



State Level Bankers' Committee, Tamil Nadu

Convenor: Indian Overseas Bank

175th & 176th Meeting of State Level Bankers' Committee

Date: 01.11.2023 (Review Of September 2023)

Venue: Secretariat

Time: 11.00 AM

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176th SLBC MEETING, TAMIL NADU

AGENDA NOTES

State Level Bankers' Committee, Tamil Nadu

Convenor: Indian Overseas Bank

Minutes of the 174th Meeting of SLBC

The 174th meeting of SLBC, Tamil Nadu was held on 6th of June 2023, at Hotel Ambassador Pallava, Chennai.

Welcome Address:

Shri. Ajay Kumar Srivastava, Chairman SLBC, Tamil Nadu and MD & CEO, Indian Overseas Bank welcomed Thiru. Thangam Thennarasu, Hon'ble Minister for Finance and Human Resources Management, GoTN, Thiru. T. Udhayachandran, I.A.S, Principal Secretary to Government, Finance Department, GoTN, Shri. V.V.S. Kharayat, Director, DFS, GoI, Smt. Uma Sankar, Regional Director, Reserve Bank of India, Chennai, Shri.Venkatakrishna, Chief General Manager, NABARD, Chennai, Shri. Mohan.M, General Manager and Convenor, SLBC, Secretaries/HODs GoTN, Lead District Managers, Senior Bankers, and representatives from various agencies.

The ACP for the FY 2023-24 for the State of Tamil Nadu was released by Hon'ble Minister for Finance and Human Resources Management Shri. Thangam Thennarasu, GoTN.

CHAIRMAN'S ADDRESS:

The Chairman, SLBC, Tamil Nadu and MD & CEO, Indian Overseas Bank welcomed the participants and thanked the Hon'ble Minister for sparing his valuable time in participating the meeting and requested him to chair such meetings in future too and share his knowledge and experience among the bankers.

The Chairman spoke briefly on Global, Domestic, and banking developments in the State of Tamil Nadu. He highlighted the performance of banks under various parameters for the year ended March 2023. He thanked the Central Government, State Government, RBI, NABARD for their good support and guidance given to SLBC and Member Banks.

Highlights of the Presidential Address by Thiru. Thangam Thennarasu, Hon'ble Minister for Finance, Human Resources Management, GoTN

- The Hon'ble Minister appreciated banks for their performance for the year ended March 2023 and continuous support for the growth of the State's economy.
- He highlighted the various flagship schemes introduced by the Government in the last two years to cater to the diversified needs of the people like Chief

Minister's breakfast scheme, free bus pass scheme for Women, Moovalur Ramamritham Ammaiyar Pudhumai Pen Scheme etc., to name a few.

- He exhorted that collaboration between the banks and the State Government can help in achieving greater impact for the benefit of the people of the State.
- He mentioned that the SHG target for the year 2023-24 is fixed at Rs.30,000 crores and requested the banks to achieve the target. He raised his concern over decrease in advance made by banks under Education segment.
- He requested banks to use Tamil language in ATMs and front office of the branches. **(Action: Banks)**

Highlights of the Address by Thiru Udhayachandran, IAS, Principal Secretary to Government, Finance Department, Tamil Nadu

- He suggested to review and redesign the format for conducting the SLBC meetings in order to have more data driven discussions and to focus more on top & bottom performing Districts and Banks in various Govt. Schemes. Further, apart from LDMs, all District Collectors and field level functionaries of the concerned departments shall be invited to join the meeting virtually to share the challenges and best practices. **(Action: SLBC)**
- Technical sub-committee may be constituted to look into the quality of data being captured and to incorporate end to end digitalization. Further, MIS formats may be redesigned to capture more granular data for having better data driven discussion during SLBC deliberations **(Action: SLBC, TAHDCO, NULM, NRLM, MSME, IT department, Govt. of Tamil Nadu, Banks, RBI – May be the members)**

Highlights of the special address by Mr. V V S Kharayat, Director-DFS, GOI:

- He requested the banks to actively participate in the ongoing three months Gram Panchayat campaign and sought the support of the State Government in this regard. He suggested to use the services of the anganwadi and other grass root level workers in this GP campaign.
- He requested banks to speed up the process of disposal of applications under PM SVANidhi scheme. In this regard, he requested the State Government to suitably advise the District Administration through ULBs to facilitate the borrowers in completing the loan process at the branches.

Highlights of the special address by Smt. Uma Sankar-Regional Director-RBI, Chennai:

- Regional Director, RBI advised the banks to sensitize their staffs to reduce the quantum of unclaimed deposit. **(Action: Banks)**
- She requested the Banks and SLBC to identify the mode of coverage in unbanked centers and extend banking services to these centers. **(Action: SLBC and LDMs)**
- Ariyalur, Dharmapuri, Kallakurichi, The Nilgiris and Tiruvarur are not having any specialized MSME bank branch. She urged the bankers to open a specialized MSME branch in these districts. Further, the Scheduled commercial banks shall ensure that the credit needs of MSE clusters are appropriately included in the exercise of preparation of branch/ block level plans. **(Action: SLBC and Lead Banks)**

- She requested banks to appoint the regular Financial Literacy Counsellors in FLCs. **(Action: SLBC and lead banks)**
- Digitization of land records and access to banks for creation of online charges are yet to be implemented in Tamil Nadu and requested concerned authorities to take appropriate action to implement the same at the earliest. **(Action: State Govt.)**

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

- Congratulated banks for achieving the targets under Priority Sector lending for the FY 2022-23.
- Requested banks to cover all the eligible farmers under KCC saturation under camp mode.
- ACABC scheme is extended up to March 2024.
- Agriculture Marketing Infrastructure Scheme is also extended up to 31st March 2026.

