to SHG)	20000	800.00	32728	1613.94	164%	202%
4	Urban SHG (NULM and Non-NULM) Bank Linkage	109811	6588.65.00	85609	4680.63	78%	71%

The district wise and Bank wise target and Achievement for SHG – BLP for 2022-23 is furnished as **Annexure –Ia - Ih**

## **Agenda No.2: Self Help Group Account Opening in Tenements**

### **Tenements in Greater Chennai Corporation**

Chennai and its surrounding districts like Kanchipuram and Thiruvallur, has major industrial establishment viz., Sholinganallur, Perungudi, Ennore, Kelambakkam. Hence, the city changed to concrete Structure-Urban Jungle, which built up & paved area comprising around 64.4%.

During the floods of 2015, according to Corporation of Chennai, around 58 slums along the Cooum and slums along Adyar are cleared. There were 4562 number of families which were evicted from River Adyar and 7569 families from the banks of river Cooum. In addition to these major rivers, there were another 6790 families that were evicted from various parts of Greater Chennai region due to flood related damages.

Apart from 2015 floods, there were around 2393 families evicted during implementation of various projects (Project Affected Families) that needed to be resettled. The resettled tenements established by Tamil Nadu slum clearance board in Perumbakkam, Semmanachery, Navalur, AIR Land, Gudapakkam, Kannaghi Nagar, T-Sunami Nagar and Ezhil Nagar. Most of the households relocated from Pattinapakkam, Thideer Nagar, Sathiya Studio-Lake Area, Choolaimedu, Chetpet, Sathiyavani Muthunagar, Badavattamman Salai, East Cemetery Road, Thandaiyarpettai, Greenways Road, Sathiya Moorthy Nagar, Aathama Nagar, MGR Nagar, R.A.Puram and other part of GCC, Chennai

### **Tenements under TNULM**

The Tamil Nadu Urban Livelihoods Mission, under its Social Mobilization and Institutional Development Component focuses on encouraging urban poor to form as self-help groups and provide them necessary training as per mission norms. Under the Self-Employment programme component, urban poor can avail benefit of subsidized loan as SEP-I, SEP-G and Bank Linkage to SHGs.

### **Issues to be highlighted:**

All the residents living in the tenements are those who are moved from one location due to flood related damages and evicted during implementation of various projects

(Project Affected Families) and have been resettled in tenements established by Tamil Nadu Habitat Development Board. The families in the tenements will be having address proof from their previous location only. Thus, banks must be instructed that they must not insist on local address proof for all SHGs members and must not insist on change in address in Aadhar Card proof. Group account could be opened if at least 2 members of the group provide local address proof.

**Agenda No.3: Interest Subvention the Eligible individuals/SHGs – Sharing of NULM SEP (Self Employment Programme) product code.**

The Self Employment Program (SEP) of NULM focuses on providing financial assistance through provision of interest subsidy on loans to support establishment of Individual & Group Enterprises and Self-Help Groups (SHGs) of urban poor. The erstwhile provision of capital subsidy for USEP (Urban Self Employment Program) and UWSP (Urban Women Self-Help Program) under SJSRY has been replaced by interest subsidy for loans to Individual enterprise (SEP-I), Group enterprise (SEP-G) and Self Help Groups (SEP-SHG). with a view to improving the livelihood opportunities for the poor in urban areas.

The scheduled commercial banks, Grama Bank and Cooperative (under CBS only) banks are submitting interest subvention claim for NULM beneficiaries from the financial year 2018-19 onwards. The benefit of the subvention payment on monthly basis is passed on to the beneficiaries through the **PAISA** portal (Portal for Affordable credit and Interest Subvention Access) manned by DAY-NULM, Govt of India.

**Unique Code for loans under NULM:** Banks are advised to categorise SEP loans under non-Farm sector and use unique sub code in their database for loans granted under NULM. Further, separate sub-codes may also be assigned for SEP-I, SEP-G, SEP BL to SHG (SHG and Women SHGs). Proper care must be taken while classifying loans under NULM particularly relating to SHG and Women SHGs to enable distinct identification of these loans as Women SHGs are eligible for additional 3 percent interest subvention

Therefore, all banks are requested to instruct their branches to follow up and enter proper product codes while preparing the data base of SEP (Self Employment Programme) beneficiaries under NULM.

**NULM – Product Code: Annexure –IIa**

**Annexure – Ia**

**Self Employment Programme – Individual Enterprises (SEP - I) – Bank Wise progress as on 20.02.2023**

S.No.	Bank Name	Target		Achievement		% of Achievement	
		Physical	Financial (Rs.in Cr.)	Physical	Financial (Rs.in Cr.)	Physical	Financial
1	2	3	4	7	8	9	10
1	DCCB	1800	13.5	2354	9.23	131	68
2	Canara Bank	900	6.75	1012	5.05	112	75
3	Indian Bank	900	6.75	968	5.84	108	87
4	Indian Overseas Bank	500	3.75	456	3.36	91	89
5	Bank Of Baroda	300	2.25	374	2.71	125	120
6	PACCS	200	1.5	265	1.48	133	98
7	Bank Of India	150	1.125	329	2.79	219	248
8	Urban Cooperative Bank	150	1.125	218	0.60	145	53
9	Tamil Nadu Grama Bank	150	1.125	242	1.69	161	150
10	Union Bank	150	1.125	257	2.02	171	179
11	State Bank Of India	200	1.5	218	1.52	109	101
12	HDFC	150	1.125	204	1.11	136	99
13	Punjab National Bank	100	0.75	158	1.61	158	214
14	Ujjivan Small Finance Bank	50	0.375	136	0.85	272	228
15	IDFC Bank	50	0.375	74	0.44	148	117
16	Axis Bank	50	0.375	21	0.10	42	27
17	Central Bank Of India	40	0.3	18	0.22	45	73
18	Dhanalaxmi Bank Ltd	25	0.1875	17	0.29	68	155
19	Tamil Nadu Mercantile Bank Ltd	25	0.1875	16	0.13	64	69
20	UCO Bank	10	0.075	16	0.12	160	156
21	Syndicate Bank	10	0.075	12	0.06	120	80
22	Andhra Bank	10	0.075	12	0.13	120	178
23	Bank Of Maharashtra	10	0.075	9	0.16	90	216
24	Bandhan Bank	10	0.075	8	0.04	80	53
25	ICICI Bank Ltd	10	0.075	8	0.10	80	133
26	IDBI Bank Ltd	10	0.075	5	0.03	50	33
27	Karur Vysya Bank	10	0.075	4	0.02	40	27
28	The Lakshmi Vilas Bank Ltd	10	0.075	2	0.01	20	13
29	City Union Bank Ltd	10	0.075	1	0.01	10	13
30	The Federal Bank Ltd	10	0.075	1	0.00	10	0
<b>Grand Total</b>		<b>6000</b>	<b>45.00</b>	<b>7568</b>	<b>41.41</b>	<b>126</b>	<b>92</b>

## Annexure -Ib

### Self-Employment Programme – Individual Enterprises (SEP - I) – District Wise progress as on 20.02.2023

S.No	District	Target		Achievement		% of Achievement	
		Physical	Financial (In Cr)	Physical	Financial (In Cr)	Physical	Financial
1	2	3	4	5	6	7	8
1	Ariyalur	30	0.23	32	0.25	107	113
2	Chengalpattu	225	1.69	234	1.35	104	80
3	Chennai	750	5.63	880	2.69	117	48
4	Coimbatore	390	2.93	567	3.02	145	103
5	Cuddalore	180	1.35	309	1.71	172	127
6	Dharmapuri	75	0.56	92	0.46	123	81
7	Dindigul	165	1.24	170	1.03	103	83
8	Erode	210	1.58	241	1.24	115	78
9	Kallakurichi	45	0.34	61	0.38	136	112
10	Kancheepuram	60	0.45	161	0.71	268	158
11	Kanniyakumari	225	1.69	251	1.61	112	95
12	Karur	90	0.68	93	0.66	103	98
13	Krishnagiri	75	0.56	98	0.74	131	132
14	Madurai	360	2.70	523	2.38	145	88
15	Mayiladuthurai	45	0.34	62	0.28	138	83
16	Nagapattinam	60	0.45	67	0.68	112	152
17	Namakkal	180	1.35	208	1.45	116	107
18	Nilgiris	105	0.79	109	0.75	104	95
19	Perambalur	45	0.34	49	0.33	109	96
20	Pudukkottai	90	0.68	127	1.00	141	148
21	Ramanathapuram	60	0.45	66	0.69	110	154
22	Ranipettai	90	0.68	132	0.82	147	121
23	Salem	300	2.25	375	2.57	125	114
24	Sivagangai	90	0.68	122	0.59	136	87
25	Tenkasi	45	0.34	139	0.39	309	116
26	Thanjavur	150	1.13	206	1.32	137	117
27	Theni	165	1.24	176	1.11	107	90
28	Thirupathur	75	0.56	98	0.58	131	104
29	Thiruvallur	240	1.80	291	1.67	121	93
30	Thiruvarur	75	0.56	81	0.38	108	67
31	Thoothukkudi	150	1.13	217	1.30	145	116
32	Tiruchirappalli	240	1.80	191	1.24	80	69
33	Tirunelveli	150	1.13	261	1.12	174	100
34	Tiruppur	180	1.35	222	1.24	123	92
35	Tiruvannamalai	195	1.46	199	0.90	102	61
36	Vellore	150	1.13	114	0.87	76	78
37	Viluppuram	75	0.56	82	0.58	109	103
38	Virudhunagar	165	1.24	262	1.30	159	105
<b>Grand Total</b>		<b>6000</b>	<b>45.00</b>	<b>7568</b>	<b>41.41</b>	<b>126</b>	<b>92</b>

## Annexure –Ic

### Self Employment Programme – Group Enterprises (SEP - G) – Bank Wise progress as on 20.02.2023

S.No	Bank Name	Target		Achievement		% of Achievement	
		Physical	Financial (Rs.in Cr.)	Physical	Financial (Rs.in Cr.)	Physical	Financial
1	2	3	4	5	6	7	8
1	DCCB	500	15.00	862	25.41	172	169
2	INDIAN BANK	500	15.00	439	16.60	88	111
3	HDFC Bank	400	12.00	875	32.21	219	268
4	ICICI Bank	300	9.00	382	11.79	127	131
5	CANARA BANK	200	6.00	189	8.00	95	133
6	PACCS	200	6.00	166	5.86	83	98
7	UNION BANK OF INDIA	100	3.00	62	2.17	62	72
8	INDIAN OVERSEAS BANK	100	3.00	52	1.90	52	63
9	BANK OF BARODA	50	1.50	42	1.56	84	104
10	TAMIL NADU GRAMA BANK	20	0.60	39	1.28	195	214
11	STATE BANK OF INDIA	20	0.60	37	1.73	185	289
12	CENTRAL BANK OF INDIA	20	0.60	20	1.05	100	175
13	IDBI BANK LTD	20	0.60	28	1.24	140	206
14	BANK OF INDIA	10	0.30	24	1.12	240	372
15	URBAN COOPERATIVE BANK	10	0.30	22	0.49	220	164
16	PUNJAB NATIONAL BANK	10	0.30	18	0.59	180	198
17	BANK OF MAHARASHTRA	10	0.30	4	0.08	40	26
18	SYNDICATE BANK	10	0.30	3	0.17	30	57
19	UCO BANK	10	0.30	2	0.15	20	49
20	ESAF	10	0.30	1	0.06	10	21
<b>Grand Total</b>		<b>2500</b>	<b>75.00</b>	<b>3323</b>	<b>105.78</b>	<b>133</b>	<b>141</b>

## Annexure –Id

### Self-Employment Programme – Group Enterprises (SEP - G) – District Wise progress as on 20.02.2023

S.No	District	Target		Achievement		% of Achievement	
		Physical	Financial (In Cr)	Physical	Financial (In Cr)	Physical	Financial
1	2	3	4	5	6	7	8
1	Ariyalur	15	0.45	15	0.32	100	71
2	Chengalpattu	75	2.25	91	3.99	121	177
3	Chennai	330	9.90	469	9.22	142	93
4	Coimbatore	160	4.80	194	4.67	121	97
5	Cuddalore	75	2.25	209	5.11	279	227
6	Dharmapuri	40	1.20	53	2.01	133	167
7	Dindigul	60	1.80	74	2.65	123	147
8	Erode	100	3.00	103	3.96	103	132
9	Kallakurichi	15	0.45	15	0.42	100	93
10	Kancheepuram	25	0.75	33	0.88	132	118
11	Kanniyakumari	75	2.25	110	5.16	147	229
12	Karur	40	1.20	70	1.24	175	103
13	Krishnagiri	20	0.60	19	1.10	95	183
14	Madurai	160	4.80	182	6.95	114	145
15	Mayiladuthurai	20	0.60	34	0.62	170	103
16	Nagapattinam	25	0.75	33	0.74	132	98
17	Namakkal	75	2.25	101	2.55	135	113
18	Nilgiris	45	1.35	57	2.22	127	164
19	Perambalur	15	0.45	18	0.55	120	123
20	Pudukkottai	40	1.20	107	2.91	268	242
21	Ramanathapuram	25	0.75	37	0.93	148	123
22	Ranipettai	35	1.05	48	2.27	137	216
23	Salem	150	4.50	186	5.10	124	113
24	Sivagangai	40	1.20	47	1.55	118	129
25	Tenkasi	45	1.35	48	2.42	107	179
26	Thanjavur	60	1.80	86	1.87	143	104
27	Theni	65	1.95	67	1.55	103	80
28	Thirupathur	30	0.90	33	0.99	110	110
29	Thiruvallur	100	3.00	111	6.57	111	219
30	Thiruvarur	35	1.05	37	1.83	106	174
31	Thoothukkudi	70	2.10	102	2.34	146	111
32	Tiruchirappalli	100	3.00	94	4.13	94	138
33	Tirunelveli	65	1.95	66	2.21	102	113
34	Tiruppur	60	1.80	112	2.84	187	158
35	Tiruvannamalai	80	2.40	86	4.19	108	174
36	Vellore	45	1.35	64	3.51	142	260
37	Viluppuram	25	0.75	38	1.61	152	215
38	Virudhunagar	60	1.80	74	2.65	123	147
<b>Grand Total</b>		<b>2500</b>	<b>75.00</b>	<b>3323</b>	<b>105.78</b>	<b>133</b>	<b>141</b>

## Annexure -Ie

### Self-Employment Programme – Bank Linkage to SHG (SEP – BL to SHG) Bank Wise progress as on 20.02.2023

S.No	Bank Name	Target		Achievement		% of Achievement	
		Physical	Financial (Rs.in Cr.)	Physical	Financial (Rs.in Cr.)	Physical	Financial
1	2	3	4	5	6	7	8
1	HDFC Bank	4800	192.00	8149	337.87	170	176
2	INDIAN BANK	3850	154.00	5571	383.22	145	249
3	ICICI Bank	3210	128.40	4451	196.10	139	153
4	DCCB	2409	96.36	5102	188.74	212	196
5	CANARA BANK	1570	62.80	1754	111.93	112	178
6	PACCS	950	38.00	1410	47.12	148	124
7	INDIAN OVERSEAS BANK	803	32.12	514	29.58	64	92
8	BANK OF BARODA	321	12.85	370	20.96	115	163
9	TAMIL NADU GRAMA BANK	321	12.85	346	18.07	108	141
10	STATE BANK OF INDIA	257	10.28	316	23.96	123	233
11	UNION BANK	241	9.64	389	21.52	161	223
12	URBAN COOPERATIVE BANK	241	9.64	235	7.66	98	79
13	CENTRAL BANK OF INDIA	193	7.71	237	16.76	123	217
14	BANK OF INDIA	161	6.42	170	10.99	106	171
15	CITY UNION BANK LTD	161	6.42	13	1.04	8	16
16	PUNJAB NATIONAL BANK	128	5.14	150	9.97	117	194
17	SYNDICATE BANK	80	3.21	33	2.05	41	64
18	ESAF	48	1.93	56	3.20	115	166
19	AXIS BANK	32	1.28	20	0.43	63	33
20	BANK OF MAHARASHTRA	32	1.28	35	0.76	109	59
21	DENA BANK	32	1.28	13	1.09	40	85
22	IDBI BANK LTD	32	1.28	2	0.13	6	10
23	KARUR VYSYA BANK	32	1.28	2	0.04	6	3
24	TAMILNAD MERCANTILE BANK LTD	32	1.28	2	0.07	6	6
25	UCO BANK	32	1.28	39	2.53	121	197
26	UNITED BANK OF INDIA	31	1.24	2	0.15	6	12
<b>Grand Total</b>		<b>20000</b>	<b>800.00</b>	<b>32738</b>	<b>1613.94</b>	<b>164</b>	<b>202</b>



## Annexure –IIf

### Self Employment Programme – Bank Linkage to SHG (SEP – BL to SHG) District Wise progress as on 20.02.2023

S.No	District	Target		Achievement		% of Achievement	
		Physical	Financial (In Cr)	Physical	Financial (In Cr)	Physical	Financial
1	2	3	4	5	6	7	8
1	Ariyalur	100	4.00	170	8.86	170	221
2	Chengalpattu	750	30.00	1136	67.64	151	225
3	Chennai	2500	100.00	4262	192.83	170	193
4	Coimbatore	1300	52.00	1123	56.70	86	109
5	Cuddalore	600	24.00	1029	51.37	172	214
6	Dharmapuri	250	10.00	517	34.67	207	347
7	Dindigul	550	22.00	734	33.03	133	150
8	Erode	700	28.00	1227	49.54	175	177
9	Kallakurichi	150	6.00	280	11.49	187	192
10	Kancheepuram	200	8.00	515	27.72	258	347
11	Kanniyakumari	750	30.00	1641	99.30	219	331
12	Karur	300	12.00	375	13.69	125	114
13	Krishnagiri	250	10.00	547	30.30	219	303
14	Madurai	1200	48.00	1271	48.78	106	102
15	Mayiladuthurai	150	6.00	287	10.34	191	172
16	Nagapattinam	200	8.00	374	17.46	187	218
17	Namakkal	600	24.00	798	41.77	133	174
18	Nilgiris	350	14.00	508	28.45	145	203
19	Perambalur	150	6.00	274	13.73	183	229
20	Pudukkottai	300	12.00	872	39.27	291	327
21	Ramanathapuram	200	8.00	391	18.34	196	229
22	Ranipettai	300	12.00	676	34.05	225	284
23	Salem	1000	40.00	1334	72.26	133	181
24	Sivagangai	300	12.00	861	39.32	287	328
25	Tenkasi	150	6.00	609	31.77	406	529
26	Thanjavur	500	20.00	888	36.96	178	185
27	Theni	550	22.00	716	31.61	130	144
28	Thirupathur	250	10.00	486	25.18	194	252
29	Thiruvallur	800	32.00	1580	90.07	198	281
30	Thiruvarur	250	10.00	422	20.73	169	207
31	Thoothukkudi	500	20.00	1092	58.04	218	290
32	Tiruchirappalli	800	32.00	1005	50.30	126	157
33	Tirunelveli	525	21.00	957	56.58	182	269
34	Tiruppur	600	24.00	960	40.25	160	168
35	Tiruvannamalai	650	26.00	584	33.60	90	129
36	Vellore	500	20.00	816	41.61	163	208
37	Viluppuram	250	10.00	439	23.21	176	232
38	Virudhunagar	550	22.00	982	33.15	179	151
<b>Grand Total</b>		<b>20000</b>	<b>800.00</b>	<b>32738</b>	<b>1613.94</b>	<b>164</b>	<b>202</b>

## Annexure –IIg

### Urban Bank Linkage to SHG District Wise progress as on 20.02.2023

S.No	Name of District	Target		Achievement		% of Achievement	
		Physical	Financial (In Cr)	Physical	Financial (In Cr)	Physical	Financial
1	2	3	4	9	10	11	12
1	Ariyalur	1406	84.35	838	49.14	60	58
2	Chengalpattu	3013	180.79	3921	175.18	130	97
3	Chennai	13182	790.93	13394	575.29	102	73
4	Coimbatore	3013	180.79	5005	303.32	166	168
5	Cuddalore	4219	253.12	2411	132.22	57	52
6	Dharmapuri	2009	120.56	1065	89.33	53	74
7	Dindigul	2813	168.78	1161	52.41	41	31
8	Erode	3013	180.79	2408	180.41	80	100
9	Kallakurichi	2009	120.56	1108	43.48	55	36
10	Kancheepuram	2009	120.56	1169	52.00	58	43
11	Kanniyakumari	2209	132.57	1933	119.48	87	90
12	Karur	1607	96.44	947	66.05	59	68
13	Krishnagiri	2009	120.56	1932	116.20	96	96
14	Madurai	2422	145.32	1600	95.21	66	66
15	Mayiladuthurai	2009	120.56	1034	52.00	51	43
16	Nagapattinam	1808	108.46	1522	90.66	84	84
17	Namakkal	2611	156.68	2168	131.45	83	84
26	Nilgiris	1406	84.35	1454	46.62	103	55
18	Perambalur	855	51.29	709	34.30	83	67
19	Pudukkottai	2813	168.78	2093	123.60	74	73
20	Ramanathapuram	2009	120.56	2047	101.42	102	84
21	Ranipettai	2209	132.57	876	51.37	40	39
22	Salem	3817	229.01	2861	141.32	75	62
23	Sivagangai	2611	156.68	3169	192.22	121	123
24	Tenkasi	2009	120.56	2881	114.52	143	95
25	Thanjavur	4219	253.12	2395	244.42	57	97
27	Theni	2209	132.57	2374	144.42	107	109
31	Thirupathur	2009	120.56	1152	74.43	57	62
33	Thiruvallur	4219	253.12	1821	126.43	43	50
35	Thiruvarur	2813	168.78	1999	119.20	71	71
28	Thoothukkudi	3013	180.79	3882	168.14	129	93
29	Tiruchirappalli	3817	229.01	2862	179.48	75	78
30	Tirunelveli	2009	120.56	1243	56.99	62	47
32	Tiruppur	1627	97.18	1187	72.37	73	74
34	Tiruvannamalai	5022	301.35	1367	76.26	27	25
36	Vellore	2209	132.57	1138	63.58	52	48
37	Viluppuram	3013	180.79	1570	92.50	52	51
38	Virudhunagar	2611	156.68	2913	133.21	112	85
<b>Total</b>		<b>109811</b>	<b>6588.65</b>	<b>85609</b>	<b>4680.63</b>	<b>78</b>	<b>71</b>

**MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) SECTOR**

Credit flow to MSME Sector from April 2022 to December 2022 stands at Rs.154633.24 crores. The share of Micro, Small and Medium Enterprises in credit flow to MSME is furnished in the Annexure (Bank-Wise and District Wise). The share of Micro, Small and Medium Enterprises in outstanding to MSME is furnished in the Annexure (Bank-Wise and District Wise).

Out of the total MSME disbursements made during the period ended December 2022, share of Micro sector stands at Rs.57723.44 Crores (37.33%). 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.

Sl. No	Name of District	Micro Enterprises (Manufacturing + Services) (Including Chhdi & Village Industries)		Small Enterprises (Manufacturing + Services)		Medium Enterprises (Manufacturing + Services)		Other finance to MSMEs (As indicated in Master Direction on PSA)		Out of Other finance to MSMEs (As above, loans upto 50 crores to Start-ups)		Total MSMEs (₹s)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	ARIVALUR	9284	175.5	800	79.64	22	17.69	110	0.61	0	0	10216	273.44
2	CHENALPATTU	61895	1418.19	4387	830.62	141	209.89	32	1.53	0	0	66455	2460.23
3	CHENNAI	622290	16062.37	34498	23503.36	10062	17985.77	148	184.51	0	0	666998	57736.01
4	COMBATORE	48047	5306.23	12513	6559.33	2904	4931.18	139	6.8	0	0	63603	16803.54
5	CUDDALORE	32806	672.65	983	366.35	47	136.34	596	5.64	0	0	34432	1180.98
6	DHARMAPURI	16473	559.61	2704	289.51	55	67.56	19	0.24	0	0	19251	916.68
7	DINDIGUL	29819	976.03	3377	651.26	121	294.49	109	4.15	0	0	33426	1925.93
8	ERODE	26440	1931.1	2182	1662.53	823	1344.11	83	0.67	0	0	29528	4938.41
9	KALLAKURICHI	15966	259.49	370	142.17	14	37.73	60	0.27	0	0	16410	439.66
10	KANCHIKURAM	31253	1143.23	4988	1240.5	204	419.09	7	0.24	0	0	36452	2803.06
11	KANNIYAKUMARI	34997	1033.59	2573	620.54	71	107.68	186	1.48	0	0	37827	1763.29
12	KARUR	13895	1570.69	1702	2506.87	712	507.58	73	0.43	0	0	16382	4585.57
13	KRISHNAGIRI	26952	1552.66	3506	1236.15	223	496.08	39	6.24	0	0	30720	3291.13
14	MADURAI	52826	2286.58	11354	1901.37	435	574.89	161	2.78	0	0	64776	4765.62
15	MAYILADUTHURAI	21116	277.6	823	118.01	6	1.47	10	0.06	0	0	21955	397.14
16	NAGAPATTINAM	9997	196.66	668	54.33	12	4.79	10	1.06	0	0	10687	256.84
17	NAMAKKAL	24870	1577.83	2244	1301.88	352	1237.35	226	1.84	0	0	27692	4118.9
18	PERAMBALUR	9973	172.85	949	118.82	8	9.57	10	0.25	0	0	10940	301.49
19	PUDUKKOTTAI	27898	461.91	1243	199.55	44	77.01	27	0.62	0	0	29212	739.09
20	RAMANATHAPURAM	23455	365.87	1046	233.57	12	19.49	8	0.25	0	0	24521	619.18
21	RANIPET	11141	412.44	2124	357.76	115	416.76	434	2.13	0	0	13814	1189.09
22	SALEM	47126	2757.48	5963	1704.76	1010	851.72	344	23.41	0	0	54443	5337.37
23	SVAGANGA	25447	464.6	1935	209.68	35	51.11	73	0.71	0	0	27490	726.1
24	TENKASI	26867	730.24	3545	344.69	80	142.35	61	0.15	0	0	30553	1217.43
25	THANJAVUR	30276	979.07	2106	806.84	142	157.78	20	0.69	0	0	32544	1944.38
26	THE NILGIRIS	5355	147.58	294	85.41	21	23.28	30	0.68	0	0	5700	256.95
27	THENI	14420	497.75	1040	268.33	43	55.14	77	0.1	0	0	15580	821.32
28	THIRUVALLUR	81342	2439.8	7507	1440.98	519	671.85	406	1.43	0	0	89774	4554.06
29	THIRUVARUR	14989	358.08	1219	193.77	31	73.93	6	0.55	0	0	16245	626.33
30	TIRUCHIRAPPALLU	44703	1480.26	4117	1205.1	563	393.58	88	77.08	0	0	49471	3156.02
31	TIRUNELVELU	33594	868.8	2356	406.14	68	84.79	169	0.93	0	0	36187	1360.66
32	TIRUPATTUR	9506	229.06	1622	170.22	225	226.15	181	0.84	0	0	11534	626.27
33	TIRUPUR	25078	3554.22	6643	5440.78	2193	3195.52	42	2.55	0	0	34056	12193.07
34	TIRUVANNAMALAI	42341	762.03	4051	365.96	26	31.68	65	0.9	0	0	46483	1160.57
35	TOOTHUKUDI	38907	1288.53	2231	748.97	741	989.73	50	3.86	0	0	41929	3031.09
36	VELLORE	24221	625.36	3940	546.79	152	162.59	220	2.28	0	0	28533	1337.1
37	VILLUPURAM	32574	497.69	2193	279.74	38	22.71	65	1.36	0	0	34870	801.42
38	VIRUDHUNAGAR	30221	1629.81	1907	1417.37	650	929.18	35	1.46	0	0	32813	3977.82
	TOTAL	1678360	57723.44	147703	59609.65	23020	36959.61	4419	340.54	0	0	1853502	154633.24

173rd SIBC Meeting

BANK WISE TOTAL INCOME (Estimated) AS ON 31.12.2022

Sl. No.	Name of Bank	Micro Enterprise (Manufacturing + Services) (excluding Credit & Village Subsidies)		Small Enterprises (Manufacturing + Services)		Medium Enterprises (Manufacturing + Services)		Other Business in MSMEs (As indicated in Master Datasets on FYI)		Cost of Other Business in MSMEs (above, less up to 20 across in Short-term)		Total Income (P)	
		AP	Amnt	AP	Amnt	AP	Amnt	AP	Amnt	AP	Amnt	AP	Amnt
1	INDIAN OVERSEAS BANK	332121	2967.99	712	551.93	138	356	0	0	0	0	332971	3872.92
1	BANK OF BARODA	14805	1498.04	615	872.18	133	717.5	0	0	0	0	15553	3087.72
1	BANK OF INDIA	21894	1435.3	683	1011.2	55	190.83	0	0	0	0	22632	2637.33
1	BANK OF MAHARASHTRA	1949	431.25	292	183.65	30	91.74	0	0	0	0	2271	706.64
1	CANARA BANK	57130	2341.79	4107	1996.95	1229	1009.25	1947	24.07	0	0	64413	5372.06
1	CENTRAL BANK OF INDIA	5893	444.84	883	535.3	35	80.65	72	53.62	0	0	6883	1114.41
1	INDIAN BANK	733270	8503.4	99749	12220.11	1202	3649.21	0	0	0	0	834221	24372.72
1	PUNJAB NATIONAL BANK	8117	765.52	1629	873.3	292	217.41	0	0	0	0	10038	1856.23
1	PUNJAB AND SHID BANK	142	7.53	13	4.52	55	28.69	0	0	0	0	210	40.74
1	UNION BANK OF INDIA	16835	3334.73	1767	3827.68	295	2048.12	0	0	0	0	16897	9210.53
1	UDD BANK	2615	62.63	529	397.01	1	2.2	0	0	0	0	3145	461.84
1	STATE BANK OF INDIA	17706	5995.44	4224	7987.85	895	6014.1	192	211.06	0	0	23017	19603.45
	Sub Total	1212477	27188.46	135203	30458.68	4360	14405.7	2211	288.75	0	0	1334251	72341.59
1	ANZ BANK	4435	1714.22	1463	1652.37	471	875.53	0	0	0	0	6369	4242.12
1	BARODIAN BANK	107	10.11	3	10.2	0	0	3	40.94	0	0	113	61.25
1	FEDERAL BANK	3469	1304.49	1259	1416.05	333	1069.28	0	0	0	0	5061	3789.82
1	KOFC BANK	141373	5050.67	7330	5445.61	6449	9019.55	0	0	0	0	155152	19515.83
1	ICICI BANK	8801	4568.61	4426	5675.81	1170	2433.23	0	0	0	0	14347	12677.65
1	IOBI BANK	2403	370.74	309	358.22	46	159.28	0	0	0	0	2758	889.24
1	INDUSIND BANK	7446	1563.54	1899	3365.92	1702	1235.44	0	0	0	0	11047	6164.9
1	J & K BANK	22	4.8	5	4.34	0	0	0	0	0	0	27	9.14
1	KARNATAKA BANK	270	87.21	157	242.68	1880	631.05	0	0	0	0	2307	960.94
1	CB BANK LIMITED	78	22.2	38	57.18	22	68.39	0	0	0	0	138	147.7
1	CITY UNION BANK	1736	563.01	1069	903.07	145	383.01	0	0	0	0	2950	1849.09
1	DHARAJI BANK	0	0	0	0	0	0	0	0	0	0	0	0
1	IOFC FIRST BANK	5376	641.09	728	498.03	139	72.42	0	0	0	0	6243	1312.54
1	KARUR VYSTA BANK	2055	444.53	977	333.01	1269	300.38	0	0	0	0	4301	1077.92
1	KOTAK MAHINDRA BANK	6015	1499.28	2739	2112.21	1408	1363.82	0	0	0	0	10162	4975.31
1	INDI BANK INDIA (E.S.V)	0	0	0	0	0	0	0	0	0	0	0	0
1	RBL BANK	117	73.86	47	61.5	12	76.92	0	0	0	0	176	212.28
1	SOUTH INDIAN BANK	4075	20.55	2074	81.98	430	58.1	0	0	0	0	6579	160.63
1	TMB	33712	6956.92	2516	3507.55	742	1067.85	0	0	0	0	36970	11527.32
1	YES BANK	4218	1711.9	3664	3728.25	2423	3716.51	0	0	0	0	10905	8656.66
	Sub Total	225708	26607.73	30703	28949.98	18591	22530.76	3	40.94	0	0	275005	78129.41
1	TAMILNADU GRAMA BANK	173833	1627.17	761	24.69	0	0	0	0	0	0	174594	1651.86
	Sub Total	173833	1627.17	761	24.69	0	0	0	0	0	0	174594	1651.86
1	THFC	92	0.88	0	0	4	0.36	2205	10.85	0	0	2301	12.09
	Sub Total	92	0.88	0	0	4	0.36	2205	10.85	0	0	2301	12.09
	Small Financial Bank												
1	EQUITAS SMALL FDI BANK	24496	1731.86	954	105.92	48	5.84	0	0	0	0	25498	1843.62
1	JANA SMALL FDI BANK	637	220.45	37	45.02	6	9.96	0	0	0	0	700	275.44
1	SURYODAY SMALL FDI BANK	7	0.89	0	0	0	0	0	0	0	0	7	0.89
1	SURYAM SMALL FDI BANK	948	89.81	45	25.36	9	6.87	0	0	0	0	1002	122.04
1	ESAF SMALL FDI BANK	38785	180.84	0	0	0	0	0	0	0	0	38785	180.84
1	FINCARE SMALL FDI BANK	1353	75.16	0	0	2	0.12	0	0	0	0	1355	75.28
1	AU SMALL FDI BANK	4	0.18	0	0	0	0	0	0	0	0	4	0.18
	Sub Total	66250	2299.2	1036	176.3	65	22.79	0	0	0	0	67351	2498.29
	GRAND TOTAL	1678960	57723.44	147703	59609.65	23020	36999.61	4419	340.54	0	0	1853502	154633.24

**173rd SBC Meeting**  
**DISTRICT WISE TOTAL MSME OUTSTANDING AS ON 31.12.2022**

Name of Bank	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)		Small Enterprises (Manufacturing + Service)		Medium Enterprises (Manufacturing + Service)		Other finance to MSMEs (As indicated in Master Direction on PSU)		Out of Other finance to MSMEs above, loans upto 50 crores to Start-ups)		Total MSMEs (Ps)	
	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1. APTAR	10771	245.09	1231	328.47	95	56.74	435	2.29	0	0	17338	472.59
2. ORISSALPSTU	92455	2406.38	7547	1357.8	381	433.61	466	6.12	0	0	100849	4203.97
3. OREANI	73914	30821.55	53443	31298.22	31076	17381.19	748	305.33	0	0	804481	79806.3
4. COMBUSTORE	144848	10159.34	24494	10650.21	4007	7066.63	676	31.07	0	0	173385	27877.25
5. COCOLORE	58702	1322.76	3173	603.54	166	206.31	1343	12.82	0	0	63384	2145.33
6. CHHANNAR	22287	808.39	4865	445.39	94	97.6	348	1.29	0	0	27594	1384.68
7. DMOGA	74815	1817.78	5158	1225.48	247	588.04	826	7.75	0	0	81056	3693.05
8. INDICE	61322	3701.65	6417	3411.36	1331	2330.41	476	3.21	0	0	69546	9446.63
9. HALLARMOH	18021	412.15	1141	247.47	44	90.14	490	2.26	0	0	19678	732.07
10. BANACHURAM	45991	1846.15	7577	1516.6	465	431.7	120	0.88	0	0	54153	3795.33
11. SAMRATKAMAR	81596	1932.46	5181	1015.21	185	194.42	522	3.68	0	0	87474	3165.78
12. SARUN	23907	1574.83	2540	1166.19	372	223.16	215	2.84	0	0	26034	2987.02
13. TENDONGAR	41357	2242.84	7114	1615.38	435	623.5	154	14.83	0	0	49280	44965.55
14. HANJARI	99556	4125.69	14148	2970.26	1122	1202.5	732	9.73	0	0	115544	8308.18
15. HARIPALUPHARI	23764	454.41	1780	150.2	35	13.27	120	0.33	0	0	25699	618.2
16. INDALANTHAR	20468	395.83	2147	115.14	23	5.08	143	1.67	0	0	22781	317.72
17. BANARSA	43522	3061.16	7077	1944.31	1246	1553.31	544	6.68	0	0	52479	6565.45
18. PANDARPUR	17787	331.96	1268	239.85	39	101.49	61	0.97	0	0	14195	674.37
19. INDULOTTAM	41432	834.48	2853	360.84	164	99.63	159	1.5	0	0	46808	1796.47
20. BANARSI HARIPAL	36585	616.59	2556	278.62	40	30.96	56	1.24	0	0	39237	937.41
21. BANPET	17015	646.71	2899	495.18	228	398.86	672	5.68	0	0	20814	1536.42
22. JALEM	93394	5212.25	15210	3054.64	1919	1478.18	1087	33.69	0	0	108610	9795.76
23. BANARSA	43802	856.67	3341	345.63	196	113.07	337	2.7	0	0	47816	1334.08
24. HEMAR	41622	996.06	5010	516.31	167	145.76	592	3.3	0	0	47391	1661.43
25. BANARSA	54152	1907.62	5180	1724.24	355	451.73	358	3.92	0	0	60245	3437.51
26. THE HEMAR	21406	340.19	845	104.26	36	25.69	449	4.76	0	0	22736	474.89
27. THE	37907	871.19	1828	522.12	115	134.66	800	6.92	0	0	40650	1539.89
28. HEMAR	116978	3909.71	17422	2373.71	871	1402.31	697	47.24	0	0	140968	7732.98
29. HEMAR	26794	631.24	2399	283.47	49	32.12	111	1.62	0	0	29353	944.44
30. HEMARIPALU	73810	2448.99	8513	2389.27	1480	1038.37	303	97.26	0	0	84106	6374.83
31. HEMAR	56939	1559.99	4431	684.47	196	286.07	715	3.99	0	0	62293	2534.52
32. HEMAR	17794	402.45	3447	718.26	58	67.66	209	0.91	0	0	15408	689.68
33. HEMAR	61203	5646.85	13396	7798.24	1757	4377.08	258	180.79	0	0	76614	18041.9
34. HEMARIPALU	54634	1213.78	6113	595.49	77	64.86	184	2.73	0	0	61008	1880.8
35. HEMAR	57463	1903.54	4733	1072.55	501	795.39	277	5.99	0	0	62374	3777.47
36. HEMAR	42217	1202.29	5749	867.46	442	208.39	411	25.6	0	0	48810	2301.75
37. HEMAR	31244	790.94	4237	455.76	147	154.5	617	4.02	0	0	37345	1405.22
38. HEMAR	48825	2393.13	5072	2089.06	678	1165.88	147	6.49	0	0	54273	5454.63
39. HEMAR	259469	102380.1	26547	8974.11	8971	43270.8	1456	854.08	0	0	280751	214561.32
TOTAL												

**173rd SLBC Meeting on CF & FI  
BANK WISE TOTAL MSME OUTSTANDING AS ON 31.12.2022**

Sl. No.	Name of Bank	MSME (Promotional) - 1 (Approved) (Rs. Lakhs)		MSME (Promotional) - 2 (Standard) (Rs. Lakhs)		MSME (Promotional) - 3 (Standard) (Rs. Lakhs)		MSME (Promotional) - 4 (Standard) (Rs. Lakhs)		MSME (Promotional) - 5 (Standard) (Rs. Lakhs)		MSME (Promotional) - 6 (Standard) (Rs. Lakhs)		Grand Total (Rs. Lakhs)	
		40*	40**	40*	40**	40*	40**	40*	40**	40*	40**	40*	40**		
1	ANAND OVERSEAS BANK	4737.11	2100.78	2495	313	847.37	0	0	0	0	0	0	0	4705.99	10166.18
2	BANK OF BARODA	895.10	888.54	2533	365	1091.87	0	0	0	0	0	0	0	5257	8954.11
3	BANK OF INDIA	5170.58	2180.58	3571	94	1418.39	0	0	0	0	0	0	0	5542.3	8428.1
4	BANK OF MANIPALGIRI	8017	2192.37	796	37	111.3	0	0	0	0	0	0	0	842	2401.81
5	CANARA BANK	2829.5	3048.53	3039	1745	3164.5	1180	0	0	0	0	0	0	318796	21485.7
6	CENTRAL BANK OF INDIA	33466	814.31	2134	79	141.79	314	951	0	0	0	0	0	24833	20371.1
7	CENTRAL BANK	753204	7567.9	101377	1776	2955.52	0	0	0	0	0	0	0	879257	202951.2
8	CENTRAL FINANCIAL BANK	3775	2466.13	5113	351	3081.64	0	0	0	0	0	0	0	4841	24871.8
9	CENTRAL AND IND BANK	1812	81.7	85	16	81.07	0	0	0	0	0	0	0	171	181.47
10	CENTRAL BANK OF INDIA	185001	4153.89	5451	997	3900.87	0	0	0	0	0	0	0	151849	10119.29
11	CITI BANK	10279	1848.16	3416	31	848.49	0	0	0	0	0	0	0	10504	891.18
12	CITIBANK OF INDIA	20295	2785.16	7916	1641	6672.97	940	0	0	0	0	0	0	8110	3115.32
13	COOP BANK	142789	68194.34	37166	7654	33172.76	1574	715.54	0	0	0	0	0	208087	102747.5
14	COOP BANK	1318	6876.13	6638	1799	4636.56	0	0	0	0	0	0	0	2427	19663.94
15	CORPORATE BANK	181	11.43	0	0	0	4	111.06	0	0	0	0	0	359	181.06
16	CORPORATE BANK	9916	1594.21	2777	1798.17	3166.89	0	0	0	0	0	0	0	9579	4662.31
17	CORPORATE BANK	37046	31976.54	2040	2432	8788.63	0	0	0	0	0	0	0	64899	24798.79
18	CORPORATE BANK	15254	48127.31	8416	5782.62	1744	0	0	0	0	0	0	0	17839	31456.13
19	CORPORATE BANK	6834	826.16	541	405.17	319.37	0	0	0	0	0	0	0	7595	3144.83
20	CORPORATE BANK	33416	21314.34	11348	1252.09	8703.17	0	0	0	0	0	0	0	47256	51995.9
21	CORPORATE BANK	184	31.98	0	0	0	0	0	0	0	0	0	0	207	21.71
22	CORPORATE BANK	1766	319.36	683	651.54	867.9	0	0	0	0	0	0	0	2749	3134.79
23	CORPORATE BANK	3388	181.63	263	183.11	502.02	0	0	0	0	0	0	0	1649	210.76
24	CORPORATE BANK	1849	9512.73	5118	6919.19	3179.81	0	0	0	0	0	0	0	10148	10545.33
25	CORPORATE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	CORPORATE BANK	771	465.87	2518	415.66	1071.66	0	0	0	0	0	0	0	4606	1683.97
27	CORPORATE BANK	10778	2497.78	4197	2077.44	3478.51	0	0	0	0	0	0	0	15348	2713.79
28	CORPORATE BANK	34537	2148.3	6434	1868.8	1182.71	0	0	0	0	0	0	0	23597	5971.81
29	CORPORATE BANK	1661	244.13	570	307.47	378.8	0	0	0	0	0	0	0	2114	661.95
30	CORPORATE BANK	952	204.57	195	103.33	97.16	0	0	0	0	0	0	0	1193	245.04
31	CORPORATE BANK	3387	307.34	1859	1788.13	1082.14	0	0	0	0	0	0	0	5640	3072.71
32	CORPORATE BANK	9344	7446.17	4993	2148.86	629.17	0	0	0	0	0	0	0	6851	10314.2
33	CORPORATE BANK	7656	4181.51	4517	1706.57	1490.13	0	0	0	0	0	0	0	16449	4615.17
34	CORPORATE BANK	2725.19	475.97.9	8199	6437.79	2799	2709.3.0	11.06	0	0	0	0	0	3354.71	31998.01
35	CORPORATE BANK	2118.99	2095.01	8149	75.17	0	0	0	0	0	0	0	0	22118	2146.98
36	CORPORATE BANK	3118.99	2095.01	8149	75.17	0	0	0	0	0	0	0	0	22118	2146.98
37	CORPORATE BANK	174	6.98	0	0	0	0	0	0	0	0	0	0	37708	2146.98
38	CORPORATE BANK	174	6.98	0	0	0	0	0	0	0	0	0	0	4054	37.39
39	CORPORATE BANK	56171	3163.62	2337	281.66	38.99	0	0	0	0	0	0	0	6054	37.39
40	CORPORATE BANK	3915	3072.27	198	76.64	30.88	0	0	0	0	0	0	0	3688	3464.2
41	CORPORATE BANK	1098	26.89	11	1.59	0	0	0	0	0	0	0	0	1111	28.48
42	CORPORATE BANK	2516	308.69	91	52.24	6.83	0	0	0	0	0	0	0	2810	262.56
43	CORPORATE BANK	21090	816.89	0	0	0	0	0	0	0	0	0	0	31886	618.99
44	CORPORATE BANK	1571	180.82	0	0	0.19	0	0	0	0	0	0	0	2514	188.71
45	CORPORATE BANK	4	0.18	0	0	0	0	0	0	0	0	0	0	4	0.18
46	CORPORATE BANK	27824	6703.46	2599	411.18	31.57	0	0	0	0	0	0	0	28996	3106.6
47	CORPORATE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	CORPORATE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	CORPORATE BANK	1194895	185148.1	264437	89884.11	44179.88	1684	854.02	0	0	0	0	0	298773	214588.32

**Review of performance under UYEGP & NEEDS Scheme 2022-23 – DIC**

The Bank wise performance under UYEGP & NEEDS for the Year 2022-23 as on 16.02.2023 are furnished in the annexure. The abstract of applications received, sanctioned, disbursed and pending are given below:

(Rs. In lakhs)

<b>Scheme wise Target and achievement – Amount wise as on 16.02.2023</b>			
<b>Scheme</b>	<b>Target</b>	<b>Sanctioned</b>	<b>% of achievement</b>
UYEGP	2,000.00	2,452.86	122.64%
NEEDS	9,868.00	14,744.93	149.42%

SLBC congratulates the member banks for surpassing the targets of UYEGP and NEEDS Scheme.

<b>Scheme wise abstract and Status of Applications as on 16.02.2023</b>				
<b>Scheme</b>	<b>Number of Applications</b>			
	<b>Target</b>	<b>Recommended</b>	<b>Sanctioned</b>	<b>Pending (Including past years)</b>
UYEGP	2,500	4,282	2,468	6,078*
NEEDS	1,000	1,204	755	239*
<b>TOTAL</b>	<b>3,500</b>	<b>5,486</b>	<b>3,223</b>	<b>6,317*</b>

\*The number of pending applications as shown in the above table includes applications pertaining to previous years .

Member Banks are aware that NEEDS is a Preferential Scheme of Government of Tamil Nadu.

SLBC advises the Member Banks to give suitable instruction to their branches to dispose of all the applications based on their eligibility, disburse the loans within the stipulated time without undue delay. As regards to previous year applications, bank branches are advised to ensure that those applications are either sanctioned or returned (with appropriate reasons) and take up with the concerned authorities in order to reduce the pendency.



**Application Pending Status 16.02.2023**

**NEEDS 2022-23**

Category	TARGET		Applications Forwarded		Provisional Sanction		Final sanction		Applications Pending for Provisional sanction	
	No.	Subsidy	No.	Subsidy	No.	Subsidy	No.	Subsidy	No.	Subsidy
Overall	1000	9,868.00	1204	22644.34	880	17,078.06	755	14744.93	239*	5,508.47
SC/ST	210	2,072.28	265	3521.21	129.00	1597.38	97	1185.40	30*	454.24
Differently abled	40	400	33	301.28	13	85.96	9	56.92	5*	63.97

\*Including previous years pending

**UYEGP 2022-23**

Category	TARGET		Applications Forwarded		Sanctioned		Loan disbursed		Applications Pending for sanction	
	No.	Subsidy	No.	Subsidy	No.	Subsidy	No.	Subsidy	No.	Subsidy
Overall	2500	2,000.00	4282	4,360.32	2468	2452.86	1837	1769.59	6078*	6463.58
SC/ST	525	420	872	830.17	363	313.37	256	218.91	1405*	5727.65
Differently abled	100	80	355	246.33	124	84.27	84	59.98	350*	267.68

\*Including previous years pending



**NEEDS BANK WISE POSITION AS ON 16.02.2023**

Name of the Bank	Recommended Applications				Provisional Sanction				Provisional Sanction Pending				Actual Sanction				Actual Sanction pending			
	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan
BANK OF BARODA	36	3,460.58	714.55	2,573.00	36	3,589.81	728.91	2,681.41	34	4,217.64	721.77	3,279.71	33	3,679.44	685.36	2,810.11	7	1,292.84	257.80	970.40
BANK OF INDIA	29	3,983.60	814.54	2,956.59	23	3,450.67	701.03	2,563.82	19	1,948.98	388.90	1,462.63	15	2,552.33	518.55	1,906.16	6	1,282.58	230.54	979.49
BANK OF MAHARASHTRA	10	1,062.88	221.56	788.18	12	1,379.51	299.51	1,011.03	4	450.00	107.37	320.13	8	1,191.25	255.03	876.65	1	53.24	13.30	37.28
CANARA BANK	172	20,272.54	4,104.82	15,154.92	144	16,052.74	3,278.66	11,963.98	146	15,150.17	3,061.47	11,329.43	131	15,245.58	2,970.83	11,505.01	60	8,549.86	1,776.27	6,341.16
CENTRAL BANK OF INDIA	13	620.53	142.11	447.40	9	1,307.79	268.06	974.34	15	674.75	150.10	480.89	7	1,144.09	229.83	857.06	4	445.99	94.27	328.57
DEVA BANK	0	0	0	0	1	41.43	9.05	30.31	0	0	0	0	0	0	0	0	0	0	0	0
INDIAN OVERSEAS BANK	77	4,621.18	976.44	3,412.86	36	2,490.97	514.91	1,851.52	62	4,299.57	838.02	3,242.90	32	2,990.04	573.45	2,267.09	12	1,057.80	203.03	801.88
INDIAN BANK	140	11,382.96	2,429.66	8,349.75	80	6,948.74	1,445.63	5,130.53	156	10,725.76	2,293.03	7,886.77	66	6,470.93	1,301.15	4,821.09	27	1,462.81	310.29	1,076.88
PUNJAB NATIONAL BANK	13	1,872.96	394.05	1,385.26	7	1,233.79	234.55	937.55	19	1,660.20	346.92	1,217.81	3	523.50	98.75	398.58	5	756.69	147.30	571.55
STATE BANK OF INDIA	239	17,307.81	3,546.28	12,848.14	163	12,785.52	2,632.57	9,470.05	182	13,504.87	2,570.95	10,244.93	150	11,623.11	2,396.17	8,601.75	19	1,233.46	242.56	929.23
UCO BANK	2	74.15	16.34	54.10	1	43.00	8.56	32.29	5	232.51	37.80	183.09	1	43.00	8.56	32.29	0	0	0	0
UNION BANK OF INDIA	41	5,093.65	1,019.87	3,816.11	36	4,052.85	826.81	3,022.89	36	3,044.21	636.33	2,252.68	29	2,750.55	579.95	2,032.56	13	1,984.22	349.37	1,535.64
UNITED BANK OF INDIA	1	34.93	7.59	25.59	0	0	0	0	1	34.93	7.59	25.59	0	0	0	0	0	0	0	0
VIJAYA BANK	1	95.00	22.07	68.19	0	0	0	0	4	193.22	43.57	139.99	0	0	0	0	0	0	0	0
AXIS BANK	5	431.18	77.62	332.01	1	76.68	9.17	63.68	6	410.83	83.08	307.21	0	0	0	0	0	0	0	0
CITY UNION BANK LTD	31	3,647.05	720.49	2,738.20	16	2,082.89	413.30	1,565.45	25	3,578.11	651.66	2,741.54	12	1,131.34	263.27	811.50	4	885.17	172.75	668.16
HDFC BANK LTD	87	5,106.54	1,196.38	3,647.54	67	3,193.67	758.17	2,268.53	33	2,197.74	495.55	1,592.30	63	3,034.37	718.37	2,156.99	0	0	0	0
ICICI BANK LTD	15	2,052.03	459.74	1,465.94	14	1,371.58	328.44	971.60	4	829.78	168.06	603.43	12	1,223.19	290.19	868.88	1	247.36	61.84	173.15
IDBI BANK LTD	5	200.82	47.12	143.67	5	248.82	59.93	176.45	2	118.50	26.13	86.45	5	257.62	63.13	181.61	2	177.00	38.50	129.65
INDUSIND BANK LTD	58	3,316.00	803.44	2,331.66	55	3,023.34	734.97	2,123.86	14	1,046.65	246.06	743.11	45	2,635.24	641.03	1,849.11	2	94.25	22.94	66.60
KARNATAKA BANK LTD	1	19.71	4.93	13.79	4	774.71	112.34	623.63	3	512.71	112.93	374.14	6	1,029.71	172.34	805.88	3	682.50	111.50	536.88
KARUR VYSYA BANK	25	2,091.46	430.99	1,555.90	21	2,715.72	534.48	2,038.46	30	2,131.89	425.25	1,600.05	23	2,690.51	528.65	2,019.37	12	1,435.45	302.40	1,061.28
KOTAK MAHINDRA BANK	13	636.55	154.61	450.11	10	542.45	132.08	383.24	3	352.92	87.48	247.79	10	541.91	130.70	384.11	0	0	0	0
SOUTH INDIAN BANK	0	0	0	0	1	214.00	50.00	153.30	3	320.32	78.24	226.06	1	214.00	50.00	153.30	2	128.85	28.77	93.63
TAMILNAD MERCANTILE BANK LTD	47	4,401.33	984.62	3,196.64	23	1,969.64	441.91	1,429.25	28	2,820.54	583.35	2,096.16	22	1,661.00	372.24	1,205.71	5	941.94	199.50	695.34
TAMILNADU GRAMA BANK LTD	7	178.95	39.91	130.09	4	64.54	14.52	46.30	3	63.74	14.06	46.49	3	36.54	8.00	26.21	1	28.00	6.52	20.08
THE DRANALAKSHMI BANK LTD	1	10.60	2.40	7.67	1	10.60	2.40	7.67	0	0	0	0	0	0	0	0	0	0	0	0
THE FEDERAL BANK LTD	7	508.46	114.91	368.12	10	1,197.75	288.39	849.48	6	574.09	101.15	444.24	7	721.83	155.47	530.27	1	287.69	71.05	202.26
THE LAKSHMI VILAS BANK LTD	0	0	0	0	0	0	0	0	1	24.69	4.99	18.47	0	0	0	0	0	0	0	0
YES BANK LTD	18	2,252.55	502.91	1,637.01	18	2,276.40	509.03	1,653.55	1	35.00	8.60	24.66	16	2,148.94	479.82	1,561.67	0	0	0	0
Smart Industries Development Bank Of India	2	800.00	150.00	610.00	1	400.00	75.00	305.00	3	1,025.29	179.45	794.57	1	400.00	75.00	305.00	0	0	0	0
Tamilnadu Industrial Investment Corporation	106	13,308.01	2,528.72	10,089.04	80	8,332.02	1,657.96	6,253.46	98	11,715.24	2,137.08	8,961.10	52	5,790.92	1,121.35	4,377.28	52	4,963.43	867.99	3,844.77
TAICO	2	66.06	15.70	47.05	1	31.06	7.74	21.76	2	50.00	10.76	36.74	1	31.06	7.74	21.76	0	0	0	0
	1204	108,920.06	22,644.34	80,648.53	880	81,902.69	17,078.06	60,604.36	948	83,944.84	16,607.68	63,011.04	755	71,982.27	14,744.93	55,526.26	239	27,990.24	5,508.47	21,063.90