Agendas

| Agenda | Deliberations | Action to be taken by |
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| <p>Agenda No.01: Financing to Self Help Groups: Convenor reviewed the performance of the banks for the Year 2022-23 and requested the member banks to achieve the target of Rs.30,000 crores for the FY 2023-24.</p> | <p>Finance Secretary: Banks need to increase the average loan ticket size so that the target of Rs.30,000 crores can be achieved comfortably. Further, he added that NPA under SHG credit is very low. He also suggested that grading and rating activity may be done for SHGs which enables them to go for credit. Requested the banks to take up with their field level officials to increase their push towards lending to SHGs. Requested NULM and TNCDW to take up habitation wise data collection, as nearly 15 to 20% of the people are still outside the formal banking sector.</p> <p>MD-TNCDW: With respect to credit to SHGs, as on 31.05.2023, banks in the State have achieved around Rs.2000 crores but the momentum must accelerate and achievement of Rs.2500 crores every month is required to achieve the target of Rs.30,000 crores credit to SHGs. Tamil Nadu is next to Andhra Pradesh and Telangana when it comes to average ticket size and requested the banks to increase the ticket size to the matured SHGs. NPA under SHG-BLP is around 4.35% and the State Government is working to strengthen the community-based recovery mechanism</p> | <p>All Banks/ TNCDW/TNULM/State Government</p> |

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| | <p>to further reduce this NPA level and requested the banks to share the list to take up the matter at the district level for helping in recovery.</p> <p>DGM, RBI: Requested the District administration to support DHAN foundation (NGO), who is operating the CFL for conducting financial literacy programmes at panchayat level.</p> | |
| <p><u>Agenda No.02- TN- DAY-NULM</u> Convenor</p> <p>reviewed the performance of banks under SEP-I, SEP-G, SEP-BL to SHG and Urban SHG as on 31.03.2023. He further informed the banks that TNULM had fixed a target of Rs.10,000 crores for the FY 2023-24 and requested the banks to achieve the same.</p> | <p>Finance Secretary: With more than 52% of people living in urban area, requested banks to be more proactive in lending to the needy and thereby increase the achievement in the years to come.</p> <p>ED-TNCDW: As per the survey conducted, out of 3200 SHGs across the State, average loan size under SEP-I is around Rs.55,000 whereas the maximum eligible limit is Rs.2 lakhs. Similarly, for SEP-G the average loan size is Rs. 3.45 lakhs whereas the maximum eligible limit is Rs.10 lakhs. Also, the average ticket size of Non-NULM SHG is more than the loan ticket size of NULM SHG. She requested banks to follow the RBI guidelines in fixing the credit regarding 1st, 2nd and 3rd dosage to SHG groups which will help in achieving the target of Rs.10,000 crores. Regarding six resettlement tenements, she requested banks to provide doorstep banking and revisit their KYC norms for opening of bank accounts as the people here are mainly migrants having proof of address elsewhere. She also suggested that in State of Maharashtra, banks are accepting the identity card issued by post office as an identity proof.</p> <p>Likewise, in Tamil Nadu, the same may be explored by accepting Postal ID as a proof for opening bank accounts for these people.</p> | All Banks |
| <p><u>Agenda No.03: Micro, Small and Medium Enterprises Sector:</u></p> | <p>Finance Secretary: Tamil Nadu is the leading state under MSME and wanted banks to give more thrust to this sector. Similarly, regional disparities should be addressed by the banks.</p> | All Banks |

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| <p>Convenor briefed the forum on the performance of the banks under MSME sector for the period ending 31st March 2023 and requested the banks to improve their lending to MSME sector especially to Micro Enterprises.</p> | <p>Industries Commissioner: Two loan facilitation drive is planned across all the districts between July 2023 and February 2024 under all the Government schemes except SHG. Requested banks to disburse a minimum of Rs.50 crore during each of such drive with 1/3 of disbursement under Government Schemes and remaining to other viable projects coming under MSME sector.</p> | |
| <p><u>Agenda No:04:</u> <u>Performance under NEEDS & UYEGP Scheme 2022-23:</u> Convenor informed the forum about the performance of banks under UYEGP and NEEDS as on 31.03.2023 and furnished the data on performance as on 18.05.2023. He further congratulated the banks for surpassing the targets under both the schemes.</p> | <p>Industries Commissioner: State has shown a record performance under NEEDS and UYEGP with more than 1000 sanctions for the first time under the scheme for FY 22-23. Further, bigger projects needs to be financed under NEEDS.</p> | <p>All Banks</p> |
| <p><u>Agenda No.05:</u> <u>Review of PMEGP:</u> The performance of the banks under the scheme as on 31.03.2023 was reviewed by the Convenor & he congratulated</p> | <p>Industries Commissioner: Under PMEGP, in the Year 2021-22, we had achieved Rs.76 crore whereas in the Year 2022-23 we had achieved Rs.130 crore which is almost double and thanked the banks for this achievement.</p> | <p>Banks</p> |