UYEGP Over all SLBC Report 2022-23 as on 16.02.2023

Name of the Bank	Recommended Applications				Sanction				Total Bank Pending				Loan Disbursed				Subsidy Disbursed			
	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan
BANK OF BARODA	154	673.46	168.36	639.78	96	402.06	100.51	381.96	169	772.53	187.26	733.75	79	328.84	82.08	312.40	77	316.42	78.19	300.60
BANK OF INDIA	124	515.90	128.97	489.36	89	346.62	86.65	328.79	145	634.32	154.67	602.10	56	212.14	53.03	201.53	70	264.64	64.17	251.40
BANK OF MAHARASHTRA	10	36.30	9.08	34.49	10	20.78	5.19	19.74	10	54.86	13.38	52.11	5	10.53	2.63	10.00	5	10.65	2.66	10.12
CANARA BANK	664	2,736.16	683.71	2,598.35	453	1,838.55	459.52	1,745.32	855	3,746.02	917.11	3,556.82	333	1,333.82	333.34	1,266.02	385	1,625.95	374.89	1,544.79
CENTRAL BANK OF INDIA	86	367.10	91.78	348.25	71	292.89	73.22	277.76	100	451.96	110.49	429.11	50	201.30	50.32	190.98	57	243.42	57.20	230.77
DENA BANK	1	3.00	0.75	2.85	0	0.00	0.00	0.00	1	1.00	0.25	0.95	0	0.00	0.00	0.00	0	0.00	0.00	0.00
INDIAN BANK	1083	4,415.17	1,102.29	4,192.33	572	2,323.44	580.78	2,205.97	1694	7,060.38	1,750.28	6,703.17	450	1,843.38	460.64	1,750.67	483	2,049.90	477.07	1,946.48
INDIAN OVERSEAS BANK	644	2,482.66	620.65	2,358.41	407	1,585.69	396.43	1,505.80	744	2,980.73	735.54	2,830.13	292	1,089.01	272.26	1,034.07	302	1,199.85	282.23	1,139.21
PUNJAB AND SIND BANK	1	5.00	1.25	4.75	2	20.00	3.75	19.00	1	5.00	1.25	4.75	1	15.00	2.50	14.25	0	0.00	0.00	0.00
PUNJAB NATIONAL BANK	61	261.09	65.27	247.78	59	266.26	66.56	252.47	95	400.31	99.58	380.02	42	178.23	44.55	169.14	43	193.02	45.27	183.01
STATE BANK OF INDIA	742	2,978.98	743.51	2,829.03	341	1,275.61	318.64	1,210.73	1056	4,592.86	1,136.92	4,359.88	231	807.53	201.74	766.21	257	972.15	230.09	922.49
UCO BANK	34	144.21	36.05	137.00	16	69.12	17.28	65.66	39	180.30	45.08	171.29	15	64.42	16.10	61.19	17	72.13	18.03	68.53
UNION BANK OF INDIA	243	968.26	242.06	919.60	193	766.74	191.28	727.94	315	1,390.19	343.29	1,319.06	154	604.90	151.22	574.41	147	605.59	140.98	575.06
UNITED BANK OF INDIA	1	5.00	1.25	4.75	0	0.00	0.00	0.00	4	15.93	3.98	15.14	0	0.00	0.00	0.00	0	0.00	0.00	0.00
VIJAYA BANK	1	5.00	1.25	4.75	0	0.00	0.00	0.00	8	50.86	11.47	48.32	0	0.00	0.00	0.00	2	7.00	1.75	6.65
AXIS BANK	5	23.05	5.76	21.90	0	0.00	0.00	0.00	13	65.28	16.32	62.02	0	0.00	0.00	0.00	0	0.00	0.00	0.00
CITY UNION BANK LTD	83	360.42	90.11	342.40	18	79.89	19.97	75.09	189	852.39	209.50	809.77	10	41.34	10.33	39.28	14	60.44	13.58	57.42
CSB Ltd	3	14.95	3.74	14.20	0	0.00	0.00	0.00	7	34.95	8.74	33.20	0	0.00	0.00	0.00	1	3.15	0.79	2.99
DBS BANK LTD	1	4.89	1.22	4.65	0	0.00	0.00	0.00	1	4.89	1.22	4.65	0	0.00	0.00	0.00	0	0.00	0.00	0.00
THE FEDERAL BANK LTD	17	73.43	18.23	69.76	8	37.59	9.40	35.72	40	165.18	41.17	156.92	8	32.04	8.01	30.44	9	47.89	10.73	45.49
THE LAKSHMIVILAS BANK LTD	6	22.90	5.73	21.76	0	0.00	0.00	0.00	15	57.80	14.40	54.91	0	0.00	0.00	0.00	0	0.00	0.00	0.00
HDFC BANK LTD	14	60.94	15.24	57.65	0	0.00	0.00	0.00	29	140.11	34.86	132.65	0	0.00	0.00	0.00	1	3.68	0.92	3.50
ICICI BANK LTD	5	23.00	5.75	21.85	0	0.00	0.00	0.00	16	87.70	20.68	83.32	0	0.00	0.00	0.00	0	0.00	0.00	0.00
IDBI BANK LTD	19	84.98	21.24	80.48	7	34.73	8.68	33.00	33	139.74	34.93	132.50	7	42.73	9.93	39.95	6	42.99	8.75	40.19
INDUSIND BANK LTD	33	133.69	33.42	127.01	51	173.76	43.43	165.07	21	88.66	22.16	84.22	45	148.50	37.12	141.08	58	201.43	48.20	191.36
KARNATAKA BANK LTD	9	38.60	9.65	36.67	2	10.90	2.50	9.50	14	63.67	15.92	60.48	1	5.00	1.25	4.75	0	0.00	0.00	0.00
KARUR VYSYA BANK	56	251.26	62.81	238.69	16	71.11	17.78	67.55	158	746.12	185.08	708.56	10	46.32	11.58	44.00	12	57.72	13.24	54.83
KOTAK MAHINDRA BANK	1	5.00	1.25	4.75	0	0.00	0.00	0.00	6	28.46	7.11	27.03	0	0.00	0.00	0.00	0	0.00	0.00	0.00
SOUTH INDIAN BANK	22	101.55	25.39	96.47	0	0.00	0.00	0.00	42	205.98	49.37	195.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00
TAICO TAMILNADU MERCANTILE BANK LTD	4	19.80	4.95	18.81	1	5.00	1.25	4.75	3	10.50	2.63	9.98	1	5.00	1.25	4.75	1	10.00	1.25	9.50
Tamilnadu Grama Bank	87	370.23	91.43	351.72	21	97.57	24.39	92.69	150	655.42	160.08	622.30	20	91.74	22.93	87.15	19	101.19	22.13	96.13
Co operative Bank Tammisamudra Investment Corporation	66	257.71	64.43	244.68	35	102.54	25.63	97.26	63	282.04	70.31	267.94	27	95.01	23.75	90.11	30	97.94	23.57	92.89
	1	5.00	1.25	4.75	0	0.00	0.00	0.00	1	1.11	0.28	1.06	0	0.00	0.00	0.00	0	0.00	0.00	0.00
	1	15.00	2.50	14.25	0	0.00	0.00	0.00	31	205.89	46.72	194.84	0	0.00	0.00	0.00	3	32.00	6.75	30.40
	4282	17,463.70	4,360.32	16,583.92	2468	9,819.94	2,452.86	9,322.57	6078	26,219.37	6,463.58	24,891.90	1837	7,196.78	1,796.59	6,832.37	2002	8,252.47	1,926.73	7,895.46

UYEGP SCA&T SLBC Report 2022-23 as on 16.02.2023

Name of the Bank	Recommended Applications				Sanction				Total Bank pending				Loan Disbursed				Subsidy Disbursed			
	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan
BANK OF BARODA	21	88.84	22.21	84.40	12	42.84	10.71	40.70	39	189.26	43.95	179.80	10	36.84	9.21	35.00	10	30.52	7.51	29.00
BANK OF INDIA	13	49.95	12.49	47.45	4	15.00	3.75	14.25	23	89.91	22.47	85.41	6	18.42	4.61	17.50	7	27.42	6.11	26.05
BANK OF MAHARASHTRA	1	5.00	1.25	4.75	1	2.00	0.50	1.90	2	8.54	2.14	8.11	0	0.00	0.00	0.00	0	0.00	0.00	0.00
CANARA BANK	106	391.44	97.86	371.86	67	221.76	55.44	210.67	184	750.36	183.77	712.84	45	156.55	39.14	148.72	53	184.11	44.19	174.90
CENTRAL BANK OF INDIA	20	84.16	21.04	79.95	6	28.87	7.22	27.42	28	115.86	28.96	110.06	3	12.00	3.00	11.40	5	23.67	4.95	22.49
INDIAN BANK	259	953.63	238.41	905.95	92	326.26	81.51	309.94	425	1,640.46	409.59	1,558.44	69	246.29	61.52	233.97	68	242.48	58.70	230.36
INDIAN OVERSEAS BANK	130	477.11	119.28	453.25	51	170.26	42.56	161.74	193	715.98	177.74	680.18	35	123.32	30.83	117.15	35	121.09	29.39	115.04
STATE BANK OF INDIA	186	738.51	184.63	701.58	70	231.34	57.83	219.77	259	1,096.49	273.07	1,041.67	49	147.16	36.79	139.80	51	169.36	41.26	160.89
UCO BANK	6	23.55	5.89	22.37	2	7.06	1.77	6.71	6	28.75	7.19	27.31	2	7.06	1.77	6.71	2	7.06	1.77	6.71
UNION BANK OF INDIA	55	211.89	52.97	201.30	35	134.40	33.20	127.68	84	348.47	86.99	331.05	20	73.92	18.48	70.23	23	100.56	21.92	95.53
AXIS BANK	1	4.75	1.19	4.52	0	0.00	0.00	0.00	2	14.70	3.68	13.97	0	0.00	0.00	0.00	0	0.00	0.00	0.00
CITY UNION BANK LTD	9	38.00	9.50	36.10	2	10.00	2.50	9.50	25	104.24	26.06	99.03		0.00	0.00	0.00	2	10.00	0.97	9.50
THE FEDERAL BANK LTD	2	6.00	1.50	5.70	1	4.99	1.25	4.74	5	21.25	5.31	20.19	1	4.99	1.25	4.74	1	4.99	1.25	4.74
THE LAKSHMI VILAS BANK LTD	1	5.00	1.25	4.75	0	0.00	0.00	0.00	3	15.00	3.75	14.25	0	0.00	0.00	0.00	0	0.00	0.00	0.00
HDFC BANK LTD	2	6.00	1.50	5.70	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00
IDBI BANK LTD	1	3.00	0.75	2.85	1	5.00	1.25	4.75	7	23.14	5.78	21.98	1	5.00	1.25	4.75	1	5.00	1.25	4.75
INDUSIND BANK LTD	2	8.04	2.01	7.64	2	7.46	1.87	7.09	1	3.47	0.87	3.30	2	7.46	1.87	7.09	1	4.78	1.19	4.54
KARNATAKA BANK LTD	2	10.00	2.50	9.50	1	5.00	1.25	4.75	2	10.00	2.50	9.50	1	5.00	1.25	4.75	0	0.00	0.00	0.00
KARUR VYSYA BANK	6	26.02	6.51	24.72	0	0.00	0.00	0.00	22	107.58	26.90	102.20	0	0.00	0.00	0.00	0	0.00	0.00	0.00
KOTAK MAHINDRA BANK	1	5.00	1.25	4.75	0	0.00	0.00	0.00	1	5.00	1.25	4.75	0	0.00	0.00	0.00	0	0.00	0.00	0.00
PUNJAB NATIONAL BANK	13	48.66	12.16	46.22	9	31.48	7.87	29.90	31	135.41	33.85	128.64	7	17.80	4.45	16.91	7	19.80	4.11	18.81
SOUTH INDIAN BANK	4	20.50	5.13	19.48	0	0.00	0.00	0.00	7	35.25	7.56	33.49	0	0.00	0.00	0.00	0	0.00	0.00	0.00
TAMILNAD MERCANTILE BANK LTD	11	39.60	9.90	37.62	0	0.00	0.00	0.00	23	89.54	22.38	85.06	0	0.00	0.00	0.00	0	0.00	0.00	0.00
Tamilnadu Grama Bank	19	71.07	17.77	67.52	7	11.64	2.91	11.06	11	48.92	12.23	46.47	4	9.10	2.28	8.65	5	10.60	2.65	10.07
Co operative Bank	1	5.00	1.25	4.75	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00
	872	3,320.72	830.17	3,154.69	363	1,255.34	313.37	1,192.57	1405	5,727.65	1,417.98	5,441.26	256	875.90	218.91	832.11	274	984.59	231.75	935.36

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

KVIC, Chennai vide their letter Ref No. SOT/PMEGP/SLBC/Vol-III/2022-23 dated 18.01.2023 has advised the Target and Achievement under PMEGP scheme from 1<sup>st</sup> April 2022 to 16<sup>th</sup> February 2023.

Program - Year 2022-23

(Rs. In Lakhs)

Name of the Agency	Target			Achievement as on 16.02.2023			% of Margin Money achievement
	Project (In. Nos.)	Margin Money	Emp.	Project(In. Nos.)	Margin Money	Emp.	
Coir board	0	0	0	12	94.33	96	0
KVIC-SO	1,368	3,968.40	10,944	545	3,307.57	4,360	83
KVIC-DO	327	950.00	2,616	286	707.19	2,288	74
KVIB	1,053	3,052.80	8,424	756	2,119.59	6,048	69
DIC	3,100	8,988.80	24,800	2,985	7,443.84	23,880	83
<b>Total</b>	<b>5,848</b>	<b>16,960.00</b>	<b>46,784</b>	<b>4,584</b>	<b>13672.52</b>	<b>36672</b>	<b>81</b>

Share of SC, ST and Women

(Rs. In Lakhs)

Category	Projects	Margin Money	Employment
SC	579	1,282.55	4,632
ST	27	69.37	216
Women	2,161	5,850.31	17,288

Bank-wise MM disbursed as on 16.02.2023 is enclosed as annexure.

The Sponsoring Agencies have 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.

The Bank-wise achievement as on 16.02.2023 under MM stands at Rs.13672.52 lakhs against the target of Rs.16, 960 lakhs thus registering an achievement of 81%. The shortfall of achievement vis a vis target is only 19%. Hence SLBC request the member banks to achieve the target of March 2023 well in time.



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

Date: 16.02.2023

No: SOT/PMEGP/SLBC/Vol-II/2022-23

To  
The Convenor  
State Level Bankers Committee (Tamilnadu)  
Indian Overseas Bank,  
763, Anna Salari, Chennai-2

Sub: Target and achievement under PMEGP scheme for the year 2022-23-  
upto 16<sup>th</sup> Feb,2023-reg

Sir,  
Please refer the subject cited above. Accordingly, the target and achievement under PMEGP scheme upto 16<sup>th</sup> Feb,2023 for the year 2022-23 including Bank wise is enclosed herewith:

( Project in Nos. and MM in Rs. In lakhs)

Name of the Agency	Target			Achievement as on 16.02.2023			% to MM achievement
	Project	Margin Money	Emp.	Project	Margin Money	Emp.	
Coir Board	0	0.00	0.00	12	94.33	96	0
KVIC-SO	1368	3968.40	10944	545	3307.57	4360	83
KVIC-DO	327	950.00	2616	286	707.19	2288	74
KVIB	1053	3052.80	8424	756	2119.59	6048	69
DIC	3100	8988.80	24800	2985	7443.84	23880	83
Total	5848	16960.00	46784	4584	13672.52	36672	81

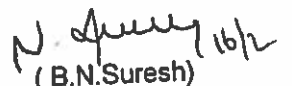
Share of SC, ST and Women

Category	Projects	Margin Money	Employment
SC	579	1282.55	4632
ST	27	69.37	216
Women	2161	5850.31	17288

The bank wise information is enclosed herewith

This is for your kind information please.

Yours faithfully

  
(B.N.Suresh)

State Director, I/c.



326, अव्याङ्गं शंमूगम रोड, गोपालपुरम, चेन्नई - 600 086.



326, Avvai Shanmugam Road, Gopalapuram, Chennai - 600 086  
Ph - 044 28351019 Fax- 044 28351697

**PMEGP - BANK WISE PERFORMANCE FOR THE YEAR 2022-23 AS ON 16.2.2023**

Sl. No.	Name	Forwarded to Bank		Sanctioned by Bank		MM Disbursed		Returned by Bank		Pending at bank	
		No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)
1	TAMIL NADU GRAMA BANK	801	774.1	295	206.13	138	83.34	293	260.22	271	343.68
2	UCO BANK	146	332.43	66	155.76	22	52.41	72	153.56	18	40.09
3	UNION BANK OF INDIA	1734	5003.71	711	2138.67	325	1018.55	528	1343.29	595	1785.51
4	CITY UNION BANK LIMITED	634	2552.1	93	656.09	61	368.33	119	416.58	438	1553.8
5	CATHOLIC SYRIAN BANK LTD	20	85.59	2	3.72	0	0	1	8.75	18	76.59
6	CANARA BANK	5651	19590.9	2393	9258.23	1141	4379.28	3014	9342.11	408	1528.37
7	KARNATAKA BANK LTD	33	136.54	6	28.73	7	28.92	14	70.12	17	61.44
8	BANK OF MAHARASHTRA	48	202.85	14	53.8	4	20.48	7	40.3	27	106.21
10	HDFC BANK	104	520.61	9	29.56	6	10.27	4	40.61	95	461.65
11	IDBI BANK	154	721.75	57	320.87	34	235.36	37	153.65	67	287.36
12	VIJAYA BANK	0	0	0	0	0	0	0	0	0	0
13	FEDERAL BANK	196	972.78	35	189.82	16	57.2	81	274.49	86	527.78
14	BANK OF INDIA	827	2500.59	367	1152.94	169	555.65	323	909.31	183	563.65
15	CENTRAL BANK OF INDIA	615	1840.35	266	865.3	117	384.65	263	747.44	136	369.26
16	AXIS BANK	1	2.55	0	0	0	0	0	0	1	2.55
17	INDIAN OVERSEAS BANK	3865	7879.8	1275	2529.48	610	1229.19	1731	3481.24	1068	2098.98
18	KARUR VYSYA BANK	516	2448.65	82	605.9	46	307.8	100	331.97	361	1661.22
19	LAXMI VILAS BANK	11	41.5	0	0	0	0	0	0	11	41.5
20	STANDARD CHARTERED BANK	0	0	0	0	0	0	0	0	0	0
21	BANK OF BARODA	882	3242.82	309	1305.21	141	659.71	184	547.66	443	1606.96
22	PUNJAB AND SIND BANK	17	48.55	3	8.75	2	6.25	8	16.55	6	23.25
23	INDIAN BANK	6983	16692.6	2148	4946.49	1104	2488.53	2809	6148.84	2429	6385.83
24	TAMILNAD MERCANTILE BANK LTD	494	2265.17	120	678.95	61	344.66	159	480.59	233	1163.24
25	TAMIL NADU STATE APEX COOPERATIVE BANK	8	14.85	0	0	0	0	0	0	8	14.85
26	DHANALAKSHMI BANK LTD	17	105.93	6	29.77	3	4.7	2	9.7	11	72.02
27	INDUSIND BANK	44	82.29	26	28.17	0	0	3	3.69	15	46.4
28	AXIS BANK LTD	55	333.46	0	0	0	0	5	32.97	50	300.49
29	SOUTH INDIAN BANK	152	686.63	18	174.33	11	92.86	56	175.89	84	415.92
30	DENA BANK	0	0	0	0	0	0	0	0	0	0
31	STATE BANK OF INDIA	4643	12614.3	1066	2736.07	448	1064.19	3069	7945.99	688	2058.4
32	ICICI BANK LIMITED	44	208.85	0	0	0	0	32	141.18	12	67.67
33	PUNJAB NATIONAL BANK	535	1512.13	238	583.18	117	276.51	238	692.91	76	249.25
	<b>Total</b>	<b>29267</b>	<b>83525</b>	<b>9605</b>	<b>28686</b>	<b>4584</b>	<b>13672.5</b>	<b>13154</b>	<b>33770</b>	<b>7890</b>	<b>24024</b>



**High rate of rejection of applications under PMEGP by banks:**

Department of Financial Services, Ministry of Finance, Government of India vide their communication f.No.3/8/2022-IF-II dated 14.12.2022 informs on the visit of the Parliamentary Standing Committee on Industry visit to Kumarakom on 07.11.2022 and Chennai on 09.11.2022.

The committee during their visit has raised concerns about the high rate of rejection of applications under PMEGP by banks, particularly on the grounds of service area, time limit for submitting documents, having achieved the target etc.,

PMEGP is an important flagship scheme of the Ministry of MSME and provides self-employment to rural and urban youth through establishment of micro-enterprises in the non-farm sector by assisting traditional artisans and unemployed youth in the rural as well as urban areas.

As per the data provided by KVIC, Chennai, the total number of applications returned by banks as on 16.02.2023 stands at 13154 as against 29267 applications forwarded to various banks (list enclosed). State Bank, Canara Bank, ICICI bank, IOB, Indian Bank, PNB are few banks to name having rejection percentage of above 40%.

F.No.3/8/2022-IF-II  
Government of India  
Ministry of Finance  
Department of Financial Services

3<sup>rd</sup> Floor, Jeevan Deep Building  
Parliament Street, New Delhi-110001  
Dated: 14<sup>th</sup> December, 2022

To,

(I) The Chief Executing Officer  
Indian Bank's Association  
Mumbai - 400 005


(II) Conveners, All State Level Banker's Committee

**Subject: Visit of the Department-related Parliamentary Standing Committee on Industry to Kumarakom, Chennai & Havelock (Swaraj Dweep) from 7<sup>th</sup> to 11 November, 2022**

Sir,

I am directed to refer to the subject noted above and to convey that Parliamentary Standing Committee on Industry on behalf of this Department visited Kumarakom on 7<sup>th</sup> November and Chennai on 9<sup>th</sup> November, 2022. The Committee members raised concerns about the high rate of rejection of applications under PMEGP by the banks, particularly on the grounds of service area, time limit for submitting documents, having achieved the target etc. Same issues were raised by the Committee visit to Havelock on 11<sup>th</sup> November 2022.

2. PMEGP is an important flagship scheme of the Ministry of MSME and provides self-employment to rural and urban youth through establishment of micro-enterprises in the non-farm sector by assisting traditional artisans and unemployed youth in rural as well as urban areas. In this regard, you are requested to take up the matter with all banks and examine the issue of high rate of rejection of applications under PMEGP by banks and take appropriate action accordingly.
3. Conveners of all state SLBCs are also requested to take up this matter as a separate agenda item and monitor the progress of the PMEGP scheme in their SLBC meetings.
4. Action taken in the matter may be shared by IBA and SLBCs with Ministry of MSME under intimation to this Department.

  
(Neha Chauhan)  
Deputy Director  
Tel: 011-23748775

Copy to: Under Secretary, M/o MSME, Udyog Bhawan, New Delhi- 110011, with the request to inform the action taken in this regard directly to Parliamentary Standing Committee.

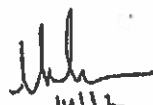
Government of India  
Ministry of Finance  
Department of Financial Services  
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Subject: - Visit of the Department-related Parliamentary Standing Committee on Industry to Kumarakom, Chennai & Havelock (Swaraj Dweep) from 7<sup>th</sup> to 11 November, 2022- reg.

Parliament Section of this Department may refer to its letter dated 16.11.2022, on the above subject.

2. In this regard, *vide* this department's letter dated 13/12/2022, CEO, Indian Bank Association and Conveners of all SLBCs were requested to take appropriate action (copy enclosed).

Encls: As above.

  
14/12  
(Neha Chauhan)  
Deputy Director

Director (Parliament Section), DFS

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IF II Section, ID Note No. 3/8/2022-IF-II, Dated 14<sup>th</sup> December, 2022

**Procedure for remittance of call back of subsidy under PMEGP scheme**

KVIC, state Office, Tamil Nadu vide their letter SOT/PMEGP/General/2022-23 dated 16.02.2023 (copy enclosed) has informed on the procedure for remittance of call back subsidy under PMEGP scheme by the banks to KVIC.

Hitherto, banks were remitting the call back subsidy under the PMEGP scheme through NEFT/DD etc., to KVIC Chennai, the nodal agency for the scheme in the State.

Now, as per the revised module for remittance of ineligible subsidy, provision has been made in the PMEGP e-portal, wherein the banks have to remit the call back subsidy through e-challan.

The detailed procedure for remittance of call back subsidy under PMEGP scheme is provided as annexure.

Member Banks are requested to take cognizance of the matter and disseminate the information to their branches to follow the procedure accordingly.



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

Date: 16.02.2023

No: SOT/PMEGP/General/2022-23

To  
The Convenor,  
State Level Bankers Committee (SLBC)  
Indian Overseas Bank, Mount Road, Chennai-2.

Sub: Remittance of call back subsidy under PMEGP scheme by the banks to KVIC-reg.

Sir,

You are well aware that Prime Minister's Employment Generation Programme (PMEGP) is a flagship scheme of Govt. Of India being implemented from 2008 onwards. The applications are invited through online PMEGP portal from 1<sup>st</sup> July,2016 onwards, in which right from the receipt of application from the prospective candidates to till receipt of subsidy by the financing banks are taking place through online e portal. The 100% physical verification of PMEGP units are also taking place through geo-tagging process and subsidy adjustment letters are being issued through online to enable the concerned financing branch Managers to adjust the subsidy against the loan after three years period.

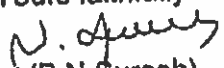
Earlier, the banks used to remit the call back subsidy through NEFT/Demand draft etc., under the PMEGP scheme to the KVIC, Chennai being the Nodal agency of the Scheme. In turn, the KVIC remit the subsidy to Central Office, KVIC, Mumbai to square up the accounts.

However, as per new module for remittance of ineligible subsidy, this office is not to accept such subsidy amount from the financing bank and necessary module has been created in the PMEGP e portal, through which, they can remit the ineligible subsidy through e-challan.

The screen shot of the procedure to remit the ineligible subsidy is enclosed herein. The Convenor, SLBC, is kindly requested to inform all controlling banks to inform the same to its banks in Tamilnadu to follow the above procedure.

Enclosed: As above

Yours faithfully

  
(B.N.Suresh)  
Dy. Director, I/c



326, अव्याधुं शंभुगम रोड, गोपालपुरम, चेन्नई - 600 086.

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

## Procedure for returning/refunding PMEGP Margin Money (Subsidy)

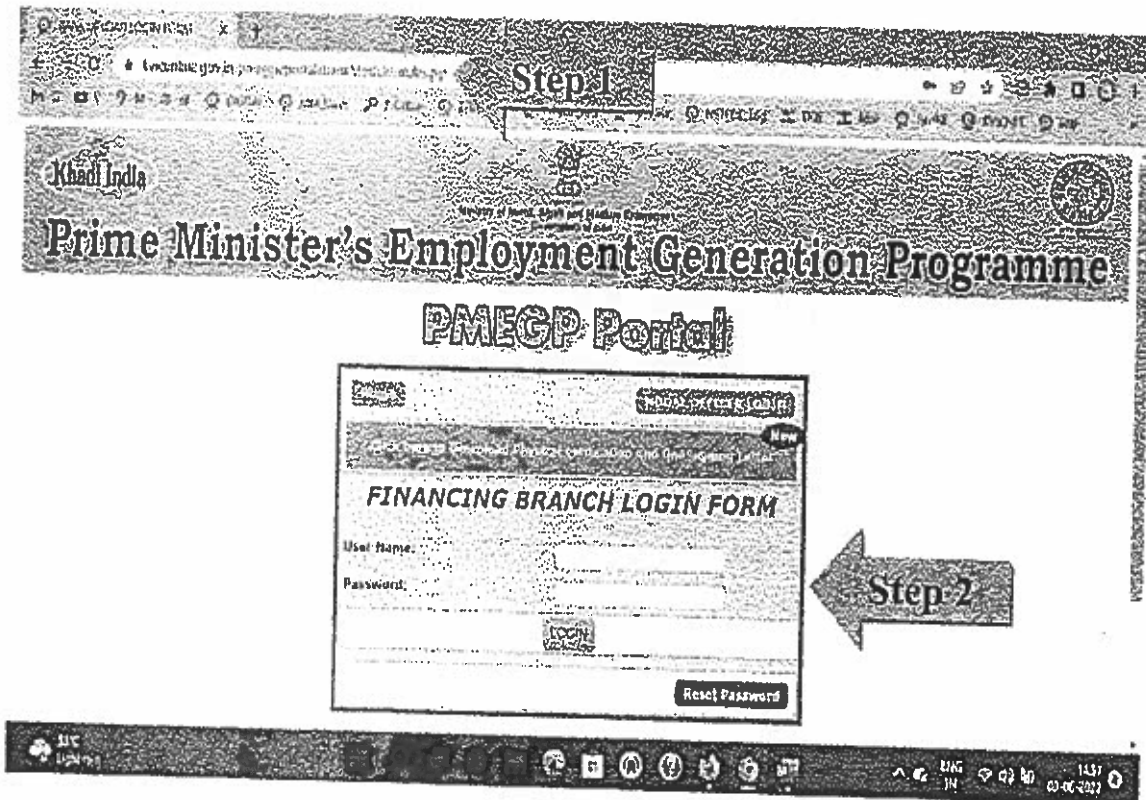
### Case 1. On the basis of the Adjustment letter

On the basis of the physical verification report, the implementing agency generates the adjustment letter and uploads it on the PMEGP portal with duly signed for adjustment of Margin Money by the respective financing bank branches.

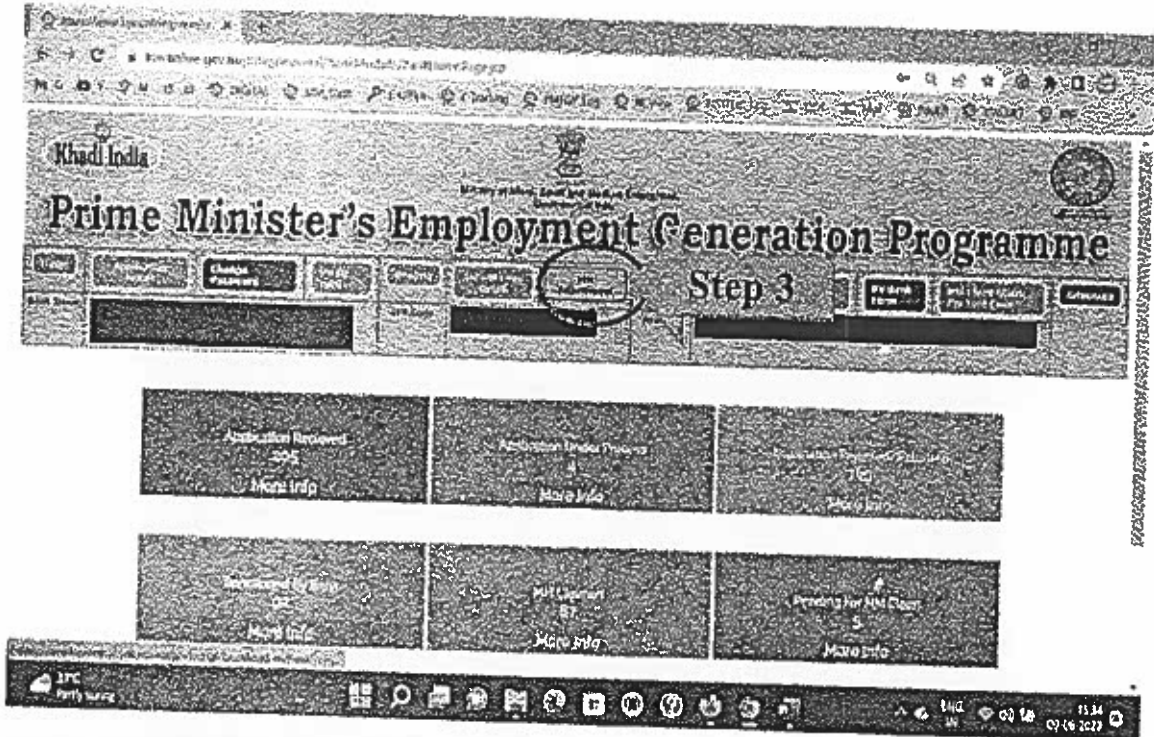
The financing bank shall download the adjustment letter from the PMEGP portal and adjust the eligible Margin Money amount in the beneficiary loan account. And, if any ineligible amount is mentioned in the adjustment letter, the financing bank shall refund/return such ineligible Margin Money amount to KVIC through the e-challan system. The procedure for generating the e-challan is as under,

**Step 1** - Go to Bank login under the PMEGP portal through the link, (<https://www.kviconline.gov.in/pmegportal/bankModule/index.jsp>)

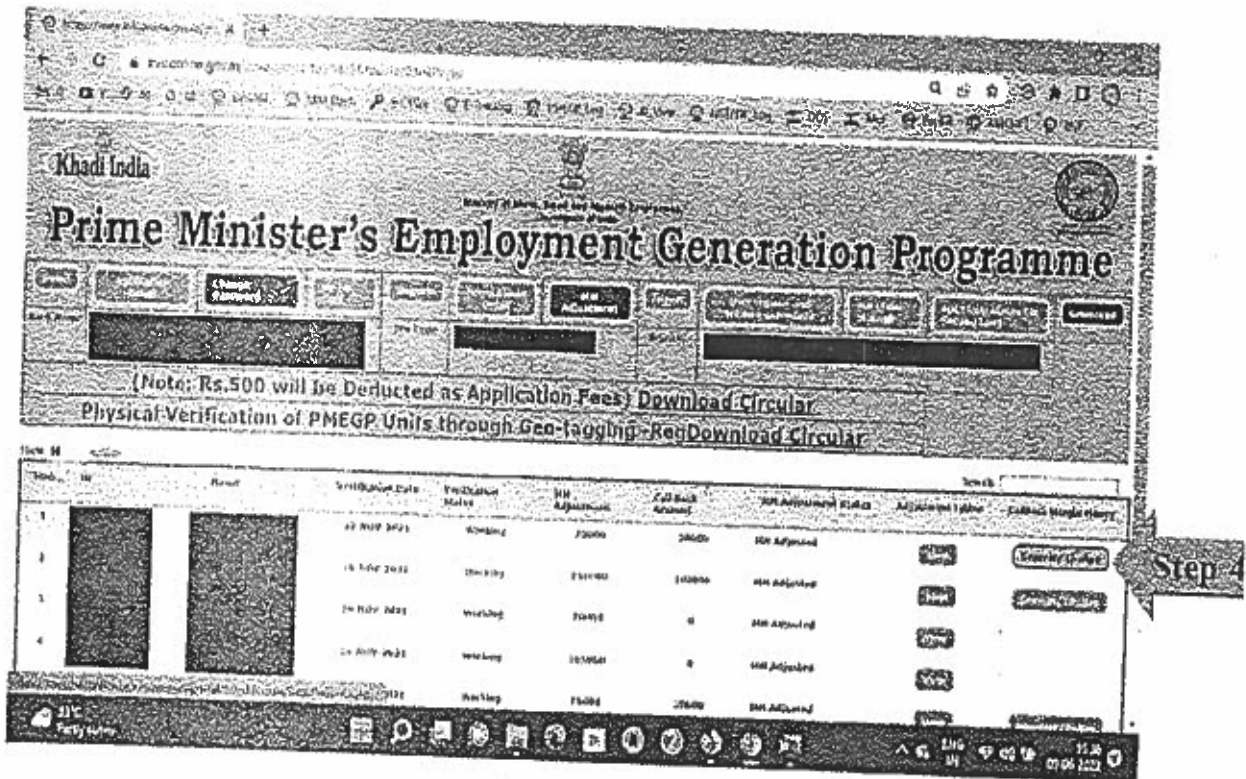
**Step 2** - Fill up your branch login credential and click on the login button.



Step 3 - Go to MM Adjustment Tab,



Step 4 - Select the Applicant ID and check their ineligible amount of Margin Money as per the adjustment letter, then click on Generate Challan.



Step 5 - Fill the Branch contact no. with proper remarks before submitting.

**PEGPE Challas**

Steps to be followed:-

- 1) Fill the form & upload the photo.
- 2) If the Applicant is a woman (18 days) & 1st time applicant.
- 3) Fill the form & upload the photo.
- 4) Fill the form & upload the photo.
- 5) Fill the form & upload the photo.

Applicant's Name:	[Redacted]	Applicant's Name:	[Redacted]
Branch Name:	[Redacted]	Branch Name:	[Redacted]
Branch Manager Name:	[Redacted]	Branch Manager Contact No.:	[Redacted]
Branch Manager Contact No.:	[Redacted]	Branch Manager Contact No.:	[Redacted]

**Step 5**

CONFIRM

Step 6 - Verify beneficiary details and refund amount before clicking on Confirm.

**With PEGPE Challas**

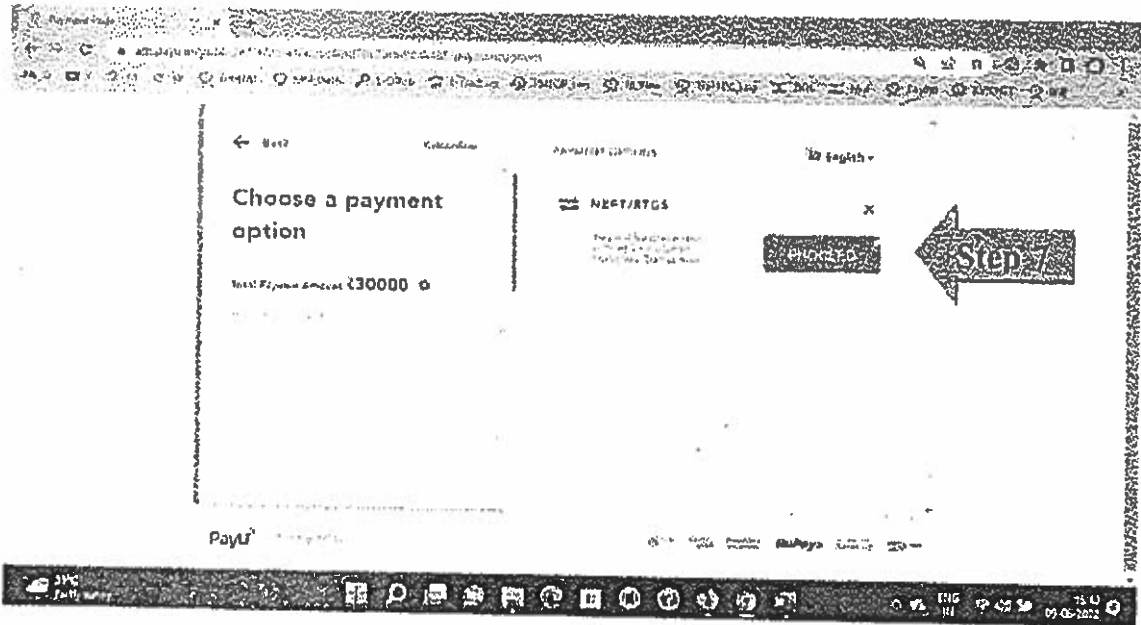
Applicant's Name:	[Redacted]	Applicant's Name:	[Redacted]
Branch Name:	[Redacted]	Branch Name:	[Redacted]
Branch Manager Name:	[Redacted]	Branch Manager Contact No.:	[Redacted]
Branch Manager Contact No.:	[Redacted]	Branch Manager Contact No.:	[Redacted]

**Step 6**

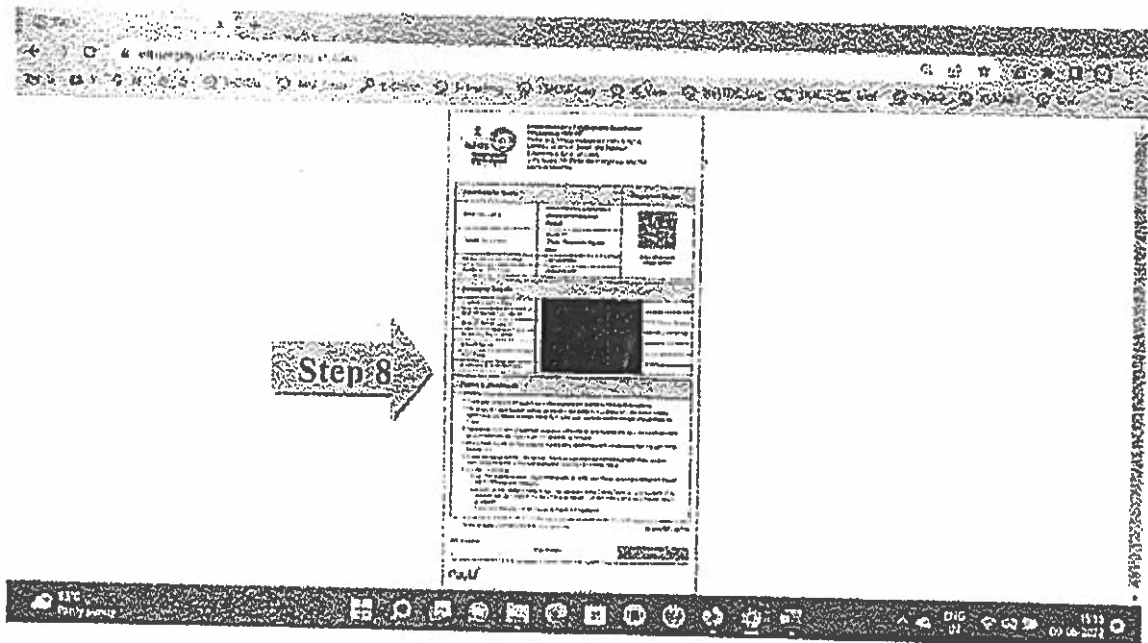
CONFIRM



Step 7 - Click on NEFT/RTGS Button then proceed,



Step 8 - The e-Challan is generated, you may save the challan in PDF and take the printout for further process.



Step 9 - The financing bank shall remit the ineligible Margin Money amount as per the bank details mentioned in the challan through their internal bank procedure.

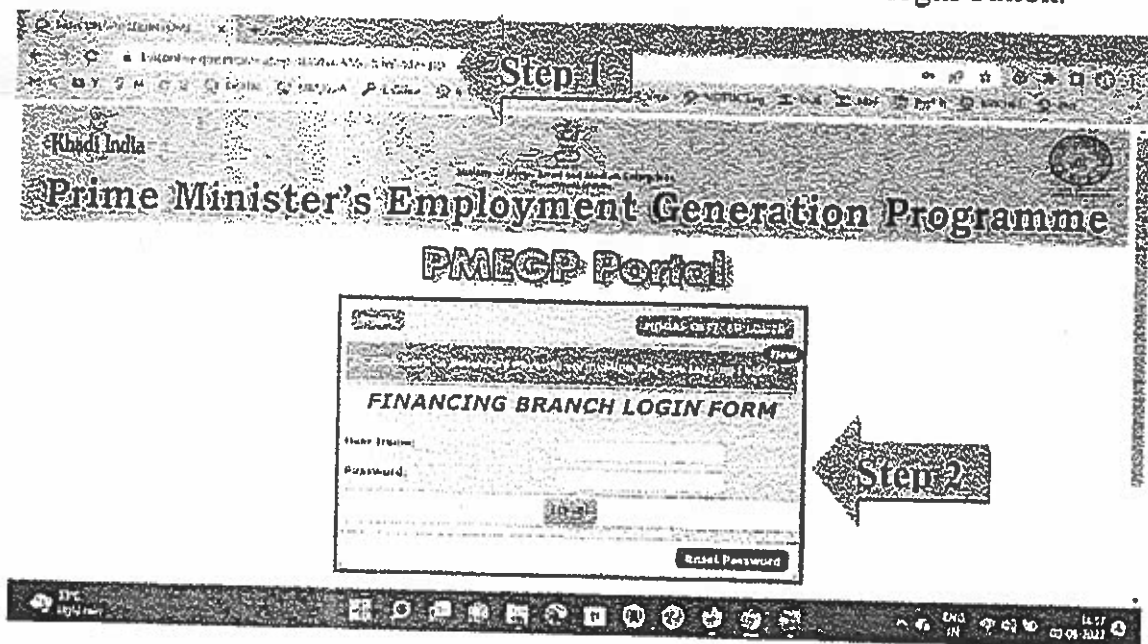
Case 2. In case of Loan Account Closed before lock-in period

Wherein, the financing bank has received the Margin Money after disbursement of the PMEGP Loan and the said PMEGP loan closed before the lock-in period then, the financing bank can refund the margin Money through adopting the following steps.

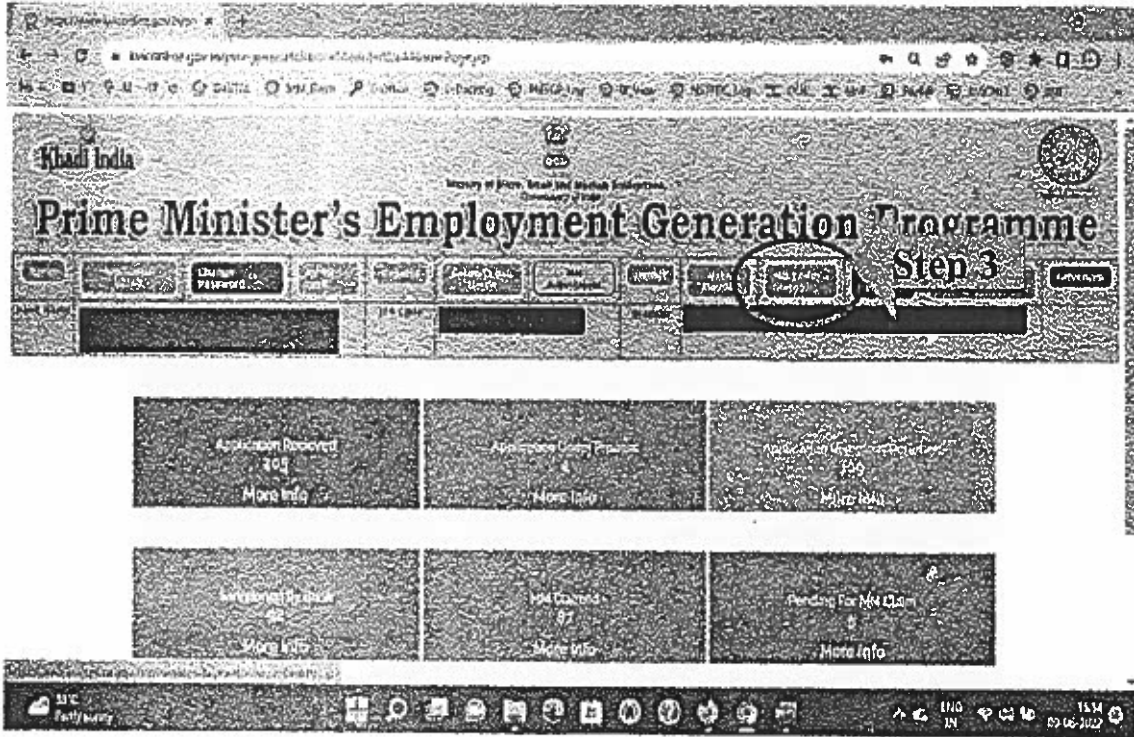
Before returning the Margin Money, it may be ensured by the financing bank that once the Margin Money is refunded to the KVIC then, there is no provision/option to the Financing Bank as well as the Beneficiary to re-claim the Margin Money.

Step 1 - Go to Bank login under the PMEGP portal through the link, (<https://www.kviconline.gov.in/pmeagportal/bankModule/index.jsp>)

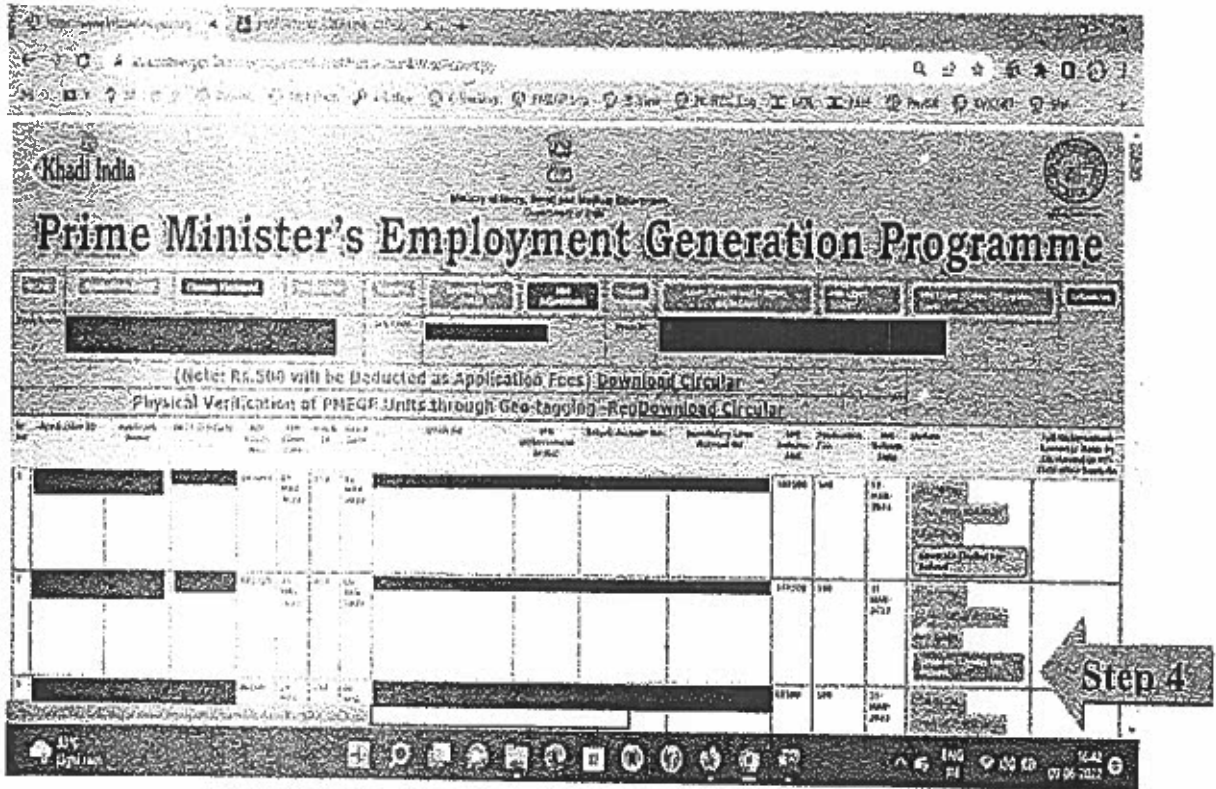
Step 2 - Fill up your branch login credential and click on the login button.



Step 3 - Go to MM Claim Status Tab,



Step 4 - Select the Applicant ID and click on Generate Challan for Refund.



Step 5 - Fill the Branch contact no. with proper remarks before submitting.

**PEGPE-Check**

Steps to complete the form:

- 1) Enter Branch ID Code
- 2) Enter Financial Branch ID Code
- 3) Enter Marginal Money Collected
- 4) Enter Branch Name
- 5) Enter Branch Manager Contact No.

Information to fill:

Applicant's Name	
Financial Branch ID Code	
Marginal Money Collected	
Branch Name	
Branch Manager Contact No.	

Buttons: [Back] [Submit]

Step 6 - Verify beneficiary details and refund amount before Confirm.

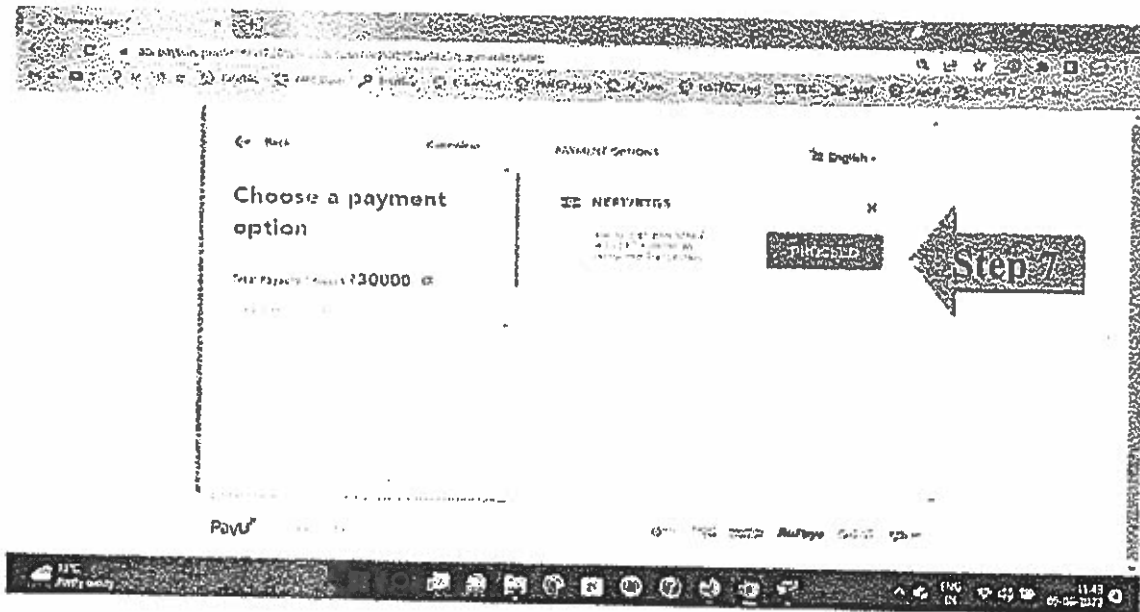
**Verify PEGPE-Check**

Information to fill:

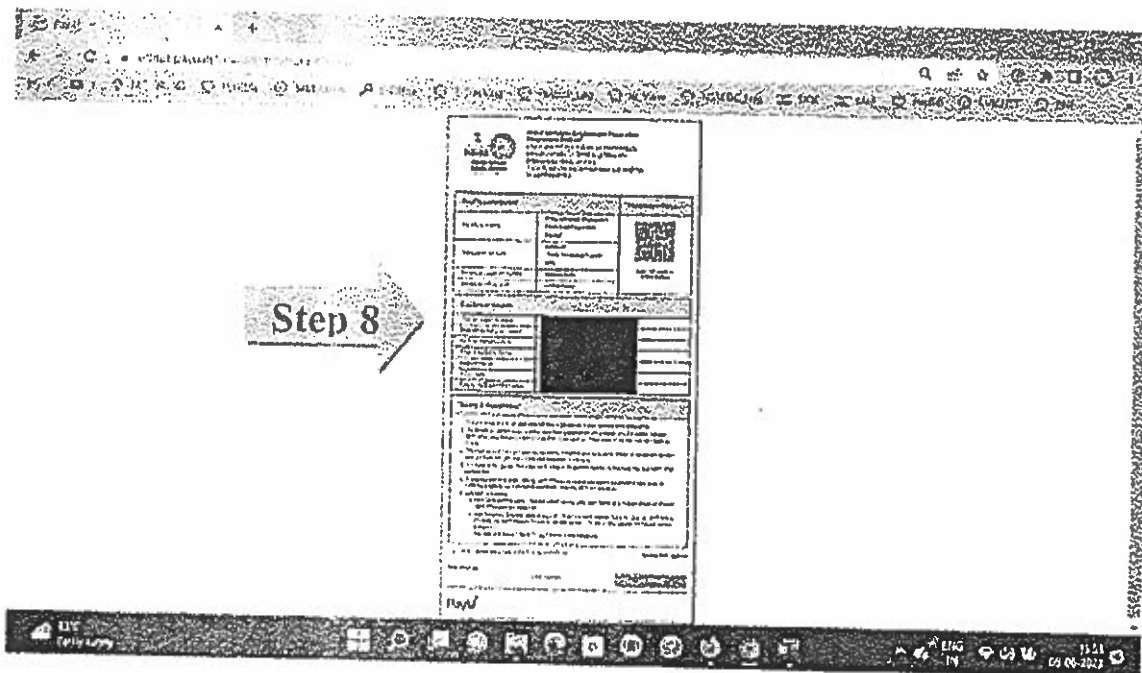
Applicant's Name	
Financial Branch ID Code	
Marginal Money Collected	
Branch Name	
Branch Manager Contact No.	

Buttons: [Back] [Confirm]

Step 7 - Click on NEFT/RTGS Button then proceed,



Step 8 - Challan is generated, you may save the challan in PDF and take the printout for further process.



Step 9 - The financing bank shall remit the Margin Money amount as per the bank details mentioned in the challan through their internal bank procedure.

Step 10 - After remittance, the financing branch can share the transaction details to the email [pmegrpclaims.kvic@gov.in](mailto:pmegrpclaims.kvic@gov.in) for reconciliation purpose.

**PM Formalisation of Micro Food Processing Enterprises Scheme (PMFME Scheme) – need for improvement**

We all are aware that as a part of Aatmanirbhar Bharat Abhiyan, the Ministry of Food Processing Industries (MoFPI), GOI has implemented the Centrally Sponsored Scheme “PM 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 and increased access of credit to new 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 is being reviewed periodically by the Govt. of India.

The District-wise performance under the scheme as on 17.02.2023 from inception are provided in the annexure.

Director of Agriculture Marketing and Agri. Business, Chennai vide letter FPI/11878/2020 dated 01.08.2022 has informed that there is huge pendency of applications in bank branches and few banks have not yet logged into PMFME portal to view and process the applications. PMFME Scheme is now maintained DIC. Hence, in order to monitor the entire process and expedite the same, GoTN has proposed the following:

- State level coordinator for all the banks shall be assigned and the progress may be reviewed periodically.
- District level coordinator exclusive for PMFME scheme to be nominated, to co-ordinate with all bankers and District Nodal Officers in their respective districts.
- A special cell to monitor the scheme has to be formed at the State level.

In this regard, SLBC has sent communication to all the Member Banks to provide us the details of State Level coordinator for their banks and at district level, the concerned LDMs shall act as the District level coordinator. Also, LDMs were advised to provide the disaggregate target to the branches in their districts.

As our State has huge potential in food processing sector, and there is ample scope for achieving the targets under the scheme, SLBC requests the Member Banks to sensitize their field level officers about the potential available under the scheme for our State and instruct their branches concerned for speedy process of all eligible applications.