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| <p>banks for achieving the target for March 2023.</p> | | |
| <p><u>Agenda No.06: Review of PM SVANidhi scheme:</u> Under the scheme, the performance of the banks under all the three tranches were reviewed by the Convenor and he requested the Member Banks to process all the pending applications at the earliest.</p> | <p>Finance Secretary: Enquired whether the services of BCs can be utilized for disbursement of first tranche loan amount by themselves. The Convenor replied that BCs can source the applications but do not have the discretion to lend. He expressed that CIBIL need not be insisted for loans under PM SVANidhi, Education loans and requested RBI/DFS to provide some clarity in this regard.</p> <p>Additional Commissioner-Municipal Administration: The number of applications returned by banks are on a larger side esp., from banks like HDFC, PNB wherein around 73% applications were returned in first tranche. Requested banks to co-ordinate with ULBs for processing eligible applications and reduce the number of applications returned.</p> <p>ED-TNCDW: While we are comparing the percentage of sanction to disbursed, GOI is comparing the target Vs achievement. For TN, the target was fixed at 3.5 lakhs applications whereas disbursement was made only for 2.34 lakhs applications. Similarly, average time taken to sanction a loan of Rs.10,000 is 39 days which is on higher side. Also, around 1.88 lakhs applications have been returned by banks. She further informed that CIBIL is being insisted by banks and requested banks not to insist for CIBIL which will in turn help in speedy process of loan at field level.</p> | <p>All Banks/RBI/DFS</p> |
| <p><u>Agenda No: 07: Progress on Economic Development Schemes implemented by TAHDCO:</u> Convenor reviewed the performance of</p> | <p>MD-TAHDCO: Pendency of applications at branch level for more than three months is around 18562 applications. Banks are insisting on CIBIL, and delay is also due to change of manager at branch level. End-to-End digitization will be rolled out within 10 to 15 days which will help in improving the disbursement percentage. Submission of Utilization Certificate is also not done by many bank branches.</p> | <p>All Banks</p> |

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| <p>the banks under the scheme as on 31.03.2023 and advised banks to process long pending applications on priority basis and submit Utilization Certificate without further delay.</p> | <p>Finance Secretary: When compared to other schemes, processing of applications under TAHDCO scheme is receiving lukewarm response at the field level. Plans to utilize the services of retired bankers are being considered while screening of applications at the committee level so that returns are minimal.</p> | |
| <p>Agenda No.08: PMMY Convenor briefed the forum on the performance of the banks under Mudra Scheme namely Shishu, Kishore and Tarun categories and requested banks to actively participate in lending under Mudra scheme and achieve the targets.</p> | <p>Finance Secretary: The performance of the banks may be reviewed in the district and the district officials participating in the BLBC and DCC should provide the qualitative data. Informed that suitable instructions shall be given to district officials participating in the BLBC meeting. As advised earlier, Technical sub-committee needs to be formed to look into the quality of data being captured for having better data driven discussion during SLBC deliberations DGM, RBI informed that a one-day workshop is scheduled next month for bankers regarding data definition.</p> | <p>All Banks/SLBC</p> |
| <p>Agenda No.09: Weaver Mudra Scheme Convenor requested the banks to increase the loan amount to the maximum of Rs.2 lakhs as per banking norms/guidelines.</p> | <p>JD, Handloom Department thanked the Member Banks for their active support in making the State No.1 for the past seven years. Out of the 13633 applications sanctioned by banks only 5160 has been uploaded in the PNB portal. In order to get the margin money assistance/subsidy he requested the banks to upload the remaining applications in the PNB portal without delay. Finance Secretary advised the banks to upload the data in the PNB portal without further delay as it involves margin money assistance for the weavers. Canara Bank which is having the highest number of applications to be uploaded informed that necessary steps will be taken for uploading the remaining applications at the earliest.</p> | <p>All Banks esp. Canara Bank</p> |

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| <p>Agenda No.10: PMFME Scheme Convenor informed the forum about the status of applications as on 17.05.2023 and requested the Member Banks to sensitize their field level functionaries/ branches on speedy processing of all eligible applications.</p> | <p>Industries Commissioner sought the cooperation of the banks to achieve the target and recommended a weekly review of performance of banks.</p> | <p>All Banks</p> |
| <p>Agenda No.11: Status of Jansuraksha Schemes: Convenor briefed the forum on the Status of enrolments under the Jansuraksha Schemes as on 31.03.2023.</p> | <p>The Convenor further informed that regarding the 3-months GP campaign, our State is in bottom 5 with only 10% coverage. He requested the Member Banks to actively participate in the campaign which is ending on 30.06.2023.</p> | <p>All Banks</p> |
| <p>Agenda No.12: Resumption of nationwide AHDF KCC campaign: Convenor informed about the Department of Animal Husbandry and Dairying & Department of Fisheries notification on resumption of nationwide campaign from 01.05.2023 to 31.03.2024. He also informed on</p> | <p>Fisheries Department informed that banks in the State have sanctioned 5259 applications last year out of 50,000 applications received. Banks especially in 14 coastal districts are advised to process all eligible pending applications so that we can achieve Rs.100 crores disbursement this year.</p> <p>Animal Husbandry Department requested the banks to speed up the process of sanctions as the rate of processing has slowed down after March.</p> <p>Agri Marketing Department requested the Member Banks to make use of e-NWR facility.</p> <p>Finance Secretary requested the Member Banks to go on campaign mode to process all eligible applications and make use of the huge potential available under</p> | <p>All Banks</p> |