PMFME 17.02.2023				
DISTRICT	LOAN SANCTIO NED	LOAN UNDER PROCESS	LOAN REJECTED	TOTAL APPLICATI ON
Ariyalur	53	67	61	217
Chengalpattu	63	52	44	183
Chennai	17	171	19	296
Coimbatore	70	71	16	203
Cuddalore	95	130	113	651
Dharmapuri	68	52	49	194
Dindigul	107	62	42	217
Erode	86	75	15	209
Kallakurichi	51	52	55	217
Kanchipuram	69	64	54	253
Kanniyakumari	40	48	26	125
Karur	53	30	16	105
Krishnagiri	71	65	50	219
Madurai	170	70	22	337
Mayiladuthurai	1	82	0	128
Nagapattinam	41	198	42	440
Namakkal	91	50	30	218
Perambalur	65	27	14	155
Pudukkottai	44	82	23	203
Ramanathapuram	42	82	8	149
Ranipet	84	62	39	227
Salem	108	45	41	217
Sivaganga	42	49	47	145
Tenkasi	74	51	10	165
Thanjavur	47	76	65	278
Theni	58	40	2	121
The Nilgiris	53	18	2	86
Thiruvallur	72	211	68	473
Thiruvarur	56	150	9	220
Tiruchirappalli	86	46	49	211
Tirunelveli	79	43	11	225
Tirupathur	135	21	32	198
Tiruppur	80	92	16	270
Tiruvannamalai	240	76	89	484
Tuticorin	44	67	26	390
Vellore	83	45	35	185
Villupuram	61	62	61	209
Virudhunagar	87	65	35	238
<b>TOTAL</b>	<b>2786</b>	<b>2749</b>	<b>1336</b>	<b>9061</b>

**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 01-04-2022 to 22.02.2023 are given in the annexure.

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

As on 22.02.2023, Banks/FIs in Tamil Nadu have sanctioned 45,12,743 number of loans under three categories of Prime Minister Mudra Yojana scheme have sanctioned for an amount of Rs. 30,298.62 crores and have disbursed loans to the tune of Rs. 30,091.45 crores. Category-wise details are furnished below:

<b>PRADHAN MANTRI MUDRA YOJANA (PMMY)</b>			
<b>Progress Report as on 22.02.2023 during the FY-2022-23</b>			
<b>Amount in Rs. In Crs.</b>			
<b>TYPE</b>	<b>NO.OF ACS</b>	<b>SANCTIONED</b>	<b>DISBURSED</b>
SHISHU	27,57,757	9,833.59	9,806.94
KISHORE	16,66,999	15,451.37	15,345.54
TARUN	87,987	5,013.67	4,938.98
<b>TOTAL</b>	<b>45,12,743</b>	<b>30,298.63</b>	<b>30,091.46</b>

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



**PMMY-BankWise -22.02.2023**

Bank Name	Shishu				Kishore				Tarun				Total	
	(Loans up to Rs. 50,000)				(Loans from Rs. 50,001 to Rs. 5.00 Lakh)				(Loans from Rs. 5.00 to Rs. 10.00				Sanction Amt	Disb Amt
	No Of A/Cs	Sanction Amt	Disb Amt		No Of A/Cs	Sanction Amt	Disb Amt		No Of A/Cs	Sanction Amt	Disb Amt	No Of A/Cs		
Bank of Baroda	88,675.00	303.24	301.03	11,830.00	218.43	189.79	2,257.00	132.80	121.46	1,02,762.00	654.47	612.28		
Bank of India	8,148.00	21.70	21.51	13,507.00	276.77	272.34	1,842.00	149.52	143.72	23,497.00	447.99	437.57		
Bank of Maharashtra	75,692.00	215.04	214.99	5,015.00	60.27	56.88	450.00	38.18	34.57	81,157.00	313.49	306.44		
Canara Bank	88,084.00	217.27	217.15	36,265.00	834.99	816.57	9,575.00	810.00	806.68	1,33,924.00	1,862.26	1,840.40		
Central Bank of India	5,381.00	4.42	3.11	2,209.00	49.78	40.55	752.00	65.33	56.98	8,342.00	119.53	100.64		
Indian Bank	5,437.00	19.65	19.65	20,643.00	452.12	452.12	37,951.00	581.86	581.86	64,031.00	1,053.63	1,053.63		
Indian Overseas Bank	2,33,415.00	765.56	765.47	84,404.00	1,130.99	1,120.84	2,288.00	182.74	179.77	3,20,107.00	2,079.29	2,066.09		
Punjab National Bank	3,398.00	21.99	21.98	3,765.00	91.36	90.31	1,819.00	160.03	159.76	8,982.00	273.38	272.04		
State Bank of India	10,789.00	30.85	23.70	15,629.00	401.03	388.99	7,753.00	1,146.39	1,126.35	34,171.00	1,578.28	1,539.04		
Union Bank of India	28,553.00	91.73	90.21	59,177.00	936.10	921.41	4,105.00	333.84	324.09	91,835.00	1,361.66	1,335.71		
Punjab & Sind Bank	185.00	0.43	0.36	192.00	4.63	4.52	81.00	7.15	7.06	458.00	12.22	11.94		
UCO Bank	1,435.00	5.09	4.99	1,374.00	31.79	31.08	516.00	43.70	42.96	3,325.00	80.57	79.04		
Catholic Syrian Bank	0.00	0.00	0.00	1.00	0.02	0.02	1.00	0.10	0.10	2.00	0.12	0.12		
Federal Bank	69.00	0.34	0.33	500.00	11.18	10.25	120.00	10.83	9.08	689.00	22.36	19.66		
Jammu & Kashmir Bank	2.00	0.00	0.00	13.00	0.46	0.45	9.00	0.79	0.79	24.00	1.25	1.24		
Karnataka Bank	21.00	0.05	0.03	80.00	2.97	2.45	120.00	9.75	8.93	221.00	12.77	11.41		
Kanur Vysya Bank	0.00	0.00	0.00	57.00	1.67	1.67	77.00	5.51	5.51	134.00	7.19	7.18		
City Union Bank	6.00	0.02	0.02	28.00	0.61	0.61	2.00	0.20	0.20	36.00	0.83	0.83		
Ratnakar Bank	72.00	0.15	0.15	1.00	0.02	0.02	4.00	0.25	0.25	77.00	0.42	0.42		
South Indian Bank	0.00	0.00	0.00	29.00	1.31	1.31	27.00	2.41	2.41	56.00	3.72	3.72		
TMB Ltd	111.00	0.50	0.50	127.00	2.30	2.30	7.00	0.23	0.23	245.00	3.02	3.02		
ICICI Bank	2.00	0.01	0.01	752.00	27.78	27.78	1,904.00	148.42	148.42	2,658.00	176.21	176.21		
Axis Bank	1,13,725.00	381.28	381.28	3,894.00	76.39	76.39	1,632.00	142.41	142.41	1,19,251.00	600.08	600.08		
IndusInd Bank	48,302.00	129.90	129.90	2,688.00	40.95	40.95	1,581.00	96.50	96.50	52,571.00	267.35	267.35		
Yes Bank	41,683.00	153.38	153.38	4,494.00	26.75	26.75	18.00	1.74	1.74	46,195.00	181.87	181.87		
HDFC Bank	1,51,401.00	471.72	471.72	72,271.00	560.07	560.07	5,798.00	405.60	405.60	2,29,470.00	1,437.39	1,437.39		
Kotak Mahindra Bank	34,815.00	127.64	127.64	5.00	0.04	0.04	4.00	0.37	0.37	34,824.00	128.04	128.04		
Bandhan Bank	56,716.00	220.79	220.79	21,107.00	154.13	154.13	0.00	0.00	0.00	77,823.00	374.92	374.92		
IDFC Bank Limited	3,15,881.00	1,223.04	1,223.04	6,98,276.00	5,116.03	5,115.78	2,296.00	144.74	144.04	10,16,453.00	6,483.81	6,482.85		
IDBI Bank Limited	6.00	0.01	0.01	39.00	1.23	1.23	97.00	7.76	7.76	142.00	9.00	9.00		

**PMMY-BankWise --22.02.2023**

Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00)			Total		
	No Of A/Cs	Sanction Amt	Disb Amt	No Of A/Cs	Sanction Amt	Disb Amt	No Of A/Cs	Sanction Amt	Disb Amt	No Of A/Cs	Sanction Amt	Disb Amt
	Tamil Nadu Grama Bank	53,999.00	148.69	148.69	76,309.00	1,052.70	1,052.70	4,263.00	338.22	338.22	1,34,571.00	1,539.61
Muthoot Microfin Ltd	1,30,880.00	578.25	578.25	81,076.00	531.13	531.13	0.00	0.00	0.00	2,11,956.00	1,109.38	1,109.38
SURYODAY MICRO FINANCE LIMITED	68,621.00	201.30	201.30	21,340.00	178.67	177.76	632.00	45.90	40.76	90,593.00	425.87	419.83
Fincare Small Finance Bank	59,399.00	214.60	214.60	0.00	0.00	0.00	0.00	0.00	0.00	59,399.00	214.60	214.60
Ujjivan Small Finance Bank	1,52,190.00	670.17	670.17	1,19,744.00	1,091.53	1,091.53	0.00	0.00	0.00	2,71,934.00	1,761.70	1,761.70
Jana Small Finance Bank Limited	6.00	0.02	0.02	220.00	4.06	4.06	3.00	0.21	0.21	229.00	4.30	4.30
Equitas Small Finance Bank	4,08,423.00	1,471.92	1,471.92	1,77,339.00	1,063.59	1,063.59	0.00	0.00	0.00	5,85,762.00	2,535.52	2,535.52
ESAF Small Finance Bank	79,937.00	330.94	330.94	42,542.00	329.23	329.23	3.00	0.19	0.19	1,22,482.00	660.36	660.36
Others	4,92,298.00	1,811.90	1,798.10	90,057.00	688.29	687.94	0.00	0.00	0.00	5,82,355.00	2,500.18	2,486.03
<b>Total</b>	<b>27,57,757.00</b>	<b>9,833.59</b>	<b>9,806.94</b>	<b>16,66,999.00</b>	<b>15,451.37</b>	<b>15,345.54</b>	<b>87,987.00</b>	<b>5,013.67</b>	<b>4,938.98</b>	<b>45,12,743.00</b>	<b>30,298.64</b>	<b>30,091.46</b>

PMMY-District Wise 22.02.2023

Amt. in Cr

State/District	Shibu			Kishore			Tarun			Total		
	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
Aryalur	33101	122.3	122.08	16092	145.48	143.08	518	33.19	31.74	49711	300.96	296.9
Chengelpet	22248	84.56	84.48	21551	216.92	216.28	1175	21.83	21.31	44974	323.31	322.07
Chennai	189113	650.95	649.99	58398	731.13	721.11	12800	683.01	667.86	260311	2065.08	2038.96
Coimbatore	113380	388.09	386.74	42307	526.11	517.57	5943	364.29	357.81	161630	1278.49	1262.11
Cuddalore	114356	425.59	424.64	48657	438.27	436.2	2361	98.56	97.39	165374	962.42	958.23
Dharmapuri	38023	136.64	136.28	19405	237.53	236.6	1807	134.61	133.67	59235	508.78	506.55
Dindigul	70996	247.71	247.12	20060	242.01	237.54	2007	124.38	123.3	93063	614.11	607.96
Erode	86751	298.28	295.57	23407	260.43	256.52	2344	164.81	161.22	112502	723.52	713.31
Kallakurichi	25613	97.66	97.4	7973	79.17	78.72	266	13.18	13.13	33852	190.01	189.26
Kancheepuram	106873	384.52	383.6	66000	713.27	706.55	3774	192.69	188.85	176647	1290.48	1278.99
Kanyakumari	57841	191.82	191.48	33387	415.98	414.98	2231	106.3	105.06	93459	714.1	711.51
Karur	17706	58.93	58.62	7574	88.85	86.33	850	47.79	46.68	26130	195.57	191.63
Krishnagiri	39624	145.76	145.37	20886	291.96	290.1	3816	280.23	279.01	64326	717.94	714.48
Madurai	96363	338.59	337.7	32971	375.61	369.5	4775	212.42	210.22	134109	926.62	917.42
Nagapattinam	86595	297.1	296.49	34516	293.41	292.18	1555	65.34	64.83	122666	655.85	653.5
Namakkal	49782	175.5	175.14	20293	234.89	233.08	1827	108.13	106.06	71902	518.53	514.29
Nilgiris	22283	79.39	78.84	12374	136.6	134.95	784	35.94	35.12	35441	251.93	248.91
Other	315881	1223.04	1223.04	698276	5116.03	5115.78	2296	144.74	144.04	1016453	6483.81	6482.85
Perambalur	16525	58.16	57.96	7359	77.74	73.93	400	65.17	64.37	24284	201.06	196.25
Pudukkottai	59712	219.62	219.11	17716	161.86	159.98	1020	57.23	55.94	78448	438.7	435.03
Ramanathapuram	39237	133.08	132.63	7327	97.11	96.71	1007	53.1	52.34	47571	283.29	281.68
Ranipet	113660	42.91	42.89	9049	85.97	85.6	384	16.97	16.51	20793	145.86	145
Salem	87481	296.1	295.38	30580	373.45	370.33	3906	263.36	258.95	121967	932.91	924.65
Sivaganga	44853	157.39	156.91	17881	195.98	194.83	1034	52.63	51.25	63788	406.01	402.99
Tenaksi	23793	82.52	82.5	8141	86.81	86.56	564	15.23	15.1	32498	184.56	184.17
Thanjavur	83646	306.31	305.8	35439	310.45	308.53	2364	118.29	117.3	121449	735.04	731.62
Theni	44396	157.6	157.1	13207	151.36	149.49	1022	56.94	55.5	58625	365.9	362.1
Thiruvallur	89453	313.66	312.76	63352	717.44	713.58	4776	178.6	176.28	159581	1209.71	1202.62
Thiruvarur	68560	259.06	258.59	29166	228.01	226.98	802	36.75	36.14	98528	523.83	521.7
Theothukudi	64364	211.71	210.91	18827	218.45	216.73	1589	85.92	85.05	84780	516.08	512.69
Tiruchirappalli	107706	383.73	382.68	35409	338.66	330.75	3631	446.71	444.28	146746	1169.1	1157.71
Tirunelveli	109520	371.7	370.21	32861	328.94	325.63	2669	116.66	114.88	145050	817.29	810.71
Tirupattur	18870	73.78	73.74	10845	104.62	104.4	898	37.17	36.9	30613	215.58	215.04

State/District	Shidhu			Kishore			Tarun			Total		
	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
Tiruppur	54429	190.23	188.87	18172	213.74	209.78	2634	173	168.79	75235	576.97	567.44
Tiruvannamalai	76764	278.04	277.41	39734	375.86	372.72	1788	84.8	83.67	118286	738.71	733.8
Vellore	97242	351.8	349.22	32683	340.44	335.67	2400	128.88	126.36	132325	821.12	811.25
Viluppuram	103026	364.99	363.27	33924	306.46	304.24	2366	95.61	94.31	139316	767.06	761.82
Virudhunagar	70291	234.76	234.44	19200	194.36	192.06	1604	99.21	97.73	91095	528.34	524.23
Total	2757757	9833.57	9806.94	1666999	15451.37	15345.54	87987	5013.66	4938.97	4512743	30298.6	30091.45

PMMY-Category Wise - 22.02.2023

Sr No	Category	Amt in Cr.														
		Shahu				Kishore				Teran				Total		
		(Loans up to Rs. 50,000)				(Loans from Rs. 50,001 to Rs. 5,00,000 Lakh)				(Loans from Rs. 5,00,001 to Rs. 10,00,000 Lakh)						
No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt	
1	General	1957462	6942.19	6923.65	6349.34	894921	8931.8	8847.78	7849.08	52757	3731.78	3678.54	3241.38	19605.77	19450.4	17439.79
2	SC	271586	997.75	996.08	839.37	284315	2048.26	2045.08	1709.37	6379	231.01	229.23	229	3277.03	3270.39	2777.74
3	ST	27530	97.29	97.19	86.69	12949	124	123.4	109.62	1864	81.01	80.78	69.89	302.24	301.37	266.2
4	OBC	501179	1796.4	1789.99	1497.66	474814	4347.31	4329.27	3803.3	26987	969.86	950.03	1046.66	7113.56	7069.29	6347.62
5	Total	2757757	9833.57	9806.94	8773.06	1666999	15451.37	15345.54	13471.36	87987	5013.66	4938.97	4586.93	30298.6	30091.45	26831.34
	Out of Above															
6	Women Entrepreneurs	2060577	7217.24	7201.11	6402.22	1210863	9151.05	9122.01	7833.76	8492	647.84	640.16	597.36	17016.13	16963.28	14833.35
7	New Entrepreneurs / Accounts	690019	2398.2	2384.75	1960.75	175205	2366.8	2329.89	1983.09	22603	2261.28	2221.42	1972.8	7026.28	6936.05	5916.64
8	Minority	147875	518.54	517.47	419.23	98297	934.52	929.6	813.53	3134	246.82	242.18	226.11	1669.88	1689.26	1459.87
9	PMIDY OD Account	7011	6.98	6.72	5.56	0	0	0	0	0	0	0	0	6.98	6.72	5.56
10	Mudra card	4567	11.27	11.07	9.26	3412	80.35	78.64	68.76	871	74.38	73.09	60.17	166	162.8	138.19
11	MULM	70	0.23	0.23	0.14	128	3.68	3.67	2.26	113	9.67	9.66	7.62	13.58	13.55	10.02
12	NRLM	11093	31.49	31.45	27.8	15235	229.21	227.94	192.61	2188	171.22	169.83	137.62	431.93	429.21	354.03
13	Other Govt. Sponsored Prog.	264042	882.34	881.9	850.4	113839	1478.24	1466.55	1372.05	4032	331.91	326.46	273.28	2692.49	2674.92	2495.73
14	Skill Certified	1965	9.65	9.65	7.8	11209	352.99	351.29	325.25	3163	254.39	250.62	220.78	617.03	611.56	553.83
15	Self Certified	10874	45.05	45.04	38.28	90842	1145.44	1119.36	1047.77	3944	259.92	258.31	228.2	1450.41	1422.71	1314.25
16	Unskilled	295313	899.59	899.41	859.05	16593	457.41	453.22	365.66	6571	565.5	560.99	462.85	1922.5	1913.62	1707.56
	Total	3493406	12020.58	11988.8	10580.49	1735623	16199.69	16082.17	14024.74	54511	4822.93	4752.72	4186.79	33048.21	32823.68	28792.03

**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 17.02.2023, out of 427493 eligible applications received so far, banks in the State have sanctioned 252886 loans and 174607 applications are pending. The bank wise performance under the scheme is provided in the annexure.

**PMSVANIDHI loan applications status report as on 17.02.2023**

<b>PMSVANIDHI</b>	<b>Total No. of Loan applications uploaded in portal</b>	<b>Total No. of loan sanctioned</b>	<b>% of loan sanction to Eligible for Sanction</b>	<b>Disbursed</b>	<b>% of loan disbursement to Total Applications</b>
<b>First Tranche</b>	427493	252886	59.15	217260	50.82
<b>Second Tranche</b>	86339	54742	63.40	37355	43.26
<b>Third Teanche</b>	514	463	90.07	356	69.26

As the main objective of the Scheme is to provide timely credit assistance 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.

**Tamil Nadu**  
**PM-SVANidhi Bank Wise Report - First Tranche**

Sl. No.	Bank Name	Target	No. of Loan Applications uploaded	No. of Loan Applications Sanctioned	No. of Loan Applications Disbursed	% of Disbursal to Target
1	2	3	4	5	6	7
1	Indian Bank	92179	112413	77023	73638	80
2	State Bank of India	57214	69773	55235	43943	77
3	Punjab and Sind Bank	598	729	457	452	76
4	Bank of Maharashtra	545	665	428	397	73
5	Canara Bank	48993	59747	36784	36176	74
6	Union Bank of India	19374	23627	11690	11500	59
7	Bank of India	9093	11089	5482	5318	58
8	Indian Overseas Bank	50692	61819	31526	28789	57
9	UCO Bank	2925	3567	1717	1613	55
10	Punjab National Bank	4446	5422	2434	2282	51
11	Central Bank of India	6810	8305	3724	3393	50
12	Jammu & Kashmir Bank Ltd	2	3	1	1	50
13	Bank of Baroda	10753	13114	5265	3839	36
14	IDBI Bank	960	1171	330	289	30
15	RRB Tamil Nadu GB	2340	2854	725	694	30
16	Karnataka Bank Ltd	981	1196	167	166	17
17	Tamilnad Mercantile Bank Ltd	6802	8295	1240	1120	16
18	Federal Bank	1032	1259	182	169	16
19	ICICI Bank	746	910	97	97	13
20	HDFC Bank	17911	21843	16605	2163	12
21	RBL Bank Limited	8	10	1	1	13
22	South Indian Bank	1122	1368	136	134	12
23	Central Cooperative Bank	2476	3020	281	260	11
24	City Union Bank	3443	4199	302	285	8
25	Karur Vysya Bank Ltd	6243	7613	728	492	8
26	Dhanalakshmi Bank Limited	128	156	8	8	6
27	CSB BANK Limited	181	227	10	9	5

Sl. No.	Bank Name	Target	No.of Loan Applications uploaded	No.of Loan Applications Sanctioned	No.of Loan Applications Disbursed	% of Disbursal to Target
28	Ujjivan Small Finance Bank	234	285	6	6	3
29	Kotak Mahindra Bank Limited	321	391	280	5	2
30	Axis Bank	460	561	8	8	2
31	Lakshmi Vilas Bank	892	1088	1	1	0
32	Tamil Nadu State Apex Cooperative Bank Limited	101	123	0	0	0
33	IndusInd Bank	58	71	1	0	0
34	Bandhan Bank Ltd.	36	44	0	0	0
35	Yes Bank Ltd.	7	9	0	0	0
36	IDFC FIRST Bank Ltd.	6	7	0	0	0
37	Growing Opportunity Finance (India) Private Limited	1	1	0	0	0
38	Jana Small Finance Bank	9	11	0	0	0
39	South India Finvest PVT LTD	4	5	0	0	0
40	DCB Bank Ltd.	4	5	0	0	0
41	Andhra Pragathi Grameena Bank	2	2	0	0	0
42	Fincare Small Finance Bank	2	3	0	0	0
43	Others (Marketing Place + Returned by Bank )	226	499	12	12	5
	<b>Grand Total</b>	<b>350360</b>	<b>427493</b>	<b>252886</b>	<b>217260</b>	<b>62</b>



Tamil Nadu

PMSVANidhi - District wise Progress-First Tranche						
Sl.No.	District	Target	No.of Svs Loan Applications uploaded on PMS Portal (Eligible)	Total No.of Loan Sanctioned	Total No.of Loan Disbursed	% of Disbursal to Target
1	2	3	4	5	6	7
1	Ariyalur	740	902	635	610	82
2	Chengalpattu	13469	16425	7613	7061	52
3	Chennai	100741	123075	65141	51590	51
4	Coimbatore	21975	26799	19516	16216	74
5	Cuddalore	11442	13954	9711	7416	65
6	Dharmapuri	1789	2182	1135	882	49
7	Dindigul	11575	14116	8761	8644	75
8	Erode	9925	12104	6110	5611	57
9	Kallakurichi	2572	3136	1316	1210	47
10	Kancheepuram	7625	9299	2579	2160	28
11	Kanniyakumari	10919	13316	6914	5871	54
12	Karur	3148	3839	2457	2284	73
13	Krishnagiri	3229	3938	2083	1710	53
14	Madurai	21123	25760	15111	15091	71
15	Mayiladuthurai	1383	1687	1048	1001	72
16	Nagapattinam	2374	2895	2298	2001	84
17	Namakkal	3822	4661	2541	2320	61
18	Perambalur	651	794	453	430	66
19	Pudukkottai	2131	2599	2056	1720	81
20	Ramanathapuram	3362	4100	7841	5562	165
21	Ranipet	2446	2983	1301	1200	49
22	Salem	12065	14714	5141	4470	37
23	Sivagangai	3296	4020	2241	1742	53
24	Tenkasi	3109	3792	2557	2080	67
25	Thanjavur	8212	10015	6111	4380	53
26	The Nilgiris	3085	3762	2476	2347	76
27	Theni	6909	8425	7112	6911	100
28	Thoothukkudi	4166	5081	3437	2766	66
29	Tiruchirappalli	13213	16114	11110	10577	80
30	Tirunelveli	6585	8031	4479	4292	65
31	Tirupathur	2039	2487	1593	1478	72
32	Tiruppur	8866	10812	6914	6611	75
33	Tiruvallur	13622	16612	8413	8219	60
34	Tiruvannamalai	7353	8967	4206	3238	44
35	Tiruvarur	3525	4299	2973	2707	77
36	Vellore	6989	8523	7914	7145	102
37	Villupuram	4209	5133	3376	2796	66
38	Virudhunagar	6676	8142	6213	4911	74
<b>Grand Total</b>		<b>350360</b>	<b>427493</b>	<b>252886</b>	<b>217260</b>	<b>62</b>

**Tamil Nadu**  
**PM-SVANidhi Bank Wise Report**  
**Second Tranche (Rs.20,000/-)**

Sl. No.	Bank Name	Target	No.of Loan Applications uploaded	No.of Loan Applications Sanctioned	No.of Loan Applications Disbursed	% of Disbursal to Target
1	Indian Bank	16095	25835	16401	14053	87
2	State Bank of India	10571	16950	13634	4003	38
3	Punjab and Sind Bank	111	178	122	117	105
4	Bank of Maharashtra	83	133	103	79	95
5	Canara Bank	10403	16698	10822	9504	91
6	Union Bank of India	2756	4424	1725	1365	50
7	Bank of India	1306	2096	1209	1142	87
8	Indian Overseas Bank	7677	12323	6974	4729	62
9	UCO Bank	328	527	343	282	86
10	Punjab National Bank	668	1073	417	307	46
11	Central Bank of India	943	1513	860	636	67
12	Jammu & Kashmir Bank Ltd	1	1	0	0	0
13	Bank of Baroda	1015	1629	1033	324	32
14	IDBI Bank	85	137	59	52	61
15	RRB Tamil Nadu GB	75	120	44	41	55
16	Karnataka Bank Ltd	74	119	8	8	11
17	Tamilnad Mercantile Bank Ltd	282	453	57	48	17
18	Federal Bank	47	75	7	2	4
19	ICICI Bank	17	28	0	0	0
20	HDFC Bank	174	280	35	6	3
22	South Indian Bank	19	30	3	3	16
23	Central Cooperative Bank	943	1513	860	636	67
24	City Union Bank	85	136	8	5	6
25	Karur Vysya Bank Ltd	29	47	15	12	41
26	Dhanalakshmi Bank Limited	4	7	0	0	0
27	CSB BANK Limited	4	6	1	1	25

Sl. No.	Bank Name	Target	No.of Loan Applications uploaded	No.of Loan Applications Sanctioned	No.of Loan Applications Disbursed	% of Disbursal to Target
28	Ujjivan Small Finance Bank	2	3	0	0	0
29	Kotak Mahindra Bank Limited	1	2	2	0	0
30	Axis Bank	2	3	0	0	0
	<b>Grand Total</b>	<b>53800</b>	<b>86339</b>	<b>54742</b>	<b>37355</b>	<b>69</b>

## PMSVANidhi - Second Trench - District wise Progress

Sl.No.	District	Target	No. of Svs Loan Applications uploaded on PMS Portal (Eligible)	Total No. of Loan Sanctioned	Total No. of Loan Disbursed	% of Loan Disbursal to Target
1	2	3	4	5	6	7
1	Ariyalur	113	182	137	106	94
2	Chengalpattu	2066	3317	1648	1223	59
3	Chennai	15500	24857	14101	8879	57
4	Coimbatore	3372	5412	4225	2810	83
5	Cuddalore	1756	2818	2102	1285	73
6	Dharmapuri	275	441	246	153	56
7	Dindigul	1776	2851	1896	1461	82
8	Erode	1523	2445	1323	972	64
9	Kallakurichi	394	633	285	210	53
10	Kancheepuram	1170	1878	558	374	32
11	Kanniyakumari	1675	2689	1497	1017	61
12	Karur	483	775	532	396	82
13	Krishnagiri	495	795	451	296	60
14	Madurai	3241	5203	3271	2563	79
15	Mayiladuthurai	212	341	227	173	82
16	Nagapattinam	364	585	497	347	95
17	Namakkal	586	941	550	402	69
18	Perambalur	100	160	98	75	75
19	Pudukkottai	327	525	445	298	91
20	Ramanathapuram	516	828	1697	886	172
21	Ranipet	375	602	282	208	55
22	Salem	1852	2972	1113	774	42
23	Sivagangai	506	812	485	302	60
24	Tenkasi	477	766	554	360	75
25	Thanjavur	1260	2023	1323	759	60
26	The Nilgiris	473	760	536	407	86
27	Theni	1060	1702	1540	1197	113
28	Thoothukkudi	639	1026	744	479	75
29	Tiruchirappalli	2027	3254	2405	1804	89
30	Tirunelveli	1011	1622	970	744	74
31	Tirupathur	313	502	345	256	82
32	Tiruppur	1361	2184	1497	1145	84
33	Tiruvallur	2090	3355	1821	1389	66
34	Tiruvannamalai	1128	1811	910	561	50
35	Tiruvarur	541	868	644	469	87
36	Vellore	1072	1721	1713	1238	115
37	Villupuram	646	1037	731	484	75
38	Virudhunagar	1025	1646	1343	853	83
<b>Grand Total</b>		<b>53800</b>	<b>86339</b>	<b>54742</b>	<b>37355</b>	<b>69</b>

**Tamil Nadu  
PM-SVANidhi -Third Tranche Bank Wise Report**

Sl. No.	Bank Name	Target	No.of Loan Applications uploaded	No.of Loan Applications Sanctioned	No.of Loan Applications Disbursed	% of Disbursal to Target
1	2	3	4	5	6	7
1	Indian Bank	215	79	79	49	23
2	State Bank of India	316	116	104	67	21
3	Punjab and Sind Bank	14	5	5	5	36
4	Bank of Maharashtra	25	9	9	4	16
5	Canara Bank	444	163	152	136	31
6	Union Bank of India	74	27	23	23	31
7	Bank of India	5	2	2	2	40
8	Indian Overseas Bank	199	73	54	37	19
9	UCO Bank	25	9	9	8	32
10	Punjab National Bank	35	13	11	11	31
11	Central Bank of India	5	2	2	2	40
12	Bank of Baroda	19	7	6	6	32
13	RRB Tamil Nadu GB	16	6	5	5	31
14	Tamilnad Mercantile Bank Ltd	8	3	2	1	13
	<b>Grand Total</b>	<b>1400</b>	<b>514</b>	<b>463</b>	<b>356</b>	<b>25</b>

Tamil Nadu

PMSVANidhi - District wise Progress-Third Tranche

Sl.No.	District	Target	No.of Svs Loan Applications uploaded on PMS Portal (Eligible)	Total No.of Loan Sanctioned	Total No.of Loan Disbursed	% of Disbursal to Target
1	2	3	4	5	6	7
1	Ariyalur	10	0	0	0	0
2	Chengalpattu	35	0	0	0	0
3	Chennai	250	68	56	42	17
4	Coimbatore	105	48	45	32	30
5	Cuddalore	35	3	3	3	9
6	Dharmapuri	10	0	0	0	0
7	Dindigul	35	28	25	18	51
8	Erode	40	7	6	6	15
9	Kallakurichi	10	0	0	0	0
10	Kancheepuram	35	16	15	11	31
11	Kanniyakumari	50	65	59	47	94
12	Karur	20	15	14	13	65
13	Krishnagiri	20	13	12	11	55
14	Madurai	105	38	35	23	22
15	Mayiladuthurai	10	0	0	0	0
16	Nagapattinam	20	26	25	16	80
17	Namakkal	20	2	2	2	10
18	Perambalur	10	0	0	0	0
19	Pudukkottai	20	22	20	17	85
20	Ramanathapuram	20	5	4	4	20
21	Ranipet	15	1	1	1	7
22	Salem	50	1	1	1	2
23	Sivagangai	20	2	2	2	10
24	Tenkasi	15	0	0	0	0
25	Thanjavur	35	17	15	12	34
26	The Nilgiris	15	10	8	8	53
27	Theni	30	29	26	18	60
28	Thoothukkudi	30	10	9	9	30
29	Tiruchirappalli	55	2	2	2	4
30	Tirunelveli	40	1	1	1	3
31	Tirupathur	15	0	0	0	0
32	Tiruppur	40	0	0	0	0
33	Tiruvallur	30	0	0	0	0
34	Tiruvannamalai	35	13	11	10	29
35	Tiruvarur	20	16	14	12	60
36	Vellore	40	2	2	2	5
37	Villupuram	25	37	35	20	80
38	Virudhunagar	30	17	15	13	43
<b>Grand Total</b>		<b>1400</b>	<b>514</b>	<b>463</b>	<b>356</b>	<b>25</b>

**Progress on Economic Development Schemes implemented by TAHDCO**

TAHDCO has provided details of applications sponsored under EDP and SEPY schemes, which are pending with Banks as on 31.01.2023. As per their report, 18,426 applications for Rs.218.12 crore are pending with various Bank branches for issue of Form III. Of the above 3,684 applications is pending for more than one year. Similarly, even after receipt of subsidy release orders for Rs.120.30 crores issued by TAHDCO to the bank branches from the nodal bank, UCs are yet to be submitted for 7821 cases.

Pendency of applications for sanction was reviewed in the 173<sup>rd</sup> SLBC meeting on Credit Flow and Financial Inclusion on 06.02.2023 wherein TAHDCO informed that some branches are still following the Service Area Approach and hence the pendency of applications are on higher side. TAHDCO urged the Member Banks to quickly sanction / disburse all the pending applications at the earliest. SLBC has called for the details of pending applications Bank wise District wise from TAHDCO. On receipt of the details we will follow up with the LDMs /Banks.

SLBC advises Indian Bank, State Bank of India, Canara Bank and Indian Overseas Bank having more pendency for sanction, to take suitable measures to bring down the number before the next review. Also, TNSC bank is advised to take up with PACS to bring their pendency level down. The bank wise details of pending application for sanction / disbursement as on 31.01.2023 is furnished in the annexure.

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

District wise pending list is also provided with the agenda. LDMs are advised to take up with the bank branches for speedy disposal of applications and ensure to keep the progress as an agenda in all District level meetings.

**TAHDCO – Subsidy Released but UC Pending with Bank -- 31.01.2023**

<i>Rs in Lakhs</i>											
Sl.No	Name of District	1 year above		1 year below & 6 months above		6 months below & 3 months above		3 months below		Total	
		Account	Subsidy	Account	Subsidy	Account	Subsidy	Account	Subsidy	Account	Subsidy
1	Ariyalur			57	28.77	20	25.8675	51	46.76	128	101.40
2	Chengalpattu	7	15.58	24	35.43	145	280.762	102	189.26	278	521.04
3	Chennai	28	54.52	14	23.06	26	44.6929	53	76.62	121	198.89
4	Coimbatore	4	5.41	27	46.71	24	47.2546	35	60.10	90	159.48
5	Cuddalore	19	17.41	61	80.82	27	36.6405	173	310.12	280	444.98
6	Dharmapuri	43	82.76	52	110.84	106	226.036	141	308.09	342	727.73
7	Dindigul	19	25.86	2	4.50	274	351.259	84	155.38	379	536.99
8	Erode	1	2.00	9	10.06	11	15.4135	56	81.18	77	108.65
9	Kallakurichi	15	23.69	19	31.79	1	2.25	14	24.72	49	82.45
10	Kanchipuram	9	15.89	24	41.28	96	180.404	140	274.89	269	512.46
11	Kanniyakumari			3	2.70	2	2.45878	13	11.13	18	16.29
12	Karur	6	9.41	49	63.23	44	51.5965	51	67.15	150	191.38
13	Krishnagiri	5	5.90	5	9.05	27	46.8095	31	48.03	68	109.79
14	Madurai			27	36.48	251	372.809	187	212.31	465	621.60
15	Mayiladuthurai			4	5.71	3	6.75	4	7.95	11	20.41
16	Nagapattinam	24	24.71	43	49.89	60	89.5079	66	95.13	193	259.24
17	Namakkal	41	62.97	17	37.43	14	25.383	37	62.30	109	188.08
18	Perambalur	8	15.74	84	87.30	125	216.66	118	171.38	335	491.08
19	Pudukkottai	10	13.96	29	49.13	17	29.2686	40	72.91	96	165.28
20	Ramanathapuram			7	11.15	30	53.1065	193	399.47	230	463.72
21	Ranipet	7	12.71	11	21.25	29	51.2183	31	52.71	78	137.89
22	Salem	34	65.13	64	114.31	44	81.9619	110	209.99	252	471.40
23	Sivagangai	2	1.08	22	36.39	12	23.5264	117	237.80	153	298.80
24	Tenkasi			4	4.09	15	20.6411	21	26.85	40	51.58
25	Thanjavur	58	66.82	44	60.83	52	70.191	102	61.90	256	259.73
26	The Nilgiris	1	2.25	6	6.07	19	31.5649	36	51.24	62	91.12
27	Theni	4	5.18	144	210.32	106	175.24	172	242.80	426	633.54
28	Thoothukkudi	3	5.85	72	92.36	189	290.203	33	53.71	297	442.12
29	Tiruchirappalli	15	20.14	13	21.21	23	37.6309	143	285.00	194	363.98
30	Tirunelveli	2	0.69	34	31.74	58	57.1877	124	154.22	218	243.84
31	Tirupathur	15	28.99	30	47.90	22	43.6181	27	48.42	94	168.92
32	Tiruppur	1	1.57	16	26.12	9	9.75098	62	83.61	88	121.05
33	Tiruvallur	182	324.29	52	92.62	5	7.95	214	435.30	453	860.15
34	Tiruvannamalai	4	5.34	58	60.07	132	117.78	288	293.75	482	476.95
35	Tiruvarur	2	1.25	17	17.40	33	28.6247	132	187.83	184	235.11
36	Vellore	16	21.29	58	90.02	57	94.7697	121	168.10	252	374.18
37	Villupuram	96	141.11	88	156.99	6	13.5	115	148.12	305	459.72
38	Virudhunagar	9	8.07	71	107.66	96	144.699	123	159.25	299	419.68
<b>Grand Total</b>		<b>690</b>	<b>1087.58</b>	<b>1361</b>	<b>1962.67</b>	<b>2210</b>	<b>3404.99</b>	<b>3560</b>	<b>5575.48</b>	<b>7821</b>	<b>12030.72</b>



**TAHDCO -- Subsidy Released but UC Pending with Bank -- 31.01.2023**

Name of Bank	1 year above		1 year below & 6 months above		6 months below & 3 months above		3 months below		Total	
	Account	Subsidy	Account	Subsidy	Account	Subsidy	Account	Subsidy	Account	Subsidy
	Bank of Baroda	12	20.22	23	37.37	28	47.76	32	44.66	95
Bank of India	24	36.08	26	21.19	68	69.42	39	56.55	157	183.25
Canara Bank	103	151.88	246	286.28	399	444.09	367	483.47	1115	1365.73
Central Bank of India	15	25.02	26	38.07	35	52.89	43	64.25	119	180.23
Dena Bank	4	9.00							4	9.00
Indian Bank	168	275.46	277	360.66	315	332.43	622	654.84	1382	1623.39
Indian Overseas Bank	118	165.37	216	214.13	187	196.28	298	316.85	819	892.63
Punjab & Sind Bank			2	4.50			1	2.25	3	6.75
Punjab National Bank	6	11.29	8	11.90	17	21.00	38	38.16	69	82.34
State Bank of India	30	46.36	105	150.20	93	121.11	219	295.18	447	612.85
U C O Bank	6	7.14	5	7.11	1	2.25	13	20.58	25	37.07
Union Bank of India	32	51.96	60	80.89	63	84.20	97	100.05	252	317.10
United Bank of India			1	0.72					1	0.72
Axis Bank Ltd.,	5	11.25	20	44.82	115	258.42	182	408.02	322	722.51
Catholic Syrian Bank Ltd.	1	1.50							1	1.50
City Union Bank Ltd.	4	7.75	1	1.51	7	8.49	4	6.60	16	24.34
Dhanalakshmi Bank Ltd.					2	3.68			2	3.68
Equitas Small Finance Bank			1	2.25	1	2.25			2	4.50
Federal Bank Ltd.			1	0.60			1	1.59	2	2.19
HDFC Bank Ltd	20	41.21	93	206.64	278	621.56	493	1104.98	884	1974.39
ICICI Bank Ltd	2	3.00	3	6.67	51	108.95	38	78.77	94	197.38
IDBI Ltd - DBSBU	3	6.60					4	4.86	7	11.46
Indus Ind Bank Ltd	7	12.86	60	130.98	134	288.88	348	773.20	549	1205.92
Karnataka Bank Ltd.	2	3.28							2	3.28
Karur Vysya Bank Ltd.	5	6.03	3	5.74	5	9.85	2	3.84	15	25.45
Kotak Mahendra Bank Ltd	12	26.72	44	97.16	249	557.32	382	857.02	687	1538.22
Lakshmi Vilas Bank Ltd.	1	1.20							1	1.20
Pandyan Grama Bank			3	2.55	12	12.87			15	15.42
South Indian Bank Ltd.			1	0.90	1	2.25			2	3.15
Tamil Nadu Grama Bank	10	11.19	26	33.59	35	40.12	62	48.75	133	133.65
Tamilnadu Mercantile Bank Ltd			1	1.07	2	3.06	8	12.42	11	16.56
Ujjivan Small Finance Bank							1	2.25	1	2.25
YES BANK					1	2.25			1	2.25
District Central Co-Op Bank	17	33.31	25	60.16	14	12.24	41	49.02	97	154.73
PACS	83	121.91	84	155.03	97	101.36	225	147.32	489	525.62
	<b>690</b>	<b>1087.58</b>	<b>1361</b>	<b>1962.67</b>	<b>2210</b>	<b>3404.99</b>	<b>3560</b>	<b>5575.48</b>	<b>7821</b>	<b>12030.72</b>

TAHDCO APPLICATIONS PENDING WITH BANK AS ON 31.01.2023							
Rs in Lakhs							
Sl.No	District Name	Total No of Applications Pending with Bank		1year above		1year below	
		No. of App	Subsidy	No. of App	Subsidy	No. of App	Subsidy
1	Ariyalur	245	211.49	48	40.97	197	170.52
2	Chengalpattu	419	668.18	78	122.35	341	545.84
3	Chennai	398	602.52	107	183.00	291	419.51
4	Coimbatore	150	248.15	31	56.72	119	191.43
5	Cuddalore	908	1176.03	286	357.21	622	818.82
6	Dharmapuri	400	636.22	72	133.73	328	502.49
7	Dindigul	714	813.17	221	327.13	493	486.04
8	Erode	92	130.07	26	33.40	66	96.68
9	Kallakurichi	212	306.02	64	91.73	148	214.30
10	Kanchipuram	559	898.23	122	181.53	437	716.70
11	Kanniyakumari	101	80.75	11	8.40	90	72.35
12	Karur	292	331.26	26	50.44	266	280.82
13	Krishnagiri	147	282.13	60	116.49	87	165.64
14	Madurai	558	481.22	95	80.03	463	401.18
15	Mayiladuthurai	73	91.74	14	10.55	59	81.18
16	Nagapattinam	644	739.25	66	81.41	578	657.84
17	Namakkal	184	283.51	55	82.46	129	201.05
18	Perambalur	329	429.31	76	111.63	253	317.68
19	Pudukkottai	334	454.04	102	153.47	232	300.57
20	Ramanathapuram	365	453.67	124	173.23	241	280.44
21	Ranipet	151	217.55	59	65.51	92	152.04
22	Salem	867	1305.71	252	388.89	615	916.82
23	Sivagangai	277	333.15	36	56.20	241	276.95
24	Tenkasi	69	85.37	5	9.31	64	76.06
25	Thanjavur	1950	874.15	125	132.76	1825	741.39
26	The Nilgiris	169	219.07	13	15.93	156	203.14
27	Theni	663	731.36	169	193.96	494	537.41
28	Thoothukkudi	522	706.86	170	216.90	352	489.96
29	Tiruchirappalli	313	574.81	36	53.35	277	521.46
30	Tirunelveli	437	464.91	83	67.52	354	397.39
31	Tirupathur	127	192.88	44	59.45	83	133.43
32	Tiruppur	206	216.36	39	54.35	167	162.01
33	Tiruvallur	1061	1747.37	242	423.63	819	1323.74
34	Tiruvannamalai	1948	1615.81	234	253.55	1714	1362.26
35	Tiruvarur	733	936.54	124	143.49	609	793.05
36	Vellore	462	614.97	136	175.17	326	439.80
37	Villupuram	736	1121.42	157	258.31	579	863.11
38	Virudhunagar	611	536.65	76	72.39	535	464.26
<b>Grand Total</b>		<b>18426</b>	<b>21811.89</b>	<b>3684</b>	<b>5036.54</b>	<b>14742</b>	<b>16775.36</b>

## TAHDCO - District Wise performance as on 31.01.2023

Rs in Lakhs

Sl.No	Name of District	Total application Forwarded		Sanctioned		Rejection by bank		Application Pending with Bank	
		No. of APP	Subsidy	No. of APP	Subsidy	No. of APP	Subsidy	No. of APP	Subsidy
1	Ariyalur	572	530.46	160	158.20	167	160.77	245	211.49
2	Chengalpattu	967	1701.62	298	594.16	250	439.28	419	668.18
3	Chennai	606	897.14	189	261.04	19	33.58	398	602.52
4	Coimbatore	297	498.50	103	179.98	44	70.37	150	248.15
5	Cuddalore	1398	1942.97	346	591.29	144	175.65	908	1176.03
6	Dharmapuri	1114	1899.73	267	566.01	447	697.49	400	636.22
7	Dindigul	966	1181.23	212	310.80	40	57.25	714	813.17
8	Erode	311	433.95	100	138.28	119	165.60	92	130.07
9	Kallakurichi	261	388.94	35	61.31	14	21.60	212	306.02
10	Kanchipuram	1380	2367.95	386	779.05	435	690.67	559	898.23
11	Kanniyakumari	161	142.15	37	43.84	23	17.56	101	80.75
12	Karur	688	831.46	208	241.73	188	258.47	292	331.26
13	Krishnagiri	305	534.23	73	112.94	85	139.16	147	282.13
14	Madurai	1004	1024.67	356	447.95	90	95.51	558	481.22
15	Mayiladuthurai	88	113.38	12	17.89	3	3.75	73	91.74
16	Nagapattinam	863	1037.60	166	230.01	53	68.35	644	739.25
17	Namakkal	450	706.78	97	171.07	169	252.20	184	283.51
18	Perambalur	809	1118.68	383	577.63	97	111.75	329	429.31
19	Pudukkottai	516	740.53	85	145.16	97	141.33	334	454.04
20	Ramanathapuram	640	988.50	251	512.36	24	22.47	365	453.67
21	Ranipet	226	347.06	72	123.36	3	6.15	151	217.55
22	Salem	1160	1843.39	270	497.93	23	39.75	867	1305.71
23	Sivagangai	586	783.03	252	379.83	57	70.05	277	333.15
24	Tenkasi	129	181.63	55	88.18	5	8.08	69	85.37
25	Thanjavur	2156	1090.15	189	194.43	17	21.57	1950	874.15
26	The Nilgiris	382	525.34	113	168.20	100	138.07	169	219.07
27	Theni	1149	1377.59	401	560.70	85	85.53	663	731.36
28	Thoothukkudi	746	1082.55	216	361.71	8	13.98	522	706.86
29	Tiruchirappalli	811	1388.93	265	513.30	233	300.82	313	574.81
30	Tirunelveli	842	898.97	374	409.72	31	24.34	437	464.91
31	Tirupathur	196	302.24	66	104.30	3	5.05	127	192.88
32	Tiruppur	348	411.63	96	132.58	46	62.69	206	216.36
33	Tiruvallur	1449	2450.19	331	641.29	57	61.53	1061	1747.37
34	Tiruvannamalai	2922	2678.12	662	770.92	312	291.39	1948	1615.81
35	Tiruvarur	1065	1393.54	293	411.72	39	45.28	733	936.54
36	Vellore	700	996.84	232	368.38	6	13.50	462	614.97
37	Villupuram	1051	1605.01	220	324.35	95	159.25	736	1121.42
38	Virudhunagar	1482	1367.02	309	400.02	562	430.35	611	536.65
	<b>Grand Total</b>	<b>30796</b>	<b>39803.87</b>	<b>8180</b>	<b>12591.60</b>	<b>4190</b>	<b>5400.18</b>	<b>18426</b>	<b>21811.89</b>

## TAHDCO - Bank Wise performance as on 31.01.2023

Name of Bank	Total no application Forwarded		Sanctioned		Rejection by bank		Application Pending with Bank		Rs. In Lacs
	No. of App	Subsidy	No. of App	Subsidy	No. of App	Subsidy	No. of App	Subsidy	
Bank of Baroda	393	536.50	98	139.35	47	67.94	248	329.21	
Bank of India	523	606.12	130	152.12	94	111.35	299	342.65	
Bank of Maharashtra	7	12.73			2	4.20	5	8.53	
Canara Bank	3670	4565.84	1079	1289.56	513	728.28	2078	2548.00	
Central Bank of India	565	756.73	114	164.98	142	177.83	309	413.91	
Indian Bank	6378	7745.83	1312	1469.80	853	1231.89	4213	5044.14	
Indian Overseas Bank	3343	3840.57	741	788.66	570	682.61	2032	2369.30	
Oriental Bank of Commerce	7	8.29			4	4.32	3	3.98	
Punjab & Sind Bank	31	67.35	2	3.72	9	19.50	20	44.13	
Punjab National Bank	257	303.57	89	94.24	24	24.79	144	184.54	
U C O Bank	130	171.17	22	36.06	39	45.77	69	89.33	
Union bank of India	1081	1213.05	241	286.03	232	242.06	608	684.96	
United Bank of India	10	6.66	2	2.97	2	0.90	6	2.79	
Axis Bank Ltd.,	582	1276.55	401	900.42	18	40.34	163	335.79	
Catholic Syrian Bank Ltd.	4	4.80			1	0.90	3	3.90	
City Union Bank Ltd.	240	291.55	18	19.81	55	56.04	167	215.70	
Dhanalakshmi Bank Ltd.	2	3.68	2	3.68					
Equitas Small Finance Bank	6	9.87	1	2.25			5	7.62	
Federal Bank Ltd.	26	40.32	3	4.37	5	6.50	18	29.45	
HDFC Bank Ltd	1432	3189.57	905	2026.37	57	124.68	470	1038.52	
ICICI Bank Ltd	198	400.84	116	248.41	11	17.84	71	134.59	
IDBI Ltd - DBSBU	45	68.50	6	7.55	10	15.02	29	45.92	
IDFC First Bank	5	11.25			1	2.25	4	9.00	
Indus Ind Bank Ltd	1244	2751.03	823	1821.67	20	43.36	401	885.99	
Karnataka Bank Ltd.	15	25.35	1	2.25	4	5.86	10	17.24	
Karur Vysya Bank Ltd.	233	322.04	17	29.02	58	86.97	158	206.05	
Kotak Mahendra Bank Ltd	1200	2686.29	750	1680.80	23	50.26	427	955.23	
Lakshmi Vilas Bank Ltd.	39	44.97			16	17.78	23	27.19	
Pandyan Grama Bank	93	75.28	10	13.15	43	28.34	40	33.79	
RBL Bank Ltd.	1	1.84					1	1.84	
South Indian Bank Ltd.	85	115.98	1	0.90	37	52.55	47	62.53	
State Bank of India	3570	4357.90	518	728.30	548	682.07	2504	2947.54	
Tamil Nadu Grama Bank	614	644.31	126	114.77	169	201.82	319	327.72	
Tamil Nadu State Apex Co-op	11	5.12					11	5.12	
Tamilnadu Mercantile Bank Ltd	196	242.87	11	17.33	44	61.50	141	164.04	
TIIC Bank	1	1.68			1	1.68			
Ujjivan Small Finance Bank	5	7.95	1	2.25	1	2.25	3	3.45	
YES BANK	2	4.36	1	2.25			1	2.11	
District Central Co-Op Bank	567	552.83	161	136.41	110	108.57	296	307.84	
PACS	3985	2832.54	478	402.13	427	452.16	3080	1978.25	
	30796	39803.67	8180	12591.60	4190	5400.18	18426	21811.89	

TAHDCO -- APPLICATIONS PENDING WITH BANK AS ON -- 31.01.2023						
Rs. In Lacs						
Name of Bank	Total No of Applications Pending with		1 year above		1 year below	
	No. of App	Subsidy	No. of App	Subsidy	No. of App	Subsidy
Bank of Baroda	248	329.21	69	94.50	179	234.71
Bank of India	299	342.65	79	96.84	220	245.81
Bank of Maharashtra	5	8.53	1	1.31	4	7.22
Canara Bank	2078	2548.00	485	655.63	1593	1892.37
Indian Bank	4213	5044.14	926	1217.69	3287	3826.46
Indian Overseas Bank	2032	2369.30	408	541.81	1624	1827.50
Punjab & Sind Bank	20	44.13	18	39.75	2	4.38
Punjab National Bank	144	184.54	37	51.06	107	133.49
State Bank of India	2504	2947.54	595	755.84	1909	2191.69
U C O Bank	69	89.33	19	21.63	50	67.70
Union bank of India	608	684.96	148	190.31	460	494.65
United Bank of India	6	2.79		0.00	6	2.79
Axis Bank Ltd.,	163	335.79	46	83.08	117	252.71
Catholic Syrian Bank Ltd.	3	3.90	1	0.90	2	3.00
Central Bank of India	309	413.91	77	96.04	232	317.86
City Union Bank Ltd.	167	215.70	50	64.44	117	151.25
Equitas SFB	5	7.62	2	3.41	3	4.21
Federal Bank Ltd.	18	29.45	7	13.11	11	16.35
HDFC Bank Ltd	470	1038.52	95	205.79	375	832.73
ICICI Bank Ltd	71	134.59	23	37.52	48	97.07
IDBI Ltd - DBSBU	29	45.92	9	12.13	20	33.79
IDFC First Bank	4	9.00		0.00	4	9.00
Indus Ind Bank Ltd	401	885.99	33	68.21	368	817.78
Karnataka Bank Ltd.	10	17.24	4	8.24	6	8.99
Karur Vysya Bank Ltd.	158	206.05	52	68.05	106	138.00
Kotak Mahendra Bank Ltd	427	955.23	52	116.71	375	838.52
Lakshmi Vilas Bank Ltd.	23	27.19	8	11.98	15	15.21
OBC	3	3.98	3	3.98		0.00
Pandyan Grama Bank	40	33.79	18	14.53	22	19.26
RBL Bank Ltd.	1	1.84		0.00	1	1.84
South Indian Bank Ltd.	47	62.53	7	10.20	40	52.33
Tamil Nadu Grama Bank	319	327.72	75	86.54	244	241.18
TMB Ltd	141	164.04	48	56.67	93	107.38
Ujjivan SFB	3	3.45		0.00	3	3.45
YES BANK	1	2.11		0.00	1	2.11
DCCB	307	312.96	37	61.62	270	251.34
PACS	3080	1978.25	252	347.03	2828	1631.22
	<b>18426</b>	<b>21811.89</b>	<b>3684</b>	<b>5036.54</b>	<b>14742</b>	<b>16775.36</b>

**Agriculture Infrastructure Fund (AIF):**

The role of infrastructure is crucial for agriculture development and for taking the production dynamics to the next level. It is only through the development of infrastructure, especially at the post-harvest stage that the produce can be optimally utilized with opportunity for value addition and fair deal for the farmers.

Department of Agriculture, Cooperation and Farmers' Welfare ( DAC&FW) under Ministry of Agriculture and Farmers' Welfare, GOI has formulated the Central Sector Scheme to mobilize medium-long term debt financing facility through banks for investment in viable projects relating to post-harvest management infrastructure and community farming assets through incentives and financial support.

Some of the salient features are highlighted below:

- Project Management Unit to provide handholding support for projects including project preparation.
- Credit Guarantee for loans up to Rs. 2 Crore.
- Interest subvention of 3% p.a., limited to Rs. 2 crore per project in one location, though loan amount can be higher.
- Cap on lending rate, so that benefit of interest subsidy reaches the beneficiary and services to farmers remain affordable.

Some of the benefits to farmers are

- Improved marketing infrastructure allows farmers to sell directly to a larger base of consumers.
- Investments in logistics infrastructure will enable them to sell in the market with reduced post-harvest losses.
- Modern packaging and cold storage system access enable farmers to further decide when to sell in the market and improve realization.
- Community farming assets for improved productivity and optimization of inputs will result in substantial savings to farmers.

As per the portal data, Banks as on 15.02.2023, have sanctioned 1883 applications and disbursed 824 applications. Bank wise details are provided as annexure.

SLBC request Member Banks to give suitable instructions to their branches to process the remaining applications at the earliest and extend credit facility to the targeted groups as per the scheme guidelines.