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| <p>the continuation of ACABC scheme up to 31.03.2024 and extension of new AMI scheme up to 31.03.2026.</p> | <p>the Agriculture Marketing Infrastructure scheme in the State.</p> | |
| <p><u>Agenda No.13: National Level Financial Literacy Quiz for Government School Students</u></p> | <p>The Convenor briefed about the initiative of RBI on National Level Financial Literacy Quiz for Government School Students belonging to class VIII-X and requested the Member Banks to get actively involved in the event</p> | <p>Lead Banks</p> |
| <p><u>Agenda No.14: Action points emanated from 27th standing committee to review credit flow to MSME sector:</u> Convenor briefed the forum about various action points emanated out of the 27th standing committee meeting of RBI for reviewing the credit flow to MSME sector and advised Member Banks to take note of the same while lending to MSMEs.</p> | <p>DGM, RBI further briefed the following action points for the benefit of the forum:</p> <ul style="list-style-type: none"> i) Digital Products for MSME Lending ii) Disposal of MSME loans iii) Pre-Packaged IBC resolution Process iv) On boarding of CPSEs and Corporate Buyers on TReDS platform v) Credit to New to Credit (NTC) segment of MSMEs vi) Awareness amongst MSMEs | <p>All Banks</p> |
| <p><u>Agenda No.15: NSFI-2019-2024</u> Convenor requested the Member Banks to take appropriate action to ensure that universal access to financial services is provided to all villages within a 5</p> | <p>Finance Secretary wanted the coordinates of latitude and longitude to be plotted on the GIS map so that unbanked habitations, villages may be identified. He also wanted to have the list of bank-wise, branch-wise BC details and requested TNCDW/RD department to sponsor credit worthy PLF office bearers as BCs to banks. He wanted to improve the efforts of Financial Inclusion as nearly 40 lakhs women, as head of the family, is not having access to formal banking system</p> | <p>All Banks/TNCDW</p> |

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| <p>kms radius/hamlet of 500 households in hilly area.</p> | <p>and wanted banks to open accounts for them as the Government is planning to launch new schemes for their benefit, which will be under DBT. RD, RBI: Requested banks not only to open such bank accounts but also see that such accounts are being operationalized on a regular basis.</p> | |
| <p>Agenda No.16: <u>Specialized MSME branches</u> Convenor informed that as per RBI's Master Direction all districts in the State should have at least one specialized MSME branch and as per their report, five districts viz., Ariyalur, Dharmapuri, Kallakurichi, The Nilgiris and Tiruvarur are not having any specialized MSME branch. He advised the Member Banks to open/categorize at least one of their branches as specialized MSME branch at the earliest.</p> | <p>Finance Secretary wanted the Banks to open specialized MSME branches in the following districts viz., Ariyalur, Dharmapuri, Kallakurichi, The Nilgiris and Tiruvarur where there is no such specialized MSME branch so far. He also emphasized the need for support to MSME sector as Tamil Nadu is having the largest number of MSME units in the country and acts as a huge driver for pushing the economy.</p> | <p>All Banks</p> |
| <p>Agenda No.17: <u>Acceptance of digitally signed EC and CC</u></p> | <p>The Convenor briefed on the Government of Tamil Nadu initiative on implementing Project STAR to issue ECs and CCs online and requested the Member Banks to sensitize their branches to accept the ECs/CCs with QR code, digital signature of the Sub-Registrar.</p> | <p>All Banks</p> |
| <p>Agenda No.18: <u>Integrated Public</u></p> | <p>Finance Secretary stated that IT department of the State Government</p> | <p>RBI/State Government</p> |