**Position of Agri Infra Fund as on 15.02.2023**

Bank Name	Submitted	Denied	Verified	Rejected	Approved	Disbursed	Sanctioned	Total
Axis Bank	2	1	5	2	0	0	0	10
Bank Of Baroda	0	4	16	8	3	8	11	39
Bank Of India	1	12	2	26	8	82	90	131
Canara Bank	0	17	7	51	16	134	150	225
Central Bank Of India	0	0	4	4	4	3	7	15
City Union Bank	0	0	7	0	0	0	0	7
HDFC Bank	1	6	33	6	25	6	31	77
ICICI Bank	0	1	0	0	0	0	0	1
IDBI BANK LTD	0	2	0	3	3	5	8	13
Indian Bank	2	8	9	12	35	63	98	129
Indian Overseas Bank	0	12	11	8	9	28	37	68
IndusInd Bank	0	0	1	0	0	0	0	1
Karnataka Bank	0	0	1	0	0	0	0	1
Karur Vysya Bank	0	15	21	20	3	47	50	106
Kotak Mahindra Bank	0	2	3	1	0	0	0	6
Punjab National Bank	0	2	2	10	3	8	11	25
South Indian Bank	0	8	4	3	0	2	2	17
STATE BANK OF INDIA	2	21	27	74	53	60	113	237
Tamil Nadu Grama Bank	1	1	3	0	0	0	0	5
The Federal Bank Ltd	1	1	1	3	1	1	2	8
TMB Ltd.	0	0	4	4	0	2	2	10
TNCCB	219	2760	2102	4	887	357	1244	6329
UCO Bank	0	0	3	6	5	2	7	16
Union Bank of India	1	4	8	11	2	8	10	34
YES BANK LTD	0	0	0	0	1	1	2	2
<b>TOTAL</b>	<b>230</b>	<b>2877</b>	<b>2274</b>	<b>256</b>	<b>1058</b>	<b>817</b>	<b>1875</b>	<b>7512</b>

Position of Agri Infra Fund as on 15.02.2023								
District	Submitted	Denied	Verified	Rejected	Approved	Disbursed	Sanctioned	Total
ARIYALUR	1	7	55	8	8	24	32	103
CHENGALPATTU	0	6	13	5	2	5	7	31
CHENNAI	1	0	5	4	1	1	2	12
COIMBATORE	13	105	101	23	36	26	62	304
CUDDALORE	2	508	411	5	83	26	109	1035
DHARMAPURI	0	54	30	1	20	25	45	130
DINDIGUL	160	227	62	11	7	28	35	495
ERODE	1	39	163	20	75	46	121	344
KALLAKURICHI	1	10	0	6	14	14	28	45
KANCHIPURAM	0	115	96	7	40	25	65	283
KANNIYAKUMARI	0	372	56	2	52	7	59	489
KARUR	0	35	26	7	51	20	71	139
KRISHNAGIRI	4	63	31	7	9	16	25	130
MADURAI	1	36	13	0	10	8	18	68
MAYILADUTHURAI	0	0	0	0	1	0	1	1
NAGAPATTINAM	2	29	31	6	8	5	13	81
NAMAKKAL	4	63	133	12	59	55	114	326
PERAMBALUR	0	51	55	1	12	29	41	148
PUDUKKOTAI	6	21	23	6	56	31	87	143
RAMANATHAPURAM	0	13	12	2	16	4	20	47
RANIPET	1	1	5	0	9	20	29	36
SALEM	0	146	189	11	90	38	128	474
SIVAGANGA	16	113	38	3	4	14	18	188
TENKASI	2	6	3	4	0	3	3	18
THANJAVUR	0	37	25	4	13	17	30	96
THE NILGIRIS	0	54	11	4	14	13	27	96
THENI	0	70	20	5	4	10	14	109
THIRUVALLUR	2	70	109	11	11	24	35	227
THIRUVARUR	2	4	22	18	0	11	11	57
TIRUCHIRAPPALLI	1	60	61	16	41	55	96	234
TIRUNELVELI	1	117	110	1	15	22	37	266
TIRUPATTUR	0	1	9	6	7	14	21	37
TIRUPPUR	4	80	134	17	52	43	95	330
TIRUVANNAMALAI	0	149	106	4	187	48	235	494
TUTICORIN	0	34	46	6	17	27	44	130
VELLORE	1	10	15	4	17	28	45	75
VILLUPURAM	3	151	14	5	9	19	28	201
VIRUDHUNAGAR	0	20	41	7	9	23	32	100



**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 dated 10.10.2022 has informed on extension and continuation of New AMI scheme up to 31.03.2023.

NABARD has provided the bank-wise list of sanction pending - Bank checker level and pending JMI request:

Bank Name	No. of claims	No.	Amt. (Rs.)	Pending at Bank checker level	Pending due to technical error	Pending request from Bank for JMI*
Bank of Baroda	2	1	8,78,000	1	0	0
Canara Bank	6	6	40,67,000	0	0	4
City Union Bank Ltd.	4	4	13,86,500	0	0	4
ICICI BANK	1	1	0	1	0	0
IDBI BANK LTD	2	2	12,50,000	1	0	0
Indian Bank	3	3	22,40,500	0	0	2
State Bank of India	10	6	47,80,500	2	1	7
TAMIL NADU GRAMA BANK	1	1	1,20,500	0	0	0
Tamilnad Mercantile Bank Ltd.	4	3	21,93,500	0	0	0
<b>Grand Total</b>	<b>33</b>	<b>27</b>	<b>1,69,16,500</b>	<b>5</b>	<b>1</b>	<b>17</b>

\*Joint Monitoring Inspection (JMI) has to be made in ENSURE portal.

SLBC advises the respective Member Banks to complete the Checker level approval procedure so that the sanction process can be completed.

**SPECIAL 6-MONTH CAMPAIGN AT GRAM PANCHAYAT LEVEL- FINANCIAL INCLUSION:**

Secretary, Department of Financial Services, Ministry of Finance, Government of India vide his letter D.O. No 6/6/2023-FI-Mission Office dated 03.02.2023 addressed to the Chief Secretary; GoTN has informed on organising a special 6-month campaign at Gram Panchayat (GP) level on the theme "Empowerment through Financial Inclusion" in order to further deepen the FI related intervention. The campaign are to be conducted in the selected districts (112 Aspirational Districts and Districts of Mission Utkarsh) throughout the country from 15.02.2023 to 15.08.2023. For our State, 2 Aspirational Districts viz., **Virudhunagar** and **Ramanathapuram** and one district viz., **Vellore** under Mission Utkarsh forms part of total districts selected for this campaign.

The objectives and the detailed Standard Operating Procedures (SOPs) for the special 6-month campaign at Gram Panchayat level has been provided by DFS (copy enclosed).

As State Government plays a crucial role in the successful implementation of the program, SLBC through the forum request the State Government to:

- Appoint a nodal officer for overall supervision & monitoring of campaign
- Advise the line departments including Rural Development & Panchayat Raj, Women development, Agriculture etc., to mobilise their teams in the field for the program.
- Issue suitable directions to the District Collectors to take charge and guide LDMs and field functionaries in organising camps in GPs of their district.
- Issue suitable directions to the District Collectors to pro-actively appoint field functionaries for successful implementation of the program
- Periodical review meeting with District Collectors/SLBC to oversee the progress and suggest course corrections.

SLBC vide its letter dated 13.02.2023 addressed to the LDMs and Member Banks having branch(s) in these three districts, advised to render their fullest co-operation in order to make the campaign successful.



विवेक जोशी, भा.प्र.से.  
सचिव  
**VIVEK JOSHI, IAS**  
Ph.D (Economics), Geneva  
SECRETARY



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Azadi Ka  
Amrit Mahotsav

भारत सरकार  
वित्त मंत्रालय  
वित्तीय सेवाएँ विभाग  
Government of India  
Ministry of Finance  
Department of Financial Services

D.O. No.6/6/2023-FI- Mission Office

Date: 3<sup>rd</sup> February, 2023

Dear Sir,

With a view to further deepen the FI related intervention, it has been decided to organise a special 6-month campaign at Gram Panchayat (GP) level on the theme **वित्तीय समावेशन से सशक्तिकरण**. The selected Districts (112 Aspirational Districts and Districts of Mission Utkarsh) of the country have been selected to roll out this campaign from 15.02.2023 to 15.08.2023.

The objectives of the campaign are as follows:

- To provide bank accounts for every adult and insurance/ pension schemes for every eligible individual.
- Expanding the coverage of MUDRA, PM Svanidhi, SUPI and KCC.
- To bring SHG members within the ambit of FI ecosystem of the country
- Coverage of villages not having banking touch-point within 5 km
- To create financial/digital awareness

2. During the period, campaign will be held in each Gram Panchayat in the selected Districts. The camps will be held on Saturdays as per a pre-approved program during the campaign period. Further, once in a month, a camp to cover beneficiaries under Svanidhi scheme will also be organised. Detailed Standard Operating Procedure (SOP) is enclosed with this letter.

3. We seek your support for the successful implementation of the program. Specifically, you are requested to kindly:

- appoint a nodal officer for overall supervision and monitoring of campaign in the state.
- advise the line departments including Rural Development, Panchayati Raj, Women Development, Agriculture, etc to mobilise their teams in the field for the program.
- direct District Magistrates (DMs) to take charge and guide LDMS and field functionaries in organizing camps in GPs of their district.
- direct District administration to pro-actively appoint field functionaries for the successful implementation of the campaign

Contd...

F.No.6/6/2023- (FI-Mission Office)  
Ministry of Finance  
Department of Financial Services  
\*\*\*\*\*

New Delhi, dated 1<sup>st</sup> February, 2023

To,

- (i) District Magistrates / District collectors (as per list enclosed)
- (ii) MD & CEO of Public Sector Banks
- (iii) CEO, India Post Payment Bank
- (iv) Chairman, NABARD
- (v) SLBC Convenors (as per list enclosed)
- (vi) Lead District Managers (as per list enclosed)

**Subject: Detailed Standard Operating Procedure for a special 6-month campaign at Gram Panchayat (GP) level - 15.02.2023 to 15.08.2023.**

Sir/Madam,

With an objective to enhance the penetration of Financial Inclusion in the Aspirational Districts, DFS launched Targeted Financial Inclusion Intervention Program (TFIIP) in January 2020 in 40 Aspirational Districts (ADs) and extended it to all 112 ADs in February 2021. Due to pandemic induced disruptions, the program has been extended for another two years upto March 2024.

**Targets under TFIIP:** All ADs to achieve the values under each Key Performance Indicators (KPI) equivalent to the performance of best Aspirational district (AD) in the country in Jan'20 and have at least one banking touch point within 5 km of every village.

**Mission Utkarsh:** In January 2022, a Saturation programme named "Mission Utkarsh" for selected districts was launched under the aegis of NITI Aayog. Under the initiative, 10 Districts were identified by DFS for intense and focused intervention to bring them at par with other Districts on selected KPIs. The target is to reach the State average by February 2023 and thereafter the National average in three years.

As was discussed in the last in person review meeting held at Delhi, it has been decided to organise a special 6-month campaign at Gram Panchayat (GP) level on the theme **वित्तीय समावेशन से सशक्तिकरण**. The selected Districts (112 Aspirational Districts and 10 Districts of Mission Utkarsh) of the country have been selected to roll out this campaign from 15.02.2023 to 15.08.2023 (as per Annexure II).

**2. Duration of the Saturation Campaigns:**

The Campaign will run from 15.02.2023 to 15.08.2023 (6 months) in all the Gram Panchayat in the selected districts. Special camps will be held every Saturday as per pre-approved program

during the campaign period. Further, once in a month, a camp to cover beneficiaries under Svanidhi scheme will be organised in the urban bodies in the district.

### **3. KPIs for targeted Financial Inclusion Intervention Program (TFIIP) for Aspirational Districts and Districts under Mission Utkarsh:**

- i. Operative CASA accounts per lakh population
- ii. PMJBY enrolments per lakh population
- iii. PMSBY enrolments per lakh population
- iv. APY subscribers per lakh population
- v. Villages not having banking touch-point within 5 km
- vi. Financial and Digital literacy
- vii. Loans under MUDRA, Stand Up India, Svanidhi Scheme, KCC etc.

**Self Help Groups (SHG):** Special focus will be given for Financial Inclusion of SHG members & their families. in terms of opening of individual bank accounts, enrolments under PMJBY/PMSBY/APY, providing credit linkage etc. For this purpose, the support of all departments especially functionaries of the Rural Development Department / NRLM may be sought.

In addition to the above, data about MUDRA, PMSvanidhi, SUPI, KCC, shall also be collected and monthly camps to be organised to benefit street vendors under PMSvanidhi scheme.

### **4. Organising the Campaign:**

The Campaigns will be coordinated by LDM under the overall guidance and directions of the District Collector & District Magistrate. The exact schedule of the camps to be organized on Saturdays at the Gram Panchayat headquarter shall be decided by the District Level Consultative Committee (DLCC) headed by the District Collector and District Magistrate. The responsibility for organizing the camp for a particular Gram Panchayat shall be given to the Bank (SCB/ RRB/ IPFB/ Cooperative Bank) having a branch in the Panchayat or its neighbourhood by the DLCC through LDM. The relevant State Level Bankers Committee Convener Bank will provide related help and assistance to LDM's. The local administration will have the requisite flexibility to invite cooperation of any agency they deem suitable to make the Saturation Campaigns successful.

### **5. Prior Preparation / Communication Strategy:**

Meetings of SLBC and DLCC maybe held at the state and district level for working out the details of the campaign. It is expected that meetings are held at block / branch level also by the Branch Managers to enlist the support of all concerned Government functionaries and public representatives. For identification and enrolment of beneficiaries, the Branch Manager should take support of Panchayat and village functionaries and public representatives. Sarpanch, Panchayat Secretary, SHG members, BCs, public representatives and other government functionaries are expected to actively participate in the campaign besides the Business Correspondents and

Customer Service Points. Sarpanch/Head of Gram Panchayat will be a critical link for successfully organizing these camps.

#### **6. Arrangements for the Camps:**

The camp should be organized at Panchayat headquarter or any other convenient place in the Gram Panchayat. For Svanidhi loan camps, the location chosen should allow more and more street vendors to avail benefit of the scheme. Proper arrangements for seating of bank / government functionaries / public representatives and beneficiaries should be made. Arrangements for drinking water etc. should also be ensured. Counters / stalls may be set up for different schemes / activities for better management. Banners and posters of the schemes in the local language may also be set up.

The Banks should ensure deputation of adequate staff to the camp location for smooth conduct of camp and enrolment of eligible beneficiaries under the identified schemes. It should be ensured that all the applications sourced / leads generated in the camps are entered into CBS system for processing. The branch organizing the campaign will ensure enrolment of all the beneficiaries attending the campaign under the respective schemes in the bank's system not later than the next working day.

**Financial and Digital literacy:** In order to take forward the benefits achieved through the financial inclusion efforts, financial literacy will have to play a central role in ensuring that use appropriate formal financial services to ensure their financial well-being. In this regard, Banks may utilise the services of Centre for Financial Literacy (CFL), Business Correspondents (BCs), etc. to drive digital financial awareness/ literacy by conducting lectures/ workshops in Gram Sabhas on Financial Inclusion, Micro Insurance schemes (PMSBY & PMJJBY), APY and AEPS, RuPay and BHIM UPI, BHIM Aadhaar Pay platforms.

#### **7. Budget:**

All the Banks are advised to provide sufficient budget to the field offices including branches for publicity and local arrangements for the campaign.

#### **8. Events to be organised during the Campaigns:**

The Campaign will be a day-long event with participation and setting of counter by the allotted PSB/RCB/PO. The banks may also invite their BCs to attend the event. The counter set up at the Campaign should provide the following:

- i. Display of Banners and related information in local language.
- ii. PMJDY account opening & Enrolment for Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and APY
- iii. Issuance of sanction letter of applications received under MUDRA loans/SUPI/Svanidhi.

### **9. Monitoring and Reporting:**

The Banks, LDM and the District Collector / District Magistrates shall appoint senior officers for visiting the Camps to ensure that the Camps are organised smoothly and as per the instructions.

A portal for the campaign shall be prepared by the Department of Financial Services. The progress of the camps is to be reported by LDM on DFS portal. Detailed guidelines for the portal shall be sent separately.

### **10. Coordination:**

For effective coordination, all public and private sector banks, regional rural banks and state cooperative banks are advised to appoint a senior officer (CGM/GM(FI) or equivalent) as the nodal officer of the campaign. At the same time banks are also requested to jointly deploy two additional staff members in LDM office during the campaign period to assist the LDM.

### **11. Roles and responsibilities:**

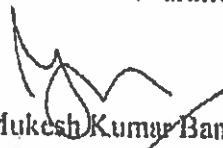
The role and responsibilities of the various stakeholders involved in campaign is indicated at Annex 1.

### **12. Reward and Recognition:**

The best performing 5 LDMs of the selected districts and the best 3 SLBCs would be suitably awarded by DFS.

It is requested to take immediate necessary action to ensure the success of the campaign.

Yours faithfully,

  
(Mukesh Kumar Bansal)  
Joint Secretary (FI)  
Email: jsfi-dfs@nic.in

## Roles and Responsibilities of Various Stakeholders

### a. District Collector / District Magistrate

- To provide overall leadership to the campaign at District level.
- To ensure participation of front-line staff at District level of line departments in the campaign including Panchayat officials.
- To enlist the support of public representatives, local self-government and civil society organisations.
- Holding preparatory meeting of DLCC with banks, LDMs, India Post Payment Bank (IPPB), line departments and other stakeholders to discuss and plan the smooth conduct of campaign.
- To guide the LDM in finalizing the location and dates of campaigns in such a way that all Gram Panchayats get covered with at least one camp during the campaign period.
- To periodically supervise, monitor and review the bank wise progress of the campaign.

### b. SLBC

- To create public awareness in regional languages about the campaign through advertisements in newspapers, banners, pamphlets etc.
- Coordinate with State Authorities and Zonal Heads of banks and request them to provide full support to organizing camps through District officials.
- To create a pool of Senior bankers from all banks for site visits/surprise checks at different locations.
- To periodically monitor the progress of the campaign as reported by LDMs through periodical review meetings.
- To provide the designs for publicity material for the campaign.

### c. Lead District Manager (LDM)

- Under the overall guidance of the District Collector, to coordinate the campaign.
- To work as the nodal officer at the district level.
- Conduct DLCC meetings every month for the duration of the campaign.
- To assign Gram Panchayats with approval of DLCC to the banks (including RRBs, Rural Cooperative Banks and IPPB) for organizing the campaign at identified dates (any Saturday during the campaign period).
- To finalize the location and dates of camps in such a way that all GPs get covered with at least one camp during the campaign period.
- To continuously monitor the progress of the campaign at the grass root (BLBC level).
- To upload the information pertaining to schedule of camps along with allocation to Banks on DFS portal (guidelines will be issued separately by DFS).
- To ensure that all Bank branches participate in camp as per the allotment and no Gram Panchayat is left out from holding of camps.
- To obtain the support of district officials and public representatives.
- To utilize the BC network in organizing the camps as well as enrolment of beneficiaries under various schemes in the bank's system.
- To upload the progress of each camp on DFS portal.



**d. MD, Banks/RCBs/IPPB**

- To provide leadership to the campaign at Bank level and ensure the successful conduct of the Camps in the locations assigned to their bank.
- To appoint CGM/GM (FI) or equivalent officer to act as nodal officer and single point of contact at the bank level for the campaign.
- To ensure deployment of two additional staff members in LDM office during the campaign period to assist the LDM.
- To ensure deputation of adequate staff to the camp location for smooth conduct of camp and enrolment of eligible beneficiaries under the identified schemes.
- To ensure adequate publicity and awareness of each camp.
- To ensure that the branch managers make arrangements for drinking water, tents, chairs, tables, electricity connection etc. at the camp venue.
- To ensure that all the applications sourced / leads generated in the camps are entered into CBS system for processing by next working day.
- To periodically monitor the progress of the campaign.
- To depute senior officials to visit camps and monitor / review the progress of the campaign

**e. Ministry of Rural Development (MoRD)**

- Appoint a Central Nodal Officer for coordination with DFS.
- Issue suitable instructions to Departments concerned of the States to actively participate in the Campaign for various schemes / activities, with special focus on beneficiaries of their programs including SHGs and SHG beneficiaries.
- Field functionaries under various departments of Central/State Government to publicise the campaign and help identify and enrol beneficiaries (NREGA, SHG members etc.) for availing the benefits under various schemes/ activities.

**f. Ministry of Panchayati Raj (MoPR)**

- Appoint a Central Nodal Officer for coordination with DFS.
- Instruct the State / District / Block / Village level officials / workers to extend help to Bank branches in organizing the campaign by mobilizing eligible beneficiaries under various schemes/ activities.

**List of selected Districts (112 Aspirational Districts and Districts of Mission Utkarsh) for the campaign**

S.N.	State	District
1	Andhra Pradesh	Alluri Sitaramaraju
2	Andhra Pradesh	Parvathipuram Manuam
3	Andhra Pradesh	Y.S.R. (Kadapa)
4	Arunachal Pradesh	Namsai
5	Assam	Baksa
6	Assam	Barpeta
7	Assam	Darrang
8	Assam	Dhubri
9	Assam	Goalpara
10	Assam	Hailakandi
11	Assam	Kokrajhar
12	Assam	Udalguri
13	Bihar	Araria
14	Bihar	Aurangabad
15	Bihar	Banka
16	Bihar	Begusarai
17	Bihar	Gaya
18	Bihar	Jamui
19	Bihar	Katihar
20	Bihar	Khagaria
21	Bihar	Muzaffarpur
22	Bihar	Nawada
23	Bihar	Purnia
24	Bihar	Sheikhpura
25	Bihar	Sitamarhi
26	Chhattisgarh	Balrampur
27	Chhattisgarh	Bastar
28	Chhattisgarh	Bijapur
29	Chhattisgarh	Dantewada
30	Chhattisgarh	Kanker
31	Chhattisgarh	Kondagaon
32	Chhattisgarh	Korba
33	Chhattisgarh	Mahasamund
34	Chhattisgarh	Narayanpur
35	Chhattisgarh	Rajnandgaon
36	Chhattisgarh	Sukma
37	Gujarat	Dohad
38	Gujarat	Narmada
39	Haryana	Mewat

40	Himachal Pradesh	Chamba
41	Jammu & Kashmir	Bandipore
42	Jammu & Kashmir	Baramula
43	Jammu & Kashmir	Kupwara
44	Jharkhand	Bokaro
45	Jharkhand	Chatra
46	Jharkhand	Dumka
47	Jharkhand	Garhwa
48	Jharkhand	Giridih
49	Jharkhand	Godda
50	Jharkhand	Gumla
51	Jharkhand	Hazaribagh
52	Jharkhand	Khunti
53	Jharkhand	Latehar
54	Jharkhand	Lohardaga
55	Jharkhand	Pakur
56	Jharkhand	Palamu
57	Jharkhand	Pashchimi Singhbhum
58	Jharkhand	Purbi Singhbhum
59	Jharkhand	Ramgarh
60	Jharkhand	Ranchi
61	Jharkhand	Sahibganj
62	Jharkhand	Simdega
63	Karnataka	Raichur
64	Karnataka	Yadgir
65	Kerala	Wayanad
66	Madhya Pradesh	Barwani
67	Madhya Pradesh	Chhatarpur
68	Madhya Pradesh	Damoh
69	Madhya Pradesh	Guna
70	Madhya Pradesh	Khandwa
71	Madhya Pradesh	Morena
72	Madhya Pradesh	Rajgarh
73	Madhya Pradesh	Singrauli
74	Madhya Pradesh	Vidisha
75	Maharashtra	Gadchiroli
76	Maharashtra	Nandurbar
77	Maharashtra	Osmanabad
78	Maharashtra	Washim
79	Manipur	Chandel
80	Manipur	Thoubal
81	Meghalaya	Ribhoi
82	Mizoram	Mamit
83	Nagaland	Kiphire
84	Odisha	Balangir

85	Odisha	Dhenkanal
86	Odisha	Gajapati
87	Odisha	Kalahandi
88	Odisha	Kandhamal
89	Odisha	Koraput
90	Odisha	Malkangiri
91	Odisha	Nabarangapur
92	Odisha	Nuapada
93	Odisha	Rayagada
94	Punjab	Firozpur
95	Punjab	Moga
96	Rajasthan	Baran
97	Rajasthan	Dhaulpur
98	Rajasthan	Jaisalmer
99	Rajasthan	Karauli
100	Rajasthan	Sirohi
101	Sikkim	Soreng
102	Tamil nadu	Ramanathapuram
103	Tamil nadu	Vellore
104	Tamil nadu	Virudhunagar
105	Telangana	Bhadradi Kothagudem
106	Telangana	Jayashankar Bhupalapally
107	Telangana	Kumuram Bheem Asifabad
108	Tripura	Dhalai
109	Uttar Pradesh	Bahraich
110	Uttar Pradesh	Balrampur
111	Uttar Pradesh	Chandauli
112	Uttar Pradesh	Chitrakoot
113	Uttar Pradesh	Fatehpur
114	Uttar Pradesh	Sambhal
115	Uttar Pradesh	Shrawasti
116	Uttar Pradesh	Siddharthnagar
117	Uttar Pradesh	Sonbhadra
118	Uttarakhand	Haridwar
119	Uttarakhand	Udham Singh Nagar

**Saturation of farmers under Kisan Credit Card (KCC- AH and Fisheries)****Scheme**

For saturation of PM KISAN beneficiaries under KCC Scheme, Department of Financial Services (DFS) along with Department of Agriculture, Co-operation and Farmers Welfare has instructed banks to cover the PM KISAN beneficiaries so far not covered under KCC. Department of Financial Services, Ministry of Finance, Government of India had also launched the Sprint campaign "Kisan Bhagidari Prathmikta Hamari Campaign" to provide KCC to the left over farmers including PM-KISAN beneficiaries within the ongoing saturation drive.

Department of Financial Services, Ministry of Finance, Government of India vide letter F.No.3/52/2022-AC dated 14.09.2022 addressed to MDs & CEOs of PSBs had informed on the Ministry of Fisheries & Animal Husbandry and Dairying letter to resume Nationwide KCC Campaign from 15.09.2022 till 15.03.2023 for providing KCC to all eligible Fishery and Animal Husbandry farmers. Further, the heads of the banks were requested to issue suitable instructions to all their Zonal, Regional head, bank branches and other field functionaries including RRBs for their active participation in the camp and ensure processing and sanctioning of KCC to eligible Animal Husbandry & Fisheries farmers in a timely manner.

Now, the scope has been extended to cover all eligible farmers under KCC Scheme. As per the portal data, the cumulative KCC – AH applications received as on 10.02.2023 is 199481, and KCC-Fisheries applications received as on 10.02.2023 is 5900.

**KISAN CREDIT CARD SCHEME (KCC)**

Reserve Bank of India has advised that investment credit requirements of farmer's viz. allied activities and non-farm activities may also be covered under the KCC Scheme.

SLBC vide its communication dated 22.04.2022 addressed to the Member Banks circulated the Scale of Finance for Animal Husbandry and Fisheries for the Year 2022-23 approved by State Level Technical Committee and forwarded by TNSC Bank Ltd.,

SLBC once again requests Member Banks to give suitable instructions to their branches to dispose of all the pending applications and achieve saturation of all eligible farmers.

<b>KCC-AH-10022023</b>			
<b>District</b>	<b>Sum of Cummulative No of Applications Received</b>	<b>Sum of Cummulative No of Applications Sanctioned</b>	<b>Sum of Pendency more than 15 days</b>
Ariyalur	1018	1014	0
Chengalpattu	3468	2379	344
Chennai	0	0	0
Coimbatore	2954	2592	0
Cuddalore	1147	1147	0
Dharmapuri	15872	14157	0
Dindigul	7348	6874	177
Erode	23149	7754	0
Kallakuruchi	7606	4474	67
Kancheepuram	1815	1098	0
Kanniyakumari	1474	676	0
Karur	1170	826	0
Krishnagiri	8884	7873	0
Madurai	12944	7036	0
Myladuthurai	175	175	0
Nagapattinam	486	76	0
Namakkal	8772	7453	107
Perambalur	5135	4338	0
Pudukkottai	4848	1416	197
Ranipet	800	800	0
Salem	26974	26371	113
Sivaganga	1701	1373	10
Tenkasi	3373	1903	0
Thanjavur	1633	663	0
The Nilgiris	858	346	21
Theni	5357	2243	0
Thiruvallur	4533	4199	106
Thiruvarur	268	265	0
Thoothukkudi	5370	3676	0
Tiruchirappalli	9420	5295	6
Tirunelveli	4166	1843	0
Tirupattur	441	441	0
Tiruppur	3973	2016	557
Tiruvannamalai	13980	10206	0
Vellore	1400	1322	0
Viluppuram	6969	3159	0
<b>Grand Total</b>	<b>199481</b>	<b>137479</b>	<b>1705</b>

<b>KCC-AH-10022023</b>			
<b>BANK</b>	<b>Sum of Cummulative No of Applications Received</b>	<b>Sum of Cummulative No of Applications Sanctioned</b>	<b>Sum of Pendency more than 15 days</b>
Bank of Baroda	4909	2368	0
Bank of India	2997	1964	0
Bank of Maharashtra	0	0	0
Canara Bank	19315	12410	0
Central Bank of India	2582	1016	4
Cooperative Bank	78785	69650	66
IDBI Bank Ltd.	604	68	421
Indian Bank	36970	26938	0
Indian Overseas Bank	23317	11032	1001
Jammu & Kashmir Bank Ltd	0	0	0
Punjab & Sind Bank	9	0	0
Punjab National Bank	534	230	8
State Bank of India	21375	8121	5
UCO Bank	746	432	0
Union Bank of India	7338	3250	200
<b>Grand Total</b>	<b>199481</b>	<b>137479</b>	<b>1705</b>

<b>KCC - FISHERIES-10.02.2023</b>			
<b>BANK</b>	<b>Sum of Cummulative No of Applications Received</b>	<b>Sum of Cummulative No of Applications Sanctioned</b>	<b>Sum of Pendency more than 15 days</b>
Bank of Baroda	159	102	0
Bank of India	198	155	0
Bank of Maharashtra	1	0	0
Canara Bank	464	203	0
Central Bank of India	126	100	4
Cooperative Bank	261	166	0
IDBI Bank Ltd.	0	0	0
Indian Bank	1521	946	18
Indian Overseas Bank	1908	795	69
Jammu & Kashmir Bank Ltd	0	0	0
Punjab & Sind Bank	0	0	0
Punjab National Bank	10	2	0
State Bank of India	923	284	2
UCO Bank	34	21	0
Union Bank of India	295	94	37
<b>Grand Total</b>	<b>5900</b>	<b>2868</b>	<b>130</b>



<b>KCC - FISHERIES-10.02.2023</b>			
<b>District</b>	<b>Sum of Cummulative No of Applications Received</b>	<b>Sum of Cummulative No of Applications Sanctioned</b>	<b>Sum of Pendency more than 15 days</b>
Ariyalur	63	28	0
Chengalpattu	0	0	0
Chennai	623	335	80
Coimbatore	118	106	0
Cuddalore	213	213	0
Dharmapuri	10	0	0
Dindigul	375	99	50
Erode	39	24	0
Kallakuruchi	0	0	0
Kancheepuram	0	0	0
Kanniyakumari	347	33	0
Karur	93	57	0
Krishnagiri	23	23	0
Madurai	26	8	0
Myladuthurai	120	120	0
Nagapattinam	48	10	0
Namakkal	0	0	0
Perambalur	0	0	0
Pudukkottai	115	51	0
Ramanathapuram	619	294	0
Ranipet	40	32	0
Salem	0	0	0
Sivaganga	2	2	0
Tenkasi	28	18	0
Thanjavur	1805	671	0
The Nilgiris	0	0	0
Theni	181	73	0
Thiruvallur	6	6	0
Thiruvarur	64	20	0
Thoothukkudi	134	76	0
Tiruchirappalli	196	101	0
Tirunelveli	146	57	0
Tirupattur	0	0	0
Tiruppur	0	0	0
Tiruvannamalai	71	16	0
Vellore	190	190	0
Viluppuram	205	205	0
<b>Grand Total</b>	<b>5900</b>	<b>2868</b>	<b>130</b>

**PMAY(U) – Housing for All**

“Pradhan Mantri Awas Yojana – Housing for All (Urban)” is a comprehensive mission to achieve the goal of “Housing for All” in Urban India. In Tamil Nadu State Level Nodal Agency (SLNA) is Tamil Nadu Urban Habitat Development Board (TNUHDB). The components of the scheme include Credit Linked Subsidy Scheme (CLSS), Affordable Housing in Partnership (AHP) and Beneficiary Led Constructions (BLC). Review of progress under the scheme is one of the regular agenda since 167<sup>th</sup> SLBC meeting and the performance of the banks are not at the desired level. The gist of the schemes are provided below:

**1. Credit Linked Subsidy Scheme (CLSS):**

Credit linked subsidy will be provided on home loans taken by eligible urban poor for acquisition, construction of house. Beneficiaries of Economically Weaker Section (EWS) and Low Income Group (LIG) seeking housing loans from banks, Housing Finance Companies and other such Institutions would be eligible for an interest subsidy at the rate of 6.5% for a tenure of 15 years or during tenure of loan whichever is lower.

**2. Affordable Housing in Partnership (AHP):**

In this scheme, Govt. of India share is Rs. 1.5 lakh, GoTN share is Rs.7.00 lakh and balance amount to be borne by the beneficiaries. GoTN provided the highest amount of subsidy to make the house affordable for the EWS families. Beneficiaries share ranges from Rs.1.00 lakh to Rs.5.00 lakh depending the scheme.

**3. Beneficiary Led Constructions (BLC):**

Under this scheme, beneficiaries have to construct house on his own land with GOI share of Rs. 1.5 lakh, GoTN share of Rs.0.60 lakh and balance by beneficiary. The main challenge in achieving the completion targets is the inability of beneficiaries to mobilise their share of construction cost. The role of PLIs is crucial in providing credit facilities to such eligible beneficiaries.

The bank wise / district wise sanctions under the schemes are placed as Annexure.

SLBC requests Member Banks to formulate their own strategies to improve the sanctioning of loans under all the schemes for the benefit EWS beneficiaries.

**Note for SLBC Agenda**

**Tamil Nadu Urban Habitat Development Board (TNUHDB)**

**Sub: PMAY (U) – Housing Loans to the beneficiaries.**

“Pradhan Mantri AwasYojana — Housing for All (Urban)” is a comprehensive mission to achieve the goal of “Housing for All” in Urban India. Tamil Nadu Urban Habitat Development Board (TNUHDB) is the State Level Nodal Agency (SLNA) in Tamil Nadu. The components of the scheme include Affordable Housing in Partnership (AHP) and Beneficiary Led Constructions (BLC).

**I. Affordable Housing in Partnership (AHP):**

A total of 1,53,332 dwelling units have been sanctioned under the AHP vertical out of which 1,24,594 houses have been grounded and 37,431 houses have been completed. In this scheme, Government of India share is Rs.1.5 lakh, Government of Tamil Nadu share is Rs.7.00 lakh and balance amount to be borne by the beneficiaries. Government of Tamil Nadu provides the highest amount of subsidy in the country in order to keep the beneficiary share to the minimum and make the house affordable for the EWS families. Beneficiaries share ranges from Rs.1.00 lakh to Rs.5.00 lakh depending the scheme. The EWS households have to mobilize funds through various sources to provide the beneficiary share in order to acquire the house under this scheme.

To mitigate the delay in obtaining of Sale deed / lack of availability of Sale deed that is essential to create a mortgage on the property by Primary Lending Institutions (PLIs), the point on issuance of Sale deed has been addressed by the TNUHDB by agreeing to issue the Sale deed to the PLI as soon as full payment is received from the PLI on behalf of the beneficiary. TNUHDB has come out with a draft of Sale deed between the Board and the beneficiary and tripartite agreement between the Board, beneficiaries and PLIs to enable the beneficiaries' access housing loan to meet their share of the property cost.

To reduce the burden of beneficiary contribution for the beneficiaries, the Government of Tamil Nadu has issued orders to pay the beneficiaries contribution in monthly instalments over a period of 20 years for Reconstruction families vide G.O(4D) No.54 dated:17.12.202.

The district wise sanction for the housing units under AHP is specified in Annexure - I.

**Action requested from Banks:** The Banks are requested to formulate strategies to improve the sanctioning of loans to benefit EWS beneficiaries, so that beneficiaries can contribute their share. As of now only 0.70% of the beneficiaries have availed bank loan.

## **II. Beneficiary Led Construction (BLC):**

Similarly, under BLC vertical 4,08,158 houses have been sanctioned by the Government, 3,77,948 houses work commenced and out of that 2,75,269 houses have been completed. Under this scheme, beneficiaries have to construct house on his own land. In BLC, Government of India share is Rs.1.5 lakh, Government of Tamil Nadu share is Rs.0.60 lakh. Balance amount to be borne by the beneficiaries. One of the main challenges in achieving the completion targets is the inability of beneficiaries to mobilise their share of the construction cost. The role of PLIs is crucial in providing credit facilities to such eligible beneficiaries so that they can meet out their contribution to complete the house.

TNUHDB has been engaging with the Banks / PLIs through a series of meetings and workshops. Barring Banks / PLIs the rest of the lending institutions have not been supporting the beneficiary financing issue substantially. Large banks, both public sector and private sector, that have extensive branch coverage in the state have been completely absent from supporting the access to micro housing finance requirements of EWS beneficiaries of HFA Mission.

The district wise sanction for the housing units under BLC is specified in Annexure - II.

**Action requested from Banks:** The Banks are requested to formulate strategies to improve the off take of Board approved schemes under BLC to benefit EWS beneficiaries since only 0.10% of the demand is met.

**Annexure I:****(A) District wise dwelling Units Sanctioned under AHP:**

<b>Sl.No.</b>	<b>District</b>	<b>AHP</b>
1	Chennai	56230
2	Erode	13010
3	Coimbatore	8688
4	Thiruvallur	8032
5	Tiruppur	6628
6	Pudukkottai	5676
7	Madurai	5200
8	Tirunelveli	4544
9	Chengalpattu	4236
10	Theni	4045
11	Salem	3680
12	Namakkal	3224
13	Kancheepuram	2864
14	Thanjavur	2705
15	Dharmapuri	2520
16	Trichy	2380
17	Dindigul	2136
18	Cuddalore	2092
19	Vellore	1568
20	Sivagangai	1508
21	Kanyakumari	1500
22	Thoothukudi	1472
23	Nagapattinam	1364
24	Karur	1302
25	Krishnagiri	1008
26	Nilgiris	872
27	Ariyalur	864
28	Virudhunagar	864
29	Kallakurichi	776
30	Tirupattur	528
31	Ramnathapuram	520
32	Perambalur	504
33	Thenkasi	480
34	Tiruvannamalai	192
35	Thiruvarur	120
<b>Total</b>		<b>153332</b>

**B) District wise Loan Sanctioned under AHP Vertical**

(Rs. in Lakh)

Sl. No.	District	Banks / PLIs	Up to February 2023 (12.02.2023)			
			No. of Applications Received	No. of Loan Sanctioned	Amount of Loan Disbursed	No. of applications pending
1	Chennai	Svatanra Bank	105	73	0.00	32
		IIFL Home Finance Ltd	20	0	0.00	20
		Indian Bank	17	0	0.00	17
<b>Chennai Total</b>			<b>142</b>	<b>73</b>	<b>0.00</b>	<b>69</b>
2	Kancheepuram	IIFL Home Finance Ltd	389	47	61.09	342
		Svatanra Bank	70	20	30.00	50
		Indian Bank	40	18	24.30	22
		Repco Bank	21	21	29.16	0
<b>Kancheepuram Total</b>			<b>520</b>	<b>106</b>	<b>144.55</b>	<b>414</b>
3	Chengalpattu	IIFL Home Finance Ltd	174	35	88.64	139
		LIC	1	1	8.00	0
		Svatanra Bank	6	1	5.60	5
		Indian Bank	5	5	34.32	0
<b>Chengalpattu Total</b>			<b>186</b>	<b>42</b>	<b>136.56</b>	<b>144</b>
4	Vellore	Mahindra Home Finance	560	9	12.18	551
		IIFL Home Finance Ltd	11	0	0.00	11
5	Tirupattur	Mahindra Home Finance	94	0	0.00	94
		IIFL Home Finance Ltd	129	0	0.00	129
6	Cuddalore	Svatanra Bank	94	54	99.18	40
		Indian Bank	80	0	0.00	80
7	Salem	Bandhan Bank	6	2	3.67	4
		IIFL Home Finance Ltd	46	10	16.61	36
8	Krishnagiri	IIFL Home Finance Ltd	18	0	0.00	18
9	Dharmapuri	Mahindra Home Finance	120	0	0.00	120
<b>Salem Total</b>			<b>190</b>	<b>12</b>	<b>20</b>	<b>178</b>
10	Namakkal	Varashakthi Housing Finance Ltd.	7	7	9.00	0
		Indian Bank	242	33	33.00	209
12	Coimbatore	IIFL Home Finance Ltd	88	26	40.43	62
		Mahindra Home Finance	22	4	5.60	18
		Pumjab National Bank	10	0	0.00	10
		Canara bank	11	11	5.50	0
<b>Coimbatore Total</b>			<b>131</b>	<b>41</b>	<b>51.53</b>	<b>90</b>

Sl. No.	District	Banks / PLIs	Up to February 2023 (12.02.2023)			
			No. of Applications Received	No. of Loan Sanctioned	Amount of Loan Disbursed	No. of applications pending
			13	13	13.39	0
14	Tiruppur	Canara bank	324	324	181.95	0
		Mahindra Home Finance	77	42	46.74	35
		IIFL Home Finance Ltd	98	95	113.65	3
		HDFC	48	48	24.15	0
		ICICI	5	5	2.50	0
		Indian Bank	35	35	40.36	0
<b>Tiruppur Total</b>			<b>578</b>	<b>549</b>	<b>409.35</b>	<b>29</b>
15	Trichy	Mahindra Home Finance	40	4	3.88	36
		Bandhan Bank	43	11	20.84	32
		IIFL Home Finance Ltd	29	2	1.20	27
<b>Trichy Total</b>			<b>112</b>	<b>17</b>	<b>25.92</b>	<b>95</b>
16	Nagapattinam	Bandhan Bank	17	0	0.00	17
17	Pudhukottai	Bandhan Bank	30	3	1.09	27
18	Madurai	IIFL Home Finance Ltd	212	56	164.84	156
		Indian bank	20	1	1.44	19
		Mahindra Home Finance	32	16	16.13	16
<b>Madurai Total</b>			<b>264</b>	<b>73</b>	<b>182.41</b>	<b>191</b>
19	Theni	IIFL Home Finance Ltd	41	25	39.06	16
		Indian bank	35	0	0.00	35
<b>Theni Total</b>			<b>76</b>	<b>25</b>	<b>39.06</b>	<b>51</b>
20	Sivagangai	IIFL Home Finance Ltd	66	11	13.07	55
		Mahindra Home Finance	45	2	2.00	43
21	Ramnathapuram	Mahindra Home Finance	10	0	0.00	10
<b>Sivagangai Total</b>			<b>121</b>	<b>13</b>	<b>15.07</b>	<b>108</b>
22	Kanyakumari	Mahindra Home Finance	121	6	11.45	115
23	Tirunelveli	IIFL Home Finance Ltd	53	0	0.00	53
24	Thoothukudi	Mahindra Home Finance	90	0	0.00	90
<b>Grand Total</b>			<b>3905</b>	<b>1076</b>	<b>1204.02</b>	<b>2829</b>
<b>Total Sanctioned Units</b>				<b>1,53,332</b>		
<b>% of Demand Met</b>				<b>0.702</b>		

**Annexure II:****(A) District wise dwelling Units Sanctioned under BLC:**

<b>Sl.No</b>	<b>Name of the District</b>	<b>No. of units sanctioned</b>
1	Thiruvallur	42868
2	Salem	28957
3	Madurai	25416
4	Coimbatore	25243
5	Kanniyakumari	23998
6	Tirunelveli	18193
7	Chennai	15669
8	Kancheepuram	15163
9	Tiruchirappalli	15146
10	Tiruppur	13450
11	Thoothukkudi	13184
12	Erode	13142
13	Chengalpattu	12812
14	Tenkasi	11686
15	Ranipet	10085
16	Dindigul	9754
17	Cuddalore	9681
18	Theni	9190
19	Namakkal	8904
20	Thanjavur	8692
21	Vellore	8455
22	The Nilgiris	6879
23	Tirupathur	6713
24	Tiruvannamalai	6309
25	Pudukkottai	5820
26	Virudhunagar	5204
27	Ramanathapuram	4909
28	Dharmapuri	4886
29	Viluppuram	4804
30	Karur	4312
31	Krishnagiri	3380
32	Sivaganga	3002
33	Thiruvarur	2702
34	Kallakurichi	2489
35	Nagapattinam	2140
36	Perambalur	1814
37	Ariyalur	1604
38	Mayiladuthurai	1503
<b>Total</b>		<b>408158</b>



**(B) District wise Loan Sanctioned under BLC Vertical**

**Up to February 2023 (12.02.2023) (Rs. in Lakh)**

Sl. No	District	Name of the PLIs / Banks	Application Received	No. of Loan Sanctioned	Amount of Loan Disbursed	No. of applications under scrutiny
1	Chennai	Mahindra Home Finance	149	7	0.00	142
		ICICI Bank	70	1	0.00	69
<b>Chennai Total</b>			<b>219</b>	<b>8</b>	<b>0.00</b>	<b>211</b>
2	Thiruvallur	Mahindra Home Finance	9	0	0.00	9
		Five Star Finance	15	0	0.00	15
<b>Tiruvallur Total</b>			<b>24</b>	<b>0</b>	<b>0.00</b>	<b>24</b>
3	Kancheepuram	IIFL Bank	56	0	0.00	56
4	Vellore	Mahindra Home Finance	107	0	0.00	107
5	Villupuram	Svatanra Micro Finance	290	140	0.00	150
6	Salem	Kotak Mahendra	81	1	3.00	80
		Mahindra Home Finance	301	2	6.00	299
		Indian Bank	15	2	6.00	13
		Canara Bank	21	5	15.00	16
		Aptus Value Housing	22	1	3.00	21
		Asphire Finance Pvt Ltd	23	2	6.00	21
		Vijaya Bank	20	1	3.00	19
		Union Bank of India	15	1	3.00	14
		Indus Star Finance	25	1	3.00	24
		State Bank	18	1	3.00	17
<b>Salem Total</b>			<b>541</b>	<b>17</b>	<b>51.00</b>	<b>524</b>
7	Namakkal	Mahindra Home Finance	15	0	0.00	15
<b>Namakkal</b>			<b>15</b>	<b>0</b>	<b>0.00</b>	<b>15</b>
8	Coimbatore	Mahindra Home Finance	136	8	13.25	128
9	Nilgris	Mahindra Home Finance	90	1	2.00	89
10	Tiruppur	Mahindra Home Finance	44	7	14.00	37
<b>Tiruppur Total</b>			<b>44</b>	<b>7</b>	<b>14.00</b>	<b>37</b>
11	Erode	Mahindra Home Finance	115	20	43.00	95
		ESAF Small Finance Bank	60	0	0.00	60
<b>Erode Total</b>			<b>175</b>	<b>20</b>	<b>43.00</b>	<b>155</b>
12	Madurai	Mahindra Home Finance	111	111	0.00	0
13	Dindigul	Mahindra Home Finance	65	9	18.00	56
		Equitas Bank	4	4	8.00	0
		IDFC	9	0	0.00	9
		Ujjivan Small Finance bank	15	0	0.00	15
		Aadhar Housing Finance Ltd	20	0	0.00	20
		HDFC	46	0	0.00	46
		IDBI	10	0	0.00	10
<b>Dindigul Total</b>			<b>169</b>	<b>13</b>	<b>26.00</b>	<b>156</b>

Sl. No	District	Name of the PLIs / Banks	Application Received	No. of Loan Sanctioned	Amount of Loan Disbursed	No. of applications under scrutiny
14	Ramnathapuram	Mahindra Home Finance	107	0	0.00	107
15	Sivagangai	Bandan Small Finance Bank	107	35	70.00	72
		Mahindra Home Finance	4	4	8.00	0
		Equitas Bank	1	1	2.00	0
		Cholamandalam Finance	2	2	4.00	0
		Syndicate Bank	18	18	36.00	0
<b>Sivagangai Total</b>			<b>132</b>	<b>60</b>	<b>120.00</b>	<b>72</b>
16	Tirunelveli	Mahindra Home Finance	98	6	0.00	92
17	Thenkasi	Mahindra Home Finance	25	0	0.00	25
18	Thoothukudi	Mahindra Home Finance	82	16	0.00	66
19	Kanyakumari	Mahindra Home Finance	70	3	0.00	67
<b>Grand Total</b>			<b>2491</b>	<b>410</b>	<b>269.25</b>	<b>2081</b>
<b>Total Sanctioned Units</b>				<b>4,08,158</b>		
<b>% of Demand Met</b>				<b>0.10%</b>		

Managing Director,  
TNUHDB

**WEAVER MUDRA SCHEME:**

- The Weaver MUDRA Scheme has been introduced by the Government of India from June 2016 onwards, in lieu of erstwhile Weavers Credit Card Scheme.
- This Scheme provides concessional credit to handloom sector towards working capital and cost of tools and equipment required for carrying out weaving / allied activity, with a Individual Handloom Weavers / Weaver Entrepreneur – Margin Money assistance @ 20% of loan amount, subject to maximum of Rs.25,000/-
- Handloom organization – Margin money assistance @20% of loan amount, subject to maximum of Rs.20.00 lakh (margin money @ Rs.2.00 lakh for every 100 weaver / worker).
- Additional margin money requirement, if any as per banking norms will be borne by the beneficiary Agency
- Subsidized loans at concessional interest rate of 6% for a period of three years will be available to all eligible beneficiaries. However, this is subject to interest subvention cap only upto 7% by the GOI. Interest subvention as applicable will be provided maximum for 3 years from the date of fist disbursal.
- The loans extended to the beneficiaries will be guaranteed by the National Credit Guarantee Trustee Company (NCGTC)/Credit Guarantee Fund Trust for Medium & Small Enterprises (CHIMSE), as per decision of the Bank / Financial Institution concerned. Guarantee cover will be effective from the date of disbursement of loan for 3 years.

- The performance of the scheme in Tamilnadu in the last six 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)	2016-17	15,000	20,000	18340	88.92	17031	82.38
2)	2017-18	15,000	20,000	18925	92.29	18488	90.12
3)	2018-19	30,000	20,000	22774	113.00	22650	112.37
4)	2019-20	20,000	20,000	17963	87.62	17918	87.32
5)	2020-21	15,000	15,000	14545	70.15	14545	70.15
6)	2021-22	15,000	15,000	13,460	66.04	13,392	65.70
<b>Total</b>		<b>1,10,000</b>	<b>1,10,000</b>	<b>1,06,007</b>	<b>518.02</b>	<b>1,04,024</b>	<b>508.04</b>

- The department has stated that Tamilnadu is continuously holding the **NUMBER ONE position in the country** in the last six years i.e., **2016-2017 to 2021-22** in implementation of Weaver MUDRA Scheme.
- The target under the scheme for the year 2022-23, has been fixed to cover 15,000 Weavers under this Scheme.
- As on 15.02.2023, 15,701 has been application forwarded to banks. Out of which 11348 application are sanctioned and 11,292 Weaver MUDRA were disbursed to the beneficiaries to the tune of Rs.55.10 crores.
- Since, Mudra Loan Scheme is essential to the weavers for improving their livelihood and providing continuous employment to the weavers, it is regularly reviewed by the Hon'ble Union Minister of Textiles and Union Minister of Finance.
- The Department has also requested the member banks to verify and update Concessional Credit/ Weavers MUDRA LOAN data in PNB Portal so as to utilize the benefits of the scheme by Handloom Weavers.
- As Mudra Loan is supporting the up-liftment of weavers' livelihood SLBC request the member banks concerned for expeditious sanction of 3749 pending loan applications at the earliest.
- SLBC advises all Member Banks to increase the loan amount to the maximum of Rs.2.00 lakhs as per their banking norms for individual Handloom Weaver / Weaver Entrepreneur, for upgradation of their livelihood and for transformation of the livelihood of Handloom Weavers.

**WEAVER MUDRA SCHEME 2022-23**  
**CIRCLE-WISE PROGRESS**  
**AS ON 15.02.2023**

Sil. No.	Name of the Circle	Name of the Bank	No. of application forwarded	No. of Beneficiary	Amount Sanctioned (Rs.75,000/- per head)	Amount Sanctioned (Rs.1,00,000/- per head)	Amount Sanctioned (Rs.2,00,000/- per head)	Pending with Bank
1	Dindigul	Indian Overseas Bank	18	18	0	1800000	0	0
		Indian Bank	9	9	675000	0	0	0
		State Bank of India	7	7	0	700000	0	0
2	Madurai	Bank of India	15	15	0	1500000	0	0
		Union Bank of India	16	16	0	0	3200000	0
3	Thiruvannamalai	Union Bank of India	2	2	0	200000	0	0
		Indian Overseas Bank	1	1	0	100000	0	0
		Indian Bank	11	11	0	1100000	0	0
		Central Co-op Bank	4	4	0	400000	0	0
		Gramma Bank	3	3	0	300000	0	0
4	Tirunelveli	Indian Overseas Bank	9	9	0	900000	0	0
		Tamilnadu Grama Bank	3	3	0	300000	0	0
		Indian Bank	6	6	0	600000	0	0
		Union Bank of India	1	1	0	100000	0	0
6	Cuddalore	Canara Bank	46	43	0	4300000	0	3
		Punjab National Bank	20	8	0	800000	0	12
7	Vellore		171	156	675000	13100000	3200000	15

## WEAVER MUDRA SCHEME, 2022-23

## CIRCLE-WISE PROGRESS OF IMPLEMENTATION OF THE SCHEME

As on: 15.02.2023

Sl. No.	Name of the Circle	Target for the year 2022-23	Total No of application forwarded	MUDRA Loan Sanctioned		MUDRA Loan Disbursed		% of Achievement (on disbursement)	No. of Applns. Rejected	No. of Applns. Pending with Bank	Shortfall to target (3)-(7)
				No. of Cards	Loan Amount (Rs.in lakh)	No. of Loans	Loan Amount (Rs.in lakh)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Coimbatore	1100	1160	786	302.00	786	302.00	71.45	-	374	314
2	Dindigul	1000	1092	984	506.75	984	506.75	98.40	6	102	16
3	Erode	1300	1535	1197	596.00	1197	596.00	92.08	114	224	103
4	Kancheepuram	1000	1090	815	407.50	815	407.50	81.50	92	183	185
5	Karur	550	601	496	246.75	496	246.75	90.18	77	28	54
6	Kumbakonam	1000	1007	685	342.50	685	342.50	68.50	-	322	315
7	Madurai	200	186	173	94.00	173	94.00	86.50	-	13	27
8	Nagercoil	300	329	251	128.50	251	128.50	83.67	-	78	49
9	Paramakudi	1300	1289	1128	564.00	1128	564.00	86.77	24	137	172
10	Salem	1200	1200	419	209.50	419	209.50	34.92	10	771	781
11	Thiruvannamalai	1100	1160	674	367.50	674	367.50	61.27	28	458	426
12	Tirunelveli	300	293	244	128.00	244	128.00	81.33	17	32	56
13	Tiruppur	950	972	783	391.50	727	363.50	76.53	22	167	223
14	Tiruvarur	50	34	2	1.00	2	1.00	4.00	22	10	48
15	Trichy	1500	211	132	66.00	132	66.00	88.00	43	36	18
16	Virudhunagar	550	543	476	238.50	476	238.50	61.00	80	225	585
17	Cuddalore	150	175	91	45.50	91	45.50	86.55	-	67	74
18	Thiruvallur	850	1115	791	268.00	791	268.00	60.67	46	38	59
19	Tiruchengode	450	489	306	176.10	306	176.10	93.06	-	324	59
20	Vellore	15000	15701	11348	5538.01	11292	5510.01	68.00	23	160	144
<b>TOTAL</b>		<b>15000</b>	<b>15701</b>	<b>11348</b>	<b>5538.01</b>	<b>11292</b>	<b>5510.01</b>	<b>75.28</b>	<b>604</b>	<b>3749</b>	<b>3708</b>

**WEAVERS MUDRA SCHEME 2022-23**  
**BANK-WISE PROGRESS ON IMPLEMENTATION OF THE SCHEME**  
**As on : 15.02.2023**

Sl. No.	Name of the Bank	No. of Branches	No. of Applications Forwarded	MUDRA Loan Sanctioned		MUDRA Loan Disbursed		No. of Appins. Rejected	No. of Appins. Pending with Bank
				No. of Cards	Loan Amount (Rs. in lakh)	No. of Loans	Loan Amount (Rs. in lakh)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Punjab National Bank	38	762	429	196.10	393	178.10	52	281
2	Canara Bank	78	4351	3546	1737.45	3544	1736.45	117	688
3	Indian Overseas Bank	93	1571	1170	593.50	1160	588.50	66	335
4	State Bank of India	58	1737	1236	608.90	1232	606.90	13	488
5	Indian Bank	75	1135	783	398.00	783	398.00	4	348
6	IDBI Bank	4	217	146	73.00	146	73.00	2	69
7	Tamilnadu Grama Bank	45	1266	629	311.95	627	310.95	66	571
8	Central Co-operative Bank	41	2969	2271	1030.95	2269	1029.95	171	527
9	Union Bank of India	18	1049	787	413.66	787	413.66	32	230
10	Bank of India	8	256	138	74.00	138	74.00	9	109
11	Bank of Baroda	15	217	124	62.00	124	62.00	29	64
12	UCO Bank	3	48	38	15.50	38	15.50	8	2
14	Central Bank of India	4	22	13	6.50	13	6.50	-	9
15	Catholic Syrian Bank	1	15	15	7.50	15	7.50	-	0
16	City Union Bank	5	59	4	2.00	4	2.00	34	21
17	Karur Vysya Bank	3	4	0	0	0	0	1	3
18	Tamilnadu Mercantile Bank	4	23	19	7.00	19	7.00	-	4
<b>TOTAL</b>		<b>493</b>	<b>15701</b>	<b>11348</b>	<b>5538.01</b>	<b>11292</b>	<b>5510.01</b>	<b>604</b>	<b>3749</b>

**Internal working group to Review Agricultural Credit**

The Internal Working Group to Review Agricultural Credit under the chairmanship of Shri M K Jain, Deputy Governor, RBI has recommended measures for State Governments to improve the reach of Institutional Credit. However, the following recommendations are yet to be implemented in Tamil Nadu.

- i) State Governments shall give access to banks to digitalise land records in order to verify land title and create charge online. In such states, banks should not insist on submission of land title documents.
- ii) State Governments are having a highly restrictive legal framework and should be persuaded to reform their legal framework based on Model- Land Leasing Act proposed by NITI Aayog/ Land Licensed Cultivators' Act, 2011 of the state of Andhra Pradesh so that formal lending to tenant farmers can improve.

In this connection, SLBC request the State Government to take appropriate action at the earliest.



**Expanding and Deepening of Digital Payment Ecosystem**

Financial Inclusion & Development Department, Reserve Bank of India, Central Office, Mumbai vide their communication FIDD.CO.LBS.No.S1416/02.01.014/2022-23 dated 03.01.2023 on the captioned subject had informed that SLBCs/ UTLBCs have identified 142 districts in the country to make them 100% digitally enabled under pilot and scaled up programme combined. SLBC, Tamil Nadu has identified Virudhunagar District for the pilot project and Coimbatore, Ranipet, Tuticorin Districts in scaled up programme. SLBC is continuing its efforts to ensure 100% coverage at the earliest in these four districts.

Keeping in view the growth of digitalization in the identified districts, RBI has advised the SLBCs to identify more districts in consultation with the concerned stakeholders and prepare a time bound action plan for 100% digitalization of the concerned districts.

Accordingly, SLBC vide its communication to Canara Bank, Indian Bank and IOB having more Lead Districts in the State to identify one more district each so that the same can be communicated to RBI.

All the three Lead Banks are requested to provide the names of the district so that additional districts can be covered under 100% digitalization.



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

FIDD.CO.LBS.No.S1416 /02.01.014/2022-23

January 3, 2023

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

Madam/ Dear Sir,

**Expanding and Deepening of the Digital Payments Ecosystem**

As you are aware, Reserve Bank of India had advised all SLBCs/ UTLBCs vide Circular FIDD.CO.LBS.BC.No.13/02.01.001/2019-20 dated October 7, 2019 to identify one district in their respective States/ UTs and allot the same to a bank having significant footprint, which would endeavor to make the district 100% digitally enabled.

2. Further, your attention is also invited to our letter FIDD.CO.LBS. No.71339/02.01.001/2021-22 dated July 14, 2021 wherein SLBCs/ UTLBCs were advised, *inter alia*, to scale up the captioned programme in one or two other districts under their jurisdiction in consultation with stakeholders. As on date, SLBCs/ UTLBCs have identified 142 districts to make them 100% digitally enabled under pilot and scaled up programme combined. The SLBCs /UTLBCs are advised to continue with their efforts to ensure 100 per cent coverage at the earliest in the remaining districts, identified under the programme.

3. Keeping in view the growth of digitalization in the identified districts, SLBCs/ UTLBCs are now advised to identify more districts in consultation with concerned stakeholders and prepare a time bound action plan for 100% digitalization of the concerned districts. The names of the identified districts and nodal Banks to which they have been allotted, may be submitted to us at the earliest. Following identification and allotment of the identified district(s), nodal Banks should start submitting progress report in the prescribed formats on a quarterly basis to [lbsfiddco@rbi.org.in](mailto:lbsfiddco@rbi.org.in) from March/ June 2023 onwards.

4. Other instructions/ clarifications communicated earlier shall remain unchanged.

Yours faithfully,

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

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10 वीं मंजिल, केन्द्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग, पोस्ट बॉक्स सं. 10014, मुंबई -400001  
Financial Inclusion & Development Dept. Central Office, 10th Floor, Central Office Building, Shahid Bhagat Singh  
Merg.P.B.No.10014,Mumbai-400001

टेली : Tel:022-22601000 फ़ैक्स: 91-22-22621011/22610943/22610948 ई-मेल : [cgminclud@rbi.org.in](mailto:cgminclud@rbi.org.in)  
हिंदी आसान है, इतना ज़ोर बढ़ाएँ।

**Pledge financing for agriculture commodities through electronic-Negotiable Warehouse Receipt (e-NWR)**

Departmental of Financial Services, Ministry of Finance, Government of India vide their letter F.No.3/67/2022-AC dated 17.01.2023 has informed on pledge financing for agriculture commodities through electronic-Warehouse Receipt (E-NWR).

Warehousing Development and Regulatory Authority (WDRA), established under the Warehousing (Development and Regulation) Act, 2007 for setting up a negotiable warehouse receipt system in the country to make Negotiable Warehouse Receipt (NWR) a prime tool of trade and regulation of warehouses.

E-NWR facilitates easy pledge financing by banks and other financial institutions. E-NWR also helps to save expenditure in logistics as stocks can be traded through multiple buyers without physical movement and can be even split for partial transfer or withdrawal. E-NWR promote scientific warehousing for storage of agricultural goods and commodities.

SLBC requests the Member Banks/FIs to promote more pledge financing through e-NWRs so that the outreach of pledge finance through e-NWRs shall increase.

F.No. 3/67/2022-AC  
Government of India  
Ministry of Finance  
Department of Financial services

3<sup>rd</sup> Floor, Jeevan Deep Building Parliament Street,  
New Delhi-110001  
Dated: 17.01.2023

To

All SLBC Conveners

**Subject: Inclusion of Pledge financing for agriculture commodities through electronic-Negotiable Warehouse Receipt (e-NWR) as an agenda in SLBC meetings.**

Sir,

As you may be aware, Warehousing Development and Regulatory Authority (WDRA) has been established under the Warehousing (Development and Regulation) Act, 2007 for setting up a negotiable warehouse receipt system in the country, making Negotiable Warehouse Receipt (NWR) a prime tool of trade and regulation of warehouses.

2. e-NWR can facilitate easy pledge financing by banks and other financial institutions. e-NWR also helps to save expenditure in logistics as stocks can be traded through multiple buyers without physical movement and can be even split for partial transfer or withdrawal. e-NWRs promote scientific warehousing for storage of agricultural goods and commodities.

3. In a recent meeting with Department of Food and Public Distribution, it was decided that the outreach of pledge finance through e-NWRs should be increased.

4. Therefore, all the SLBC conveners are requested to include pledge financing through e-NWRs as a permanent agenda item in the SLBC meetings.

Yours faithfully,



(Chandragupta Shaurya)  
Under Secretary to the Government of India  
Phone No.23748736

Copy to

1. Secretary, Department of Food & Public Distribution, Government of India.
2. Director, Financial Inclusion, Department of Financial Services, Government of India.

**Standardisation of ACP Document released District-Wise**

Planning plays an important role in the implementation of the Lead Bank Scheme and a bottom-up approach is adopted to map the existing potential for development. Under LBS, planning starts with identifying block-wise/ activity-wise potential estimated for various sectors. ACPs, which were based on the Potential Linked Plans (PLPs), are prepared to address such inequality by identifying the challenges that hamper the growth of the district and at the same time focus on the potential of that district.

PLPs which are prepared and released by NABARD carry a standardized template across all the districts. Unlike PLPs, ACPs which were based on the PLPs are not in a standardized format and varies from district from districts.

In this connection, RBI has advised SLBC to have consultation with the relevant stakeholder's viz., RBI, NABARD, Lead Banks for finalising the uniform template for ACP in order to have a uniform ACP document across all Districts.

Hence, we may form a committee comprising representatives from RBI, NABARD, IOB,IB,SBI,CB and one Lead District Managers from each bank at the earliest in order to formulate a uniform template across all districts.

**Status of opening of Bank Branches in Unbanked areas.**

RBI has asked on the status of opening of bank branches in Vattuvanahalli in Dharmapuri district, Batamugulalam and Thagatti in Krishnagiri District, Tholampalayam in Coimbatore District and Melmudiyanur in Tiruvanamalai district respectively, which are the villages that are identified as unbanked, and having population more than 5000.

In this regard, SLBC had taken up with the Lead District Managers of the concerned districts and was informed the following:

- Indian Bank had opened their branches in Vattuvanahalli in Dharmapuri district, Batamugulalam and Thagatti in Krishnagiri District respectively in January 2023.
- Tholampalayam – Business Correspondent of IOB, Dhayanur branch is presently catering to the needs of banking facility and there is no response from any bank in the DLRC meeting regarding opening of branch. Indian Overseas Bank, Planning Department is exploring the possibility of opening the branch.
- Melmudiyanur – Business Correspondent of Indian Bank, Erayiur is catering to the basic banking needs of the villagers. Indian Bank has informed to take up with TNGB and exploring the possibility of opening the branch.

Similarly, request for opening of a bank branch in the Perali village, Perambalur District has been sent to Lead District Manager, Perambalur to advise on the present status of coverage of the above place and discuss the willingness for opening of bank branch with the Member Banks in the ensuing DCC meeting. LDM has ensured to place the above matter in DCC meeting. SLBC advices LDM Perambalur to update the developments.

**Status of implementation of (Survey of Villages Abadi and Mapping with Improved Technology in Village Areas) SVAMITVA SCHEME in Tamil Nadu**

Hon'ble Prime Minister launched SVAMITVA Scheme on 24<sup>th</sup> April 2020 with the objective to enable demarcation of inhabited land in rural areas by the latest drone survey methods. The scheme aims to provide an integrated property validation solution for rural India and would thereby provide the 'Record of Rights' to village household owners possessing houses in inhabited rural areas. One of the important objectives of the scheme is to bring financial stability to the citizens of rural India by enabling them to use their property as a financial asset for taking loans and other financial benefits.

The demarcation of abadi areas (the abadi area includes inhabitant land, inhabited areas contiguous to Abadi and wadis/basties in rural areas) would be done using Drone Surveying technology, with the collaborative efforts of the Ministry of Panchayati Raj, State Panchayati Raj Department, State Revenue Departments and Survey of India

The subject matter was discussed as one of the Agenda in the 168<sup>th</sup>/171<sup>st</sup> SLBC meeting wherein SLBC had requested the State Government in demarcating inhabited land in rural areas by drone survey method and for issuing the Property Cards.

Reference is also invited to Indian Banks' Association communication SB/MBR/SVAMITVA/11380 dated 20.07.2022 wherein they have informed, among others, that any State related specific issues be taken up with them through SLBC so that they can appraise the same to the Ministry of Panchayati Raj/ the regulators.

SLBC vide letter dt. 17.08.2022 had requested the member banks for clarifications/challenges on the following points.

1. Whether banks are granting loans by mortgaging Natham Patta.
2. Whether there are any legal issues for creation of mortgage based on Natham Patta.
3. Whether there are challenges /issues, if any, faced by the member banks.

In this regard , we have received replies from few banks.

SLBC request the member Banks those who have not submitted the reply to submit it immediately so as to apprise the concerned authorities for further needful.

**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.

PFRDA vide communication PFRDA/03/05/1/0071/2017-PnD-APY dated 26.05.2022 has advised the Bank category wise targets under APY for the FY 2022-23 which is given below:

APY-SP Category	Target FY 2022-23 APY accounts per branch (AAPB)
Major Banks (All PSBs and 4 Pvt. Banks – ICICI, Axis, HDFC and IDBI Bank)	80
Regional Rural Banks	80
Private Banks (Other)	30
Co-operative Banks	20
Departments of Posts	30
All Small Finance Banks	50
Payment Banks	1,00,000 for each Payment Bank

SLBC advises all the Member Banks to take note of the targets and strive hard to achieve the same. As of 15.02.2023, Banks in the State have opened 6,01,150 accounts against the target of 7,14,110 for March 2023, falling short of the target by 1,12,960 accounts. The achievement of State target in APY is 84.18% as of 15.02.2023. SLBC takes the opportunity to congratulate those banks who have achieved the March 2023 target and proportionate target up to 15.02.2023 and once again requests the Member Banks to make their fullest efforts so that for this FY 2022-23 our State not only achieves but also surpasses the given target.

The District-Wise and Bank-Wise details of APY accounts opened up to 15.02.2023 placed in the Annexure.



APY							FY 2022-23			Cumulative
Name of the APY-SPS	Bank Category	No. of Branches as on 1st April, 2022	AAPB Target	Annual Target	APY accounts opened in FY 2022-23 till 15 Feb, 2023	AAPB Achieved as on 15 Feb, 2023	Annual Target Achievement	APY accounts opened since inception till 15 Feb, 2023		
BANK OF BARODA	MAJOR BANK	311	80	24,880	9,558	31	38%	91,835		
BANK OF INDIA	MAJOR BANK	212	80	16,960	16,056	76	95%	78,645		
BANK OF MAHARASHTRA	MAJOR BANK	44	80	3,520	1,614	37	46%	5,323		
CANARA BANK	MAJOR BANK	1,058	80	84,640	79,648	75	94%	4,61,244		
CENTRAL BANK OF INDIA	MAJOR BANK	203	80	16,240	14,510	71	89%	87,097		
INDIAN BANK	MAJOR BANK	1,059	80	84,720	1,25,669	119	148%	8,73,515		
INDIAN OVERSEAS BANK	MAJOR BANK	1,100	80	88,000	83,655	76	95%	4,81,022		
PUNJAB AND SIND BANK	MAJOR BANK	16	80	1,280	291	18	23%	2,475		
PUNJAB NATIONAL BANK	MAJOR BANK	280	80	22,400	4,571	16	20%	29,811		
STATE BANK OF INDIA	MAJOR BANK	1,184	80	94,720	91,581	77	97%	4,79,271		
UCO BANK	MAJOR BANK	117	80	9,360	3,602	31	38%	20,902		
UNION BANK OF INDIA	MAJOR BANK	579	80	46,320	37,039	64	80%	1,21,199		
AXIS BANK LTD	MAJOR BANK	350	80	28,000	1,592	5	6%	1,03,129		
SPANDHAN BANK LIMITED	PVT	18	30	540	120	7	22%	1,315		
CITY UNION BANK LTD	PVT	495	30	14,850	3,094	6	21%	38,207		
DCB BANK LIMITED	PVT	14	30	420	0	0	0%	31		
DHANLAXMI BANK LIMITED	PVT	34	30	1,020	632	19	62%	1,527		
HDFC BANK LTD	MAJOR BANK	357	80	28,560	7,077	20	25%	65,300		
ICICI BANK LIMITED	MAJOR BANK	440	80	35,200	718	2	2%	17,904		
IDBI BANK LTD	MAJOR BANK	111	80	8,880	6,205	56	70%	32,115		
IDFC FIRST BANK LIMITED	PVT	11	30	330	3	0	1%	20		
INDUSIND BANK LIMITED	PVT	39	30	1,170	40	1	3%	90		
KARNATAKA BANK LIMITED	PVT	50	30	1,500	918	18	61%	7,031		
KOTAK MAHINDRA BANK	PVT	94	30	2,820	480	5	17%	1,725		
RBL BANK LIMITED	PVT	21	30	630	3	0	0%	78		
TAMIL NADU GRAMA BANK	RRB	644	80	51,520	53,244	83	103%	1,62,428		
TAMILNAD MERCANTILE BANK LTD	PVT	369	30	11,070	54,766	148	495%	1,52,333		
THE CATHOLIC SYRIAN BANK LIMITED	PVT	101	30	3,030	74	1	2%	1,791		
APY							FY 2022-23	Cumulative		

Name of the APY-SPs	Bank Category	No. of Branches as on 1st April, 2022	AAPB Target	Annual Target	APY accounts opened in FY 2022-23 till 15 Feb, 2023	AAPB Achieved as on 15 Feb, 2023	Annual Target Achievement	APY accounts opened since inception till 15 Feb, 2023
THE FEDERAL BANK LTD	PVT	155	30	4,650	668	4	14%	3,364
THE JAMMU AND KASHMIR BANK LTD	PVT	4	30	120	4	1	3%	74
THE KARUR VYSYA BANK LTD	PVT	431	30	12,930	591	1	5%	10,358
THE LAKSHMI VILAS BANK LTD	PVT	291	30	8,730	0	0	0%	1,240
THE SOUTH INDIAN BANK LTD	PVT	150	30	4,500	3,127	21	69%	19,433
YES BANK LIMITED	PVT	20	30	600	0	0	0%	49
		10,362		7,14,110	6,01,150	1,089	18	33,51,881

APY			FY 2022-23			
DISTRICT	Sum of No. of Branches as on 1st April, 2022	Sum of Annual Target	Sum of APY accounts opened in FY 2022-23 till 15 Feb, 2023	Sum of AAPB Achieved as on 15 Feb, 2023	Sum of Annual Target Achievement	Sum of APY accounts opened since inception till 15 Feb, 2023
ARIYALUR	81	5580	4860	1015	17	42737
CHENGALPATTU	22	1610	1498	328	4	6528
CHENNAI	1372	95960	43063	695	13	240418
COIMBATORE	785	52000	27686	1003	16	158864
CUDDALORE	270	19350	19595	1370	23	120243
DHARMAPURI	132	9460	11718	1302	23	60159
DINDIGUL	270	18900	14409	895	16	89565
ERODE	374	24520	19378	926	16	119254
KALLAKURICHI	20	1600	3663	574	7	8852
KANCHIPURAM	721	48080	51545	1127	17	212659
KANNIYAKUMARI	297	20810	19519	1259	21	91718
KARUR	144	9620	6654	976	18	49913
KRISHNAGIRI	214	15270	15283	1047	16	82672
MADURAI	456	31180	21608	1073	18	139489
MAYILADUTHURAI	5	350	254	64	1	418
NAGAPATTINAM	185	12500	8912	810	14	60833
NAMAKKAL	257	17260	14597	1017	19	78694
PERAMBALUR	74	5570	3687	1010	18	24374
PUDUKKOTTAI	187	13960	13672	1247	20	69295
RAMANATHAPURAM	145	10500	12257	1463	24	47841
RANIPET	5	400	153	67	1	544
SALEM	397	26710	29428	1455	26	156156
SIVAGANGA	245	18500	16404	1083	17	76464
TENKASI	34	2670	2795	165	2	9511
THANJAVUR	327	21560	17476	995	18	117776
THE NILGIRIS	102	7510	4995	778	12	21507
THENI	166	10880	9040	968	15	54721
THIRUVALLUR	456	31330	24155	995	16	138809
THIRUVARUR	163	10740	9371	1070	17	59318
TIRUCHIRAPPALLI	399	27420	17143	964	16	138393
TIRUNELVELI	383	26440	26871	989	16	164778
TIRUPATHUR	7	560	1226	536	7	8515
TIRUPPUR	348	23190	16439	1052	17	96686
TIRUVANNAMALAI	214	15420	21252	1394	24	102860
TUTICORIN	232	15660	17799	1046	16	75047
VELLORE	374	26120	26254	1182	22	158283
VILLUPURAM	274	19370	25895	1425	22	171075
VIRUDHUNAGAR	233	15840	20618	1334	20	96976
	10370	714400	601172	36696	605	3351945

The Difference between Bank and District data due to removal of Puduvar Bharathiar and Standard Chartered banks from banks list.

**Standardization and submission of the data**

As per RBIs “**Revamp of Lead Bank Scheme – Developing a Standardized System for data flow**”, it was envisaged that the granular data up to block level is extracted directly from CBS of the respective Bank and provided to the state level office of the Bank for onward submission to the respective SLBCs through the portal, which the banks are following.

For reviewing the credit flow to various sectors and for monitoring its progress, timely submission of data with accuracy is very important. However, it is observed by RBI that the various data submitted by SLBC, which is collated from the data submitted by the individual banks, is fraught with errors and delayed submission. However, even after the data flow was standardized, the errors and delay is being viewed seriously.

SLBC in the past, through various communications and as part of Agenda in various SLBC meetings have insisted Member Banks to not only upload the data within the prescribed time but also compare the data with the previous quarter to check for undue variance, before the same is approved in the portal.

Despite our continuous efforts, many banks are not adhering to the time line and are requesting SLBC to extend the time for submission of data in the portal. This has a multiplier effect resulting in conduct of SLBC meeting beyond the schedule and submission of various data to RBI.

SLBC advises the Member Banks to ensure that the veracity of the data uploaded in the portal is in order and adhere to the timelines as prescribed. Similarly, Banks that are not adhering to the prescribed timeline for uploading of the data in the portal will not be given any extension and the reports for the meeting will be prepared without the concerned bank data. The same will also be reported to their Top Management and RBI.

**Review of performance of Business Correspondents**

The increased use of Business Correspondents (BCs) for delivery, design, and dissemination of financial services, demanded enhanced oversight and effective feedback mechanism. Considering the fact, that BCs are playing significant role in ensuring delivery of financial services as well as facilitating financial inclusion activities at grass root level especially in the rural hinterland, it is imperative that concerns with relation to BC operations are being periodically reviewed and monitored at regular intervals.

The concerns on BC ecosystem were primarily because of increased prevalence of corporate BC model (where 94% of BCs in the system were agents of Corporate BCs) and lack of local control over the operations of the BCs by the bank. There was also an increase in the number of inactive BCs because of the proliferation in their numbers, and this might hamper customer service.

SLBC requests concerned Member Banks to look into the issue and ensure that inactive BCs are made operative and the concerns of BCs are addressed at the earliest.

BANK WISE Banking Outlet AS ON 31.12.2022					
		No. in Actual			
SR.	Name of Bank	Total Banking Outlets/BC Outlet.	Of which, fixed point BC Outlets	Other BC Outlets	Inactive BC
<b>PUBLIC BANK</b>					
1	INDIAN OVERSEAS BANK	1531	0	1531	40
2	BANK OF BARODA	1022	0	0	270
3	BANK OF INDIA	7	7	0	
4	BANK OF MAHARASHTRA	0	0	0	0
5	CANARA BANK	1208	1208	0	
6	CENTRAL BANK OF INDIA	388	339	0	49
7	INDIAN BANK	2913	2	0	21
8	PUNJAB NATIONAL BANK	217	2	215	
9	PUNJAB AND SIND BANK	0	0	0	0
10	UNION BANK OF INDIA	577	0	0	
11	UCO BANK	82	49	0	30
12	STATE BANK OF INDIA	2477	2058	0	73
	<b>Sub Total</b>	<b>10422</b>	<b>3665</b>	<b>1746</b>	<b>483</b>
<b>PRIVATE BANKS</b>					
13	AXIS BANK	2695	151	2544	0
14	BANDHAN BANK	108	0	0	
15	FEDERAL BANK	180	0	0	
16	HDFC BANK	452	320	0	132
17	ICICI BANK	43	7	50	
18	IDBI BANK	1	1	0	
19	INDUSIND BANK	2	0	0	
20	J & K BANK	0	0	0	0
21	KARNATAKA BANK	0	0	0	0
22	CSB BANK LIMITED	0	0	14	0
23	CITY UNION BANK	135	6	0	0
24	DHANLAXMI BANK	1	0	1	
25	IDFC FIRST BANK	720	720	0	95
26	KARUR VYSYA BANK	114	117	0	0
27	KOTAK MAHINDRA BANK	299	0	299	
28	DBS BANK INDIA (E-LVB)	0	0	0	0
29	RBL BANK	3513	42	0	0
30	SOUTH INDIAN BANK	58	51	7	0
31	TAMILNAD MERCANTILE BANK	126	126	0	0
32	YES BANK	36890	0	36843	
	<b>Sub Total</b>	<b>45337</b>	<b>1541</b>	<b>39758</b>	<b>227</b>
<b>REGIONAL RURAL BANKS</b>					
33	TAMILNADU GRAMA BANK	842	0	842	
	<b>Sub Total</b>	<b>842</b>	<b>0</b>	<b>842</b>	
<b>COOPERATIVE BANK</b>					
34	DCCB	0	0	0	0
	<b>Sub Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Small Financial Bank</b>					
35	EQUITAS SMALL FIN. BANK	277	277	0	
36	JANA SMALL FIN. BANK	0	0	0	0
37	SURYODAY SMALL FIN. BANK	0	17	0	0
38	UJJIVAN SMALL FIN. BANK	0	0	0	
39	ESAF SMALL FIN. BANK	97	188	0	0
40	FINCARE SMALL FIN. BANK	0	0	0	0
41	AU SMALL FIN. BANK	0	0	0	0
	<b>Sub Total</b>	<b>374</b>	<b>482</b>	<b>0</b>	<b>0</b>
<b>OTHER BANK</b>					
42	SIDBI	0	0	0	0
43	TDDC	0	0	0	0
44	TIIC	0	0	0	0
45	TNSARD	0	0	0	0
	<b>Sub Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>PAYMENT BANKS</b>					
46	INDIA POST PAYMENTS BANK	11276	10847	429	
47	AIRTEL PAYMENTS BANK	12608	0	0	
	<b>Sub Total</b>	<b>23884</b>	<b>10847</b>	<b>429</b>	<b>0</b>
	<b>GRAND TOTAL</b>	<b>80859</b>	<b>16535</b>	<b>42775</b>	<b>710</b>
		138			

**National E-Governance Services Limited (NeSL)-eStamping,eBG,eSign with storage**

National E-Governance Service Limited (NeSL) is India's first Information Utility (IU) under the aegis of the Insolvency and Bankruptcy Code, 2016 (IBC 2016). NeSL IU serves as a repository of verified and authenticated financial information including documents, which are used as evidence in the legal process. The financial creditors are mandated under the IBC, 2016 to submit financial information, which includes documents of contract as per IBBI (IU) Regulations, 2017.

The Digital Document Execution (DDE) platform developed by NeSL enables paperless e Stamping and e-Sign with storage of financial contracts. Digital e Stamping is permitted to NeSL in 23 states.

Advantages of the facility are enumerated below:

- Seamless, online and real-time paperless e-stamping along with e-sign
- User/party can use Aadhaar e-SIGN (OTP/Biometric) or Dongle-based digital signature to execute the documents remotely.
- It works in conjunction with the extant technology created by CDAC, CRA or the GRAS of respective state governments for Digital e Stamping.

Government of Tamil Nadu vide letter (Ms) No 127, dated 04-08-2020 accorded approval to NeSL for e-Stamping of Bank Guarantee and Vide letter No.34542/Finance(BPE)/2021, dated 18-09-2021 permitted the Government departments/ Government entities to accept IT enabled BG confirmation system to strengthen their internal control system for verifying genuineness of BG. The same was discussed as one of the Agenda item in the 171<sup>st</sup> SLBC meeting.

SLBC once again requests the Member Banks to make use of this facility, as it will save a lot of cost and time for the Government Departments / entities in validating and maintenance of Bank Guarantee received from their vendors/contractors.



Finance (Res-II) Department,  
Secretariat,  
Chennai - 9.

**Letter No. 4862/Fin(Res-II)/2023 dated; 08.02.2023**

From  
Thiru.Sibi Adhithya Senthil Kumar,I.A.S.,  
Deputy Secretary to Government (Budget)

To  
The General Manager & Convenor,  
SLBC, Indian Overseas Bank,  
Tamil Nadu Central Office,  
763, Anna Salai, Chennai - 600 002. (w.e.)

Sir,

Sub: SLBC Meeting – Agenda Inclusion – Paperless  
e-Bank Guarantee and e-stamping – Reg.

\*\*\*\*\*

I am herewith enclosing the Power Point Presentation received from National E-Governance Services Ltd on e-Bank Guarantee and e-stamping for the Government of Tamil Nadu and request you to include the above as an agenda in the upcoming 173<sup>rd</sup> SLBC Meeting scheduled on 02.03.2023.

2. I am also to request you to kindly allot a slot for Executive Director, National E-Governance Services Ltd and send an invitation to her for making Power Point Presentation, during the above meeting.

Yours faithfully

*Shankar*  
8/2/23

For Deputy Secretary to Government

**Copy to:**

The Executive Director, National E-Governance Services Ltd.  
(Through e-mail- shankarr@nesl.co.in)



**BANKING DEVELOPMENTS IN TAMIL NADU IN KEY PARAMETERS AS OF December 2022**

KEY PARAMATERS	Amount – Rs. In Crores			
	SEP 2022	DEC 2022	Variation & % of growth over Sep 2022	
No. of Branches	11729	11729	0	0.00
Deposits	1089615.21	1102626.02	13010.81	1.19
Advances	1207415.34	1242886.82	35471.48	2.94
CD Ratio	110.81	112.72	1.91	1.72
Priority Sector Advances	582068.33	601728.44	19660.11	3.38
% of Priority Sector Advances to Total Advances	48.21%	48.41%	0.20	0.41
Agricultura Advances	289792.78	300917.61	11124.83	3.84
% of Agricultural Advances to Total Advances	24.00	24.21	0.21	0.88
Micro & Small Enterprises (MSME)	226259.40	234562.93	8303.53	3.67
Of which Micro enterprises	89466.75	102338.46	12871.71	14.39
Export Credit	878.84	675.03	-203.81	-23.19
Education	12704.51	13077.16	372.65	2.93
Housing	44563.73	43039.12	-1524.61	-3.42
Renewable Energy	495.86	535.00	39.14	7.89
Social Infrastructure	1385.11	1364.28	-20.83	-1.50
Others	5988.10	7557.29	1569.19	26.21
Adv. to Weaker Sections	238733.98	261345.60	22611.62	9.47
% of Weaker Section Advances to Total Advances	19.77	21.03	1.26	6.37

\*Negative growth commented after branch network

## BRANCH NETWORK

As at the end of Dec 2022, the total number of Bank Branches in Tamil Nadu increased to 11937 from 11729 in June 2022. Group wise spread of Bank branches in Tamil Nadu as of Sep 2022 and December 22 is given below:

Name of the Group	Sep 2022	Dec 2022	Variation
State Bank Group	1268	1267	-1
Nationalised Banks	4982	4978	-4
Private Sector Banks	4116	4211	95
RRBs	648	649	1
Small Finance Banks	680	797	117
Payment Banks	35	35	0
TOTAL	11729	11937	208

## DEPOSIT GROWTH

Deposits of the Banks in Tamil Nadu have increased from Rs. 1089615.21 crores as of 30<sup>th</sup> Sep 2022 to Rs. 1102626.02 crores as of 31<sup>st</sup> Dec 2022, registering an increase of Rs. 13010.81 crores. The QoQ incremental deposit growth is 1.19 %.

## CREDIT EXPANSION

The total advances increased from Rs. 1207415.34 crores as of 30<sup>th</sup> Sep 2022 to Rs. 1242886.82 crores as of 31<sup>st</sup> Dec 2022, registering an increase of Rs 35471.48 crores in absolute terms and 2.94 % in percentage terms.

## CD RATIO

The Credit Deposit Ratio of the Banks in Tamil Nadu though continues to be above 100%, registered an increase from 110.81 % as of 30<sup>th</sup> Sep 2022 to 112.72% as of 31<sup>st</sup> Dec 2022 registering a growth of 1.72 basis points.

## **PRIORITY SECTOR ADVANCES**

Priority sector advances has increased from Rs. 582,068.33 crores as of 30<sup>th</sup> Sep 2022 to Rs. 601728.44 crores as of 31<sup>st</sup> Dec 2022. The percentage of priority sector advances stood at 48.41 % as of Dec 2022 as against 48.21% as of Sep 2022. The national norm of Priority Sector advances is 40%.

## **AGRICULTURAL ADVANCES**

The aggregate of agricultural advances extended by Banks in Tamil Nadu have increased from Rs. 289792.78 crores as of 30<sup>th</sup> Sep 2022 to Rs. 300917.61 crores as of 31<sup>st</sup> Dec 2022, thus registering an increase of Rs. 11124.83 crores in absolute terms and 3.84% in percentage terms. The percentage of Agricultural sector advances to total advances is 24.21 % as of Dec 2022 as against 24.00% as of 30<sup>th</sup> Sep 2022. The 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. 8303.53 Crores MSME advances increased from Rs. 226259.40 Crores as of 30<sup>th</sup> Sep 2022 to Rs.234562.93 Crores as of 31<sup>st</sup> Dec 2022 registering a increase of 3.67% QoQ in % terms.

## **EXPORT CREDIT**

Advances to export credit decreased from Rs. 878.84 Crores as of 30<sup>th</sup> Sep 2022 to Rs.675.03 Crores as of 31<sup>st</sup> Dec 2022 registering a negative growth of 23.19% during the quarter under review.

## **EDUCATION LOAN**

The outstanding under Educational Loans has increased from Rs. 12704.51 Crores as of 30<sup>th</sup> Sep 2022 to Rs. 13077.16 Crores as of 31<sup>st</sup> Dec 2022. Banks in the state have disbursed a sum of Rs.372.65 crores during the quarter ended Dec 2022.

## **HOUSING LOAN**

The outstanding under Housing Loans has decreased from Rs. 44563.73 Crores as of 30<sup>th</sup> Sep 2022 to Rs. 43039.12 Crores as of 31<sup>st</sup> Dec 2022. The disbursement of Priority sector Housing Loan during quarter is Rs.911.67 crores.

## **RENEWABLE ENERGY**

The advances to Renewable Energy portfolio increased from Rs. 495.86 Crores as of 30<sup>th</sup> Sep 2022 to Rs. 535.00 Crores as of 31<sup>st</sup> Dec 2022 registering a growth of 7.89%.

## **SOCIAL INFRASTRUCTURE**

The outstanding under Social Infrastructure decreased from Rs. 1385.11 Crores as of 30<sup>th</sup> Sep 2022 to Rs. 1364.28 Crores as of 31<sup>st</sup> Dec 2022.

## **ADVANCES TO WEAKER SECTIONS**

The advances to Weaker Sections increased from Rs. 238733.98 Crores as of 30<sup>th</sup> Sep 2022 to Rs.261345.60 Crores as of 31<sup>st</sup> Dec 2022, registering a good growth of Rs. 22611.62 Crores. Advances to weaker sections in % terms the growth under this sector is 9.47% during the current quarter. The growth under the segment during the current financial year for the nine month period is 33.71%. SLBC Congratulates on the good performance and advises the member banks to show a similar/better progress in the last quarter also. The increase in advances under this category will not only comply the social objectives of the government, but also will create/increase the income of the weaker sections of the society. At this level, advances to Weaker Sections constitute 21.03% of the total credit as of 31.12.2022 as against 19.77% as of 30.09.2022.

## REVIEW OF OPERATIONS OF CO-OPERATIVE BANKS IN TAMILNADU

### AS AT THE END OF December 2022

As at the end of December 2022, there are 970 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	Sep 2022	Dec 2022	No. of branches increased/decreased during the quarter
Rural	294	299	5
Semi-Urban	274	271	-3
Urban	402	400	-2
<b>TOTAL</b>	<b>970</b>	<b>970</b>	<b>0</b>

(Amt. in Crores)

Particulars	Sep 2022	Dec 2022
Deposits	46787.36	49575.26
Advances	58247.21	58537.83
CD Ratio	124.49	118.08

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

S.No.	Particulars	Sep 2022	Dec 2022
1	Agricultural Advances	12782.78	14939.16
	Of which, Small & Marginal farmers		
2	MSME	14.15	17.39
3	Export Credit	0	0
4	Education	1.04	0.11
5	Housing	474.61	423.43
6	Renewable Energy	0	0
7	Social Infrastructure	0	0
8	Others	8214.17	8328.44
	<b>TOTAL PRIORITY SECTOR ADVANCES</b>	<b>21486.75</b>	<b>23708.53</b>

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

Particulars	Sep 2022	Dec 2022
Total Advances to Weaker Sections	6787.32	7647.20
Of which,		
(i) Advances under SC/ST	3358.07	4199.80

**NPA POSITION IN PRIORITY SECTOR ADVANCES – CO-OPERATIVE BANKS –**  
**As on December 2022**

(Amount in crores)

<b>Particulars</b>	<b>NPA Amount</b>	<b>Total Advance</b>	<b>% of NPA</b>
i) NPA in Housing loans	<b>94.98</b>	<b>423.43</b>	<b>22.43</b>
ii) NPA in Education loans	<b>0.08</b>	<b>0.11</b>	<b>72.72</b>
iii) NPA in Agriculture Loans	<b>425.60</b>	<b>14939.16</b>	<b>2.85</b>
iv) NPA in Loans to MSME	<b>2.31</b>	<b>17.39</b>	<b>13.28</b>
v) NPA in Loans to Export Credit	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
v) NPA in Loans to Renewable Energy	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
v) NPA in Loans to Social Infrastructure	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
v) NPA in Loans to Others	<b>914.35</b>	<b>8328.44</b>	<b>10.98</b>
vi) NPA in overall Priority Sector Lending	<b>1437.32</b>	<b>23708.53</b>	<b>6.06</b>

**PERFORMANCE UNDER ANNUAL CREDIT PLAN 2022-23 for the period - April 2022 to December 2022**

As per the information available, Banks in Tamil Nadu have disbursed Priority credit of Rs. 409893.96 crores as against the Annual target of Rs.385914.12 Crores as of March 2023 representing 106.21% achievement under ACP against the overall target for FY 2022-23. The consolidated sector-wise achievement is given below.

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

Sr No	Sub-Sector	Annual Target March 2023		Achievement from April 2022 to December 2022		% of achievement to March 2023	
		Number	Amount	Number	Amount	No	Amt
<b>Priority</b>							
1	Agriculture & allied	15815411	208978	18792698	237516.41	118.83	113.66
2	MSME	1736116	126702	1853502	154633.24	106.76	122.04
3	Education	193679	4731	60519	796.48	31.25	16.84
4	Housing	215973	13659	195858	6163.94	90.69	45.13
5	Export Credit	26398	3327	409	793.63	1.55	23.85
6	Renewable Energy	10957941	6290	131	137.16	0.00	2.18
7	Social Infrastructure	59521	1614	24279	236	40.79	14.62
8	Others	1204631	20613	1404443	9617.1	116.59	46.66
	<b>Priority Total</b>	<b>30209670</b>	<b>385914</b>	<b>22331839</b>	<b>409893.96</b>	<b>73.92</b>	<b>106.21</b>



**STATUS OF NPA ACCOUNTS IN PRIORITY SECTOR LENDING – As of December 2022**

The position of NPA under categories of Priority Sector Advances as of December 2022 is furnished below.

**NPA POSITION**

(Amount in Rs.Crores)

S No.	Particulars	NPA Amount		Variance (+/-)
		Sep 2022	Dec 2022	
1	NPA in Housing loans	1090.11	1044.01	-46.10
2	NPA in Education loans	4718.50	5091.79	373.29
3	NPA in Agriculture Loans	9736.84	10339.63	602.79
4	NPA in Loans to MSME	16906.38	17146.71	240.33
5	NPA in Export Credit	43.08	42.90	-0.18
6	NPA in Renewable Energy	10.03	12.86	2.83
7	NPA in Social Infra Structure	831.36	824.16	-7.20
8	NPA in other Priority Sector Loans	945.91	1448.83	502.92
	NPA in overall Priority Sector Lending	34282.21	35950.89	1668.68

TAMIL NADU

BANK WISE TOTAL ACP NPA Outstanding AS ON 31.12.2022

No. in Actual and Amount in Crore

Sr. No.	Name of Bank	Total Agriculture (PS)		Total MSMEs (PS)		Export Credit		Education (PS)		Housing (PS)		Social Infrastructure		Renewable Energy		Other Priority		Total Priority Sector	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
	<b>PUBLIC BANK</b>																		
1	INDIAN OVERSEAS BANK	98708	1658.88	51019	1787.21	0	0	45230	1198.29	1192	111.29	0	0	0	0	41	25.89	196190	4781.56
2	BANK OF BARODA	11907	285.75	13766	797.66	0	0	7210	120.56	770	46.59	0	0	7	0.06	0	0	33660	1250.62
3	BANK OF INDIA	31359	434.66	12014	671.89	5	9.1	7836	146.49	373	21.72	0	0	2	6.16	44	0.05	51933	1290.07
4	BANK OF MAHARASHTRA	390	12.39	1233	70.73	0	0	171	3.7	16	1.03	0	0	0	0	0	0	1810	87.85
5	CANARA BANK	111844	2364.26	94204	3610.77	0	0	63210	1544.19	1747	111.9	12	0.69	0	0	746	16.22	271763	7648.03
6	CENTRAL BANK OF INDIA	31196	346.87	10703	431.59	0	0	13697	273.19	598	35.25	1	4.42	3	0.04	35	0.07	56233	1091.43
7	INDIAN BANK	72610	646.07	117088	1996.6	0	0	45973	886.41	759	46.18	29	2.91	7	2.46	0	0	236466	3580.63
8	PUNJAB NATIONAL BANK	11862	248.16	15891	2088.42	0	0	7712	169.38	739	53.02	0	0	0	0	175	0.45	36379	2559.43
9	PUNJAB AND SIND BANK	11	2.11	625	23.42	0	0	88	1.66	42	6.38	0	0	0	0	15	0.22	781	33.79
10	UNION BANK OF INDIA	51755	936.61	38830	2047.41	0	0	20355	381.97	2496	126.7	104	15.09	3	0.05	5577	0.68	119120	3508.51
11	UCO BANK	6751	92.2	6413	155.41	104	1.88	5400	100.33	260	12.41	15	796.62	0	0	1485	47.83	20428	1206.68
12	STATE BANK OF INDIA	48205	832.37	2958	722.1	8	10.93	4888	103.86	1377	127.77	28	2.63	1	0.08	0	0	57465	1799.74
	Sub Total	476598	7860.33	364744	14403.21	117	21.91	221770	4930.03	10369	700.24	189	822.36	23	8.85	8118	91.41	1081928	28838.34
	<b>PRIVATE BANKS</b>																		
13	AXIS BANK	4635	305.74	368	173.19	2	20.99	40	1.24	200	27.26	0	0	0	0	44796	32.88	50041	561.3
14	BANDHAN BANK	2154	6.55	6	0.2	0	0	0	0	167	16.32	0	0	0	0	10993	34.43	13320	57.5
15	FEDERAL BANK	1267	54.69	353	55.85	0	0	841	18.29	101	10.24	0	0	0	0	616	0.26	3178	139.33
16	HDFC BANK	30957	165.76	1387	184.14	0	0	162	2.88	432	35.22	0	0	0	0	46886	52.3	79834	440.3
17	ICICI BANK	15477	165.34	773	240.5	0	0	11	0.26	222	21.99	0	0	0	0	4411	10.53	20884	438.62
18	IDBI BANK	3236	142.66	1170	169.45	0	0	209	5.63	107	11.43	2	0	0	0	1	0	4725	329.17
19	INDUSIND BANK	14258	32.13	3090	195.6	0	0	0	0	250	27.18	0	0	0	0	0	0	17598	254.91
20	J & K BANK	0	0	57	6.57	0	0	3	0.13	6	0.5	0	0	0	0	4	3.35	70	10.55
21	KARNATAKA BANK	91	69.01	425	149.02	0	0	203	3.37	31	3.08	0	0	4	3.42	3	0.02	757	227.92
22	CSB BANK LIMITED	1496	5.64	107	7	0	0	136	2.64	16	1.15	0	0	0	0	55	0.13	1810	16.56
23	CITY UNION BANK	2794	79.47	1914	470.2	0	0	3060	56.14	243	12.91	0	0	0	0	19	0.06	8030	618.78
24	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	IDFC FIRST BANK	28028	49.81	121	19.32	0	0	0	0	8781	16.09	1130	1.8	0	0	0	0	38060	87.02
26	KARUR VYSYA BANK	3024	43.03	146	76.28	0	0	2468	37.2	119	9.73	0	0	1	0.56	295	2.7	6053	169.5
27	KOTAK MAHINDRA BANK	945	47.61	700	100.27	0	0	158	2.54	1	0.28	0	0	0	0	1	0	1805	150.7
28	DBS BANK INDIA (E-LVB)	487	81.18	209	119.52	0	0	130	0.21	36	3.01	0	0	0	0	1	1	863	204.92
29	RBL BANK	65901	46.72	50	5.31	0	0	0	0	14	0.95	0	0	0	0	5237	4.19	71202	57.17
30	SOUTH INDIAN BANK	479	74.68	250	201.54	0	0	624	4.47	93	6.63	0	0	0	0	62	0.03	1508	287.35
31	TAMILNAD MERCANTILE BANK	2019	61.28	2278	173.74	0	0	1359	21.12	62	3.43	0	0	0	0	98	0.23	5816	259.8
32	YES BANK	31355	26.95	306	53.74	0	0	0	0	40	6.39	0	0	0	0	104	0.11	31805	87.19
	Sub Total	208603	1458.25	13710	2401.44	2	20.99	9404	156.12	10921	213.79	1132	1.8	5	3.98	113592	142.22	357369	4398.59
	<b>REGIONAL RURAL BANKS</b>																		
33	TAMILNADU GRAMA BANK	17657	135.02	12801	100.41	0	0	234	3.92	69	1.57	0	0	11	0.03	1797	19.28	32569	260.23
	Sub Total	17657	135.02	12801	100.41	0	0	234	3.92	69	1.57	0	0	11	0.03	1797	19.28	32569	260.23
	<b>COOPERATIVE BANK</b>																		
34	TAMILNADU STATE APEX CO-OP BANK	31887	425.6	756	2.31	0	0	16	0.08	3740	94.98	0	0	0	0	122996	914.35	159395	1437.32
	Sub Total	31887	425.6	756	2.31	0	0	16	0.08	3740	94.98	0	0	0	0	122996	914.35	159395	1437.32
	<b>Small Financial Bank</b>																		
35	EQUITAS SMALL FIN. BANK	92150	142.68	3001	127.45	0	0	0	0	455	20.88	0	0	0	0	0	0	95606	291.01



**MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) SECTOR**

Credit flow to MSME Sector from April 2022 to December 2022 stands at Rs.154663.24 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 December 2022, share of Micro sector stands at Rs.57723.44 Crores (37.32%). 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.

**Details of Educational Loans disbursed from April 2022 to December 2022**

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. 1626.05 crore have been sanctioned during the period from April 2022 to December 2022 and disbursed loans to the tune of Rs.1509.17 crore.

Out of total loans disbursed Rs.595.90 Cr, were granted to girl students.

**(Amount in Rs. Crores)**

<b>Fresh Sanctions during the Financial Year</b>		<b>Disbursed during the Financial year</b>		<b>Of which girl Student</b>	
No.	Amount	No.	Amount	No.	Amount
<b>35312</b>	<b>1626.05</b>	<b>65991</b>	<b>1509.17</b>	<b>36210</b>	<b>595.9</b>

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

BANK WISE TOTAL Progress under Education Loan AS ON 31.12.2022													
SR.	NAME OF BANK	No. In Actual and Amount In Crore											
		Sanctioned during the year (Including application)		of which girl student		Disbursed during the year		of which girl student		Education Loan Outstanding		of Which Girl Student	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
<b>PUBLIC BANK</b>													
1	INDIAN OVERSEAS BANK	2464	124.38	1110	50.67	6665	95.06	2868	38.8	182230	2950.47	50194	830.01
2	BANK OF BARODA	1460	231.27	577	90.07	3156	142.72	1182	51.8	17340	713.59	6474	246.54
3	BANK OF INDIA	665	49.71	279	22.12	1565	33.26	650	13.3	15531	369.55	6013	145.99
4	BANK OF MAHARASHTRA	1158	51.84	418	20.61	1157	51.84	417	20.6	12448	799.95	418	20.61
5	CANARA BANK	5561	199.08	2330	79.84	13627	342.27	5655	139	126220	3530.7	48974	1448.7
6	CENTRAL BANK OF INDIA	339	24.44	129	7.73	319	9	5610	4.96	19023	465.69	5245	133.1
7	INDIAN BANK	2230	246.01	836	83.95	5842	165.41	2236	61.4	79942	2131.48	28240	764.98
8	PUNJAB NATIONAL BANK	546	83.75	214	30.12	1497	54.89	555	20.9	16063	630.81	6152	232.52
9	PUNJAB AND SIND BANK	23	2.4	9	0.36	97	1.72	36	0.87	245	10.03	116	5
10	UNION BANK OF INDIA	5302	196.77	2390	82.56	5056	92.5	2285	41	41585	1078.74	16337	425.54
11	UCO BANK	78	6.7	29	2.2	515	14.03	212	5.08	7946	184.85	3281	73.63
12	STATE BANK OF INDIA	6194	140.02	2430	53.14	16256	269.73	6319	104	53073	2124.81	19676	761.8
	Sub Total	26020	1356.4	10751	523.37	55752	1272.4	28025	502	571646	14990.7	191120	5088.4
<b>PRIVATE BANKS</b>													
13	AXIS BANK	203	21.86	72	7.39	675	103.2	226	31.6	3495	241.8	1209	80.54
14	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0
15	FEDERAL BANK	61	5.77	31	2.86	121	4.55	62	2.55	1464	44.24	646	20.29
16	HDFC BANK	407	6.93	120	1.8	407	6.93	120	1.8	4193	78.16	1481	25.93
17	ICICI BANK	287	72.49	119	29.69	287	30.74	119	12.8	1007	75.39	395	28.53
18	IDBI BANK	171	24.02	76	11.31	364	16.55	156	6.96	1456	48.57	580	18.64
19	INDUSIND BANK	0	0	0	0	0	0	0	0	73	1.86	0	0
20	J & K BANK	2	0.15	1	0.08	5	0.14	3	0.1	17	0.85	8	0.42
21	KARNATAKA BANK	52	8.33	20	4.69	62	2.68	25	1.26	472	21.28	199	10.43
22	CSB BANK LIMITED	3	0.05	0	0	3	0.05	0	0	586	4.58	245	2.31
23	CITY UNION BANK	97	16.42	33	4.7	265	10.39	92	2.56	4107	147.75	1479	55.59
24	DHANLAXMI BANK	19	1.17	11	0.7	55	1.05	30	0.65	320	8.66	106	2.37
25	IDFC FIRST BANK	0	0	0	0	0	0	0	0	0	0	0	0
26	KARUR VYSYA BANK	136	0	43	0	136	10.76	43	3.71	4417	105.42	1699	39.51
27	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	166	2.6	77	1.28
28	DBS BANK INDIA (E-LVB)	0	0	0	0	2	0.01	0	0	447	22.46	156	3.36
29	RBL BANK	0	0	0	0	0	0	0	0	0	0	0	0
30	SOUTH INDIAN BANK	36	4.97	17	3.49	40	1.73	17	0.82	1450	26.71	465	10.89
31	TAMILNAD MERCANTILE BANK	731	85.57	207	26.65	731	26.04	207	7.62	5057	151.56	1505	46.17
32	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	2205	247.73	750	93.36	3153	214.82	1100	72.4	28727	981.89	10250	346.26
<b>REGIONAL RURAL BANKS</b>													
33	TAMILNADU GRAMA BANK	0	0	0	0	0	0	0	0	248	4.42	87	1.57
	Sub Total	0	0	0	0	0	0	0	0	248	4.42	87	1.57
<b>COOPERATIVE BANK</b>													
34	DCCB	3	0.03	2	0.03	2	0	1	0	443	0.87	228	0.5
	Sub Total	3	0.03	2	0.03	2	0	1	0	443	0.87	228	0.5
<b>Small Financial Bank</b>													
35	EQUITAS SMALL FIN. BANK	0	0	0	0	0	0	0	0	0	0	0	0
36	JANA SMALL FIN. BANK	0	0	0	0	0	0	0	0	0	0	0	0
37	SURYODAY SMALL FIN. BANK	0	0	0	0	0	0	0	0	0	0	0	0
38	UJJIVAN SMALL FIN. BANK	0	0	0	0	0	0	0	0	0	0	0	0
39	ESAF SMALL FIN. BANK	7084	21.92	7084	21.92	7084	21.92	7084	21.9	11262	23.83	11262	23.83
40	FINCARE SMALL FIN. BANK	0	0	0	0	0	0	0	0	0	0	0	0
41	AU SMALL FIN. BANK	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	7084	21.92	7084	21.92	7084	21.92	7084	21.9	11262	23.83	11262	23.83
<b>OTHER BANK</b>													
42	SIDBI	0	0	0	0	0	0	0	0	0	0	0	0
43	TDDC	0	0	0	0	0	0	0	0	0	0	0	0
44	TIIC	0	0	0	0	0	0	0	0	0	0	0	0
45	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
<b>PAYMENT BANKS</b>													
46	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0
47	AIRTEL PAYMENTS BANK	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
	<b>GRAND TOTAL</b>	<b>35312</b>	<b>1626.1</b>	<b>18587</b>	<b>638.68</b>	<b>65991</b>	<b>1509.2</b>	<b>36210</b>	<b>596</b>	<b>612326</b>	<b>16001.7</b>	<b>212947</b>	<b>5460.6</b>

**Bank Finance under Housing Scheme (under priority sector)**

As per the data provided by the member banks, disbursement to the tune of Rs.6163.94 crores have been made to the housing sector from April 2022 to December 2022.

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

(Amount in Rs. Crores)

<b>Disbursement made from April 2022 to December 2022</b>		
<b>Particulars</b>	<b>Numbers</b>	<b>Amount</b>
<b>Total</b>	<b>195858</b>	<b>6163.94</b>

The Bank-Wise disbursement details from April 2022 to Dec 2022 are furnished in the Annexure

**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 percentage of credit flow to women is 21.03% of total advance in our state.

The bank-wise credit flow to women (disbursement and outstanding) as of December 2022 in the state of Tamil Nadu is furnished in the annexure.

The bank category wise break up for the Quarter ended December 2022 is given below:

(Amount in Rs. Crores)

S.No	BANKS	Disbursement made during the half ended Dec 2022		Outstanding position as of Dec 2022	
		Accounts	Amount	Accounts	Amount
1	PUBLIC SECTOR BANKS	7096200	93540.93	9679575	155277.2
2	PRIVATE SECTOR BANKS	3595395	44578.41	6442879	75577.51
3	REGIONAL RURAL BANKS	603639	5811.7	697993	691.22
4	SMALL FINANCE BANK	1662497	7478.61	3650430	12009.06
5	COOPERATIVE BANK	518458	2647	533157	3691.08
	TOTAL	13476189	154056.65	21004034	247246.07



**Credit Flow to Minority Communities:**

As per the data received from the member banks, 1928636 loans amounting to Rs.31008.02 crore were disbursed to Minority Communities during the current financial year up to December 2022. Out of all banks, Public Sector Banks disbursed 936598 loans amounting to Rs. 18487.58 Crore. The details are furnished below:

(Amount in Rs. Crores)

Sl. No.	Name of the Community	Disbursement during the half year ended			
		December 2022			
		All Banks		Public Sector Banks	
		Account	Amount	Account	Amount
1	Christian	1049734	17649.5	509583	11074.46
2	Muslim	829037	11459.64	402868	6427.28
3	Buddist	29266	346.39	16019	229.78
4	Sikh	4590	69.59	2950	49.14
5	Zorastrian	3068	37.4	2403	32.45
6	Jains	12941	1445.5	2775	674.47
	<b>Total</b>	<b>1928636</b>	<b>31008.02</b>	<b>936598</b>	<b>18487.58</b>

Total outstanding advances to Minority Communities by all banks stood at Rs. 48785.78 crores as of December 2022 out of which Public Sector Banks o/s amounts to Rs.29401.20 crores. The details are furnished below.

(Amount in Rs. Crores)

Sl. No.	Name of the Community	Outstanding Position as of			
		September 2022			
		All Banks		Public Sector Banks	
		Account	Amount	Account	Amount
1	Christian	1402424	27898.73	671225	17561.62
2	Muslim	1148868	18561.67	530536	10879.55
3	Buddist	52036	600.66	21018	441.1
4	Sikh	7086	134.88	3965	82.46
5	Zorastrian	6423	95.14	4880	83.81
6	Jains	17186	1494.7	5020	352.66
	<b>Total</b>	<b>2634023</b>	<b>48785.78</b>	<b>1236644</b>	<b>29401.2</b>

**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 33 RSETIs).

**Performance of the RSETIs during 1<sup>st</sup> April 2022 to 31<sup>st</sup> December 2022**

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		
33	721	21041	6617	707	12700	1017	13461	6927

During the period under review, 21041 persons were trained in RSETIs.

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 Mayiladuthurai to update the status of opening of RSETIs at the earliest to cater to the training requirements of unemployed youths.