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| <p><u>Tech platform for Finance:</u> Convenor briefed the forum on RBIs initiative in developing an Integrated Public Tech Platform for Finance (IPTPF) with an attempt to make credit available to all segments of society in a frictionless manner.</p> | <p>developed a similar product which was already demonstrated, but there was delay in implementation and requested RBI to speed up the process. DGM, RBI wanted the State Government to support the initiative of online charge creation through digitalization of land records.</p> | |
| <p><u>Agenda No.19: Filling up of vacancies of Financial Literacy Counsellors</u></p> | <p>The Convenor informed the RBI's observation of vacancy in 17 centers where FLC have to be appointed. SLBC advised the three banks viz., Canara Bank, Indian Bank and Indian Overseas Bank being the sponsor banks of FLCs to fill up the vacancy at the earliest and advise us in this regard</p> | <p>Indian Bank/ IOB/ Canara Bank</p> |
| <p><u>Agenda No.20: Fintech Adoption</u></p> | <p>Informed the forum on RBI's advice to Banks on wider adoption of Fintech, particularly in agriculture sector, which will help in bringing more investment in this sector</p> | <p>All Banks</p> |
| <p><u>Agenda No.21: Expanding and Deepening of digital payment ecosystem in the identified districts</u></p> | <p>The Convenor informed that three more districts viz., Ariyalur, Tenkasi and The Nilgiris has been identified for 100% digitization and requested IOB, SBI and Canara Bank having Lead District responsibilities in the respective districts to take note of the same and appoint a nodal officer for overseeing the 100% digitization and provide the monthly report to Head Office, RBI through SLBC.</p> | <p>IOB/SBI and Canara Bank</p> |
| <p><u>Agenda No.22: Atal Pension Yojana</u></p> | <p>The Convenor informed about the performance of banks under the scheme as on 31.03.2023 and congratulated the banks who have achieved the targets for the FY 2022-23. He requested Member Banks to put in more efforts so that all the banks achieve the targets for 2023-24.</p> | <p>All Banks</p> |
| <p><u>Agenda No.23: Dues related to</u></p> | <p>District Collector-Thanjavur: Informed the forum that Individual Crop loans and other</p> | <p>SLBC/SBI/Union Bank of</p> |

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| <u>loans availed under Tie-up arrangement with M/s. Thiruarooran sugars-Thanjavur District</u> | <p>harvesting, transportation loans were given to farmers under corporate guarantee of M/s. Thiru Arooran Sugar Mill, Thanjavur district. The mill went for liquidation under NCLT. The farmers are being served notices by banks demanding repayment of interest o/s even though the scheme of compromise has been accepted by concerned banks. The farmers have raised concern with the district administration in this regard. Hence, the District Collector requested the concerned banks for:</p> <ul style="list-style-type: none"> ➤ Waiver of interest o/s of farmers (M/s. Thiru Arooran Sugars) ➤ Necessary update may be made in their CIBIL for enabling them to avail loans in future. <p>Commissioner, Department of Sugars, GoTN informed that similar issue was also there in Cuddalore district where the said mill is having their unit. This is creating problems for the farmers in both Thanjavur and Cuddalore district and wanted early action in this regard. Similar issue is also coming up with another company Sri Ambika Sugar Mills which is going for liquidation and Tharani Sugar Mills in Tiruvannamalai, Tenkasi and Villupuram.</p> <p>Finance Secretary expressed serious concern over this issue and requested a sub-committee be formed with concerned stakeholders for early resolution of the problems as it is a very sensitive issue.</p> | India/ICICI/Bank of Baroda |
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REGULAR AGENDA of the 174th SLBC Meeting:

The forum confirmed the minutes of the 173rd SLBC meeting held on 02.03.2023. Action Taken Report of 173RD SLBC meeting was placed in the forum.

ADDITIONAL TABLE AGENDA of the 174th SLBC Meeting

| Table Agenda | Deliberations | Action to be taken by |
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| <u>TABLE AGENDA No.01: ANNAL AMBEDKAR BUSINESS</u> | Commissioner DIC briefed the forum about the scheme, the guidelines/modalities for implementation of the scheme, which is first of its kind in the country. Requested | All Banks |

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| <p><u>CHAMPIONS SCHEME:</u> Convenor informed the forum about the new scheme called Annal Ambedkar Business Champions Scheme launched by Government of Tamil Nadu on 12th May 2023. Convenor requested the Member banks to go through the detailed guidelines and make active participation in the implementation of the scheme.</p> | <p>the Member Banks to go through the guidelines and make active participation in the scheme to achieve Rs.100 crore disbursement before Dec'23</p> | |
| <p><u>TABLE AGENDA No.02: GRAINS SCHEME</u> Convenor placed the above Table Agenda for presentation by Secretary, Agriculture Department.</p> | <p>Secretary, Agriculture Department gave a detailed power point presentation about the scheme and important documents required under the scheme. Finance Secretary wanted a sub-committee to be formed for GRAINS project to know the banker's requirement on MIS, Integration, data fields to be captured etc., so that the transition happens smoothly.</p> | <p>SLBC</p> |
| <p><u>TABLE AGENDA No.03: Establishing Rural Self Employment Training Institutes (RSETIs) in newly formed districts</u></p> | <p>The Convenor requested Indian Bank and Indian Overseas Bank, being the Lead Banks in the districts, to open RSETIs in the newly formed districts viz., Ranipet, Tirupattur, Kallakurichi, Chengalpattu, Tenkasi and Mayiladuthurai apart from Sivagangai at the earliest.</p> | <p>Indian Bank/IOB</p> |
| | <p>Secretary, TNUHDB requested major banks to participate in their schemes</p> | <p>All Banks/NABARD</p> |

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| | especially in city like Chennai where large number of projects are coming up. Finance Secretary requested all the banks to co-operate and come forward to lend for such projects. He also requested NABARD to speed up the process of computerization of PAACS at the earliest. | |
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Vote of Thanks:

Shri. Rajeswar Reddy, Field General Manager, Indian Bank delivered the Vote of Thanks.