RLSETI wise Training Data for ALL RLSETIs & RUOSETI In TN - for the Quarter ending Dec 2022-23 (01.04.2022 to 31.12.2022)

Sl. No	Name of the Bank	District	Total RLSETIs Functional	No of Trainers	Total Candidates Trained	Male	Female	BPL	APL	SC	ST	OBC	GEN	Misc	Total Self employed	Wage employed	Bank Finance	
1	CB	COMBATORE	1	30	814	74	739	814	-	221	91	468	27	7	494	494	0	316
2	CB	DIRDIGUL ARNA	1	29	783	49	734	779	4	299	14	362	33	75	530	513	17	368
3	CB	ERODE	1	22	678	196	482	564	114	171	3	493	1	10	606	544	62	259
4	CB	THE NILGIRIS	1	18	610	31	579	591	19	193	91	167	29	130	519	471	48	365
5	CB	THERN	1	18	573	90	483	480	93	179	1	378	-	15	484	469	15	322
6	CB	TIRUPPUR	1	26	800	83	717	794	6	229	31	513	-	27	482	472	10	417
7	CB	KAMAIKUDI	1	4	100	-	100	80	20	22	-	55	11	12	19	19	0	0
8	IB	CUDALORE	1	20	651	192	459	544	107	250	43	345	6	7	383	382	1	198
9	IB	DHARMAPURI	1	25	679	134	545	675	4	204	49	419	-	7	235	234	1	87
10	IB	KANCHIPURAM	1	23	634	57	577	600	34	210	2	415	6	1	543	520	23	225
11	IB	KRISHNAGIRI	1	17	407	135	272	396	3	76	-	292	26	13	105	92	13	0
12	IB	NAMAKKAL	1	23	678	84	594	613	6	160	89	425	3	1	589	562	27	238
13	IB	RANIPET	1	21	606	180	426	512	93	210	2	294	91	9	364	334	30	103
14	IB	SALEM	1	24	650	32	618	641	9	132	42	457	18	1	472	437	35	161
15	IB	THIRUPATHUR	1	22	579	138	441	552	27	187	14	347	29	2	162	160	2	40
16	IB	TIRUVANNAMALAI	1	22	655	48	607	554	101	156	20	468	7	4	587	582	5	199
17	IB	THIRUVALLUR	1	25	688	53	635	650	38	225	10	297	152	4	360	338	22	179
18	IB	VELLORE	1	24	675	127	548	537	138	126	4	525	19	1	495	461	34	224
19	IB	VILLUPURAM	1	19	614	111	503	612	2	176	5	421	4	8	479	478	1	337
20	IOB	KANYAKUMARI	1	21	585	38	547	583	2	18	20	536	11	-	451	451	0	229
21	IOB	KARUR-DHEERAN	1	23	653	7	646	648	5	239	-	7	404	3	325	301	24	132
22	IOB	NAGAPATTANAM	1	23	636	94	541	340	36	275	2	345	-	14	447	447	0	197
23	IOB	PERAMBALUR	1	23	685	82	603	669	16	232	1	358	55	39	496	462	34	186
24	IOB	PUDUKOTTAI	1	23	675	141	534	675	-	167	-	484	2	22	396	396	0	248
25	IOB	RAMANATHAPURAM	1	25	695	123	572	651	44	129	1	480	-	85	412	343	69	180
26	IOB	THANJAVUR	1	23	656	104	536	583	71	160	21	475	-	-	414	405	8	204
27	IOB	TRICHY	1	22	616	91	525	609	7	160	4	418	19	15	477	459	18	275
28	IOB	TIRUVELVELU	1	21	640	21	618	639	-	130	2	356	14	138	590	590	0	297
29	IOB	VIRUDNAGAR	1	19	634	103	531	634	-	223	-	370	6	35	517	517	0	267
30	IOB	THIRUVARUR	1	22	653	38	615	645	8	349	-	279	10	15	391	391	0	183
31	SBI	ARIYALUR	1	20	627	107	520	605	22	204	3	416	-	4	388	386	2	149
32	SBI	UTTCORNI/THOOTHUKUDI	1	18	605	12	593	605	-	143	1	430	31	-	379	379	0	181
	Total		32	695	20234	2775	17440	18874	1029	5855	566	12095	1014	704	13591	13090	501	6786
33	RUOSETI	MADURAI	1	26	807	266	541	781	26	166	30	605	3	3	405	371	34	141
	TOTAL		33	721	21041	3041	17981	19655	1055	6021	596	12700	1017	707	13996	13461	535	6927

**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 3<sup>rd</sup> Friday after business hours.

**FLCCC QUARTERLY REPORT ON SPECIAL CAMPS BY FLCS**  
For the quarter ended December 2022

**(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	126	7027
Indian Bank	14	137	7893
Canara Bank	8	85	6930
State Bank of India	2	18	1287
Tamil Nadu Grama Bank	28	155	10268
<b>TOTAL</b>	<b>66</b>	<b>521</b>	<b>33405</b>

**FLCCC QUARTERLY REPORT ON TARGET GROUP SPECIFIC CAMPS**  
For the quarter ended December 2022

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	250	10858
Indian Bank	14	203	11777
Canara Bank	8	229	16229
State Bank of India	2	2	179
Tamil Nadu Grama Bank	28	354	20447
<b>TOTAL</b>	<b>66</b>	<b>1038</b>	<b>59490</b>

**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	S.Radhika																		
2	Address	No.238, Mettu Street, Chennathur Ladavaram Village, Thamaraipakkam Post, Arni Tk, Tiruvannamalai , Tiruvannamalai Taluk.																		
3	Age (in years)* :38	4.	Educational Qualification :10th																	
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	8	8	8	8	8	0	2	1	PAN NO:								
9	AADHAAR Number* (12 Digits):	7	9	3	5	0	6	1	0	8	8	6	4							

10 Brief Pre Training History with Financial Status :  
Mrs.S.Radhika is 38 years old from Ladavaram Village,she studied upto 10<sup>th</sup> .Her family is struggling due to irregular income.She wants to start business to improve her financial needs.

**II. TRAINING DETAILS:**

**EDP On Beauty parlour Management on 08.09.2022 to 14.10.2022**

11	How the beneficiary came in contact with RSETI	Through Friends .											
12	Name of the training programme attended:	EDP On Beauty parlour Management	Course Code :	4	0	0	0	7					
13	Trainee Roll Number:15	Duration of Training :	From : 08.09.2022 to 14.10.2022										
	Batch No: 217	_____30_____ days	(Dates)										
14	Date of Settlement (As reported in MIS)	Feb 12.01.2023											

**III. SOURCE OF FUNDS:**

15	Total Project Cost (in Rs.) (a+b)	1,50,000
a)	Own funds invested (in Rs.)	1,50,000
b)	Bank loan availed (in Rs.)	
c)	Name of the Financing Bank & Branch:	
d)	IFSC Code of Bank	
e)	Loan Account Number	
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):	Beauty Parlour Management
	c) Date of establishment:	April 2021
17	Average Monthly Net Income (in Rs.)	20,000
18	Number of people to whom employment has been provided	1
19	Brief description about the success of the trainee / entrepreneur and about the competencies identified in him/her and the role played by the RSETI;	

Mrs.S.Radhika is 38 years old from Ladavaram Village, she studied upto 10<sup>th</sup>. She wants to start business to improve her financial needs. She was looking for ways to start an Business. At that time, they got information about INDSETI through EAP. She has applied and got selected for EDP training on Beauty Parlour management. She has actively participated in the training from 08.09.2022 to 14.10.2022. After completing the training, she started her own parlor. Now she is earning 20,000 to 25,000/month. She is remembering that the motivation gained during the training at INDSETI is the reason for her success.

20. Details of Awards / Recognitions received by the entrepreneur at District / State / National Level:  
Nil

**21. CONTACT DETAILS:**

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

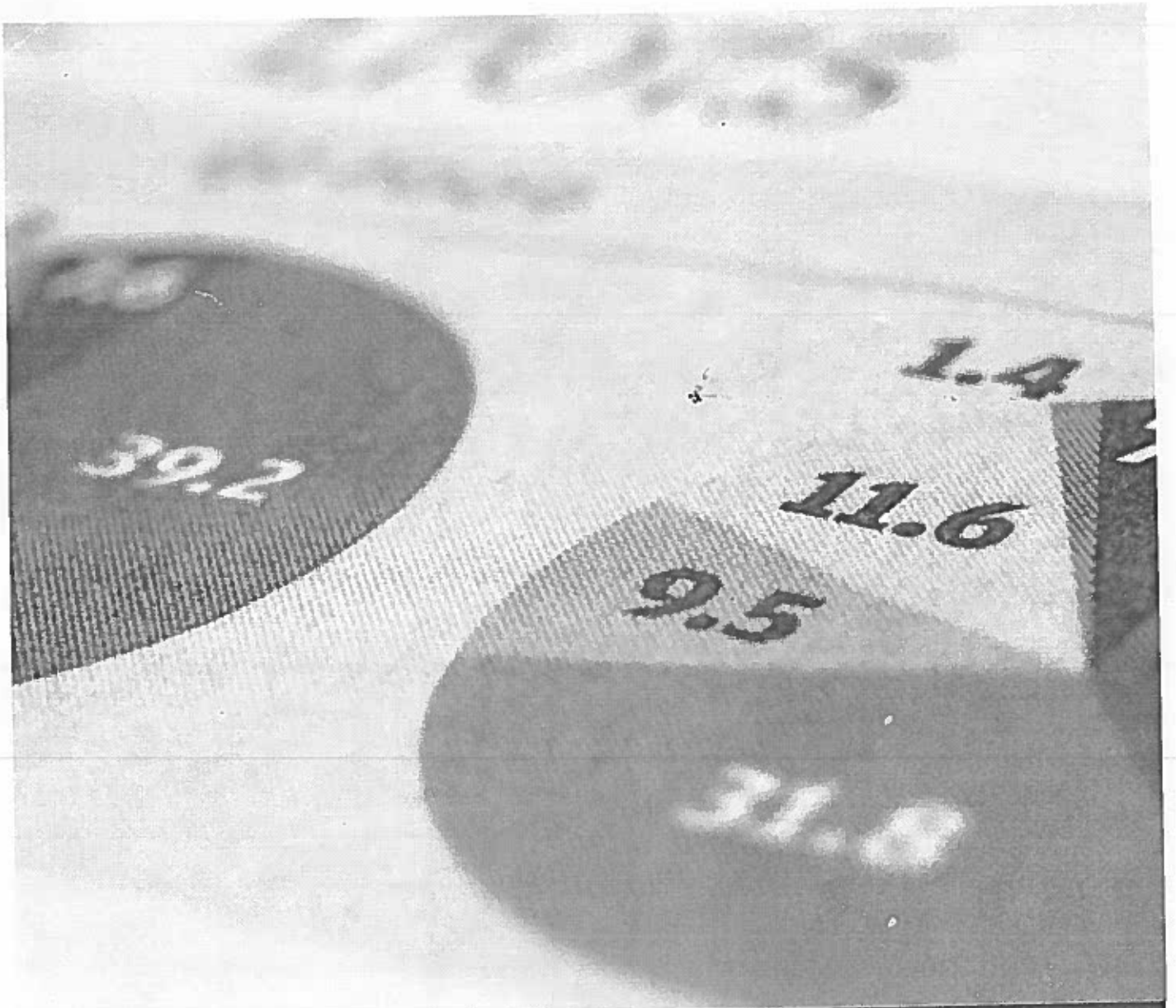
Note: (1) \* These fields are mandatory.  
(2) Please note to submit action Photograph of the unit in JPEG format only covering the nature of activity and final product in case of manufacturing units.  
(3) Photograph to be sent along with this format only.

Place: Tiruvannamalai.  
Date: 01.02.2023.

DIRECTOR OF RSETI







# AGENDA CREDIT FLOW & FI

173RD SLBC SUB-COMMITTEE MEETING

2/6/23

AGENDA





**State Level Bankers' Committee, Tamil Nadu**

**Convenor: Indian Overseas Bank**

**Meeting of SLBC Sub-Committee on Credit Flow & Financial Inclusion – 173<sup>rd</sup> SLBC**

Date: 06.02.2023

Venue: IOB Staff College

Time: 11.00 AM

Old Thirumangalam, CHENNAI-600 040.

Agenda No.	SLBC Sub-Committee on Credit Flow	Page No
1	Prime Minister's Employment Generation Programme (PMEGP)	1
2	Performance Under NEEDS & UYEGP 2022-23 - DIC	4
3	Financing to Self Help Groups (SHGs)/NRLM	10
4	Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi Scheme)	16
5	Financing under DAY - NULM	19
6	Progress Report on Pradhan Mantri Mudra Yojana (PMMY)	26
7	Progress Report on Economic Development Schemes of TAHDCO	31
8	Progress Report on Stand Up India (SUI) Scheme	36
9	Micro, Small and Medium Enterprises (MSME) Sector	39
<b>SLBC Sub-Committee on Financial Inclusion</b>		
1	Status of PMJDY Accounts in the State	1
2	Status of Janasuraksha Schemes in the State	4
3	Atal Pension Yojana (APY) – Performance	7
4	Financial Literacy & Credit Counselling Centers (FLCCC)	13
5	Setting up of Rural Self-Employment Training Institutes (RSETIs)	15
6	Status of Aadhar Saturation in the State	17



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

KVIC, Chennai vide their letter Ref No. SOT/PMEGP/SLBC/Vol-III/2022-23 dated 18.01.2023 has advised the Target and Achievement under PMEGP scheme from 1<sup>st</sup> April 2022 to 31<sup>st</sup> December 2022.

Program - Year 2022-23

(Rs. In Lakhs)

Name of the Agency	Target			Achievement as on 31.12.2022			% of Margin Money achievement
	Project (In. Nos.)	Margin Money	EMP	Project(In. Nos.)	Margin Money	EMP	
Coir board	0	0	0	11	93.63	88	0
KVIC-SO	1,368	3,968.40	10,944	416	2,301.79	3,328	58.00
KVIC-DO	327	950.00	2,616	245	610.11	1,960	64.22
KVIB	1,053	3,052.80	8,424	595	1,641.60	4,760	53.77
DIC	3,100	8,988.80	24,800	2,231	5,481.40	17,848	60.98
<b>Total</b>	<b>5,848</b>	<b>16,960.00</b>	<b>46,784</b>	<b>3,498</b>	<b>10,128.53</b>	<b>27984</b>	<b>59.72</b>

Share of SC, ST and Women

(Rs. In Lakhs)

Category	Projects	Margin Money	Employment
SC	437	957.64	3,496
ST	23	32.00	184
Women	1,636	4,191.98	13,088

The Bank-wise achievement as on 31.12.2022 under MM stands at Rs.10, 128.53 lakhs against the target of Rs.16, 960 lakhs thus registering an achievement of 59.72%.

Bank-wise MM disbursed as on 31.12.2022 is enclosed as annexure.

The Sponsoring Agencies have 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.



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

No: SOT/PMEGP/SLBC/VOL-III/2022-23

Date: 18.01.2023

To  
The Convenor,  
State Level Bankers Committee –Tamilnadu,  
Indian Overseas Bank,  
763, Anna Salai, Chennai -2.

Sub: - Target and Achievement under PMEGP Scheme from 1.04.2022 to 31.12.2022 –reg.

Sir,

The Target and Achievement under PMEGP Scheme from 1.04.2022 to 31.12.2022 is furnished here under. The bank wise details are enclosed herewith:-

(Rs. In Lakh)

Name of the Agency	Target			Achievement as on 31.12.2022			% MM Achievement
	Project	Margin Money	EMP	Project	Margin Money	EMP	
COIR BOARD	0	0	0	11	93.63	88	0
KVIC-SO	1368	3968.40	10944	416	2301.79	3328	58.00
KVIC-DO	327	950.00	2616	245	610.11	1960	64.22
KVIB	1053	3052.80	8424	595	1641.60	4760	53.77
DIC	3100	8988.80	24800	2231	5481.40	17848	60.98
<b>Total</b>	<b>5848</b>	<b>16960.00</b>	<b>46784</b>	<b>3498</b>	<b>10128.53</b>	<b>27984</b>	<b>59.72</b>

Share of SC, ST and Women:

Category	Projects	Margin Money (In Lakh)	Employment
SC	437	957.64	3496
ST	23	32.00	184
Women	1636	4191.98	13088

This is for your kind information Please.

Yours faithfully,

Encl : As above.

(SURESH B.N)  
STATE DIRECTOR - I/c



**BANKWISE PERFORMANCNE UNDER PMEGP SCHEME FROM 01 04 2022- 31 12 2022**

No	Name	Forwarded to Bank		Sanctioned by Bank		MM Disbursed		Pending at bank	
		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM Involve (In Lakh)
1	AXIS BANK LTD	53	290.41	0	0	0	0	48	257.44
2	BANK OF BARODA	765	2752.92	256	1106.61	112	487.15	381	1348.81
3	BANK OF INDIA	702	2103.05	333	1041.25	130	408.41	120	397.67
4	BANK OF MAHARASHTRA	38	145.16	12	42.43	3	11.76	18	51.5
5	CANARA BANK	4876	16834.41	2029	7830.72	858	3254.62	293	1198.78
6	CATHOLIC SYRIAN BANK LTD	17	84.44	2	3.72	0	0	15	75.44
7	CENTRAL BANK OF INDIA	528	1657.03	228	784.4	93	292.09	91	288.39
8	CITY UNION BANK LIMITED	571	2279.71	89	655	48	284.77	398	1352.9
9	DHANALAKSHMI BANK LTD	13	80.31	6	29.77	3	4.7	7	46.4
10	FEDERAL BANK	172	841.67	31	142.49	14	45.96	73	447.85
11	HDFC BANK	79	379.47	9	29.56	4	6.39	73	357.37
12	ICICI BANK LIMITED	41	196.03	0	0	0	0	11	59.78
13	IDBI BANK	128	604.34	49	277.62	26	144.43	53	231.69
14	INDIAN BANK	6139	14473.3	1893	4383.95	816	1810.46	2017	5271.3
15	INDIAN OVERSEAS BANK	3431	6998.94	1123	2236.67	491	928.68	1004	1947.11
16	INDUSIND BANK	39	62.69	26	28.17	0	0	11	28.37
17	KARNATAKA BANK LTD	29	129.96	6	28.73	4	16.89	16	61.97
18	KARUR VYSA BANK	447	2121.64	73	534.01	37	237.8	313	1460.21
19	LAXMI VILAS BANK	11	41.5	0	0	0	0	11	41.5
20	PUNJAB AND SIND BANK	15	41.55	3	8.75	2	6.25	4	16.25
21	PUNJAB NATIONAL BANK	447	1275.21	198	465.19	91	215.04	93	318.52
22	SOUTH INDIAN BANK	133	602.29	18	177.13	9	68.13	70	331.98
23	STATE BANK OF INDIA	3990	10767.16	920	2284.09	362	829.13	532	1797.88
24	TAMIL NADU GRAMA BANK	712	646.79	174	147.78	119	74.96	245	280.38
25	TAMILNAD MERCANTILE BANK LTD	438	1957.59	104	565.29	46	212.28	215	1024.14
26	UCO BANK	121	280.84	54	127.34	12	35.3	10	23.28
27	UNION BANK OF INDIA	1470	4185.14	615	1832.5	217	749.6	458	1431.2
	Total	25446	71954.64	8251	24763.17	3498	10128.48	6620	20268.85

**Review of performance under UYEGP & NEEDS Scheme 2022-23 – DIC**

The Bank wise performance under UYEGP & NEEDS for the Year 2022-23 as on 31.12.2022 are furnished in the annexure. The abstract of applications received, sanctioned, disbursed and pending are given below:

(Rs. In lakhs)

Scheme wise Target and achievement – Amount wise as on 31.12.2022			
Scheme	Target	Sanctioned	% of achievement
UYEGP	9868	12501.15	126.68%
NEEDS	2000	2154.46	107.72%

SLBC congratulates the member banks for surpassing the targets of UYEGP and NEEDS Scheme.

Scheme wise abstract and Status of Applications as on 31.12.2022			
Scheme	Number of Applications		
	Recommended	Sanctioned	Pending (Including past years)
UYEGP	3809	2180	6767
NEEDS	1025	638	253
TOTAL	4834	2818	7022

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

SLBC advises the Member Banks to give suitable instruction to their branches to dispose of all the applications based on their eligibility, disburse the loans within the stipulated time without undue delay. As regards to previous year applications, bank branches are advised to ensure that those applications are either sanctioned or returned (with appropriate reasons) and take up with the concerned authorities in order to reduce the pendency.



## Applications Sanctioned and Pending Status

Rs. in lakhs

Category	TARGET		Applications Forwarded		Provisional Sanction		Final sanction		Applications Pending for	
	No.	Subsidy	No.	Subsidy	No.	Subsidy	No.	Subsidy	No.	Subsidy
Overall	1000	9,868.00	1025	19,314.26	744	14,866.00	638	12,501.15	253*	5,687.75
SC/ST	210	2,072.28	199	2574.77	91	1117.53	72	872.72	32*	493.77
Differentiated	40	400	22	226.78	8	47.43	8	50.95	4*	60.66

\*Including previous years pending

Rs. in lakhs

Category	TARGET		Applications Forwarded		Sanctioned		Loan disbursed		Applications Pending for	
	No.	Subsidy	No.	Subsidy	No.	Subsidy	No.	Subsidy	No.	Subsidy
Overall	2500	2,000.00	3809	3,873.98	2180	2154.46	1595	1559.34	6767*	7102.40
SC/ST	525	420	719	675.95	319	271.5	217	188.15	1517*	1493.05
Differentiated	100	80	318	214.78	107	73.69	72	51.34	360*	266.40

\*Including previous years pending

UYEGP Over all SLBC Report 2022-23 as on 31.12.2022

S.No	Name of the Bank	Recommended Applications				Sanction				Total Bank Pending				Loan Disbursed				Subsidy Disbursed			
		No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan
1	AXIS BANK	5	23.05	5.76	21.90	0	0.00	0.00	0.00	19	81.79	20.45	77.70	0	0.00	0.00	0.00	0	0.00	0.00	0.00
2	BANK OF BARODA	136	589.01	147.25	559.56	84	344.72	86.18	327.48	184	841.31	204.46	799.09	69	279.86	69.84	265.87	45	164.55	40.71	156.32
3	BANK OF INDIA	105	437.73	109.43	415.10	80	307.23	76.80	291.36	145	635.05	154.86	602.80	49	185.55	46.39	176.27	58	218.66	52.67	207.73
4	BANK OF MAHARASHTRA	10	36.40	9.10	34.58	9	19.21	4.80	18.25	12	64.06	15.60	60.85	4	8.71	2.18	8.27	4	8.23	2.06	7.82
5	CANARA BANK	580	2398.27	599.25	2277.36	408	1646.31	411.48	1562.94	922	4021.92	983.02	3818.51	290	1158.41	289.51	1099.62	280	1176.76	271.79	1118.55
6	CATHOLIC SYRIAN BANK	3	14.95	3.74	14.20	0	0.00	0.00	0.00	8	39.95	9.99	37.95	0	0.00	0.00	0.00	1	3.15	0.79	2.99
7	CENTRAL BANK OF INDIA	79	333.20	83.30	316.04	60	247.48	61.87	234.62	116	506.42	124.10	480.85	45	0.00	44.34	168.26	43	173.52	40.84	164.36
8	CITY UNION BANK LTD	67	287.46	71.87	273.09	16	69.89	17.47	66.40	206	912.39	224.42	866.62	10	41.35	10.34	39.28	12	54.42	12.07	51.70
9	Co operative Bank	1	5.00	1.25	4.75	0	0.00	0.00	0.00	2	6.11	1.53	5.81	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	DBS BANK LTD	1	4.89	1.22	4.65	0	0.00	0.00	0.00	1	4.89	1.22	4.65	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	IDENA BANK	1	3.00	0.75	2.85	0	0.00	0.00	0.00	1	1.00	0.25	0.95	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	HDFC BANK LTD	14	60.94	15.24	57.65	0	0.00	0.00	0.00	31	150.01	37.34	142.06	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	ICICI BANK LTD	5	23.00	5.75	21.85	0	0.00	0.00	0.00	18	91.70	21.68	87.12	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	IDBI BANK LTD	17	76.98	19.24	72.88	7	35.00	8.75	33.25	36	152.68	38.17	144.80	5	33.00	7.50	30.70	5	33.00	6.74	30.70
15	INDIAN BANK	952	3873.45	966.86	3677.70	500	2014.25	503.49	1912.49	1854	7635.27	1893.03	7248.21	386	1594.68	398.47	1514.40	338	1444.36	335.79	1371.27
16	INDIAN OVERSEAS BANK	593	2298.13	574.52	2185.10	353	1375.12	343.76	1305.74	917	3585.49	886.73	3404.65	258	956.74	239.17	908.40	217	888.18	208.67	843.36
17	INDUSIND BANK LTD	33	133.94	33.48	127.25	51	175.14	43.78	166.39	27	110.81	27.70	105.27	43	140.11	35.02	133.10	52	179.59	42.74	170.61
18	KARNATAKA BANK LTD.	8	33.60	8.40	31.92	2	10.00	2.50	9.50	14	63.67	15.92	60.48	1	5.00	1.25	4.75	0	0.00	0.00	0.00
19	KARUR VYSYA BANK	53	246.26	61.56	233.94	13	60.18	15.04	57.17	173	821.68	203.82	780.35	7	31.38	7.84	29.81	7	36.08	7.84	34.28
20	PUNJAB AND SIND BANK	1	5.00	1.25	4.75	2	20.00	3.75	19.00	1	5.00	1.25	4.75	1	15.00	2.50	14.25	0	0.00	0.00	0.00
21	PUNJAB NATIONAL BANK	52	220.12	55.03	208.87	53	235.62	58.90	223.66	108	468.97	115.49	444.69	37	156.84	39.21	148.82	33	145.89	33.49	138.24
22	SOUTH INDIAN BANK	20	93.55	23.39	88.87		0.00	0.00	0.00	46	221.22	53.18	209.49	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	STATE BANK OF INDIA	659	2641.86	659.23	2508.77	292	1077.28	269.07	1022.32	1187	5108.65	1261.98	4849.89	193	688.93	172.09	653.79	181	694.22	164.76	659.06
24	TAICO	3	14.80	3.70	14.06	1	5.00	1.25	4.75	3	10.50	2.63	9.98	1	5.00	1.25	4.75	1	10.00	1.25	9.50
25	TAMILNAD MERCANTILE	79	339.25	83.68	322.29	20	92.57	23.14	87.94	158	686.89	167.94	652.20	18	81.99	20.50	77.89	12	62.42	13.61	59.30
26	Tamilnadu Grama Bank	57	214.98	53.74	204.08	30	91.55	22.89	86.82	68	277.01	69.05	263.16	23	77.51	19.38	73.48	23	77.33	18.41	73.47
27	Tamilnadu Industrial Inves	1	15.00	2.50	14.25	0	0.00	0.00	0.00	31	205.89	46.72	194.84	0	0.00	0.00	0.00	3	32.00	6.75	30.40
28	THE FEDERAL BANK LTD	17	73.43	18.23	69.76	8	37.59	9.40	35.72	45	187.17	46.67	177.81	8	32.04	8.01	30.44	9	42.94	9.59	40.80
29	THE LAKSHMIVILAS BAN	6	22.90	5.73	21.76	0	0.00	0.00	0.00	16	60.80	15.15	57.76	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	UCO BANK	31	130.74	32.68	124.20	16	69.15	17.29	65.70	38	174.80	43.70	166.06	15	64.45	16.11	61.23	10	46.38	11.60	44.06
31	UNION BANK OF INDIA	218	857.35	214.33	814.48	175	692.99	172.84	657.88	348	1524.52	376.71	1446.92	132	513.80	128.45	487.86	111	452.45	104.13	429.58
32	UNITED BANK OF INDIA	1	5.00	1.25	4.75	0	0.00	0.00	0.00	4	15.93	3.98	15.14	0	0.00	0.00	0.00	0	0.00	0.00	0.00
33	VIJAYA BANK	1	5.00	1.25	4.75	0	0.00	0.00	0.00	12	65.01	15.00	61.76	0	0.00	0.00	0.00	2	7.00	1.75	6.65
Total		3809	15518.25	3873.98	14736.00	2180	8626.27	2154.46	8189.37	6767	28813.26	7102.40	27354.12	1595	6247.72	1559.34	5931.25	1450	5984.45	1392.35	5682.38

UYEGP SC&ST SLBC Report 2022-23 as on 31.12.2022

S.No	Name of the Bank	Recommended Applications				Sanction				Total Pending				Loan Disbursed				Subsidy Disbursed			
		No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan
1	AXIS BANK	1	4.75	1.19	4.52	0	0.00	0.00	0.00	3	19.70	4.93	18.72	0	0.00	0.00	0.00	0	0.00	0.00	0.00
2	BANK OF BARODA	18	76.17	19.04	72.36	12	43.15	10.79	40.99	39	191.72	44.56	182.13	7	22.52	5.63	21.40	8	23.02	5.76	21.87
3	BANK OF INDIA	13	49.95	12.49	47.45	4	15.00	3.75	14.25	27	101.91	25.47	96.81	5	16.42	4.11	15.60	5	20.42	4.36	19.40
4	BANK OF MAHARASHTRA	1	5.00	1.25	4.75	1	2.00	0.50	1.90	1	3.54	0.89	3.36	0	0.00	0.00	0.00	0	0.00	0.00	0.00
5	CANARA BANK	84	316.33	79.08	300.52	63	202.78	50.69	192.64	191	794.83	192.39	755.09	40	138.90	34.72	131.96	45	159.82	38.72	151.83
6	CENTRAL BANK OF INDIA	16	64.01	16.00	60.81	5	23.87	5.97	22.68	28	110.70	27.68	105.17	3	12.00	3.00	11.40	4	18.67	3.70	17.74
7	CITY UNION BANK LTD	8	35.00	8.75	33.25	2	10.00	2.50	9.50	28	112.07	28.02	106.46	0	0.00	0.00	0.00	2	10.00	0.97	9.50
8	Co operative Bank	1	5.00	1.25	4.75	0	0.00	0.00	0.00	1	5.00	1.25	4.75	0	0.00	0.00	0.00	0	0.00	0.00	0.00
9	HDFC BANK LTD	2	6.00	1.50	5.70	0	0.00	0.00	0.00	5	24.14	6.00	22.93	0	0.00	0.00	0.00	0	0.00	0.00	0.00
10	INDIAN BANK	208	749.20	187.30	711.74	77	269.23	67.26	255.77	444	1,673.04	417.11	1,589.39	54	198.66	49.61	188.72	41	139.18	34.13	132.22
11	INDIAN OVERSEAS BANK	107	388.27	97.07	368.86	43	139.99	35.00	132.99	232	824.25	204.81	783.04	34	120.03	30.01	114.03	25	85.31	20.45	81.04
12	INDUSIND BANK LTD	2	8.04	2.01	7.64	2	7.46	1.87	7.09	4	15.70	3.92	14.91	2	7.46	1.87	7.09	1	4.78	1.19	4.54
13	KARNATAKA BANK LTD	1	5.00	1.25	4.75	1	5.00	1.25	4.75	1	5.00	1.25	4.75	1	5.00	1.25	4.75	0	0.00	0.00	0.00
14	KARUR VYSA BANK	5	21.02	5.26	19.97	0	0.00	0.00	0.00	23	108.58	27.15	103.15	0	0.00	0.00	0.00	0	0.00	0.00	0.00
15	PUNJAB NATIONAL BANK	12	43.66	10.91	41.47	8	26.48	6.62	25.15	32	138.04	34.51	131.14	7	17.80	4.45	16.91	6	14.80	2.86	14.06
16	SOUTH INDIAN BANK	4	20.50	5.13	19.48	0	0.00	0.00	0.00	8	37.99	8.25	36.09	0	0.00	0.00	0.00	0	0.00	0.00	0.00
17	STATE BANK OF INDIA	154	604.58	151.14	574.35	60	197.24	49.31	187.37	287	1,184.90	295.17	1,125.65	37	116.90	29.22	111.06	33	119.80	28.92	113.81
18	TAMILNAD MERCANTILE BANK LTD	9	29.64	7.41	28.16	0	0.00	0.00	0.00	22	84.58	21.14	80.35	0	0.00	0.00	0.00	0	0.00	0.00	0.00
19	Tamilnadu Grama Bank	16	58.19	14.55	55.28	6	11.20	2.80	10.64	15	58.45	14.61	55.53	4	9.16	2.29	8.70	3	7.50	1.88	7.13
20	THE FEDERAL BANK LTD	2	6.00	1.50	5.70	1	4.99	1.25	4.74	6	24.25	6.06	23.04	1	4.99	1.25	4.74	1	4.99	1.25	4.74
21	THE CAROLINE VIEGA BANK LTD	1	5.00	1.25	4.75	0	0.00	0.00	0.00	3	15.00	3.75	14.25	0	0.00	0.00	0.00	0	0.00	0.00	0.00
22	UCO BANK	6	23.55	5.89	22.37	2	7.06	1.77	6.71	6	28.75	7.19	27.31	2	7.06	1.77	6.71	0	0.00	0.00	0.00
23	UNION BANK OF INDIA	48	178.94	44.73	170.00	31	117.40	28.95	111.53	85	345.21	86.18	327.95	18	65.92	16.48	62.63	18	82.81	17.49	78.67
Total		719	2,703.81	675.95	2,568.62	319	1,087.84	271.50	1,033.45	1517	6,040.43	1,493.05	5,736.41	217	752.83	188.15	715.19	196	719.25	167.45	683.29

NEEDS OVERALL SLBC REPORT AS ON 31.12.2022

S.No	Name of the Bank	Recommended Applications				Provisional Sanction				Provisional Sanction Pending				Actual Sanctioned Cases				Actual Sanction Pending				
		No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	
1	AXIS BANK	4	401.18	70.27	310.85	0	0	0	0	7	551.51	108.23	415.70	0	0	0	0	0	0	0	0	0
2	BANK OF BARODA	29	2,957.41	595.41	2,214.13	29	3,069.26	607.78	2,308.02	34	3,970.48	658.34	3,108.33	28	3,355.44	619.62	2,568.05	8	1,257.29	239.59	954.84	0
3	BANK OF INDIA	27	3,699.55	743.91	2,757.38	20	3,080.67	621.74	2,291.61	20	1,846.93	357.44	1,397.15	12	2,033.11	402.75	1,528.70	4	861.16	158.19	664.79	0
4	BANK OF MAHARASHTRA	7	796.81	158.96	598.01	8	1,060.20	223.61	783.58	5	482.82	114.47	344.21	5	556.43	132.28	396.32	1	12.01	3.00	8.41	0
5	CANARA BANK	150	18,542.19	3,757.52	13,851.73	131	15,038.22	3,059.79	11,219.06	148	14,896.68	3,022.07	11,128.02	112	13,158.15	2,515.38	10,001.41	61	8,648.46	1,741.62	6,466.98	0
6	CATHOLIC SYRIAN BANK LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0	220.27	50.00	159.26	0	0	0	0	0
7	CENTRAL BANK OF INDIA	12	600.53	137.36	433.15	8	1,287.80	240.76	982.65	16	722.86	160.44	516.25	7	1,144.10	207.27	879.62	3	245.09	56.77	176.07	0
8	CITY UNION BANK LTD	27	3,189.23	626.62	2,397.14	13	1,511.59	317.51	1,118.50	23	3,267.79	581.42	2,515.56	9	1,020.16	236.74	730.41	3	405.17	97.75	287.16	0
9	DENA BANK	0	0	0	0	1	41.43	9.05	30.31	0	0	0	0	0	0	0	0	0	0	0	0	0
10	HDFC BANK LTD	68	3,809.46	889.84	2,721.86	56	2,774.22	654.54	1,973.67	26	1,356.11	300.99	987.31	53	2,402.14	561.41	1,713.33	3	175.66	33.69	133.19	0
11	ICICI BANK LTD	15	2,052.03	459.74	1,469.94	13	1,513.71	355.85	1,079.21	6	952.99	193.86	694.68	11	1,188.93	281.63	844.90	2	457.36	106.22	328.28	0
12	IDBI BANK LTD	5	200.82	47.12	143.67	5	248.82	59.93	176.45	2	118.50	26.13	86.45	4	224.12	55.13	157.78	2	177.00	36.50	129.65	0
13	INDIAN BANK	122	10,190.83	2,129.21	7,517.68	63	6,007.27	1,203.69	4,478.06	164	10,849.89	2,304.25	7,983.48	55	5,354.58	1,032.74	4,028.96	24	1,467.63	308.35	1,083.40	0
14	INDIAN OVERSEAS BANK	66	3,835.98	810.78	2,829.73	32	2,303.29	470.26	1,717.87	59	3,941.65	767.78	2,973.11	26	2,650.07	494.10	2,023.46	15	1,365.00	273.89	1,022.86	0
15	INDUSIND BANK LTD	46	2,894.03	702.51	2,034.77	42	2,508.62	610.04	1,761.09	15	1,350.05	322.47	956.68	36	2,259.90	550.36	1,584.49	0	0	0	0	0
16	KARNATAKA BANK LTD	2	79.57	13.14	59.45	4	774.71	112.34	623.63	4	572.57	121.14	419.80	6	1,029.71	172.34	805.88	3	682.50	111.50	536.88	0
17	KARVY BANK	19	1,633.46	336.39	1,215.40	21	2,715.74	534.48	2,038.47	27	1,947.39	388.59	1,461.43	21	2,508.49	486.61	1,889.46	13	1,708.55	356.92	1,266.20	0
18	KOTAK MAHINDRA BANK	11	566.70	137.40	400.96	9	508.48	123.59	359.46	1	21.40	5.10	15.23	8	392.02	94.48	277.94	0	0	0	0	0
19	PUNJAB NATIONAL BANK Small Industries Development Bank Of India	12	1,996.86	425.30	1,471.72	6	835.79	159.55	634.45	19	1,794.11	380.67	1,311.28	2	125.50	23.75	95.48	7	868.70	174.55	650.71	0
20	SOUTH INDIAN BANK	2	800.00	150.00	610.00	1	400.00	75.00	305.00	3	1,025.29	179.45	794.57	1	400.00	75.00	305.00	0	0	0	0	0
21	STATE BANK OF INDIA	200	13,872.70	2,806.65	10,324.40	134	10,746.63	2,186.57	7,979.31	183	12,571.81	2,376.58	9,551.65	127	9,965.84	2,012.92	7,315.59	24	1,725.17	340.09	1,298.82	0
22	TANCO	3	79.06	18.80	56.30	1	31.06	7.74	21.76	2	50.00	10.76	36.74	0	0	0	0	0	0	0	0	0
23	TAMILNAD MERCANTILE BANK LTD	36	3,283.80	739.71	2,379.91	18	1,557.78	349.45	1,130.44	29	2,748.17	570.79	2,030.55	17	1,324.22	299.33	958.68	6	1,007.91	213.49	744.02	0
24	TAMILNADU GRAMA BANK Familindia Industrial Investment Corporation	5	152.45	34.60	110.22	4	64.54	14.52	46.30	4	92.41	19.38	68.40	3	36.54	8.00	26.21	1	28.00	6.52	20.08	0
25	THE DHANALAKSHMI BANK LTD	99	11,623.03	2,199.66	8,816.82	64	6,928.21	1,358.48	5,218.78	114	12,818.77	2,306.27	9,842.07	47	5,550.26	1,069.59	4,199.86	57	5,611.15	984.51	4,342.53	0
26	THE FEDERAL BANK LTD	6	408.46	94.97	293.07	10	1,197.76	288.39	849.48	5	474.09	81.20	369.19	7	721.84	155.47	530.28	1	287.69	71.05	202.26	0
27	THE LAKSHMI VILAS BANK LTD	0	0	0	0	0	0	0	0	1	24.69	4.99	18.47	0	0	0	0	0	0	0	0	0
28	UCO BANK	2	194.00	46.06	138.24	1	43.00	8.56	32.29	5	352.35	67.51	267.22	1	43.00	8.56	32.29	0	0	0	0	0
29	UNION BANK OF INDIA	32	3,514.47	685.63	2,653.12	30	3,109.06	651.36	2,301.73	32	2,259.52	446.19	1,700.35	23	2,273.96	476.74	1,683.00	13	1,956.61	342.78	1,515.99	0
30	VIJAYA BANK	0	0	0	0	0	0	0	0	5	293.22	66.82	211.74	0	0	0	0	0	0	0	0	0
31	YES BANK LTD	17	2,217.55	494.32	1,612.36	18	2,276.40	509.03	1,663.55	0	0	0	0	15	1,930.39	426.94	1,406.93	0	0	0	0	0
32	Total	1025	93,602.76	19,314.26	69,429.67	744	71,859.05	14,866.00	53,275.71	962	81,674.36	16,021.56	61,431.68	638	61,983.14	12,501.15	46,296.58	253	29,076.98	5,687.75	21,976.77	0

NEEDS SC&ST SLBC REPORT AS ON 31.12.2022

S.No	Name of the Bank	Recommended Applications				Provisional Sanction				Provisional Sanction Pending				Actual Sanctioned Cases				Actual Sanction Pending			
		No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan
1	AXIS BANK	0	0	0	0	0	0	0	0	1	28.16	6.99	19.77	0	0	0	0	0	0	0	0
2	BANK OF BARODA	1	106.00	25.25	75.45	2	67.36	16.09	47.90	9	877.14	168.45	664.84	2	67.36	16.09	47.90	1	32.36	8.09	22.65
3	BANK OF INDIA	5	600.76	132.72	438.00	1	250.00	57.00	180.50	4	391.22	85.19	286.46	0	0	0	0	0	0	0	0
4	CANARA BANK	17	1,772.47	396.17	1,287.68	9	1,451.12	264.73	1,113.83	21	1,603.23	359.05	1,164.02	6	1,363.97	271.31	1,048.48	8	744.79	148.85	558.71
5	CENTRAL BANK OF INDIA	6	178.92	41.89	128.08	0	0	0	0	7	198.25	43.98	144.36	0	0	0	0	2	112.09	24.71	81.78
6	CITY UNION BANK LTD	2	28.09	5.65	21.04	0	0	0	0	3	145.09	33.79	104.05	0	0	0	0	1	50.00	10.35	37.15
7	HDFC BANK LTD	15	687.74	160.55	492.80	9	321.97	78.23	227.64	7	327.10	76.91	233.84	8	288.31	69.94	203.95	1	33.66	8.29	23.69
8	HSBC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	ICICI BANK LTD	3	445.21	107.15	315.80	2	411.60	98.75	292.27	1	33.61	8.40	23.53	2	411.60	98.75	292.27	0	0	0	0
10	INDIAN BANK	31	1,418.31	319.31	1,028.08	10	324.38	73.55	234.61	41	1,808.72	404.73	1,313.55	5	77.30	19.27	54.17	4	248.00	57.70	177.90
11	INDIAN OVERSEAS BANK	16	578.11	119.65	429.55	1	34.00	8.30	24.00	18	872.21	172.76	655.83	2	45.58	11.13	32.17	1	115.00	25.94	83.31
12	INDUSIND BANK LTD	16	751.06	183.63	529.88	13	462.15	114.38	324.67	2	251.06	60.16	178.34	10	333.80	83.04	234.07	0	0	0	0
13	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	1	12.00	0.88	10.53	0	0	0	0	0	0	0	0
14	KOTAK MAHINDRA BANK	2	54.60	13.25	38.62	2	54.60	13.25	38.62	0	0	0	0	2	54.60	13.25	38.62	0	0	0	0
15	PUNJAB NATIONAL BANK	4	580.00	144.25	406.75	1	127.00	31.75	88.90	4	533.00	131.25	375.10	1	25.50	6.25	17.98	2	227.00	56.00	159.65
16	STATE BANK OF INDIA	54	2,118.98	465.12	1,547.91	25	729.12	163.67	529.00	51	2,927.43	644.83	2,136.23	23	693.24	156.05	502.53	8	427.90	79.98	326.52
17	TAMILNAD MERCANTILE BANK LTD	4	381.35	75.58	286.71	2	69.48	13.51	52.50	2	300.59	58.15	227.42	1	19.49	3.75	14.77	0	0	0	0
18	Tamilnadu Industrial Investment Corporation	11	1,457.19	252.34	1,131.99	6	422.83	94.02	307.67	16	2,352.93	382.48	1,852.80	4	232.25	50.13	170.51	3	251.48	52.11	186.80
19	UNION BANK OF INDIA	9	478.89	100.74	354.20	5	297.24	58.77	223.60	8	291.50	67.18	209.75	4	264.14	50.52	200.40	1	100.00	21.75	73.25
20	VIJAYA BANK	0	0	0	0	0	0	0	0	1	15.75	3.75	11.21	0	0	0	0	0	0	0	0
21	YES BANK LTD	3	132.60	31.53	94.44	3	132.60	31.53	94.44	0	0	0	0	2	99.30	23.24	71.09	0	0	0	0
	Total	199	11,770.26	2,574.77	8,606.98	91	5,155.45	1,117.53	3,780.14	197	12,968.99	2,708.93	9,611.61	72	3,976.44	872.72	2,928.91	32	2,342.30	493.77	1,731.41

**Financing to Self Help Groups (SHGs)**

The Tamil Nadu Corporation for Development of Women has set the credit disbursement target of Rs.25,000 crores for the Year 2022-23. The Bank-wise/District-wise targets and achievements under SHG- BLP for the year 2022-23 up to December 2022 is provided in the annexure. The Bank wise achievement as on 31.12.2022 stands at Rs.16949.45 crores. (Rs. In Crores)

S.No	Particulars	Target		Achievement December 2022		% of achievement
		No. of SHG	Amount	No. of SHG	Amount	
1	SHG-BLP *	390633	25000	307825	16949.45	67.79%
2	PLF-Bulk Loan**	400	400	1979	918.53	229.63%
3.	CGFMU Loan **	5000	750	8809	1115.05	148.67%

Under SHG – BLP, Banks has disbursed loans to the tune of Rs. 8,659.91 crores during the current quarter October – December 2022 as against Rs.8,289.54 crores during the first 2 quarters of the FY 2022-23. The total achievement as of December 2022 stands at Rs.16,945.45 crores as against the target of Rs.25,000 crores. Banks have achieved 67.79% of the target. We are confident that the member banks will not only achieve but also surpass the target for FY 2022-23.

Banks in the State have disbursed an amount of Rs.918.53 crores (229.63%) against the target of Rs.400 crores under PLF-Bulk loan facility.

Similarly, under CGFMU loan, banks in the State have disbursed Rs.1115.05 crores against the target of Rs. 750 Crores for the FY 2022-23. SLBC congratulates all the member banks for surpassing the target under PLF-Bulk loan and CGFMU loan for FY 2022-23 by third quarter itself.

173RD SLBC MEETING ON CF & FI									
SHG - BLP bankwise achievement as on 31.12.2022									
(Rs. In Crs)									
Sl. No	Name of the Bank	TARGET		ACHIEVEMENT		ACHIEVEMENT %		Appl. Pending	
		No	Amount	No	Amount	No	Amount	Number	Amount
<b>I</b>	<b>Nationalised Banks</b>								
1	Indian Bank + Alahabad Bank	73665	4827.63	58877	3767.02	80	78.03	1229	82.57
2	Indian Overseas Bank	28063	1804.27	8288	512.02	30	28.38	807	47.02
3	State Bank of India	10984	656.54	9792	593.90	89	90.46	553	53.92
4	Canara Bank + Syndicate Bank	26696	1757.56	17777	1090.86	67	62.07	545	40.12
5	Bank of India	5467	318.85	2816	174.39	52	54.69	135	8.93
6	Punjab and Sindh Bank	102	15.11	39	2.01	38	13.30	0	0.00
7	Central Bank of India	4528	274.38	2484	166.53	55	60.69	253	14.23
8	Union Bank of India + Andhra Bank + Corporation Bank	8208	477.68	3769	208.15	46	43.57	171	8.75
9	Punjab National Bank + Oriental Bank of Commerce + United Bank	2780	183.97	856	44.17	31	24.01	53	3.11
10	Bank of Baroda + Vijaya Bank + Dena Bank	3806	225.01	1992	140.63	52	62.50	123	5.80
11	UCO Bank	1201	73.66	763	32.63	64	44.30	25	0.97
12	Bank of Maharashtra	138	7.81	85	2.87	62	36.75	3	0.08
	<b>Sub Total</b>	<b>165638</b>	<b>10622.47</b>	<b>107538</b>	<b>6735.17</b>	<b>65</b>	<b>63.40</b>	<b>3897</b>	<b>265.50</b>
<b>II</b>	<b>Private Sector Banks</b>								
1	ICICI Bank	24608	1490.81	23098	1295.43	94	86.89	340	17.88
2	IDBI Bank	2015	142.11	3301	164.37	164	115.66	22	0.66
3	HDFC Bank	32690	2012.90	42365	2115.39	130	105.09	720	33.20
4	Repcobank	5177	333.26	4825	219.82	93	65.96	0	0.00
5	Rathnakar Bank	1244	95.26	1443	71.88	116	75.46	0	0.00
6	City Union Bank	633	36.52	243	15.34	38	42.00	6	0.26
7	Tamilnadu Mercantile Bank	1145	79.77	47	2.09	4	2.62	0	0.00
8	Yes Bank	818	36.44	2086	85.48	255	234.57	0	0.00
9	Karur Vysya Bank	763	38.59	48	3.07	6	7.96	1	0.06
10	Lakshmi Vilas Bank	46	5.75	67	5.24	146	91.21	0	0.00
11	Axis Bank	856	50.30	4040	175.71	472	349.32	0	0.00
12	South Indian Bank	86	4.04	176	4.89	205	121.04	0	0.00
13	Federal Bank	358	22.60	273	19.56	76	86.55	1	0.04
14	Dhanalakshmi Bank	56	5.04	13	0.81	23	16.07	0	0.00
15	Catholic Syrian Bank	15	0.79	33	1.46	220	184.81	0	0.00
16	Karnataka Bank	0	0.00	29	2.03	0	0.00	0	0.00
17	Equitas Bank	10177	670.49	15608	837.09	153	124.85	0	0.00
18	IDFC	9606	671.02	27452	1657.49	286	247.01	0	0.00
	<b>Sub Total</b>	<b>90293</b>	<b>5695.68</b>	<b>125147</b>	<b>6677.16</b>	<b>139</b>	<b>117.23</b>	<b>1090</b>	<b>52.10</b>
<b>III</b>	<b>Regional Rural Bank</b>								
1	Tamilnadu Grama Bank	23000	1238.53	11199	620.72	49	50.12	929	40.75
	<b>Sub Total</b>	<b>23000</b>	<b>1238.53</b>	<b>11199</b>	<b>620.72</b>	<b>49</b>	<b>50.12</b>	<b>929</b>	<b>40.75</b>
<b>IV</b>	<b>Co-operative Bank</b>								
1	DCCB	32047	2125.76	13026	528.70	41	24.87	1416	67.18
2	PACCS	70193	4661.78	21353	790.14	30	16.95	5448	224.0385
3	UCB	2680	174.57	355	16.28	13	9.32	41	1.48
4	UCCS	548	33.82	137	4.10	25	12.12	7	0.3
5	LAMPS	438	26.11	84	2.02	19	7.74	0	0
	<b>Sub Total</b>	<b>105906</b>	<b>7022.05</b>	<b>34955</b>	<b>1341.23</b>	<b>33</b>	<b>19.10</b>	<b>6912</b>	<b>292.997</b>
<b>V</b>	<b>Others (Specify if any)</b>								
1	Tamilnadu Industrial co operative Bank	235	13.37	1934	61.40	823	459.24	0	0.00
2	ESAF	1223	79.98	10323	540.86	844	676.24	0	0.00
3	Ujivan	3100	230.76	12403	716.11	400	310.33	0	0.00
4	Bandhan Bank	610	50.04	1809	114.51	297	229.01	0	0.00
5	Suryodaya	575	46.00	2393	136.68	416	297.12	0	0.00
6	Nicholson Bank	53	1.16	124	5.62	234	484.48	0	0.00
	<b>Sub Total</b>	<b>5796</b>	<b>421.27</b>	<b>28986</b>	<b>1575.17</b>	<b>500</b>	<b>373.91</b>	<b>0</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>390633</b>	<b>25000.00</b>	<b>307825</b>	<b>16949.45</b>	<b>79</b>	<b>67.80</b>	<b>12828</b>	<b>651.342</b>

**SHG Bank Linkage Programme as on 31.12.2022**

Sl. No	Name of the District	(Rs.in Crore)						
		Target		Achievement		%	Appl. Pending	
		No.of SHGs	Amount	No.of SHGs	Amount		Number	Amount
1	Ariyalur	5469	350	4,705	213.16	61	342	13.73
2	Chengalpattu	11719	750	6,354	368.91	49	384	23.60
3	Chennai	14844	950	12,816	543.20	57	165	4.92
4	Coimbatore	11719	750	9,377	527.78	70	198	10.17
5	Cuddalore	16406	1050	11,629	692.09	66	666	55.24
6	Dharmapuri	7813	500	5,236	402.12	80	255	16.89
7	Dindigul	10938	700	10,173	523.66	75	657	25.62
8	Erode	11719	750	7,256	464.32	62	322	18.37
9	Kallakurichi	7813	500	7,724	433.33	87	1821	67.30
10	Kancheepuram	7813	500	6,158	331.76	66	196	11.76
11	Kanniyakumari	8594	550	6,640	376.27	68	170	8.35
12	Karur	6250	400	6,249	244.64	61	194	9.74
13	Krishnagiri	7813	500	8,651	507.38	101	177	12.52
14	Madurai	13281	850	11,277	635.83	75	397	15.00
15	Mayiladuthurai	7813	500	6,384	304.69	61	313	12.94
16	Nagapattinam	7031	450	6,271	247.00	55	480	19.01
17	Namakkal	10156	650	8,220	465.30	72	136	9.31
18	Perambalur	4688	300	4,408	180.96	60	319	17.83
19	Pudukkottai	10938	700	10,293	509.88	73	244	12.32
20	Ramanathapuram	7813	500	7,635	371.61	74	429	26.12
21	Ranipet	8594	550	4,906	260.89	47	263	8.73
22	Salem	14844	950	12,260	646.52	68	164	7.22
23	Sivagangai	10156	650	8,873	516.54	79	266	12.20
24	Tenkasi	7813	500	6,260	303.90	61	223	17.75
25	Thanjavur	16406	1050	9,622	688.75	66	1056	45.61
26	The Nilgiris	5469	350	3,620	187.09	53	90	6.57
27	Theni	8594	550	7,369	419.89	76	102	5.59
28	Thoothukkudi	11719	750	9,734	512.67	68	230	9.61
29	Tiruchirappalli	14844	950	11,367	595.40	63	634	24.87
30	Tirunelveli	7813	500	6,470	400.37	80	64	3.32
31	Tirupathur	7813	500	5,253	330.17	66	118	6.47
32	Tiruppur	8594	550	5,865	304.08	55	763	41.00
33	Tiruvallur	16406	1050	11,555	853.39	81	82	9.63
34	Tiruvannamalai	19531	1250	14,535	808.34	65	42	2.72
35	Tiruvavarur	10938	700	7,850	376.17	54	123	4.53
36	Vellore	8594	550	5,792	357.47	65	38	2.45
37	Vilupuram	11719	750	9,742	557.87	74	568	37.84
38	Virudhunagar	10156	650	9,296	486.04	75	137	14.50
	<b>Grand Total</b>	<b>390633</b>	<b>25000</b>	<b>307,825</b>	<b>16,949.45</b>	<b>68</b>	<b>12828</b>	<b>651.34</b>



# 173RD SLBC MEETING ON CF & FI

PLF Bulk loan bankwise achievement as on 31.12.2022

(Rs. inCrore)

Sl. No.	Name of the Bank	Total	
		No.of PLF	Amount
<b>I</b>	<b>Nationalised Banks</b>		
1	Indian Bank + Alahabad Bank	1157	553.80
2	Indian Overseas Bank	29	10.64
3	State Bank of India	441	216.87
4	Canara Bank + Syndicate Bank	198	70.22
5	Bank of India	30	12.97
6	Punjab and Sindh Bank	0	0.00
7	Central Bank of India	4	0.98
8	Union Bank of India +Andhra Bank +Corporation Bank	8	0.90
9	Punjab National Bank + Oriental Bank of Commerce & United Bank of India	7	3.15
10	Bank of Baroda +Vijaya Bank + Dena Bank	2	1.00
11	UCO Bank	0	0.00
12	Bank of Maharashtra	0	0.00
	<b>Sub Total</b>	<b>1876</b>	<b>870.54</b>
<b>II</b>	<b>Private Sector Banks</b>		
1	ICICI Bank	0	0.00
2	IDBI Bank	0	0.00
3	HDFC Bank	39	13.65
4	RepcO Bank	0	0.00
5	Rathnakar Bank	0	0.00
6	City Union Bank	0	0.00
7	Tamilnadu Mercantile Bank	0	0.00
8	Yes Bank	0	0.00
9	Karur Vysya Bank	0	0.00
10	Lakshmi Vilas Bank	0	0.00
11	Axis Bank	0	0.00
12	South Indian Bank	0	0.00
13	Federal Bank	0	0.00
14	Dhanalaksahmi Bank	0	0.00
15	Catholic Syrian Bank	0	0.00
16	Karnataka Bank	0	0.00
17	Equitas Bank	0	0.00
18	IDFC	0	0.00
	<b>Sub Total</b>	<b>39</b>	<b>13.65</b>
<b>III</b>	<b>Regional Rural Bank</b>		
1	Tamilnadu Grama Bank	1	0.15
	<b>Sub Total</b>	<b>1</b>	<b>0.15</b>
<b>IV</b>	<b>Co-operative Bank</b>		
1	DCCB	22	8.40
2	PACCS	41	25.80
3	UCB	0	0.00
4	UCCS	0	0.00
5	LAMPS	0	0.00
	<b>Sub Total</b>	<b>63</b>	<b>34.20</b>
<b>V</b>	<b>Others (Specify if any)</b>		
1	Tamilnadu Industrial co operative Bank	0	0.00
2	ESAF	0	0.00
3	Ujivan	13	0.00
4	Bandhan Bank	0	0.00
5	Suryodaya	0	0.00
6	Nicholson Bank	0	0.00
	<b>Sub Total</b>	<b>0</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>1979</b>	<b>918.53</b>

## 173RD SLBC MEETING ON CF & FI

**District Wise - SHG BLP - PLF Bulk Loan Disbursement as on  
31.12.2022**

(Rs.in Crore)

Sl. No	Name of the district	Target		Achievement		Amount %
		No of PLF	Amount in Cr	No. of SHGs	Amount Disbursed	
1	Ariyalur	6	6.00	13	6.29	105
2	Chengalpattu	8	8.00	9	1.85	23
3	Chennai	5	5.00	3	1.60	32
4	Coimbatore	14	14.00	40	14.09	101
5	Cuddalore	14	14.00	262	133.14	951
6	Dharmapuri	10	10.00	1	0.45	4
7	Dindigul	14	14.00	78	37.30	266
8	Erode	14	14.00	13	4.09	29
9	Kallakurichi	9	9.00	382	204.07	2267
10	Kancheepuram	5	5.00	3	1.06	21
11	Kanniyakumari	9	9.00	19	11.66	130
12	Karur	8	8.00	17	3.54	44
13	Krishnagiri	10	10.00	1	0.37	4
14	Madurai	15	15.00	86	33.02	220
15	Mayiladuthurai	5	5.00	0	0.00	0
16	Nagapattinam	6	6.00	0	0.00	0
17	Namakkal	15	15.00	12	2.99	20
18	Perambalur	4	4.00	7	6.85	171
19	Pudukkottai	13	13.00	118	50.54	389
20	Ramanathapuram	11	11.00	15	5.44	49
21	Ranipet	7	7.00	8	4.47	64
22	Salem	20	20.00	37	17.27	86
23	Sivagangai	12	12.00	29	14.16	118
24	Tenkasi	10	10.00	21	8.71	87
25	Thanjavur	14	14.00	337	144.88	1035
26	The Nilgiris	4	4.00	8	3.65	91
27	Theni	8	8.00	19	5.63	70
28	Thoothukkudi	12	12.00	22	8.15	68
29	Tiruchirappalli	17	17.00	14	5.97	35
30	Tirunelveli	9	9.00	98	43.80	487
31	Tirupathur	6	6.00	6	3.84	64
31	Tiruppur	13	13.00	21	6.89	53
33	Tiruvallur	14	14.00	76	44.44	317
34	Tiruvannamalai	18	18.00	35	19.10	106
35	Tiruvarur	10	10.00	5	2.16	22
36	Vellore	7	7.00	3	1.33	19
37	Vilupuram	13	13.00	117	45.99	354
38	Virudhunagar	11	11.00	44	19.76	180
	<b>Grand Total</b>	<b>400</b>	<b>400.00</b>	<b>1979</b>	<b>918.53</b>	<b>230</b>

## 173RD SLBC MEETING ON CF &amp; FI

District Wise Performance under CGFMU as on  
31.12.2022

(Rs. In Crore)

Sl. No.	Name of the District	Target		Achievement		
		Target SHGs for CGFMU	Amount @15 lakhs per SHG	No.of SHGs	Amount	Amount %
1	Ariyalur	83	13	93	13.33	103
2	Chengalpattu	125	19	127	18.25	96
3	Chennai	208	30	281	34.21	114
4	Coimbatore	167	24	180	24.51	102
5	Cuddalore	125	19	179	20.54	108
6	Dharmapuri	125	19	411	52.88	278
7	Dindigul	125	19	358	40.05	211
8	Erode	167	24	301	36.32	151
9	Kallakurichi	125	19	105	11.38	60
10	Kancheepuram	167	24	294	40.58	169
11	Kanniyakumari	125	19	160	20.62	109
12	Karur	83	13	103	10.73	83
13	Krishnagiri	125	19	420	46.69	246
14	Madurai	167	24	229	29.32	122
15	Mayiladuthurai	125	19	173	20.07	106
16	Nagapattinam	125	19	148	15.45	81
17	Namakkal	125	19	247	32.85	173
18	Perambalur	83	13	128	16.53	127
19	Pudukkottai	125	19	222	24.76	130
20	Ramanathapuram	125	19	111	11.45	60
21	Ranipet	125	19	175	40.60	214
22	Salem	167	24	175	26.10	109
23	Sivagangai	125	19	194	25.07	132
24	Tenkasi	125	19	105	12.60	66
25	Thanjavur	125	19	248	31.82	167
26	The Nilgiris	125	19	438	48.35	254
27	Theni	83	13	222	25.85	199
28	Thoothukkudi	167	24	361	52.29	218
29	Tiruchirappalli	167	25	316	43.34	173
30	Tirunelveli	167	24	188	27.57	115
31	Tirupathur	83	13	102	13.79	106
31	Tiruppur	166	25	275	30.07	120
33	Tiruvallur	125	19	757	92.77	488
34	Tiruvannamalai	125	19	150	20.58	108
35	Tiruvarur	83	13	129	17.48	134
36	Vellore	167	25	237	29.42	118
37	Vilupuram	125	19	219	28.57	150
38	Virudhunagar	125	19	248	28.25	149
	<b>Grand Total</b>	<b>5000</b>	<b>750</b>	<b>8809</b>	<b>1115.05</b>	<b>149</b>

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

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

As per the data provided by the department, out of 4, 27,493 eligible applications received so far, banks in the State have sanctioned 2,52,866 loans and 1,74,607 applications are pending as of 02.02.2023. The District wise performance under the scheme is provided in the annexure.