AGENDA NO. 1

1.1 Confirmation of Proceedings of 174rd SLBC Meeting held on 06.06.2023 at Chennai.

The proceedings of 174th SLBC Meeting held on 06.06.2023 was circulated among all the members of SLBC. Since no comments have been received from any quarter, the same may please be confirmed.

1.2 Action Taken Report on the Major issues raised in the meeting

174th Meeting Agenda No: :

| POINT | ACTION TAKEN |
|--|---|
| <p>In the 174th meeting of SLBC it was decided to constitute the following sub-committees viz.,</p> <ol style="list-style-type: none"> 1. Technical sub-committee 2. Sub-Committee to look into the issues concerned with the farmers – M/s. Thiruarooran Sugars. 3. Sub-Committee on CIBIL issues. 4. Sub-Committee on GRAINS portal 5. Sub-Committee on Expanding and Deepening of Digital Payment | <ol style="list-style-type: none"> 1. The meeting of the Technical sub-committee was held on 07.08.2023. 2. The meeting of the Sub-Committee-M/s. Thiruarooran Sugars held on 03.08.2023 3. Sub-Committee on CIBIL issues – RBI has issued guidelines on Strengthening of customer service rendered by Credit Information Companies and Credit Institutions, and also directed the financial institutions to implement a Framework for compensation to customers for delayed updation/rectification of credit information. Banks were also advised in various forums to follow RBI guidelines on fair practices code for lenders. 4. Sub-Committee on GRAINS portal – The Sub committee is formed and the meeting will be held shortly 5. Sub-Committee on Expanding and Deepening of Digital Payment was held on 11th of September 2023. |

AGENDA NO. 2.

2.1 Target Vs Achievement Under Annual Credit Plan 2023-24 – Under Priority Sector

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

| Sr No | Sub-Sector | Annual Target | Disbursement Rs. In Crores | | | % of achievement as on 30.09.23 |
|-------|-----------------------|-----------------|----------------------------|------------------|--------------------|---------------------------------|
| | | | March 2024 | Mar 2023 | June 2023 | Sep 2023 |
| 1 | Agriculture & allied | 3,86,481 | 3,27,989.09 | 96,833.38 | 1,91,840.34 | 49.64 |
| 2 | MSME | 2,66,614 | 1,80,789.56 | 84,594.89 | 1,36,771.29 | 51.30 |
| 3 | Education | 3,177 | 1171.37 | 202.80 | 470.26 | 14.80 |
| 4 | Housing | 15,816 | 8784.18 | 1,465.69 | 2,991.42 | 18.91 |
| 5 | Export Credit | 1,765 | 912.74 | 562.88 | 1,100.85 | 62.37 |
| 6 | Renewable Energy | 621 | 194.53 | 12.44 | 289.25 | 46.58 |
| 7 | Social Infrastructure | 1228 | 292.81 | 41.88 | 69.34 | 5.65 |
| 8 | Others | 24,717 | 14343.67 | 3,927.74 | 9,373.37 | 37.92 |
| | Priority Total | 7,00,419 | 5,34,477.95 | 187641.70 | 3,42,906.12 | 48.96 |

2.2 CD Ratio:

| BANK | 31.03.2023 | | | 30.06.2023 | | | 30.09.2023 | | |
|------------------|------------------|------------------|---------------|------------------|-----------------|---------------|------------------|------------------|---------------|
| | Deposit | Advance | CD Ratio | Deposit | Advance | CD Ratio | Deposit | Advance | CD Ratio |
| IOB | 90402.32 | 63490.34 | 70.23 | 90242.8 | 63400.15 | 70.26 | 93559.31 | 69714.24 | 74.51 |
| BOB | 33471.7 | 46716.55 | 139.57 | 34367.71 | 47628.63 | 138.59 | 36283.84 | 52397.29 | 144.41 |
| BOI | 16235.69 | 21253.93 | 130.91 | 16383.16 | 21295.18 | 129.98 | 17318.92 | 23200.14 | 133.96 |
| BOM | 1583.76 | 8410.44 | 531.04 | 1871.33 | 8665.85 | 463.09 | 1931.63 | 8845.02 | 457.9 |
| CB | 94884.09 | 132736.9 | 139.89 | 95866.54 | 138048.53 | 144 | 97207.84 | 144383.41 | 148.53 |
| CBI | 12201.27 | 14901.59 | 122.13 | 12360.42 | 14676.21 | 118.74 | 12525.72 | 14697.51 | 117.34 |
| IB | 122964.96 | 107688.24 | 87.58 | 122754.35 | 109086.04 | 88.87 | 123521.3 | 113401.57 | 91.81 |
| PNB | 17447.85 | 37165.01 | 213.01 | 16634.1 | 38024.03 | 228.59 | 17391.05 | 35527.92 | 204.29 |
| PSB | 398.56 | 622.75 | 156.25 | 396.87 | 604.9 | 152.42 | 477.96 | 620.72 | 129.87 |
| UBI | 38320.09 | 45776.96 | 119.46 | 38012.86 | 45994.94 | 121 | 39029.32 | 47836.78 | 122.57 |
| UCO BANK | 5085.38 | 8331.82 | 163.84 | 5314.94 | 8488.07 | 159.7 | 5298.14 | 9237.5 | 174.35 |
| SBI | 215686.29 | 229151.29 | 106.24 | 219849.07 | 235429.77 | 107.09 | 224121.59 | 244511.44 | 109.1 |
| PSU TOTAL | 648681.96 | 716245.82 | 110.42 | 654054.15 | 731342.3 | 111.82 | 668666.62 | 764373.54 | 114.31 |
| AXIS BANK | 51377.42 | 77532.21 | 150.91 | 50293.28 | 76430.96 | 151.97 | 51718.88 | 79660.44 | 154.03 |
| BANDHAN | 3095.92 | 3365.25 | 108.7 | 2937.56 | 3473.27 | 118.24 | 2800.82 | 3484.77 | 124.42 |
| FEDERAL | 10214.51 | 23471.4 | 229.78 | 11058.7 | 24994.85 | 226.02 | 11313.01 | 26206.56 | 231.65 |
| HDFC BANK | 112499.74 | 153855.73 | 136.76 | 116016.9 | 159645.71 | 137.61 | 128848.42 | 219223.66 | 170.14 |
| ICICI BANK | 77422.06 | 71137.37 | 91.88 | 80690.9 | 73629.3 | 91.25 | 81776.61 | 78080.7 | 95.48 |
| IDBI BANK | 12798.52 | 14651.57 | 114.48 | 12742.59 | 14964.44 | 117.44 | 12749.39 | 14927.79 | 117.09 |
| INDUSIND | 15795.79 | 20448.71 | 129.46 | 15932.85 | 22335.59 | 140.19 | 18274.36 | 22335.7 | 122.22 |
| J & K BANK | 80.3 | 124.84 | 155.47 | 76.04 | 103.42 | 136.01 | 70.12 | 116.63 | 166.33 |
| K B | 4211.56 | 4285.8 | 101.76 | 4183.76 | 4353.27 | 104.05 | 4366.44 | 5503.76 | 126.05 |
| CSB BANK | 4274.48 | 6200.09 | 145.05 | 3917.9 | 5948.76 | 151.84 | 3917.9 | 6207.34 | 158.44 |
| CUB | 42055.03 | 29352.97 | 69.8 | 41968.5 | 28578.88 | 68.1 | 42631.68 | 29150.95 | 68.38 |
| DHANLAXM | 1420.22 | 1421.62 | 100.1 | 1439.34 | 1452.81 | 100.94 | 1514.84 | 1491.67 | 98.47 |
| IDFC BANK | 8858.57 | 19385.07 | 218.83 | 9543.51 | 20397.43 | 213.73 | 10572.19 | 22013.37 | 208.22 |
| KVB | 43259.16 | 29619.73 | 68.47 | 44915.83 | 31030.75 | 69.09 | 46349.55 | 32367.64 | 69.83 |

| | | | | | | | | | | | |
|------------------|------------------|------------------|-------------------|------------------|-------------------|------------------|------------------|------------------|---------------|-------------------|---------------|
| KOTAK | 14766.17 | 20825.45 | 141.03 | 14683.78 | 21384.01 | 145.63 | 16199.62 | 23107.24 | 142.64 | | |
| DBS | 0 | 0 | 0 | 14951.97 | 6477.32 | 43.32 | 14655.52 | 6688.12 | 45.64 | | |
| RBL BANK | 6788.86 | 3567.35 | 52.55 | 6516.01 | 4030.62 | 61.86 | 6522.82 | 4445.23 | 68.15 | | |
| SIB | 9376.53 | 14572.58 | 155.42 | 9815.17 | 15610.93 | 159.05 | 9819.48 | 15004.69 | 152.81 | | |
| T MB BANK | 34855.61 | 28418.53 | 81.53 | 35577.49 | 28801.08 | 80.95 | 35908.39 | 29562.54 | 82.33 | | |
| YES BANK | 7011.73 | 16957.16 | 241.84 | 6572.11 | 17711.47 | 269.49 | 7054.64 | 18867.83 | 267.45 | | |
| PVT TOTAL | 460162.18 | 539193.43 | 117.17 | 483834.19 | 561354.87 | 116.02 | 507064.68 | 638446.63 | 125.91 | | |
| TNGB | 13182.1 | 20478.83 | 155.35 | 13466.57 | 21689.91 | 161.06 | 13938.51 | 23138.43 | 166 | | |
| RRB | 13182.1 | 20478.83 | 155.35 | 13466.57 | 21689.91 | 161.06 | 13938.51 | 23138.43 | 166 | | |
| TNSC | 68559.33 | 58544.69 | 85.39 | 48230.21 | 49528.93 | 102.69 | 51855.2 | 46710.55 | 90.08 | | |
| CB | 68559.33 | 58544.69 | 85.39 | 48230.21 | 49528.93 | 102.69 | 51855.2 | 46710.55 | 90.08 | | |
| EQUITAS | | | | | | | | | | | |
| SFB | 7531.41 | 14384.26 | 190.99 | 8165.2 | 15419.56 | 188.84 | 8722.34 | 16123.35 | 184.85 | | |
| JANA SFB | 1620.12 | 2714.09 | 167.52 | 1472.38 | 2770.34 | 188.15 | 1596.43 | 2939.71 | 184.14 | | |
| SURYODAY | 1068.67 | 1201.86 | 112.46 | 1176.96 | 1244.85 | 105.77 | 1324.37 | 1361.85 | 102.83 | | |
| UJJIVAN | 2298.07 | 3732.37 | 162.41 | 2531 | 3879.95 | 153.3 | 2652.76 | 3963.38 | 149.41 | | |
| ESAF BANK | 514.47 | 3475.12 | 675.48 | 526.44 | 3567.23 | 677.61 | 634.65 | 3335.51 | 525.57 | | |
| FINCARE | 925.16 | 1573.98 | 170.13 | 893.17 | 1761.05 | 197.17 | 971.09 | 1817.85 | 187.2 | | |
| AU SFB | 125.97 | 85.26 | 67.68 | 164.47 | 83.11 | 50.53 | 187.09 | 83.36 | 44.56 | | |
| SFB Total | 14083.87 | 27166.94 | 192.89 | 14929.62 | 28726.09 | 192.41 | 16088.73 | 29628.01 | 184.14 | | |
| IIPPB | 285.69 | 0 | 0 | 319.27 | 0 | 0 | 351.19 | 0 | 0 | | |
| AIRTEL | 9.42 | 0 | 0 | 5.28 | 0 | 0 | 5.81 | 0 | 0 | | |
| P B TOTAL | 295.11 | 0 | 0 | 324.55 | 0 | 0 | 357 | 0 | 0 | | |
| TOTAL | 1204964.5 | 5 | 1361629.71 | 113 | 1214839.29 | 1392642.1 | 114.64 | 1257970.7 | 4 | 1502294.16 | 119.42 |