**PMSVANIDHI loan applications status report as on 02.02.2023**

<b>PMSVANIDHI</b>	<b>Total No. of Loan applications uploaded in portal</b>	<b>Total No. of loan sanctioned</b>	<b>% of loan sanction to Eligible for Sanction</b>	<b>Disbursed</b>	<b>% of loan disbursement to sanction</b>
<b>First Tranche</b>	427493	252886	59.15	215594	85.25
<b>Second Tranche</b>	86339	54742	63.40	37355	68.24
<b>Third Tranche</b>	467	426	91.22	322	75.59

SLBC requests the Member Banks to process the pending applications immediately in order to achieve the desired results. Similarly, we request the Government to issue necessary directions to the ULBs concerned to conduct camps in co-ordination with LDMs for speedy disposal of all pending applications.

# 173rd SLBC Meeting on CF & FI

## District-Wise Status of Appl. Sanctioned/Disbursed/Pending as on 02.02.2023 under Tranche-1

Sl.No.	District	No.of Svs Loan Applications uploaded on PMS Portal (Eligible)	Total No. of Loan Sanctioned	Total No. of Loan Disbursed	No. of Applications yet to be disbursed after Sanctioning	% of Loan Disbursement	Appl. Pending
1	Ariyalur	902	635	610	25	68	267
2	Chengalpattu	16425	7613	7061	552	43	8812
3	Chennai	123075	65141	51246	13895	42	57934
4	Coimbatore	26799	19516	16216	3300	61	7283
5	Cuddalore	13954	9711	7416	2295	53	4243
6	Dharmapuri	2182	1135	882	253	40	1047
7	Dindigul	14116	8761	8434	327	60	5355
8	Erode	12104	6110	5611	499	46	5994
9	Kallakurichi	3136	1316	1210	106	39	1820
10	Kancheepuram	9299	2579	2160	419	23	6720
11	Kanniyakumari	13316	6914	5871	1043	44	6402
12	Karur	3839	2457	2284	173	59	1382
13	Krishnagiri	3938	2083	1710	373	43	1855
14	Madurai	25760	15111	14791	320	57	10649
15	Mayiladuthurai	1687	1048	1001	47	59	639
16	Nagapattinam	2895	2298	2001	297	69	597
17	Namakkal	4661	2541	2320	221	50	2120
18	Perambalur	794	453	430	23	54	341
19	Pudukkottai	2599	2056	1720	336	66	543
20	Ramanathapuram	4100	7841	5116	2725	125	-3741
21	Ranipet	2983	1301	1200	101	40	1682
22	Salem	14714	5141	4470	671	30	9573
23	Sivagangai	4020	2241	1742	499	43	1779
24	Tenkasi	3792	2557	2080	477	55	1235
25	Thanjavur	10015	6111	4380	1731	44	3904
26	The Nilgiris	3762	2476	2347	129	62	1286
27	Theni	8425	7112	6911	201	82	1313
28	Thoothukkudi	5081	3437	2766	671	54	1644
29	Tiruchirappalli	16114	11110	10411	699	65	5004
30	Tirunelveli	8031	4479	4292	187	53	3552
31	Tirupathur	2487	1593	1478	115	59	894
32	Tiruppur	10812	6914	6611	303	61	3898
33	Tiruvallur	16612	8413	8019	394	48	8199
34	Tiruvannamalai	8967	4206	3238	968	36	4761
35	Tiruvarur	4299	2973	2707	266	63	1326
36	Vellore	8523	7914	7145	769	84	609
37	Villupuram	5133	3376	2796	580	54	1757
38	Virudhunagar	8142	6213	4911	1302	60	1929
<b>Grand Total</b>		<b>427493</b>	<b>252886</b>	<b>215594</b>	<b>37292</b>	<b>50</b>	<b>174607</b>

# 173rd SLBC Meeting on CF & FI

**District-Wise Status of Appl. Sanctioned/Disbursed/Pending as on 02.02.2023  
under Tranche-2**

Sl.No.	District	No.of Svs Loan Applications uploaded on PMS Portal (Eligible)	Total No.of Loan Sanctioned	Total No.of Loan Disbursed	No.of Applications yet to be disbursed after Sanctioning	% of Loan Disbursement	Appl. Pending
1	Ariyalur	182	137	106	31	58	45
2	Chengalpattu	3317	1648	1223	425	37	1669
3	Chennai	24857	14101	8879	5222	36	10756
4	Coimbatore	5412	4225	2810	1415	52	1187
5	Cuddalore	2818	2102	1285	817	46	716
6	Dharmapuri	441	246	153	93	35	195
7	Dindigul	2851	1896	1461	435	51	955
8	Erode	2445	1323	972	351	40	1122
9	Kallakurichi	633	285	210	75	33	348
10	Kancheepuram	1878	558	374	184	20	1320
11	Kanniyakumari	2689	1497	1017	480	38	1192
12	Karur	775	532	396	136	51	243
13	Krishnagiri	795	451	296	155	37	344
14	Madurai	5203	3271	2563	708	49	1932
15	Mayiladuthurai	341	227	173	54	51	114
16	Nagapattinam	585	497	347	150	59	88
17	Namakkal	941	550	402	148	43	391
18	Perambalur	160	98	75	23	47	62
19	Pudukkottai	525	445	298	147	57	80
20	Ramanathapuram	828	1697	886	811	107	-869
21	Ranipet	602	282	208	74	35	320
22	Salem	2972	1113	774	339	26	1859
23	Sivagangai	812	485	302	183	37	327
24	Tenkasi	766	554	360	194	47	212
25	Thanjavur	2023	1323	759	564	38	700
26	The Nilgiris	760	536	407	129	54	224
27	Theni	1702	1540	1197	343	70	162
28	Thoothukkudi	1026	744	479	265	47	282
29	Tiruchirappalli	3254	2405	1804	601	55	849
30	Tirunelveli	1622	970	744	226	46	652
31	Tirupathur	502	345	256	89	51	157
32	Tiruppur	2184	1497	1145	352	52	687
33	Tiruvallur	3355	1821	1389	432	41	1534
34	Tiruvannamalai	1811	910	561	349	31	901
35	Tiruvarur	868	644	469	175	54	224
36	Vellore	1721	1713	1238	475	72	8
37	Villupuram	1037	731	484	247	47	306
38	Virudhunagar	1646	1343	853	490	52	303
	<b>Grand Total</b>	<b>86339</b>	<b>54742</b>	<b>37355</b>	<b>17387</b>	<b>43</b>	<b>31597</b>

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 20.01.2023.

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

The Gist of Target & Achievement under the three Components & urban SHG Bank linkage are provided below:

(Amt. In Rs. Crs)

S.No.	Particulars	Target		Achievement As on 20.01.23		Achievement %	
		No. of Individual/ Group	Amount	No. of Individual/ Group	Amount	Physical	Financial
1	SEP - I (Individual Enterprise)	6000	45.00	7415	40.69	124%	90%
2	SEP - G (Group Enterprise)	2500	75.00	3267	113.47	131%	151%
3	SEP - BL to SHG (Bank Linkage to SHG)	20000	800.00	29380	1436.19	147%	180%
4	Urban SHG (NULM and Non-NULM) Bank Linkage	145000	7500.00	108318	6286.00	75%	84%

As we see from the above table, we have comfortably surpassed the targets under SEP-G and SEP-BL to SHG and proportionately achieved the target under SEP-I. As two more months are left for the closure of this FY, SLBC is confident that Banks in the State will not only achieve but also surpass the target given for SEP-I. We once again congratulate the Member Banks for surpassing the targets under the other two components. Similarly, Banks are requested to achieve the targets under Urban SHG Bank linkage program.

## Self Employment Programme – Individual Enterprises (SEP - I) – Bank Wise progress as on 20.01.2023

S.No.	Bank Name	Target		Achievement		% of Achievement	
		Physical	Financial (Rs.in Cr.)	Physical	Financial (Rs.in Cr.)	Physical	Financial
1	Indian Overseas Bank	500	3.75	456	3.36	91	89
2	Canara Bank	900	6.75	1012	5.05	112	75
3	Indian Bank	900	6.75	968	5.84	108	87
4	State Bank Of India	200	1.5	218	1.52	109	101
5	Bank Of Baroda	300	2.25	374	2.71	125	120
6	Union Bank of India	150	1.125	257	2.02	171	179
7	Bank Of India	150	1.125	329	2.79	219	248
8	Punjab National Bank	100	0.75	158	1.61	158	214
9	Central Bank Of India	40	0.3	18	0.22	45	73
10	UCO Bank	10	0.075	16	0.12	160	156
11	Bank Of Maharashtra	10	0.075	9	0.16	90	216
12	Others	10	0.075	12	0.06	120	80
13		10	0.075	12	0.13	120	178
14	HDFC	150	1.125	204	1.11	136	99
15	ICICI Bank Ltd	10	0.075	8	0.1	80	133
16	Axis Bank	50	0.375	21	0.1	42	27
17	DCCB	1800	13.5	2354	9.23	131	68
18	PACCS	200	1.5	265	1.48	133	98
19	Urban Cooperative Bank	150	1.125	218	0.6	145	53
20	Tamil Nadu Grama Bank	150	1.125	242	1.69	161	150
21	Ujjivan Small Finance Bank	50	0.375	136	0.85	272	228
22	IDFC Bank	50	0.375	74	0.44	148	117
23	Dhanlaxmi Bank Ltd	25	0.1875	17	0.29	68	155
24	Tamilnad Mercantile Bank Ltd	25	0.1875	16	0.13	64	69
25	Bandhan Bank	10	0.075	8	0.04	80	53
26	IDBI Bank Ltd	10	0.075	5	0.03	50	33
27	Karur Vysya Bank	10	0.075	4	0.02	40	27
28	The Lakshmi Vilas Bank Ltd	10	0.075	2	0.01	20	13
29	City Union Bank Ltd	10	0.075	1	0.01	10	13
30	The Federal Bank Ltd	10	0.075	-1	0	10	0
	<b>GRAND TOTAL</b>	<b>6000</b>	<b>45.000</b>	<b>7415</b>	<b>41.72</b>	<b>3218</b>	<b>3152</b>



## Self Employment Programme – Individual Enterprises (SEP - I) – District Wise progress as on 20.01.2023

S.No.	District	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	Ariyalur	30	0.23	31	0.25	103	110
2	Chengalpattu	225	1.69	232	1.35	103	80
3	Chennai	750	5.63	802	2.46	107	44
4	Coimbatore	390	2.93	561	2.96	144	101
5	Cuddalore	180	1.35	308	1.71	171	127
6	Dharmapuri	75	0.56	88	0.45	117	80
7	Dindigul	165	1.24	170	1.03	103	83
8	Erode	210	1.58	240	1.23	114	78
9	Kallakurichi	45	0.34	61	0.38	136	112
10	Kancheepuram	60	0.45	161	0.71	268	158
11	Kanniyakumari	225	1.69	251	1.61	112	95
12	Karur	90	0.68	93	0.66	103	98
13	Krishnagiri	75	0.56	97	0.74	129	131
14	Madurai	360	2.7	519	2.38	144	88
15	Mayiladuthurai	45	0.34	61	0.28	136	82
16	Nagapattinam	60	0.45	67	0.68	112	152
17	Namakkal	180	1.35	207	1.43	115	106
18	Nilgiris	105	0.79	107	0.72	102	92
19	Perambalur	45	0.34	49	0.33	109	96
20	Pudukkottai	90	0.68	126	0.99	140	147
21	Ramanathapuram	60	0.45	66	0.69	110	154
22	Ranipettai	90	0.68	132	0.82	147	121
23	Salem	300	2.25	366	2.46	122	109
24	Sivaganga	90	0.68	117	0.56	130	83
25	Tenkasi	45	0.34	139	0.39	309	116
26	Thanjavur	150	1.13	202	1.3	135	115
27	Theni	165	1.24	176	1.11	107	90
28	Thirupathur	75	0.56	98	0.58	131	104
29	Thiruvallur	240	1.8	286	1.65	119	92
30	Thiruvarur	75	0.56	81	0.38	108	67
31	Thoothukkudi	150	1.13	217	1.3	145	116
32	Tiruchirappalli	240	1.8	168	1.1	70	61
33	Tirunelveli	150	1.13	261	1.12	174	100
34	Tiruppur	180	1.35	222	1.24	123	92
35	Tiruvannamalai	195	1.46	199	0.9	102	61
36	Vellore	150	1.13	110	0.86	73	76
37	Viluppuram	75	0.56	82	0.58	109	103
38	Virudhunagar	165	1.24	262	1.3	159	105
TOTAL		6000	45	7415	40.69	124	90

Self Employment Programme – Group Enterprises (SEP - G) – Bank Wise progress  
as on 20.01.2023

S.No	Bank Name	Target		Achievement		% of Achievement	
		Physical	Financial (Rs.In Cr.)	Physical	Financial (Rs.In Cr.)	Physical	Financial
1	INDIAN OVERSEAS BANK	100	3	52	1.9	52	63
2	CANARA BANK	200	6	189	8	95	133
3	INDIAN BANK	500	15	439	16.6	88	111
4	STATE BANK OF INDIA	20	0.6	37	1.73	185	289
5	UNION BANK OF INDIA	100	3	62	2.17	62	72
6	BANK OF BARODA	50	1.5	42	1.56	84	104
7	BANK OF INDIA	10	0.3	24	1.12	240	372
8	PUNJAB NATIONAL BANK	10	0.3	18	0.59	180	198
9	CENTRAL BANK OF INDIA	20	0.6	20	1.05	100	175
10	BANK OF MAHARASHTRA	10	0.3	4	0.08	40	26
11	OTHERS	10	0.3	3	0.17	30	57
12		10	0.3	2	0.15	20	49
13	HDFC Bank	400	12	875	32.21	219	268
14	ICICI Bank	300	9	382	11.79	127	131
15	DCCB	500	15	862	25.41	172	169
16	PACCS	200	6	166	5.86	83	98
17	TAMIL NADU GRAMA BANK	20	0.6	39	1.28	195	214
18	IDBI BANK LTD	20	0.6	28	1.24	140	206
19	URBAN COOPERATIVE BANK	10	0.3	22	0.49	220	164
20	ESAF	10	0.3	1	0.06	10	21
Grand Total		2500	75	3267	113.47	131	151

Self Employment Programme – Group Enterprises (SEP - G) – District Wise  
progress as on 20.01.2023

S.No.	District	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	Ariyalur	15	0.45	15	0.58	100	129
2	Chengalpattu	75	2.25	90	3.94	120	175
3	Chennai	330	9.9	468	9.2	142	93
4	Coimbatore	160	4.8	184	4.47	115	93
5	Cuddalore	75	2.25	207	5.07	276	225
6	Dharmapuri	40	1.2	52	1.91	130	159
7	Dindigul	60	1.8	71	3.28	118	182
8	Erode	100	3	103	3.96	103	132
9	Kallakurichi	15	0.45	15	0.49	100	109
10	Kancheepuram	25	0.75	33	0.88	132	118
11	Kanniyakumari	75	2.25	107	5.74	143	255
12	Karur	40	1.2	67	1.19	168	99
13	Krishnagiri	20	0.6	19	2.08	95	347
14	Madurai	160	4.8	182	6.95	114	145
15	Mayiladuthurai	20	0.6	34	0.62	170	103
16	Nagapattinam	25	0.75	30	0.65	120	87
17	Namakkal	75	2.25	99	2.5	132	111
18	Nilgiris	45	1.35	56	2.12	124	157
19	Perambalur	15	0.45	15	0.44	100	98
20	Pudukkottai	40	1.2	107	2.91	268	242
21	Ramanathapuram	25	0.75	37	0.93	148	123
22	Ranipettai	35	1.05	48	2.27	137	216
23	Salem	150	4.5	186	5.1	124	113
24	Sivaganga	40	1.2	47	2.28	118	190
25	Tenkasi	45	1.35	48	3.43	107	254
26	Thanjavur	60	1.8	83	2.21	138	123
27	Theni	65	1.95	67	1.78	103	91
28	Thirupathur	30	0.9	33	0.99	110	110
29	Thiruvallur	100	3	111	6.57	111	219
30	Thiruvarur	35	1.05	37	1.83	106	174
31	Thoothukkudi	70	2.1	102	2.34	146	111
32	Tiruchirappalli	100	3	84	6.05	84	202
33	Tirunelveli	65	1.95	64	2.15	98	110
34	Tiruppur	60	1.8	111	2.81	185	156
35	Tiruvannamalai	80	2.4	85	4.16	106	173
36	Vellore	45	1.35	58	3.31	129	245
37	Viluppuram	25	0.75	38	2.91	152	388
38	Virudhunagar	60	1.8	74	2.3	123	189
	<b>Total</b>	<b>2500</b>	<b>75</b>	<b>3267</b>	<b>113.47</b>	<b>131</b>	<b>151</b>

## ANNEXURE-V

173<sup>RD</sup> SLBC MEETING ON CF AND FI

## Self Employment Programme - BANK LINKAGE TO SHG- Bank Wise progress as on 20.01.2023

S.No	Bank Name	Target		Achievement		% of Achievement	
		Physical	Financial (Rs.in Cr.)	Physical	Financial (Rs.in Cr.)	Physical	Financial
1	INDIAN OVERSEAS BANK	803	32.12	514	29.58	64	92
2	CANARA BANK	1570	62.8	1754	111.93	112	178
3	INDIAN BANK	3850	154	5571	383.22	145	249
4	STATE BANK OF INDIA	257	10.28	316	23.96	123	233
5	BANK OF BARODA	321	12.85	370	20.96	115	163
6	UNION BANK	241	9.64	389	21.52	161	223
7	CENTRAL BANK OF INDIA	193	7.71	237	16.76	123	217
8	PUNJAB NATIONAL BANK	128	5.14	150	9.97	117	194
9	BANK OF INDIA	161	6.42	170	10.99	106	171
10	BANK OF MAHARASHTRA	32	1.28	35	0.76	109	59
11	UCO BANK	32	1.28	39	2.53	121	197
12	OTHERS	80	3.21	33	2.05	41	64
13		32	1.28	13	1.09	40	85
14		31	1.24	2	0.15	6	12
15	HDFC Bank	4800	192	8149	337.87	170	176
16	ICICI Bank	3210	128.4	4451	196.1	139	153
17	DCCB	2409	96.36	5102	188.74	212	196
18	PACCS	950	38	1410	47.12	148	124
19	TAMIL NADU GRAMA BANK	321	12.85	346	18.07	108	141
20	URBAN COOPERATIVE BANK	241	9.64	235	7.66	98	79
21	CITY UNION BANK LTD	161	6.42	13	1.04	8	16
22	ESAF	48	1.93	56	3.2	115	166
23	AXIS BANK	32	1.28	20	0.43	63	33
24	IDBI BANK LTD	32	1.28	2	0.13	6	10
25	KARUR VYSYA BANK	32	1.28	2	0.04	6	3
26	TAMILNAD MERCANTILE BANK LTD	32	1.28	2	0.07	6	6
Grand Total		20000	800	29380	1436.19	147	180

ANNEXURE-VI							
173 <sup>RD</sup> SLBC MEETING ON CF AND FI							
Self Employment Programme – BANK LINKAGE TO SHG- District Wise progress as on 20.01.2023							
S.No.	District	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	Ariyalur	100	4	148	7.59	148	190
2	Chengalpattu	750	30	1033	61.61	138	205
3	Chennai	2500	100	3775	167.8	151	168
4	Coimbatore	1300	52	976	47.57	75	91
5	Cuddalore	600	24	904	45.02	151	188
6	Dharmapuri	250	10	483	32.52	193	325
7	Dindigul	550	22	686	30.53	125	139
8	Erode	700	28	1098	44.32	157	158
9	Kallakurichi	150	6	266	10.94	177	182
10	Kancheepuram	200	8	474	25.1	237	314
11	Kanniyakumari	750	30	1476	88.33	197	294
12	Karur	300	12	342	12.51	114	104
13	Krishnagiri	250	10	495	26.88	198	269
14	Madurai	1200	48	1242	47.51	104	99
15	Mayiladuthurai	150	6	248	9.16	165	153
16	Nagapattinam	200	8	328	15.34	164	192
17	Namakkal	600	24	728	38.22	121	159
18	Nilgiris	350	14	418	21.47	119	153
19	Perambalur	150	6	205	10.52	137	175
20	Pudukkottai	300	12	843	37.79	281	315
21	Ramanathapuram	200	8	369	17.13	185	214
22	Ranipettai	300	12	616	30.51	205	254
23	Salem	1000	40	1170	63.92	117	160
24	Sivaganga	300	12	736	33.49	245	279
25	Tenkasi	150	6	536	27.76	357	463
26	Thanjavur	500	20	821	34.22	164	171
27	Theni	550	22	666	29.43	121	134
28	Thirupathur	250	10	422	22.08	169	221
29	Thiruvallur	800	32	1464	82.43	183	258
30	Thiruvarur	250	10	374	18.84	150	188
31	Thoothukkudi	500	20	941	49.52	188	248
32	Tiruchirappalli	800	32	825	41.33	103	129
33	Tirunelveli	525	21	838	47.85	160	228
34	Tiruppur	600	24	832	34.98	139	146
35	Tiruvannamalai	650	26	568	33.12	87	127
36	Vellore	500	20	726	36.97	145	185
37	Viluppuram	250	10	25 431	22.79	172	228
38	Virudhunagar	550	22	877	29.08	159	132
<b>Total</b>		<b>20000</b>	<b>800</b>	<b>29380</b>	<b>1436.19</b>	<b>147</b>	<b>180</b>

**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 01-04-2022 to 12.01.2023 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 12.01.2023, Banks/FIs in Tamil Nadu have sanctioned 37,63,667 loans under three categories of Prime Minister Mudra Yojana scheme for an amount of Rs. 25,328.73 crores and have disbursed loans to the tune of Rs. 25,133.31 crores. Category-wise details are furnished below:

<b>PRADHAN MANTRI MUDRA YOJANA (PMMY)</b>			
<b>Progress Report as on 12.01.2023 during the FY-2022-23</b>			
<b>Amount in Rs. In Crs.</b>			
<b>TYPE</b>	<b>NO.OF ACS</b>	<b>SANCTIONED</b>	<b>DISBURSED</b>
SHISHU	23,12,361	8,093.21	8,069.40
KISHORE	13,71,197	12,842.80	12,742.43
TARUN	80,109	4,392.75	4,321.49
<b>TOTAL</b>	<b>37,63,667</b>	<b>25,328.73</b>	<b>25,133.31</b>

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

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BANK WISE PERFORMANCE UNDER PMMY AS ON 31.03.2023

Bank Name	Shikhar				Kishore				Taran				Total			
	(Loans up to Rs. 80,000)				(Loans from Rs. 80,001 to Rs. 500 Lakh)				(Loans from Rs. 500 to Rs. 10,00 Lakh)							
	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	
State Bank of India	9913	28.85	21.7	13526	346.75	356.51	6534	1054.88	1037.94	30073	1430.48	1396.15				
Bank of Baroda	88047	300.68	298.46	11825	218.4	189.76	2257	132.8	121.46	102149	651.87	609.68				
Bank of India	7851	20.59	20.36	12536	256.46	251.46	1653	134.12	127.33	22040	411.17	399.15				
Bank of Maharashtra	75692	215.04	214.99	5015	60.27	56.88	450	38.18	34.57	81157	313.49	306.44				
Canara Bank	77988	195.06	194.95	31779	778.76	712.05	8330	703.33	679.89	118027	1627.14	1606.89				
Central Bank of India	5235	4.18	2.82	2004	46.07	36.43	713	62.02	52.37	7952	112.28	91.63				
Indian Bank	5919	19.17	19.17	19894	434.19	434.19	36937	501.48	501.48	62150	954.84	954.84				
Indian Overseas Bank	215432	704.35	704.28	75763	1001.61	992.28	1791	136.06	133.81	292896	1842.03	1830.37				
Punjab National Bank	3117	21.2	21.19	3250	79.52	78.72	1568	137.67	137.30	7935	236.38	237.3				
Union Bank of India	29583	81.06	79.57	50391	794.8	781.69	3559	288.58	281.18	79733	1164.44	1142.45				
Punjab & Sind Bank	174	0.4	0.35	192	4.55	4.44	77	6.71	6.64	443	11.67	11.42				
UCO Bank	1246	4.38	4.32	1093	26.04	25.45	478	36.24	35.24	2768	66.66	65.01				
Catholic Syrian Bank	0	0	0	1	0.02	0.02	1	0.1	0.1	2	0.12	0.12				
Federal Bank	57	0.28	0.28	470	9.36	8.5	111	10.03	8.35	588	19.67	17.13				
Jammu & Kashmir Bank	2	0	0	13	0.46	0.45	9	0.79	0.79	24	1.25	1.24				
Karnataka Bank	19	0.04	0.03	66	2.45	1.95	109	8.84	7.98	194	11.34	9.95				
Kans Vysya Bank	0	0	0	52	1.6	1.6	68	4.9	4.9	120	6.5	6.5				
City Union Bank	6	0.02	0.02	27	0.6	0.6	2	0.2	0.2	35	0.82	0.82				
Coimbatore Bank	53	0.11	0.11	1	0.02	0.02	4	0.25	0.25	58	0.38	0.38				
South Indian Bank	0	0	0	28	1.28	1.28	27	2.41	2.41	55	3.69	3.69				
Tamilnad Mercantile Bank	1	0.01	0.01	11	0.31	0.31	0	0	0	12	0.32	0.32				
ICICI Bank	2	0.01	0.01	638	23.49	23.49	1644	129.15	129.15	2784	152.65	152.65				
Axis Bank	98004	373.84	373.84	3078	63.19	63.19	1399	122.84	122.84	102481	509.87	509.87				
Industrial Bank	4772	113.98	113.98	2419	37.56	37.56	1466	88.57	88.57	46008	240.11	240.11				
Yes Bank	40963	150.83	150.83	4156	24.78	24.78	20	1.92	1.92	45139	177.53	177.53				

**373RD MEETING ON CF & FI**

**BANK WISE PERFORMANCE UNDER PMMY AS ON 31.03.2023**

Bank Name	Shikhu (Loans up to Rs. 50,000)				Ekshara (Loans from Rs. 50,001 to Rs. 5,00,000)				Taru (Loans from Rs. 5,00,001 to Rs. 10,00,000)				Total			
	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
HDFC Bank	135847	417.39	417.39	63895	489.82	489.82	4609	372.62	204351	372.62	372.62	4609	372.62	204351	1279.84	1279.84
Kotak Mahindra Bank	34815	127.64	127.64	5	0.04	0.04	4	0.37	34824	0.37	0.37	4	0.37	34824	128.04	128.04
IDFC Bank Limited	250887	970.69	970.69	607904	4378.97	4378.97	1938	172.47	855729	172.47	172.47	1938	172.47	855729	5471.18	5471.18
IDBI Bank Limited	7	0.01	0.01	37	1.14	1.14	75	5.93	119	5.93	5.93	75	5.93	119	7.08	7.08
Tamil Nadu Grama Bank	41523	114.79	114.79	60713	854.17	854.17	3698	294.48	105934	294.48	294.48	3698	294.48	105934	1263.43	1263.43
Muthoot Microfin Ltd	112876	492.6	492.6	64739	475.04	475.04	0	0	177615	0	0	0	0	177615	917.63	917.63
Financial Services Private Limited	117350	374.56	374.56	46576	390.42	390.42	0	0	163876	0	0	0	0	163876	764.98	764.98
MSM Microfinance Limited	44805	156	156	0	0	0	0	0	44805	0	0	0	0	44805	156	156
Bestar Investment and Finance Private Limited	58719	227.84	227.84	5471	38.5	38.5	0	0	64190	0	0	0	0	64190	266.34	266.34
SVATANTRA MICROFIN PRIVATE LIMITED	7727	26.19	26.19	222	1.45	1.45	0	0	7949	0	0	0	0	7949	27.65	27.65
Saini Creditcare Network Limited	33103	117.72	117.72	0	0	0	0	0	33103	0	0	0	0	33103	117.72	117.72
Fusion Microfinance Pvt. Ltd.	110418	397.65	397.65	3282	20.12	20.12	0	0	113705	0	0	0	0	113705	417.77	417.77
SATYA MicroCapital Limited	21178	103.06	103.06	493	2.96	2.96	0	0	21671	0	0	0	0	21671	106.02	106.02
SURYODAY MICRO FINANCE LIMITED	68589	201.14	201.14	21174	176.68	176.68	614	44.82	90377	44.82	44.82	614	44.82	90377	422.44	422.44
Finance Small Finance Bank	46652	166.33	166.33	0	0	0	0	0	46652	0	0	0	0	46652	166.33	166.33
Ujivan Small Finance Bank	114575	503.6	503.6	91713	833.46	833.46	0	0	208288	0	0	0	0	208288	1337.06	1337.06
Jana Small Finance Bank Limited	2	0.01	0	123	1.96	1.96	0	0	125	0	0	0	0	125	1.97	1.97
Equitas Small Finance Bank	352133	1246.11	1246.11	145990	866.07	866.07	0	0	496923	0	0	0	0	496923	2112.13	2112.13
ESAF Small Finance Bank	63728	265.81	265.81	27127	199.47	199.47	3	0.19	90858	0.19	0.19	3	0.19	90858	465.47	465.47
<b>Grand Total</b>	<b>2312361</b>	<b>8093.21</b>	<b>8093.21</b>	<b>1371197</b>	<b>12842.8</b>	<b>12842.8</b>	<b>80109</b>	<b>4372.75</b>	<b>3743467</b>	<b>4372.75</b>	<b>4372.75</b>	<b>80109</b>	<b>4372.75</b>	<b>3743467</b>	<b>25328.73</b>	<b>25328.73</b>





Theni	40037	140.16	139.73	10793	123.38	121.67	896	46.96	45.75	51726	310.51	307.16
Thiruvallur	76307	261.58	260.73	54034	605.76	601.91	4516	157.86	155.52	134857	1025.2	1018.16
Thiruvarur	55589	205.32	204.89	22393	174.9	173.98	713	29.49	28.88	78695	409.71	407.75
Thoothukudi	57511	187.36	186.66	15614	187.18	185.51	1400	70.84	69.76	74525	445.38	441.92
Tiruchirappalli	82713	284.93	284.12	26625	269.89	262.47	3439	431.54	429.13	112777	986.36	975.72
Tirunelveli	99291	332.99	331.71	26757	275.04	272.08	2476	101.32	99.67	128524	709.36	703.46
Tirupattur	15955	61.36	61.32	9233	89.89	89.69	842	32.91	32.64	26030	184.16	183.64
Tiruppur	47271	163.39	162.21	14847	178.66	175.27	2404	153.76	149.56	64522	495.8	487.04
Tiruvannamalai	63648	226.84	226.25	30368	297.25	294.19	1564	67.45	66.3	95580	591.53	586.73
Vellore	69473	245.34	242.76	20773	238.19	233.63	2165	111.01	108.85	92411	594.54	585.25
Viluppuram	87332	302.55	300.95	26828	248.98	246.79	2165	80.37	79.34	116325	631.89	627.08
Virudhunagar	60686	200.82	200.55	15722	164.16	161.86	1432	85.6	84.08	77840	450.58	446.49
<b>Total</b>	<b>2312361</b>	<b>8093.21</b>	<b>8069.4</b>	<b>1371197</b>	<b>12842.77</b>	<b>12742.43</b>	<b>89109</b>	<b>4392.75</b>	<b>4321.49</b>	<b>3763667</b>	<b>25328.73</b>	<b>25133.31</b>

Progress on Economic Development Schemes Implemented by TAHDCO

TAHDCO has provided details of applications sponsored under EDP and SEPY schemes, which are pending with Banks as on 31.12.2022. As per their report, 22159 applications are pending as on 31.12.2022 with various Bank branches. This includes 7354 applications that are pending for more than one year. Bank wise/district-wise pendency are provided as annexure. Similarly, even after receipt of subsidy, Utilisation Certificate for 7261 accounts (**3521 pertains to more than 3 months**) have not been submitted by bank branches.

SLBC advises the Member Banks to take suitable measures in bringing down the number of pending applications before the next review. Similarly, banks who have received subsidy are advised to disburse the loans and in case loans are disbursed, the banks are advised to submit utilization certificate.

The bank wise details of Application and UC pending as on 31.12.2022 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.

**PROGRESS OF TAHDCO APPLICATION 2022-23**

Name of Bank	Rs. In lakhs							
	Total Application Forwarded		sanctioned		Rejection by Bank		Applicaion Pending with Bank	
	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy
Indian Bank	7179	8917.13	1219	1345.05	717	1018.78	5243	6553.31
State Bank of India	4055	5050.90	455	632.33	447	555.95	3153	3862.62
PACS	3991	2950.54	428	373.44	359	397.37	3204	2179.73
Canara Bank	3895	5025.64	869	1136.69	456	647.11	2570	3241.84
Indian Overseas Bank	3671	4404.38	667	712.34	531	625.33	2473	3066.70
HDFC Bank Ltd	1372	3049.35	823	1842.64	30	65.75	519	1140.96
Union Bank of India	1250	1481.14	214	258.19	212	215.32	824	1007.63
Indus Ind Bank Ltd	1107	2443.56	721	1594.04	19	42.37	367	807.15
Kotak Mahendra Bank Ltd	1054	2359.62	665	1489.82	20	43.51	369	826.30
Tamil Nadu Grama Bank	670	683.46	117	108.36	138	156.01	415	419.08
Central Bank of India	665	870.89	102	142.89	123	152.30	440	575.69
Bank of India	603	743.02	119	137.56	85	97.44	399	508.02
District Central Co-Op Bank	590	589.79	150	128.82	92	81.71	348	379.25
Axis Bank Ltd.,	576	1256.43	376	844.17	16	35.84	184	376.42
Bank of Baroda	506	735.87	88	133.04	42	60.66	376	542.18
City Union Bank Ltd.	314	396.79	17	19.21	52	51.99	245	325.58
Punjab National Bank	293	366.63	85	88.16	23	23.29	185	255.19
Karur Vysya Bank Ltd.	266	367.61	16	26.92	52	78.71	198	261.98
Tamilnadu Mercantile Bank Ltd	204	267.13	11	17.33	35	46.55	158	203.25
ICICI Bank Ltd	201	394.72	99	210.22	11	17.84	91	166.66
U C O Bank	152	205.47	20	33.02	38	43.52	94	128.93
Pandyan Grama Bank	106	90.52	9	11.95	41	26.38	56	52.19
South Indian Bank Ltd.	85	116.21	1	0.90	28	41.98	56	73.33
Lakshmi Vilas Bank Ltd.	50	56.46			14	16.61	36	39.85
IDBI Ltd - DBSBU	48	75.83	5	5.31	9	13.51	34	57.01
Federal Bank Ltd.	38	57.52	3	4.37	5	6.50	30	46.65
Punjab & Sind Bank	35	73.51	1	2.25	8	18.00	26	53.26
Karnataka Bank Ltd.	21	36.45	1	2.25	3	4.36	17	29.84
Oriental Bank of Commerce	14	21.00			4	4.32	10	16.68
United Bank of India	14	15.39	3	5.22	2	0.90	9	9.27
Bank of Maharashtra	12	21.26			1	2.25	11	19.01
Equitas Small Finance Bank	6	9.72	1	2.25			5	7.47
Ujjivan Small Finance Bank	5	7.95	1	2.25			4	5.70
Catholic Syrian Bank Ltd.	4	4.80			1	0.90	3	3.90
Dhanalakshmi Bank Ltd.	3	5.93	2	3.68			1	2.25
TIIC Bank	3	4.91			1	1.68	2	3.23
Dena Bank	2	4.50					2	4.50
YES BANK	2	4.36	1	2.25			1	2.11
RBL Bank Ltd.	1	1.84					1	1.84
IDFC First Bank	1	2.25			1	2.25		
<b>Grand Total</b>	<b>33064</b>	<b>43170.47</b>	<b>7289</b>	<b>11316.91</b>	<b>3616</b>	<b>4596.99</b>	<b>22159</b>	<b>27256.57</b>

### District Wise Application Pending with Bank

Name of District	Total		One year Above		One year Below	
	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy
Ariyalur	250	223.13	42	35.96	208	187.17
Chengalpattu	485	789.43	98	165.99	387	623.44
Chennai	1004	1609.71	676	1125.26	328	484.45
Coimbatore	145	245.37	20	36.16	125	209.21
Cuddalore	1003	1263.99	353	447.90	650	816.09
Dharmapuri	639	1050.02	283	496.27	356	553.75
Dindigul	776	889.98	260	379.85	516	510.13
Erode	173	232.95	60	63.76	113	169.18
Kallakurichi	213	309.78	98	151.04	115	158.74
Kanchipuram	737	1154.84	214	320.04	523	834.79
Kanniyakumari	99	87.01	12	9.00	87	78.01
Karur	252	324.43	30	55.95	222	268.48
Krishnagiri	237	406.05	150	248.56	87	157.49
Madurai	519	475.95	80	59.49	439	416.46
Mayiladuthurai	123	171.91	66	95.23	57	76.68
Nagapattinam	814	968.74	248	328.81	566	639.93
Namakkal	220	344.06	103	162.83	117	181.23
Perambalur	364	462.14	87	108.99	277	353.15
Pudukkottai	540	768.36	298	450.62	242	317.74
Ramanathapuram	415	535.83	192	274.35	223	261.48
Ranipet	188	232.82	116	120.80	72	112.02
Salem	1009	1614.09	511	853.85	498	760.24
Sivagangai	285	356.12	48	61.19	237	294.93
Tenkasi	60	75.90	14	19.50	46	56.40
Thanjavur	2292	1292.83	516	588.55	1776	704.28
The Nilgiris	176	236.46	21	26.39	155	210.07
Theni	795	899.40	204	250.26	591	649.14
Thoothukkudi	541	731.53	226	270.83	315	460.70
Tiruchirappalli	335	546.65	92	121.07	243	425.58
Tirunelveli	561	523.60	128	105.76	433	417.84
Tirupathur	166	254.23	61	88.73	105	165.50
Tiruppur	202	216.33	34	45.43	168	170.91
Tiruvallur	1314	2237.02	499	899.05	815	1337.97
Tiruvannamalai	2147	1830.79	319	350.36	1828	1480.43
Tiruvarur	820	965.83	285	319.59	535	646.24
Vellore	641	887.45	325	446.88	316	440.57
Villupuram	994	1485.56	461	674.50	533	811.06
Virudhunagar	625	556.30	124	129.72	501	426.58
<b>Grand Total</b>	<b>22159</b>	<b>27256.57</b>	<b>7354</b>	<b>10388.51</b>	<b>14805</b>	<b>16868.06</b>

**Subsidy Released but UC Pending - Bankwise - 31.12.2022**

*(Rs in Lakhs)*

Nme of Bank	Total		One year above		Above 6 months		above 3 months		Below 3 months	
	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy
Axis Bank Ltd.,	308	691.01	4	9.00	5	11.25	80	179.76	219	491.00
Bank of Baroda	95	156.21	12	20.22	12	21.97	35	57.63	36	56.39
Bank of India	145	167.36	24	36.08	20	12.34	53	58.65	48	60.29
Canara Bank	1074	1302.08	104	153.38	108	127.53	446	527.46	416	493.71
Catholic Syrian Bank Ltd.	1	1.50	1	1.50			43	60.25	34	54.78
Central Bank of India	105	159.16	15	25.02	13	19.12	7	10.29	4	4.80
City Union Bank Ltd.	16	24.34	4	7.75	1	1.51				
Dena Bank	6	12.15	6	12.15					2	3.68
Dhanalakshmi Bank Ltd.	2	3.68					26	53.34	48	44.55
District Central Co-Op Bank	101	153.86	17	33.31	10	22.66	1	2.25		
Equitas Small Finance Bank	2	4.50			1	2.25	1	0.60		
Federal Bank Ltd.	1	0.60	18	36.71	22	48.21	226	504.91	559	1252.08
HDFC Bank Ltd	825	1841.92	2	3.00			11	19.06	67	143.85
ICICI Bank Ltd	80	165.90	2	4.35	1	2.25			4	4.86
IDBI Ltd - DBSBU	7	11.46	2	273.45	139	182.42	404	457.80	525	559.99
Indian Bank	1235	1473.65	167	161.73	71	95.69	240	226.76	327	346.41
Indian Overseas Bank	755	830.59	117	8.36	13	26.46	124	271.70	351	772.77
Indus Ind Bank Ltd	493	1079.29	5	3.28			1	2.25		
Karnataka Bank Ltd.	3	5.53	2	6.03	1	1.52	4	8.07	5	9.15
Karur Vysya Bank Ltd.	15	24.77	5	26.72	5	11.21	176	391.48	440	987.79
Kotak Mahendra Bank Ltd	633	1417.20	12	1.20						
Lakshmi Vilas Bank Ltd.	1	1.20	80	117.08	48	85.84	98	140.00	251	183.53
PACS	477	526.44					13	14.52	2	0.90
Pandyan Grama Bank	15	15.42			1	2.25	1	2.25		
Punjab & Sind Bank	2	4.50	4	6.94	6	10.11	26	33.76	37	33.64
Punjab National Bank	73	84.45	4	3.15			2	3.15		
South Indian Bank Ltd.	2	3.15	29	44.11	44	64.95	136	188.64	177	260.31
State Bank of India	386	558.01	10	11.19	13	23.02	26	27.13	71	65.82
Tamil Nadu Grama Bank	120	127.17	6	7.14	3	5.01	2	2.10	11	20.07
Tamilnadu Mercantile Bank Ltd	9	34.31	34	57.92	36	49.57	82	102.84	96	115.40
U C O Bank	22	325.73	3	5.22			1	0.72	2	4.50
Union Bank of India	248	325.73								
United Bank of India	3	2.25								
YES BANK	1	11227.29	681	1067.61	573	827.14	2267	3349.56	3740	5982.99
<b>Grand Total</b>	<b>7261</b>	<b>11227.29</b>	<b>681</b>	<b>1067.61</b>	<b>573</b>	<b>827.14</b>	<b>2267</b>	<b>3349.56</b>	<b>3740</b>	<b>5982.99</b>

**Subsidy Released but UC Pending - District wise - 31.12.2022**

**(Rs in Lakhs)**

Nme of Distict	Total		One year above		Above 6 months below 1 year		above 3 months and below 6 months		Below 3 months	
	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy
					20	11.49	50	30.33	53	53.30
Ariyalur	123	95.13			14	16.58	83	166.18	172	324.05
Chengalpattu	273	515.40	4	8.58	11	18.87	18	30.69	63	90.39
Chennai	121	195.67	29	55.72	15	23.25	25	49.22	35	68.29
Coimbatore	79	146.18	4	5.41	46	56.84	75	111.68	148	265.61
Cuddalore	286	447.34	17	13.21	15	28.70	72	156.53	194	421.84
Dharmapuri	322	685.33	41	78.26	2	4.50	155	168.51	204	338.73
Dindigul	379	536.99	18	25.26	3	5.20	16	17.94	58	92.21
Erode	78	117.34	1	2.00	5	6.97	15	27.07	6	10.85
Kallakurichi	41	68.58	15	23.69	17	33.17	61	95.36	180	371.58
Kanchipuram	265	513.00	7	12.89			3	2.70	16	16.19
Kanniyakumari	19	18.89					21	14.41	81	96.76
Karur	139	171.50	5	7.31	32	53.03	12	18.15	24	44.17
Krishnagiri	43	72.17	3	3.56	4	6.29				
Madurai	444	588.95					248	377.74	196	211.21
Mayiladuthurai	11	20.41			2	2.79	3	5.17	6	12.45
Nagapattinam	179	238.42	23	22.46	17	21.77	69	94.71	70	99.48
Namakkal	108	185.98	40	60.87	11	25.40	20	38.02	37	61.70
Perambalur	335	491.08	8	15.74			84	87.30	243	388.04
Pudukkottai	93	158.69	11	15.46	2	3.34	48	82.10	32	57.79
Ramanathapuram	192	379.08					35	61.40	157	317.68
Ranipet	78	137.89	7	12.71	3	4.56	19	31.79	49	88.83
Salem	188	352.41	34	65.13	36	65.17	79	149.47	39	72.64
Sivagangai	127	240.41	2	1.08	8	12.93	30	54.05	87	172.35
Tenkasi	42	52.21			2	2.35	3	3.82	37	46.04
Thanjavur	245	258.00	56	64.24	17	17.09	72	100.94	100	75.74
The Nilgiris	74	115.57					40	64.77	34	50.80
Theni	400	604.98	4	5.18	73	75.74	176	309.22	147	214.85
Thoothukkudi	294	438.91	3	5.85	27	35.00	101	145.26	163	252.80
Tiruchirappalli	158	288.87	11	12.94	5	9.36	30	50.68	112	215.90
Tirunelveli	205	230.88	2	0.69	11	15.67	32	24.88	160	189.64
Tirupathur	94	168.92	15	28.99	18	31.80	28	48.42	33	59.71
Tiruppur	79	111.03	1	1.57	11	13.95	18	27.75	49	67.76
Tiruvallur	468	876.16	194	344.00	36	74.48	78	123.90	160	333.78
Tiruvannamalai	454	493.16	4	5.34	34	36.18	148	120.72	268	330.92
Tiruvarur	138	184.21	2	1.25	6	6.29	25	26.03	105	150.64
Vellore	252	374.18	15	19.04	26	31.06	62	103.00	149	221.08
Villupuram	220	351.94	96	141.11	35	67.09	56	96.65	33	47.10
Virudhunagar	215	301.43	9	8.07	9	10.24	157	233.02	40	50.10
<b>Grand Total</b>	<b>7261</b>	<b>11227.29</b>	<b>681</b>	<b>1067.61</b>	<b>573</b>	<b>827.14</b>	<b>2267</b>	<b>3349.56</b>	<b>3740</b>	<b>5982.99</b>

**Progress Report on Stand Up India (SUI) Scheme**

The District wise and Bank wise performance details under Stand Up India (SUI) scheme for the state of Tamil Nadu as on 31.12.2022 (01.04.2022 to 31.12.2022) is furnished in the Annexure.

Banks in Tamil Nadu have disbursed Rs.43328 lakhs for 2371 beneficiaries under SUI loans.

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.



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BANK WISE TOTAL Progress under SUI -Disbursement AS ON 31.12.2022									
No. in Actual and Amount in Lakhs									
SR.	Name of Bank	WOMEN		SC		ST		TOTAL	
		No. of Loans	Amount Disbursed	No. of Loans	Amount Disbursed	No. of Loans	Amount Disbursed	No. of Loans	Amount Disbursed
1	INDIAN OVERSEAS BANK	76	3248.96	0	0	0	0	76	3248.96
2	BANK OF BARODA	92	23.72	17	0	0	0	109	23.72
3	BANK OF INDIA	3	33.5	0	0	0	0	3	33.5
4	BANK OF MAHARASHTRA	12	80	0	0	0	0	12	80
5	CANARA BANK	137	2797.76	4	60.04	0	0	141	2857.8
6	CENTRAL BANK OF INDIA	17	239.17	1	0	0	0	18	239.17
7	INDIAN BANK	934	12764.67	150	3392.48	7	120.66	1091	16277.8
8	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0
9	PUNJAB AND SIND BANK	7	107.5	0	0	0	0	7	107.5
10	UNION BANK OF INDIA	297	6318.42	6	99.72	0	0	303	6418.14
11	UCO BANK	116	2306.45	2	29.78	0	0	118	2336.23
12	STATE BANK OF INDIA	96	1300	2	26.47	0	0	98	1326.47
	Sub Total	1787	29220.15	182	3608.49	7	120.66	1976	32949.3
13	AXIS BANK	0	0	0	0	0	0	0	0
14	BANDHAN BANK	0	0	0	0	0	0	0	0
15	FEDERAL BANK	0	0	0	0	0	0	0	0
16	HDFC BANK	144	3108.46	3	55.22	0	0	147	3163.68
17	ICICI BANK	0	0	0	0	0	0	0	0
18	IDBI BANK	0	0	0	0	0	0	0	0
19	INDUSIND BANK	117	3379.56	22	783.01	1	10.08	140	4172.65
20	J & K BANK	0	0	0	0	0	0	0	0
21	KARNATAKA BANK	3	36	0	0	0	0	3	36
22	CSB BANK LIMITED	0	0	0	0	0	0	0	0
23	CITY UNION BANK	0	0	0	0	0	0	0	0
24	DHANLAXMI BANK	0	0	0	0	0	0	0	0
25	IDFC FIRST BANK	0	0	0	0	0	0	0	0
26	KARUR VYSYA BANK	0	0	0	0	0	0	0	0
27	KOTAK MAHINDRA BANK	93	2606.75	12	399.37	0	0	105	3006.12
28	DBS BANK INDIA (E-LVB)	0	0	0	0	0	0	0	0
29	RBL BANK	0	0	0	0	0	0	0	0
30	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
31	TAMILNAD MERCANTILE BANK	0	0	0	0	0	0	0	0
32	YES BANK	0	0	0	0	0	0	0	0
	Sub Total	357	9130.77	37	1237.6	1	10.08	395	10378.5
33	TAMILNADU GRAMA BANK	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
34	TNSC	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
35	EQUITAS SMALL FIN. BANK	0	0	0	0	0	0	0	0
36	JANA SMALL FIN. BANK	0	0	0	0	0	0	0	0
37	SURYODAY SMALL FIN. BANK	0	0	0	0	0	0	0	0
38	UJIVAN SMALL FIN. BANK	0	0	0	0	0	0	0	0
39	ESAF SMALL FIN. BANK	0	0	0	0	0	0	0	0
40	FINCARE SMALL FIN. BANK	0	0	0	0	0	0	0	0
41	AU SMALL FIN. BANK	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
	GRAND TOTAL	2144	38350.92	219	4846.09	8	130.74	2371	43327.8

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DISTRICT WISE Progress under SUI -Disbursement As On 31.12.2022											
No. in Actual and Amount in Lakhs											
SR.	Name of District	Total Branches	Total Targets	WOMEN		SC		ST		TOTAL	
				No. of Loans	Amount Disbursed	No. of Loans	Amount Disbursed	No. of Loans	Amount Disbursed	No. of Loans	Amount Disbursed
1	ARIYALUR	67	134	4	58	0	0	0	0	4	58
2	CHENGALPATTU	44	88	53	1,278	1	15	0	0	54	1,293
3	CHENNAI	1,666	3,332	614	11,242	151	3,705	2	23	767	14,970
4	COIMBATORE	892	1,784	134	3,296	4	121	0	0	138	3,417
5	CUDDALORE	246	492	30	502	2	0	0	0	32	502
6	DHARMAPURI	130	260	23	358	0	0	0	0	23	358
7	DINDIGUL	257	514	37	661	0	0	0	0	37	661
8	ERODE	382	764	67	1,698	0	0	0	0	67	1,698
9	KALLAKURICHI	2	4	7	131	0	0	0	0	7	131
10	KANCHIPURAM	559	1,118	69	866	3	37	0	0	72	903
11	KANNIYAKUMARI	285	570	60	757	6	160	0	0	66	917
12	KARUR	151	302	19	190	1	0	0	0	20	190
13	KRISHNAGIRI	182	364	31	561	4	70	0	0	35	631
14	MADURAI	467	934	89	1,497	0	0	0	0	89	1,497
15	MAYILADUTHURAI	2	4	11	115	0	0	0	0	11	115
16	NAGAPATTINAM	180	360	15	248	0	0	0	0	15	248
17	NAMAKKAL	229	458	92	1,834	5	134	1	23	98	1,991
18	PERAMBALUR	80	160	17	344	1	29	0	0	18	373
19	PUDUKKOTTAI	158	316	22	377	3	2	0	0	25	379
20	RAMANATHAPURAM	133	266	10	210	0	0	0	0	10	210
21	RANIPET	6	12	14	155	1	0	0	0	15	155
22	SALEM	389	778	126	2,402	7	117	2	17	135	2,536
23	SIVAGANGA	215	430	33	332	3	30	0	0	36	362
24	TENKASI	6	12	13	484	0	0	0	0	13	484
25	THANJAVUR	317	634	44	460	2	13	0	0	46	473
26	THE NILGIRIS	97	194	19	361	2	30	0	0	21	390
27	THENI	160	320	16	187	1	4	0	0	17	191
28	THIRUVALLUR	345	690	144	1,790	7	105	2	55	153	1,950
29	THIRUVARUR	152	304	11	59	0	0	0	0	11	59
30	TIRUCHIRAPPALLI	404	808	67	1,774	4	109	0	0	71	1,883
31	TIRUNELVELI	399	798	29	625	0	0	0	0	29	625
32	TIRUPATTUR	9	18	19	323	0	0	0	0	19	323
33	TIRUPPUR	237	474	55	846	1	35	0	0	56	881
34	TIRUVANNAMALAI	194	388	34	454	1	4	0	0	35	459
35	TOOTHUKUDI	223	446	35	527	5	78	0	0	40	605
36	VELLORE	361	722	31	514	3	49	1	12	35	576
37	VILLUPURAM	267	534	20	196	0	0	0	0	20	196
38	VIRUDHUNAGAR	231	462	30	639	1	0	0	0	31	639
	<b>TOTAL</b>	<b>10,124</b>	<b>20,248</b>	<b>2,144</b>	<b>38,351</b>	<b>219</b>	<b>4,846</b>	<b>8</b>	<b>131</b>	<b>2,371</b>	<b>43,328</b>

**MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) SECTOR**

Credit flow to MSME Sector from April 2022 to December 2022 stands at Rs.154633.24 crores. The share of Micro, Small and Medium Enterprises in credit flow to MSME is furnished in the Annexure (Bank-Wise and District Wise). The share of Micro, Small and Medium Enterprises in outstanding to MSME is furnished in the Annexure (Bank-Wise and District Wise).

Out of the total MSME disbursements made during the period ended December 2022, share of Micro sector stands at Rs.57723.44 Crores (37.33%). 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.



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DISTRICT WISE TOTAL MSME Disbursement AS ON 31.12.2022

Sr. No	Name of District	Micro Enterprises (Manufacturing + Services) (Including Khasi & Village Industries)		Small Enterprises (Manufacturing + Services)		Medium Enterprises (Manufacturing + Services)		Other finance to MSMEs (As Indicated in Master Direction on PSI)		Out of Other finance to MSMEs above, loans upto 50 crores to Start-ups)		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	ARVALUR	9284	175.5	800	79.64	22	17.69	110	0.61	0	0	10216	273.44
2	CHENGALPATTU	61895	1418.19	4387	830.62	141	209.89	32	1.53	0	0	66455	2460.23
3	CHENNAI	622290	16062.37	34498	23503.36	10062	17985.77	148	184.51	0	0	666998	57736.01
4	COIMBATORE	48047	5306.23	12513	6559.33	2904	4931.18	139	6.8	0	0	63603	16803.54
5	CUDDALORE	32806	672.65	983	366.35	47	136.34	596	5.64	0	0	34432	1180.98
6	DHARMAPURI	16473	559.61	2704	289.51	55	67.56	19	0	0	0	19251	916.68
7	DINDIGUL	29819	976.03	3377	651.26	121	294.49	109	4.15	0	0	33426	1925.93
8	ERODE	26440	1931.1	2182	1662.53	823	1344.11	60	0.27	0	0	16410	439.66
9	KALLAKURICHI	15966	259.49	370	142.17	14	37.73	7	0.24	0	0	36452	2803.06
10	KANCHIPURAM	31253	1143.23	4988	1240.5	204	419.09	186	1.48	0	0	37827	1763.29
11	KANNIYAKUMARI	34997	1033.59	2573	620.54	71	107.68	73	0.43	0	0	16382	4585.57
12	KARUR	13895	1570.69	1702	2506.87	712	507.58	39	6.24	0	0	30720	3291.13
13	KRISHNAGIRI	26952	1552.66	3506	1236.15	223	496.08	161	2.78	0	0	64776	4765.62
14	MADURAI	52826	2286.58	11354	1901.37	435	574.89	10	0.06	0	0	21955	397.14
15	MAYILADUTHURAI	21116	277.6	823	118.01	6	1.47	10	1.06	0	0	10687	256.84
16	NAGAPATTINAM	9997	196.66	668	54.33	12	4.79	10	0.25	0	0	27692	4118.9
17	NAMAKKAL	24870	1577.83	2244	1301.88	352	1237.35	226	1.84	0	0	10940	301.49
18	PERAMBALUR	9973	172.85	949	118.82	8	9.57	10	0.85	0	0	29212	739.09
19	PUDUKKOTTAI	27898	461.91	1243	199.55	44	77.01	27	0.62	0	0	24521	619.18
20	RAMANATHAPURAM	23455	365.87	1046	233.57	12	19.49	8	0.25	0	0	13814	1189.09
21	RANIPET	11141	412.44	2124	357.76	115	416.76	434	2.13	0	0	54443	5337.37
22	SALEM	47126	2757.48	5963	1704.76	1010	851.72	344	23.41	0	0	27490	726.1
23	SVAGANGA	25447	464.6	1935	209.68	35	51.11	73	0.71	0	0	30553	1217.43
24	TENKASI	26867	730.24	3545	344.69	80	142.35	61	0.15	0	0	32544	1944.38
25	THANJAVUR	30276	979.07	2106	806.84	142	157.78	20	0.69	0	0	5700	256.95
26	THE NILGIRIS	5355	147.58	294	85.41	21	23.28	30	0.68	0	0	15580	821.32
27	THENI	14420	497.75	1040	268.33	43	55.14	77	0.1	0	0	89774	4554.06
28	THIRUVALLUR	81342	2439.8	7507	1440.98	519	671.85	406	1.43	0	0	16245	626.33
29	THIRUVARUR	14989	358.08	1219	193.77	31	73.93	6	0.55	0	0	49471	3156.02
30	THIRUCHIRAPPALLU	44703	1480.26	4117	1205.1	563	393.58	88	77.08	0	0	36187	1360.66
31	THIRUNELVELI	33594	868.8	2356	406.14	68	84.79	169	0.93	0	0	11534	626.27
32	TIRUPATTUR	9506	229.06	1622	170.22	225	226.15	181	0.84	0	0	34056	17193.07
33	TIRUPUR	25078	3554.22	6643	5440.78	2293	3195.52	42	2.55	0	0	46483	1160.57
34	TIRUVANNAMALAI	42341	762.03	4051	365.96	26	31.68	65	0.9	0	0	41929	3031.09
35	TOOTHUKUDI	38907	1288.53	2231	748.97	741	989.73	50	3.86	0	0	28533	1337.1
36	VELLORE	24221	625.36	3940	546.79	152	162.59	220	2.36	0	0	34870	801.42
37	VILLUPURAM	32574	497.69	2193	279.74	38	22.71	65	1.28	0	0	32813	3977.82
38	VIRUDHUNAGAR	30221	1629.81	1907	1417.37	650	929.18	35	1.46	0	0	1853502	154633.24
	TOTAL	1678360	57723.44	147703	59609.65	23020	36959.61	4419	340.54	0	0	1853502	154633.24

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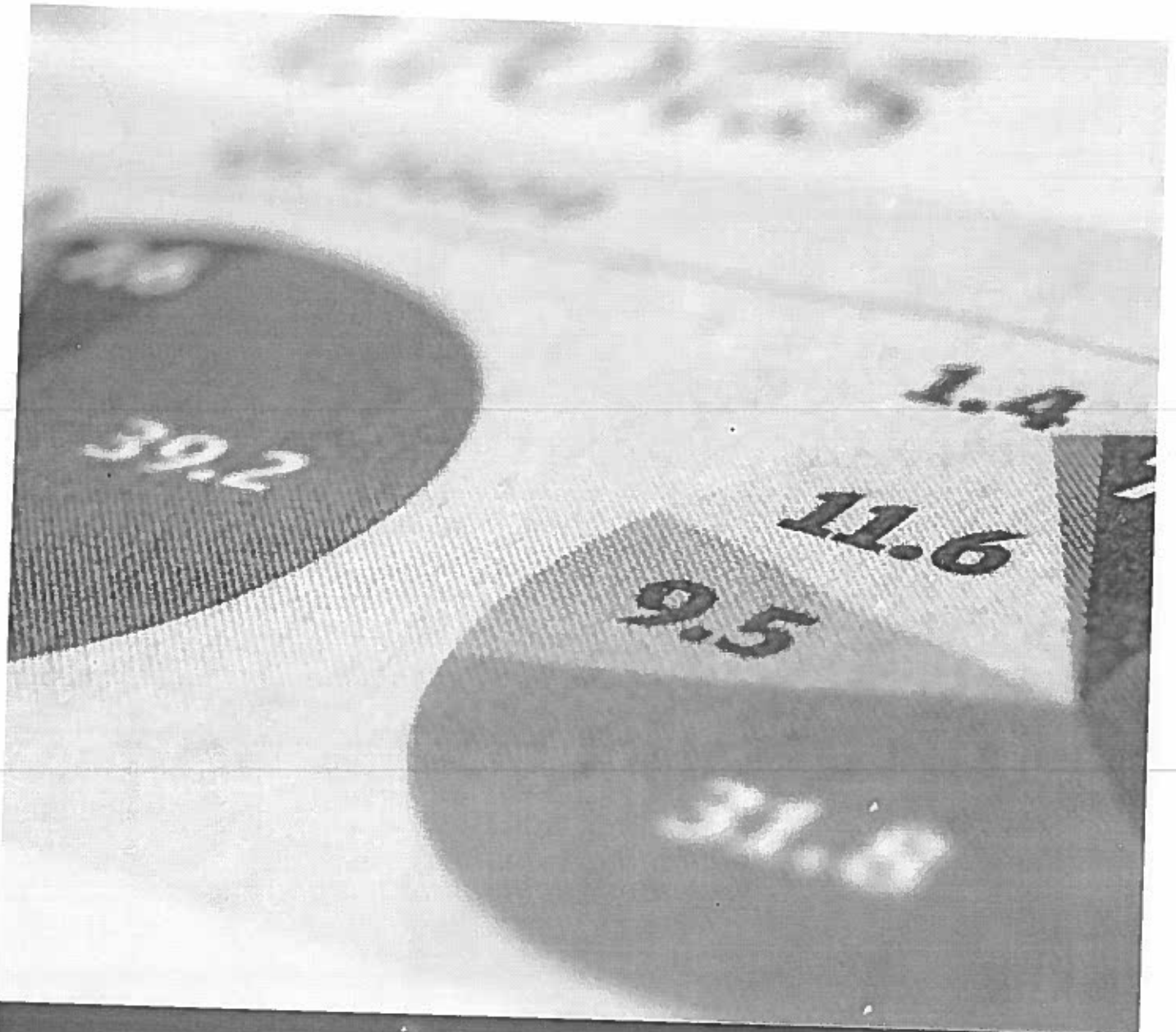
**BANK WISE TOTAL MSME OUTSTANDING AS ON 31.12.2022**

Sl. No.	Name of Bank	Micro Enterprises (Manufacturing & Services) (including Small & Village Industries)		Small Enterprises (Manufacturing & Services)		Medium Enterprises (Manufacturing & Services)		Other Revenue to MSMEs (as indicated in Master Provision on PSL)		Out of Other Revenue to MSMEs (as per Master Provision on PSL)		Total MSMEs (P&F)			
		A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
1	INDIAN OVERSEAS BANK	473721	7108.21	2495	2210.8	323	847.37	0	0	0	0	476539	10166.38		
2	BANK OF BARODA	49518	3681.58	2553	2118.96	386	1053.87	0	0	0	0	52457	6854.41		
3	BANK OF INDIA	53795	2110.58	1571	1276.13	96	241.59	0	0	0	0	55462	3628.3		
4	BANK OF MAHARASHTRA	4017	2191.32	298	301.09	27	111.2	0	0	0	0	4342	2603.61		
5	CANARA BANK	283852	10468.62	20239	8637.67	1745	3144.8	11860	164.63	0	0	316796	22465.73		
6	CENTRAL BANK OF INDIA	234666	824.33	2134	960.4	79	167.78	154	90.1	0	0	25833	2037.61		
7	INDIAN BANK	755304	7567.9	12177	9567.14	1776	2955.58	0	0	0	0	879257	20090.62		
8	PUNJAB NATIONAL BANK	37755	2466.13	5313	2089.48	553	1337.01	0	0	0	0	45621	5892.62		
9	PUNJAB AND SINDH BANK	1612	92.7	85	82.07	16	7.71	0	0	0	0	1713	182.47		
10	UNION BANK OF INDIA	145001	4263.89	5451	3990.67	997	1864.74	0	0	0	0	151449	10119.29		
11	UCO BANK	15073	104.14	1416	684.59	15	27.65	0	0	0	0	16504	891.38		
12	STATE BANK OF INDIA	30595	7235.16	7918	9190.17	1641	6427.97	960	461.81	0	0	41114	23315.12		
Sub Total		1872009	48194.56	371650	41159.17	7654	18177.26	12974	716.54	0	0	2065087	100247.54		
13	AXIS BANK	15324	6839.13	6658	8187.85	2190	4636.96	0	0	0	0	24272	19663.94		
14	BANDHAN BANK	151	11.43	4	9.55	0	0	4	121.08	0	0	159	142.06		
15	FEDERAL BANK	5916	1559.21	2727	1720.12	936	3186.89	0	0	0	0	9579	4466.23		
16	HDFC BANK	37046	11976.58	20400	7525.58	7423	8786.63	0	0	0	0	64869	28290.79		
17	KOOP BANK	15254	4577.51	9418	5784.62	3217	2144	0	0	0	0	27889	17456.13		
18	IOB BANK	6834	870.36	550	605.12	121	319.37	0	0	0	0	7505	1744.85		
19	INDUSIND BANK	32414	2174.54	13348	2355.09	1594	870.17	0	0	0	0	47356	5199.59		
20	I B & B BANK	164	13.98	41	7.74	2	0	0	0	0	0	207	21.73		
21	KARNATAKA BANK	1766	315.35	683	651.54	91	367.9	0	0	0	0	2540	1334.79		
22	CSB BANK LIMITED	3288	345.63	263	263.12	98	300.02	0	0	0	0	3649	710.76		
23	CITY UNION BANK	14892	3517.73	5124	4918.19	564	2129.61	0	0	0	0	20580	10565.53		
24	INDIANARABBI BANK	0	0	0	0	0	0	0	0	0	0	0	0		
25	BOC FIRST BANK	7771	967.83	1528	615.66	307	101.48	0	0	0	0	9606	1684.97		
26	LALUB LYDIA BANK	10776	2497.78	4197	3077.44	615	1676.51	0	0	0	0	15588	7251.73		
27	LOTUS MARINDIA BANK	14527	2248.3	6434	2484.8	2636	1188.71	0	0	0	0	23597	5921.81		
28	DBS BANK INDIA (E-LV)	1663	248.13	520	307.42	33	128.4	0	0	0	0	2214	683.95		
29	IBL BANK	952	204.57	195	103.33	34	37.16	0	0	0	0	1181	345.06		
30	SOUTH INDIAN BANK	3387	707.34	1859	1705.23	394	1052.14	0	0	0	0	5640	3474.71		
31	TAMEHAD MERCANTILE BANK	51842	7346.17	4993	2348.86	317	619.17	0	0	0	0	5652	10324.2		
32	YES BANK	7654	1418.51	4517	1796.53	2278	1490.13	0	0	0	0	14449	4615.17		
Sub Total		229619	47539.9	82859	44277.79	22950	27059.24	4	121.08	0	0	335432	118998.01		
33	TAMEHADU GRAMA BANK	213839	2091.01	8349	75.97	0	0	0	0	0	0	22188	2166.98		
34	TAMEHADU STATE APES CO-OP BANK	174	0.98	0	0	0	0	0	0	0	0	22188	2166.98		
Sub Total		174	0.98	0	0	0	0	0	0	0	0	4054	17.39		
35	COMTAS SMALL FPN BANK	56171	3163.62	2337	282.68	141	18.49	0	0	0	0	58649	3464.8		
36	JAMA SMALL FPN BANK	3915	507.27	308	76.66	19	10.88	0	0	0	0	4042	594.81		
37	BURUDAY SMALL FPN BANK	1098	26.89	33	1.59	0	0	0	0	0	0	1131	28.48		
38	LUDYAN SMALL FPN BANK	3514	206.69	91	52.24	5	4.02	0	0	0	0	3610	262.94		
39	ESAF SMALL FPN BANK	210980	614.99	0	0	0	0	0	0	0	0	210980	614.99		
40	FINCARE SMALL FPN BANK	2572	184.02	0	0	2	0.19	0	0	0	0	4	0.18		
41	AU SMALL FPN BANK	4	0.18	0	0	0	0	0	0	0	0	280990	5150.4		
Sub Total		278254	4703.65	2569	413.18	167	33.37	0	0	0	0	0	0	0	
46	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0		
47	ARTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0		
GRAND TOTAL		2594695	107530.1	265427	85926.11	30771	45220.00	16858	854.03	0	0	2907751	234580.32		

District	Medium Enterprises (Manufacturing + Services)		Small Enterprises (Manufacturing + Services)		Medium Enterprises (Manufacturing + Services)		Other Revenue to MSMEs (As indicated in Master Direction on PSA)		Due of Other Revenue to MSMEs above, less upto 50 percent to Start-ups		Total MSMEs (PS)
	1	2	3	4	5	6	7	8	9	10	
1 ANAPALUR	10777	285.09	1231	178.47	95	56.74	435	2.29	0	0	23338
2 CHENNAI	92455	2406.38	7547	1357.8	381	433.51	466	6.12	0	0	100849
3 CHENNAI	739714	30821.55	53643	31298.22	11076	17381.19	748	305.33	0	0	804481
4 CHENNAI	144458	10159.34	24694	10620.71	4007	7066.53	626	31.07	0	0	173585
5 COIMBATORE	58702	1322.76	3173	603.54	166	206.21	134	12.82	0	0	63384
6 CHENNAI	22287	805.39	4885	445.39	94	97.8	348	1.39	0	0	27594
7 CHENNAI	74825	1812.78	5158	1235.48	247	588.04	826	7.75	0	0	81056
8 ERODE	61322	3701.65	6417	3411.36	3331	2330.41	476	3.21	0	0	69546
9 KALLAKURCHI	18001	412.15	1141	247.47	44	90.14	490	2.26	0	0	19676
10 SANKARAPALAM	45991	1846.15	7577	1516.6	465	431.7	120	0.88	0	0	54153
11 SAKKARAIKUPAM	81596	1932.46	5181	1035.71	185	194.42	522	3.68	0	0	87474
12 SAKKARAIKUPAM	22907	1574.83	2540	1166.19	372	223.16	215	2.84	0	0	26014
13 SRIPEETHE	41557	2142.84	7114	1615.38	435	623.5	154	14.83	0	0	49260
14 MADURAI	99556	4125.69	14148	2970.26	3112	1202.5	732	9.73	0	0	115544
15 MADURAI	23764	454.41	1780	320.2	35	33.27	120	0.33	0	0	25699
16 MADURAI	20458	395.83	2147	115.14	23	5.08	143	1.67	0	0	22781
17 MADURAI	43522	3081.16	7077	1944.31	3246	1553.31	584	6.68	0	0	52429
18 PERAMBALUR	32787	331.96	1268	239.85	39	101.49	61	0.97	0	0	34155
19 PERAMBALUR	43432	834.48	2853	360.84	164	99.65	159	1.5	0	0	46608
20 PERAMBALUR	36585	618.59	2556	278.62	40	30.96	56	1.24	0	0	39337
21 SAMPET	17015	636.71	2899	495.18	228	358.86	672	5.68	0	0	20814
22 SAKKARAIKUPAM	90394	5232.25	15210	3954.64	1919	1479.18	1087	33.69	0	0	108610
23 SRIPEETHE	47802	856.67	3341	385.63	136	113.07	337	2.7	0	0	47616
24 THEMIS	41622	996.06	5019	516.31	167	145.76	592	3.3	0	0	47391
25 THEMIS	54352	1807.62	5180	1724.24	355	451.73	358	3.92	0	0	60245
26 THEMIS	21606	340.19	845	104.26	36	25.69	449	4.76	0	0	22736
27 THEMIS	37907	871.19	1828	522.12	115	134.66	800	6.92	0	0	40850
28 THEMIS	126978	3909.71	12622	3223.21	871	1402.31	667	47.24	0	0	140968
29 THEMIS	28794	631.24	2399	283.47	49	32.12	111	1.62	0	0	29151
30 THEMIS	73810	2189.99	8513	2189.37	1480	1038.37	203	97.26	0	0	84106
31 THEMIS	56939	1559.99	4431	684.67	198	286.07	775	3.99	0	0	62293
32 THEMIS	12794	402.45	2347	218.76	58	67.56	209	0.81	0	0	15400
33 THEMIS	61203	5685.85	13396	7798.24	1737	4377.08	258	180.73	0	0	76614
34 THEMIS	54634	1213.78	6113	595.41	77	64.86	184	2.73	0	0	61008
35 THEMIS	57463	1901.54	4733	1072.55	501	795.39	277	5.99	0	0	62974
36 THEMIS	42317	1305.29	5740	887.46	442	208.29	411	25.6	0	0	44810
37 THEMIS	32144	790.94	4237	455.76	147	154.5	617	4.02	0	0	37345
38 THEMIS	48825	2391.13	5073	2069.06	679	1365.95	147	6.49	0	0	54723
TOTAL	2594495	102530.1	265427	85228.11	20771	43270.08	16858	854.08	0	0	2907751







# AGENDA CREDIT FLOW & FI

173RD SLBC SUB-COMMITTEE MEETING

2/6/23

AGENDA



**Status of PMJDY Accounts in the State of Tamil Nadu**

In the state of Tamil Nadu, 135.78 lakh PMJDY accounts are opened as on 28.12.2022 of which 71.74 lakhs are in rural areas and 64.03 lakh accounts are in urban areas.

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

Further, it is observed that, as many as 14.81 lakh accounts have zero balances (13.58 lakh zero balance account as of 30.09.2022), which accounts to 10.90% of total accounts (10.40% as of 30.09.2022). The remaining PMJDY accounts have an aggregate balance of Rs4475.51 Crore.

The Average balance per account is Rs.3296.14 (Rs.3220.46 as of 30.09.2022) (excluding zero balance accounts).

Further 71.73% accounts are Aadhaar seeded.

SLBC advises member banks to scale up their financial literacy activities in rural areas. The number and percentage of Zero balance accounts has increased in the current quarter when compared to previous quarter. SLBC advises member banks to bring down the number of zero balance accounts, and make efforts to increase the utilisation / activation of RuPay Cards.

**173RD SLBC MEETING ON CF & FI**

**Bank Wise Position of PMJDY Accounts as on 28.12.2022 (A/c in Actuals and Amt. in Crs)**

BANK	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	Aadhaar Seeded Accs	
Axis Bank Ltd	16205	106692	70569	52328	122897	38.80	26180	74507	
Bank of Baroda	424553	321598	318745	427406	746151	239.70	45102	639938	
Bank of India	291401	113453	168036	236818	404854	144.83	21339	359520	
Bank of Maharashtra	10338	23367	15561	18144	33705	10.97	7371	31177	
Canara Bank	1368613	378065	733935	1012743	1746678	659.76	183401	1404322	
Central Bank of India	163734	88915	110303	142346	252649	56.91	21720	179354	
City Union Bank Ltd	9514	57495	29228	37781	67009	13.49	8544	44269	
Federal Bank Ltd	30858	14854	22835	22877	45712	25.04	6180	33221	
HDFC Bank Ltd	13177	218262	55652	175787	231439	60.79	39817	100125	
ICICI Bank Ltd	173608	48056	79962	141702	221664	31.08	166034	108352	
IDBI Bank Ltd.	1938	79578	29251	52265	81516	14.60	9447	50118	
Indian Bank	2433192	629305	1246041	1816456	3062497	819.37	475868	2204819	
Indian Overseas Bank	627035	1958884	1169777	1416142	2585919	1433.99	121543	1464937	
IndusInd Bank Ltd	5	10765	7640	3130	10770	2.74	760	9031	
Jammu & Kashmir Bank Ltd	0	157	94	63	157	0.01	15	121	
Karur Vysya Bank	79061	20482	36584	62959	99543	15.51	14606	75085	
Kotak Mahindra Bank Ltd	4609	2959	4300	3268	7568	0.86	2577	3240	
Lakshmi Vilas Bank Ltd	125572	14481	49377	90676	140053	23.32	11502	80125	
Punjab & Sind Bank	1265	14406	7505	8166	15671	2.07	414	13046	
Punjab National Bank	125780	145602	116095	155287	271382	60.41	37726	216301	
RBL Bank Ltd	5171	0	0	5171	5171	0.66	34	3935	
South Indian Bank Ltd	10929	20332	12564	18697	31261	7.85	4319	24506	
State Bank of India	520168	1771125	895110	1396183	2291293	543.59	113090	1924077	
UCO Bank	40132	103203	61662	81673	143335	56.63	8469	102722	
Union Bank of India	697594	261880	387719	571755	959474	212.48	155114	593357	
Yes Bank Ltd	0	70	2	40	30	70	0.01	15	49
<b>TOTAL</b>	<b>7174452</b>	<b>6403986</b>	<b>5628585</b>	<b>7949853</b>	<b>13578438</b>	<b>4475.51</b>	<b>1481187</b>	<b>9740254</b>	

## 173RD SLBC MEETING ON CF AND FI

Position of PMJDY accounts as on 28.12.2022						(Account In Actuals and Amount In Crs)		
District	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposits	Zero Balance Account	Aadhaar Seeded Accs
Ariyalur	75670	10680	40534	45816	86350	19.80	10650	69859
Chennai	2274	860645	322152	540767	862919	325.26	97400	634646
Coimbatore	361692	425764	336715	450741	787456	310.77	88330	576178
Cuddalore	268778	150503	179237	240044	419281	111.74	58770	296397
Dharmapuri	228341	70294	126212	172423	298635	74.87	31424	223626
Dindigul	245612	162625	164725	243512	408237	120.77	47720	278370
Erode	303540	217027	227172	293395	520567	190.56	43429	391857
Kancheepuram	310756	287711	262651	335816	598467	263.45	58373	400251
Kanniyakumari	145635	258039	160686	242988	403674	111.87	39027	276722
Karur	149776	96621	103336	143061	246397	94.21	20729	179905
Krishnagiri	225641	106401	146337	185705	332042	95.20	39351	233896
Madurai	162590	365270	201866	325994	527860	147.51	49745	406060
Nagapattinam	138386	154289	129775	162900	292675	88.71	28203	206955
Namakkal	302029	107494	157907	251616	409523	130.46	38531	290715
Perambalur	56828	38441	41450	53819	95269	46.87	7694	64352
Pudukkottai	178239	103918	122946	159211	282157	99.34	39605	185105
Ramanathapuram	145839	92776	95059	143556	238615	97.12	23745	155695
Salem	382886	484779	365493	502172	867665	205.21	121626	682618
Sivaganga	176677	78673	100995	154355	255350	105.52	39854	160315
Thanjavur	209789	228470	176398	261861	438259	132.24	48579	308041
The Nilgiris	105268	24351	52889	76730	129619	43.03	15376	100134
Theni	130829	110781	94062	147548	241610	66.08	22216	184447
Thiruvallur	284621	257943	231307	311257	542564	204.03	58390	364207
Thiruvavur	138330	108757	103878	143209	247087	80.96	30832	170938
Thoothukkudi	129957	124612	104955	149614	254569	107.26	24528	168423
Tiruchirappalli	203777	248759	187574	264962	452536	164.30	47798	336918
Tirunelveli	277948	289976	235694	332230	567924	201.22	56933	398029
Tiruppur	263186	249711	218111	294786	512897	156.13	46208	397498
Tiruvannamalai	277275	131368	182056	226587	408643	123.58	48183	271791
Vellore	556223	270026	328509	497740	826249	246.08	72852	601653
Viluppuram	513693	137138	272798	378033	650831	182.05	94634	441786
Virudhunagar	222367	150144	155106	217405	372511	129.32	30262	282867
<b>TOTAL</b>	<b>7174452</b>	<b>4403986</b>	<b>5628585</b>	<b>7949853</b>	<b>13578438</b>	<b>4475.51</b>	<b>1481187</b>	<b>9740254</b>

**Status of Jansuraksha Schemes in the State**

In the state of Tamil Nadu, the enrolments under Jansuraksha Schemes have reached 197.97 lakhs as on 31.12.2022, which includes 55.96 lakhs enrolments under PMJJBY and 142.01 lakhs enrolments under PMSBY.

Bank-wise and District Wise details are placed in the annexure.

DFS had set target to all Banks to enroll at least 20% and 40% of their eligible PMJDY account holders under PMJJBY and PMSBY respectively for the policy year 2022-23.

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

During the independence day speech our Hon'ble Prime Minister had 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.

**Let us all achieve the Mission of Saturation under Jansuraksha Schemes**

## 173RD SLBC MEETING ON CF AND FI

### Bank Wise Position of JANSURKSHA Enrolment as on 31.12.2022

Banks	JY	SBY	Grand Total
Axis Bank Ltd	17564	55439	73003
Bank of Baroda	157238	586269	743507
Bank of India	201720	439846	641566
Bank of Maharashtra	7618	16798	24416
Canara Bank	1329473	2984299	4313772
Central Bank of India	150069	366040	516109
City Union Bank Ltd	60675	99004	159679
Federal Bank Ltd	17105	30387	47492
HDFC Bank Ltd	82085	171400	253485
ICICI Bank Ltd	45557	108896	154453
IDBI Bank Ltd.	43572	113760	157332
IDFC Bank Ltd.	408	1817	2225
Indian Bank	1222929	2576028	3798957
Indian Overseas Bank	817001	1854762	2671763
IndusInd Bank Ltd	312	15131	15443
Jammu & Kashmir Bank Ltd	159	167	326
Karur Vysya Bank	69299	100984	170283
Kotak Mahindra Bank Ltd	9339	19445	28784
Lakshmi Vilas Bank Ltd	13667	29051	42718
Punjab & Sind Bank	2876	11135	14011
Punjab National Bank	81438	300927	382365
RBL Bank Ltd	157	529	686
South Indian Bank Ltd	12427	28539	40966
State Bank of India	895817	2948429	3844246
Tamilnadu Mercantile Bank Ltd	67462	274017	341479
UCO Bank	63226	144391	207617
Union Bank of India	226985	923177	1150162
Yes Bank Ltd	5 167	196	363
<b>TOTAL</b>	<b>5596345</b>	<b>14200863</b>	<b>19797208</b>

**173RD SLBC MEETING ON CF AND FI**

**District Wise Position of JANSURKSHA Enrolment as on 31.12.2022**

District	JJY	SBY	Grand Total
Ariyalur	44853	175942	220795
Chennai	501993	1186473	1688466
Coimbatore	360454	902485	1262939
Cuddalore	167162	404955	572117
Dharmapuri	106868	227116	333984
Dindigul	193702	463417	657119
Erode	195158	497517	692675
Kancheepuram	315330	788669	1103999
Kanniyakumari	123474	373431	496905
Karur	73636	256754	330390
Krishnagiri	127153	280827	407980
Madurai	254179	647867	902046
Nagapattinam	111905	311493	423398
Namakkal	140303	346228	486531
Perambalur	55792	137712	193504
Pudukkottai	102007	281227	383234
Ramanathapuram	85942	209280	295222
Salem	360116	734709	1094825
Sivaganga	90507	314136	404643
Thanjavur	191188	527729	718917
The Nilgiris	53988	120069	174057
Theni	107486	311564	419050
Thiruvallur	275047	644775	919822
Thiruvarur	89862	263484	353346
Thoothukkudi	112455	291986	404441
Tiruchirappalli	205292	568785	774077
Tirunelveli	213136	569133	782269
Tiruppur	158191	431516	589707
Tiruvannamalai	174071	413111	587182
Vellore	255556	649262	904818
Viluppuram	201070	501610	702680
Virudhunagar	148469	367601	516070
<b>TOTAL</b>	<b>5596345</b>	<b>14200863</b>	<b>19797208</b>



**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.

The District-wise and Bank-wise APY accounts opened from 1<sup>st</sup> April 2022 to 31<sup>st</sup> December 2022 is placed in the Annexure.

Indian Bank and Tamil Nadu Mercantile Bank have surpassed the March 2023 target. Five banks have done well in enrolling APY by achieving proportionate target up to December 2022. The banks are Indian Overseas Bank, Bank of India, State Bank of India, Canara Bank and TNGB. The overall target achievement for the state stands at 72% as of December 2022.

The following Banks viz., Axis Bank, ICICI, IndusInd, Yes Bank, LVB (now DBS), Catholic Syrian Bank, KVB, Jammu and Kashmir Bank, RBL and IDFC First Bank are having less than 10% achievement. SLBC advises these banks to improve their performance in the remaining months. This would help in improving the overall performance of the State.

All member Banks are advised to take the issue seriously and guide their branches and ensure achievement of the target month after month.

Similarly, Dharmapuri, Kallakurichi, Ramanathapuram, Tirupattur, Thiruvannamalai, Villupuram and Virudhunagar districts have done well and surpassed the target for March 2023. Other than the above districts, banks with Lead District responsibility in other districts are advised to sensitize their LDMs and ensure achievement of enrolment targets for March 2023.

APY AS ON 31.12.2022					FY 2022-23			Cumulative APY accounts opened since inception
Name of APY- SPs	Bank Category	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened	AAPB Achieved	Annual Target Achievement	
CENTRAL BANK OF INDIA	MAJOR BANK	203	80	16,240	11,112	55	68%	83,699
AXIS BANK LTD	MAJOR BANK	350	80	28,000	1,469	4	5%	1,03,006
BANK OF BARODA	MAJOR BANK	311	80	24,880	8,268	27	33%	90,565
BANK OF INDIA	MAJOR BANK	212	80	16,960	14,790	70	87%	77,379
BANK OF MAHARASHTRA	MAJOR BANK	44	80	3,520	1,439	33	41%	5,148
CANARA BANK	MAJOR BANK	1,058	80	84,640	74,113	70	88%	4,55,709
HDFC BANK LTD	MAJOR BANK	357	80	28,560	5,081	14	18%	63,305
ICICI BANK LIMITED	MAJOR BANK	440	80	35,200	682	2	2%	17,868
IDBI BANK LTD	MAJOR BANK	111	80	8,880	4,912	44	55%	30,823
INDIAN BANK	MAJOR BANK	1,059	80	84,720	1,06,286	100	125%	8,54,132
INDIAN OVERSEAS BANK	MAJOR BANK	1,100	80	88,000	69,444	63	79%	4,66,811
PUNJAB AND SIND BANK	MAJOR BANK	16	80	1,280	227	14	18%	2,411
PUNJAB NATIONAL BANK	MAJOR BANK	280	80	22,400	2,877	10	13%	28,117
STATE BANK OF INDIA	MAJOR BANK	1,184	80	94,720	78,540	66	83%	4,66,230
UCO BANK	MAJOR BANK	117	80	9,360	2,569	22	27%	19,869
UNION BANK OF INDIA	MAJOR BANK	579	80	46,320	30,213	52	65%	1,14,373
INDUSIND BANK LIMITED	PVT	39	30	1,170	39	1	3%	89
YES BANK LIMITED	PVT	20	30	600	0	0	0%	49
STANDARD CHARTERED BANK	PVT	7	30	210	0	0	0%	2
TAMILNAD MERCANTILE BANK LTD	PVT	369	30	11,070	47,128	128	426%	1,44,696
THE LAKSHMI VILAS BANK LTD	PVT	291	30	8,730	0	0	0%	1,240
THE CATHOLIC SYRIAN BANK LIMITED	PVT	101	30	3,030	57	1	2%	1,774
THE FEDERAL BANK LTD	PVT	155	30	4,650	638	4	14%	3,334
DHANLAXMI BANK LIMITED	PVT	34	30	1,020	589	17	58%	1,484
KARNATAKA BANK LIMITED	PVT	50	30	1,500	849	17	57%	6,962
DCB BANK LIMITED	PVT	14	30	420	0	0	0%	31
RBL BANK LIMITED	PVT	21	30	630	3	0	0%	78
THE KARUR VYSYA BANK LTD	PVT	431	30	12,930	521	1	4%	10,287
THE JAMMU AND KASHMIR BANK LTD	PVT	4	30	120	4	1	3%	74
THE SOUTH INDIAN BANK LTD	PVT	150	30	4,500	2,093	14	47%	18,399
CITY UNION BANK LTD	PVT	495	30	14,850	2,814	6	19%	37,926
KOTAK MAHINDRA BANK	PVT	94	30	2,820	446	5	16%	1,691
BANDHAN BANK LIMITED	PVT	18	30	540	120	7	22%	1,315
IDFC FIRST BANK LIMITED	PVT	11	30	330	3	0	1%	20
Puduvai Bharthiar Grama Bank	RRB	1	80	80	18	18	23%	58
TAMIL NADU GRAMA BANK	RRB	644	80	51,520	46,632	72	91%	1,55,816
<b>Total</b>		<b>10,370</b>	<b>80</b>	<b>7,14,400</b>	<b>5,13,996</b>	<b>50</b>	<b>72%</b>	<b>32,64,770</b>

Name of the District	Bank Category	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2022-23	AAPB Achieved in FY 2022-23	Annual Target Achievement in FY 2022-23	Cumulative APY accounts opened since inception
ARIYALUR	MAJOR BANK	55	80	4,400	3,259	59	74%	39,031
	PVT	18	30	540	261	15	48%	1,689
	RRB	8	80	640	761	95	119%	1,438
	Total	81	80	5,580	4,281	53	77%	42,158
CHENGALPATTU	MAJOR BANK	8	80	640	377	47	59%	2,275
	PVT	3	30	90	21	7	23%	52
	RRB	11	80	880	852	77	97%	3,953
	Total	22	80	1,610	1,250	57	78%	6,280
CHENNAI	MAJOR BANK	1,096	80	87,680	32,244	29	37%	2,18,944
	PVT	276	30	8,280	3,180	12	38%	13,888
	Total	1,372	80	95,960	35,424	26	37%	2,32,832
COIMBATORE	MAJOR BANK	545	80	43,600	19,068	35	44%	1,29,045
	PVT	216	30	6,480	3,151	15	49%	21,271
	RRB	24	80	1,920	1,947	81	101%	5,073
	Total	785	80	52,000	24,166	31	46%	1,55,389
CUDDALORE	MAJOR BANK	206	80	16,480	13,918	68	84%	1,07,843
	PVT	45	30	1,350	973	22	72%	3,918
	RRB	19	80	1,520	2,174	114	143%	5,952
	Total	270	80	19,350	17,065	63	88%	1,17,713
DHARMAPURI	MAJOR BANK	84	80	6,720	7,374	88	110%	47,907
	PVT	22	30	660	961	44	146%	2,839
	RRB	26	80	2,080	1,680	65	81%	7,710
	Total	132	80	9,460	10,015	76	106%	58,456
DINDIGUL	MAJOR BANK	205	80	16,400	10,411	51	63%	80,586
	PVT	54	30	1,620	2,213	41	137%	6,453
	RRB	11	80	880	524	48	60%	1,265
	Total	270	80	18,900	13,148	49	70%	88,304
ERODE	MAJOR BANK	237	80	18,960	12,935	55	68%	1,01,336
	PVT	108	30	3,240	1,805	17	56%	9,618
	RRB	29	80	2,320	2,435	84	105%	6,097
	Total	374	80	24,520	17,175	46	70%	1,17,051
KALLAKURICHI	MAJOR BANK	2	80	160	799	400	499%	2,339
	RRB	18	80	1,440	2,708	150	188%	6,357
	Total	20	80	1,600	3,507	175	219%	8,696
KANCHIPURAM	MAJOR BANK	524	80	41,920	41,607	79	99%	1,91,150
	PVT	192	30	5,760	2,350	12	41%	13,232
	RRB	5	80	400	266	53	67%	955
	Total	721	80	48,080	44,223	61	92%	2,05,337
KANNIYAKUMARI	MAJOR BANK	212	80	16,960	9,923	47	59%	69,608
	PVT	59	30	1,770	3,989	68	225%	14,321
	RRB	26	80	2,080	1,520	58	73%	3,702
	Total	297	80	20,810	15,432	52	74%	87,631
KARUR	MAJOR BANK	95	80	7,600	5,090	54	67%	45,067
	PVT	38	30	1,140	420	11	37%	2,701
	RRB	11	80	880	284	26	32%	1,285
	Total	144	80	9,620	5,794	40	60%	49,053

Name of the District	Bank Category	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2022-23	AAPB Achieved in FY 2022-23	Annual Target Achievement in FY 2022-23	Cumulative APY accounts opened since inception
KRISHNAGIRI	MAJOR BANK	143	80	11,440	8,918	62	78%	67,095
	PVT	37	30	1,110	507	14	46%	2,625
	RRB	34	80	2,720	3,451	102	127%	10,545
	Total	214	80	15,270	12,876	60	84%	80,265
MADURAI	MAJOR BANK	332	80	26,560	14,742	44	56%	1,23,010
	PVT	106	30	3,180	3,452	33	109%	11,959
	RRB	18	80	1,440	1,036	58	72%	2,142
	Total	456	80	31,180	19,230	42	62%	1,37,111
MAYILADUTHURAI	PVT	1	30	30	0	0	0%	0
	RRB	4	80	320	249	62	78%	413
	Total	5	80	350	249	50	71%	413
NAGAPATTINAM	MAJOR BANK	133	80	10,640	5,977	45	56%	53,233
	PVT	46	30	1,380	1,068	23	77%	5,444
	RRB	6	80	480	432	72	90%	721
	Total	185	80	12,500	7,477	40	60%	59,398
NAMAKKAL	MAJOR BANK	171	80	13,680	8,425	49	62%	62,685
	PVT	66	30	1,980	2,336	35	118%	7,049
	RRB	20	80	1,600	1,296	65	81%	6,420
	Total	257	80	17,260	12,057	47	70%	76,154
PERAMBALUR	MAJOR BANK	61	80	4,880	2,701	44	55%	22,394
	PVT	7	30	210	206	29	98%	734
	RRB	6	80	480	471	79	98%	937
	Total	74	80	5,570	3,378	46	61%	24,065
PUDUKKOTTAI	MAJOR BANK	152	80	12,160	10,255	67	84%	63,974
	PVT	20	30	600	365	18	61%	1,706
	RRB	15	80	1,200	924	62	77%	1,487
	Total	187	80	13,960	11,544	62	83%	67,167
RAMANATHAPURAM	MAJOR BANK	95	80	7,600	7,269	77	96%	32,779
	PVT	22	30	660	1,755	80	266%	5,411
	RRB	28	80	2,240	1,587	57	71%	8,005
	Total	145	80	10,500	10,611	73	101%	46,195
RANIPET	MAJOR BANK	3	80	240	42	14	18%	422
	RRB	2	80	160	77	39	48%	88
	Total	5	80	400	119	24	30%	510
SALEM	MAJOR BANK	265	80	21,200	19,585	74	92%	1,16,352
	PVT	101	30	3,030	3,187	32	105%	9,898
	RRB	31	80	2,480	2,874	93	116%	26,123
	Total	397	80	26,710	25,646	65	96%	1,52,373
SIVAGANGA	MAJOR BANK	190	80	15,200	10,541	55	69%	63,239
	PVT	22	30	660	736	33	112%	2,557
	RRB	33	80	2,640	2,316	70	88%	7,857
	Total	245	80	18,500	13,593	55	73%	73,653
TENKASI	MAJOR BANK	3	80	240	191	64	80%	3,957
	PVT	1	30	30	0	0	0%	0
	RRB	30	80	2,400	1,923	64	80%	4,873
	Total	34	80	2,670	2,114	62	79%	8,830

Name of the District	Bank Category	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2022-23	AAPB Achieved in FY 2022-23	Annual Target Achievement in FY 2022-23	Cumulative APY accounts opened since inception
THANJAVUR	MAJOR BANK	216	80	17,280	12,316	57	71%	1,04,652
	PVT	92	30	2,760	1,190	13	43%	7,175
	RRB	19	80	1,520	1,551	82	102%	3,530
	Total	327	80	21,560	15,057	46	70%	1,15,357
THE NILGIRIS	MAJOR BANK	87	80	6,960	4,115	47	59%	19,421
	PVT	13	30	390	205	16	53%	1,291
	RRB	2	80	160	71	36	44%	191
	Total	102	80	7,510	4,391	43	58%	20,903
THENI	MAJOR BANK	107	80	8,560	6,568	61	77%	48,542
	PVT	48	30	1,440	1,181	25	82%	4,551
	RRB	11	80	880	450	41	51%	787
	Total	166	80	10,880	8,199	49	75%	53,880
THIRUVALLUR	MAJOR BANK	334	80	26,720	17,279	52	65%	1,22,319
	PVT	103	30	3,090	1,590	15	51%	8,085
	RRB	19	80	1,520	1,105	58	73%	4,224
	Total	456	80	31,330	19,974	44	64%	1,34,628
THIRUVARUR	MAJOR BANK	112	80	8,960	6,556	59	73%	51,460
	PVT	46	30	1,380	1,090	24	79%	5,464
	RRB	5	80	400	380	76	95%	1,049
	Total	163	80	10,740	8,026	49	75%	57,973
TIRUCHIRAPPALLI	MAJOR BANK	297	80	23,760	12,758	43	54%	1,28,717
	PVT	90	30	2,700	997	11	37%	5,303
	RRB	12	80	960	959	80	100%	1,944
	Total	399	80	27,420	14,714	37	54%	1,35,964
TIRUNELVELI	MAJOR BANK	264	80	21,120	16,467	62	78%	1,39,280
	PVT	84	30	2,520	5,002	60	198%	15,726
	RRB	35	80	2,800	1,912	55	68%	6,282
	Total	383	80	26,440	23,381	61	88%	1,61,288
TIRUPATHUR	MAJOR BANK	2	80	160	715	358	447%	7,351
	RRB	5	80	400	233	47	58%	886
	Total	7	80	560	948	135	169%	8,237
TIRUPPUR	MAJOR BANK	238	80	19,040	11,306	48	59%	79,962
	PVT	93	30	2,790	1,658	18	59%	10,681
	RRB	17	80	1,360	1,534	90	113%	4,102
	Total	348	80	23,190	14,498	42	63%	94,745
TIRUVANNAMALAI	MAJOR BANK	168	80	13,440	16,011	95	119%	94,349
	PVT	34	30	1,020	971	29	95%	2,944
	RRB	12	80	960	677	56	71%	1,974
	Total	214	80	15,420	17,659	83	115%	99,267
TUTICORIN	MAJOR BANK	137	80	10,960	8,368	61	76%	53,260
	PVT	58	30	1,740	3,821	66	220%	12,285
	RRB	37	80	2,960	2,570	69	87%	6,462
	Total	232	80	15,660	14,759	64	94%	72,007

Name of the District	Bank Category	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2022-23	AAPB Achieved in FY 2022-23	Annual Target Achievement in FY 2022-23	Cumulative APY accounts opened since inception
VELLORE	MAJOR BANK	294	80	23,520	20,757	71	88%	1,47,253
	PVT	76	30	2,280	1,233	16	54%	5,946
	RRB	4	80	320	177	44	55%	901
	Total	374	80	26,120	22,167	59	85%	1,54,100
VILLUPURAM	MAJOR BANK	208	80	16,640	19,946	96	120%	1,60,314
	PVT	51	30	1,530	734	14	48%	3,488
	RRB	15	80	1,200	1,443	96	120%	3,501
	Total	274	80	19,370	22,123	81	114%	1,67,303
VIRUDHUNAGAR	MAJOR BANK	140	80	11,200	13,229	94	118%	78,294
	PVT	56	30	1,680	2,696	48	160%	9,147
	RRB	37	80	2,960	1,801	49	61%	6,643
	Total	233	80	15,840	17,726	76	112%	94,084
<b>Total</b>		<b>10,370</b>	<b>80</b>	<b>7,14,400</b>	<b>5,13,996</b>	<b>50</b>	<b>72%</b>	<b>32,64,770</b>

**Financial Literacy & Credit Counselling Centres (FLCCC)**

Four Lead Banks namely Indian Overseas Bank, Indian Bank, Canara Bank & State Bank of India have established 38 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 2022

**(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	15	126	7027
Indian Bank	13	137	7893
Canara Bank	8	85	6930
State Bank of India	2	18	1287
Tamil Nadu Grama Bank	28	155	10268
<b>TOTAL</b>	<b>66</b>	<b>521</b>	<b>33405</b>

**FLCCC QUARTERLY REPORT ON TARGET GROUP SPECIFIC CAMPS**  
For the quarter ended DECEMBER 2022

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	15	250	10858
Indian Bank	13	203	11777
Canara Bank	8	229	16229
State Bank of India	2	62	2058
Tamil Nadu Grama Bank	28	354	20447
<b>TOTAL</b>	<b>66</b>	<b>1098</b>	<b>61369</b>



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

For the state of Tamil Nadu, there are 38 districts and the Lead District responsibilities are share by 4 banks viz Indian Overseas Bank, State Bank of India, Indian Bank and Canara Bank. Out of 38 districts, there are RSETIs in 33 districts. RSETIs is not available in Tenkasi, Mayiladuthurai, Ranipet, Tirupattur and Chengalpattu districts.

**Performance of the RSETIs during 1<sup>st</sup> April 2022 to 31<sup>st</sup> December 2022**

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		
33	721	21041	6617	707	12700	1017	13996	6927

During the period under review, 21041 persons were trained in RSETIs.

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 Mayiladuthurai to update the status of opening of RSETIs at the earliest to cater to the training requirements of unemployed youths.

RSETI wise Training Data for ALL RSETIs & RUDSETI in TN - for the Quarter ending Dec 2022-23 (01.04.2022 to 31.12.2022)																			
Sl. No	Name of the Bank	District	Total RSETIs Functional	No of Perms.	Total Candidates	Male	Female	BPL	APL	SC	ST	OBC	GEN	Minority	Total settled	Self employed	Wage employed	Bank Finance	
1	CB	COMBATORE	1	30	814	74	739	814	-	221	91	468	27	7	494	0	494	0	316
2	CB	DINDIGUL ANNA	1	29	783	49	734	779	4	299	14	362	33	75	530	513	17	388	
3	CB	ERODE	1	22	678	196	482	564	114	171	3	493	1	10	606	544	62	259	
4	CB	THE NILGIRIS	1	18	610	31	579	591	19	193	91	167	29	130	519	471	48	365	
5	CB	THENNI	1	18	573	90	483	480	93	179	1	378	-	15	484	469	15	322	
6	CB	TIRUPPUR	1	26	800	83	717	794	6	229	31	513	-	27	482	472	10	417	
7	CB	KARAIKUDI	1	4	100	-	100	80	20	22	-	55	11	12	19	19	0	0	
8	IB	CUDDALORE	1	20	651	192	459	544	107	250	43	345	6	7	383	382	1	198	
9	IB	DHARMAPURI	1	25	679	134	545	675	4	204	49	419	-	7	235	234	1	87	
10	IB	KANCHIPURAM	1	23	634	57	577	600	34	210	2	415	6	1	543	520	23	225	
11	IB	KRISHNAGIRI	1	17	407	135	272	396	3	76	-	292	26	13	105	92	13	0	
12	IB	NAMAKKAL	1	23	678	84	594	613	6	160	89	425	3	1	589	562	27	238	
13	IB	RANIPET	1	21	606	180	426	512	93	210	2	294	91	9	364	334	30	103	
14	IB	SALEM	1	24	650	32	618	641	9	132	42	457	18	1	472	437	35	161	
15	IB	THIRUPATHUR	1	22	579	138	441	552	27	187	14	347	29	2	162	160	2	40	
16	IB	TIRUVANMALAI	1	22	655	48	607	554	101	156	20	468	7	4	587	582	5	199	
17	IB	THIRUVALLUR	1	25	688	53	635	650	38	225	10	297	152	4	360	338	22	179	
18	IB	VELLORE	1	24	675	127	548	537	138	126	4	525	19	1	495	461	34	224	
19	IB	VILLUPURAM	1	19	614	111	503	612	2	176	5	421	4	8	479	478	1	337	
20	IOB	KANYAKUMARI	1	21	585	38	547	583	2	18	20	536	11	-	451	451	0	229	
21	IOB	KARUR-DHEERAN	1	23	653	7	646	648	5	239	-	7	404	3	325	301	24	132	
22	IOB	NAGAPATTANAM	1	23	636	94	541	340	36	275	2	345	-	14	447	447	0	197	
23	IOB	PERAMBALUR	1	23	685	82	603	669	16	232	1	358	55	39	496	462	34	186	
24	IOB	PUDUKOTTAI	1	23	675	141	534	675	-	167	-	484	2	22	396	396	0	248	
25	IOB	RAMANATHAPURAM	1	25	695	123	572	651	44	129	1	480	-	85	412	343	69	180	
26	IOB	THANJAVUR	1	23	656	104	536	583	71	160	21	475	-	-	414	406	8	204	
27	IOB	TIRUCHY	1	22	616	91	525	609	7	160	4	418	19	15	477	459	18	275	
28	IOB	TIRUVELVELI	1	21	640	21	618	639	-	130	2	356	14	138	590	590	0	297	
29	IOB	VIRUDHAGAR	1	19	634	103	531	634	-	223	-	370	6	35	517	517	0	267	
30	IOB	THIRUVARUR	1	22	653	38	615	645	8	349	-	279	10	15	391	391	0	183	
31	SBI	ARIYALUR	1	20	627	107	520	605	22	204	3	416	-	4	388	386	2	149	
32	SBI	TUTICORIN/THOOTHUKUDI	1	18	605	12	593	605	-	143	1	430	31	-	379	379	0	181	
Total			32	695	20234	2775	17440	18874	1029	5655	566	12095	1014	704	13591	13090	501	6786	
RUDSETI		MADURAI	1	26	807	266	541	781	26	166	30	605	3	3	405	371	34	141	
TOTAL			33	721	21041	3041	17981	19655	1055	6021	596	12700	1017	707	13996	13461	555	6927	

**Status of Aadhaar Saturation in the State**

The District wise data as on 31.12.2022 on Aadhaar saturation taken from UIDAI portal indicates that 7,71,67,504 Aadhaar' s are generated for the State of Tamil Nadu as against the population of 7,66,31,000 as per 2011 census.

The Aadhaar saturation in the State of Tamil Nadu is 100.70%.

No.in Actuals

State	Population	Aadhaar generated	% Aadhaar generation
Tamil Nadu	7,66,31,000	7,71,67,504	100.70%

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.

DISTRICT WISE POSITION OF AADHAAR SATURATION As On 31.12.2022		
District	Total Aadhaar Generated	Saturation
Kancheepuram	45,11,584	113%
Chennai	44,92,619	96%
Tiruvallur	42,06,350	113%
Vellore	40,87,939	104%
Salem	37,40,666	107%
Coimbatore	37,10,518	107%
Villupuram	36,21,052	105%
Tirunelveli	33,53,422	109%
Madurai	33,34,599	110%
Tiruchirappalli	29,81,820	110%
Cuddalore	27,96,240	108%
Tiruvannamalai	26,19,544	106%
Thanjavur	25,88,043	108%
Tiruppur	24,16,909	98%
Erode	24,02,174	106%
Dindigul	23,03,382	107%
Virudhunagar	21,16,150	109%
Kanniyakumari	20,65,821	111%
Krishnagiri	19,63,883	104%
Thoothukkudi	18,89,519	109%
Pudukkottai	17,96,682	111%
Namakkal	17,78,522	103%
Nagapattinam	17,23,062	107%
Dharmapuri	16,71,902	111%
Ramanathapuram	14,51,931	109%
Sivaganga	14,48,384	108%
Thiruvarur	13,58,588	107%
Theni	13,55,345	109%
Karur	11,34,872	105%
Ariyalur	8,57,784	114%
The Nilgiris	7,54,571	103%
Perambalur	6,33,627	112%
<b>TOTAL</b>	<b>7,71,67,504</b>	