The top 3 and bottom 3 banks under CD ratio as on 30.09.2023 are given below:

| PSB | | Pvt. Bank | |
|----------------------------------|----------|----------------------------------|----------|
| BANK | CD Ratio | Bank | CD Ratio |
| TOP 3 Performing Banks | | TOP 3 Performing Banks | |
| BANK OF MAHARASHTRA | 457.90 | YES BANK | 267.45 |
| PUNJAB NATIONAL BANK | 204.29 | FEDERAL BANK | 231.65 |
| UCO BANK | 174.35 | IDFC FIRST BANK | 208.22 |
| PSB | | Pvt. Bank | |
| BANK | CD Ratio | Bank | CD Ratio |
| BOTTOM 3 Performing Banks | | BOTTOM 3 Performing Banks | |
| STATE BANK OF INDIA | 109.1 | CITY UNION BANK | 68.38 |
| INDIAN BANK | 91.81 | RBL BANK | 68.15 |
| INDIAN OVERSEAS BANK | 74.51 | DBS BANK INDIA (E-LVB) | 45.64 |

Financial Inclusion/Financial Literacy/Banking Infrastructure

2.3 Banking Network in Tamil Nadu:

As at the end of September 2023, the total number of Bank Branches in Tamil Nadu increased from 12,953 in June 2023 to 13,256 in September 2023. Group wise spread of Bank branches in Tamil Nadu as of June 2023 and Sep 2023 is given below:

| Name of the Group | June 2023 | Sep 2023 | Variation |
|----------------------|--------------|--------------|------------|
| State Bank Group | 1279 | 1279 | 0 |
| Nationalised Banks | 5038 | 5033 | -5 |
| Private Sector Banks | 4147 | 4441 | 294 |
| RRBs | 656 | 656 | 0 |
| DCCB | 969 | 976 | 7 |
| Small Finance Banks | 829 | 836 | 7 |
| Payment Banks | 35 | 35 | 0 |
| TOTAL | 12953 | 13256 | 303 |

2.4 Operations of Business Correspondents (BCs):

As of 30.09.2023, there are 88,227 no. of Business Correspondents in the State of Tamil Nadu. The bank sector wise information regarding Business Correspondents as of Sep 2023 is given below

| Bank Type | Total BC Outlet | | | Out of which, Fixed Point BC | No. of Other BCs Out of Total BCs |
|--------------|-----------------|--------------|--------------|------------------------------|-----------------------------------|
| | Mar 2023 | June 2023 | Sep 2023 | | |
| PSU | 11938 | 11272 | 14581 | 6564 | 8017 |
| PVT | 41287 | 44414 | 48353 | 1554 | 46799 |
| RRB | 832 | 862 | 804 | 0 | 804 |
| SFB | 390 | 390 | 510 | 510 | 0 |
| TOTAL | 54447 | 56938 | 64248 | 8628 | 55620 |

2.5 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY):

As of 30.09.2023, 1,41,88,538 number of accounts have been opened under PMJDY and total deposit in these accounts is Rs. 4,504.14 Crore. Out of total PMJDY accounts as on 30.09.2023, Rupay Card issued in 1,05,23,498 accounts. The performance regarding opening of PMJDY accounts as of 30.09.2023 (FY 2022-23) is given below:

| No. of PMJDY accounts opened in FY 2023-24 | | |
|--|-----------------|-----------------|
| Upto 31.03.2023 | Upto 30.06.2023 | Upto 30.09.2023 |
| 1,31,70,039 | 1,32,36,337 | 1,41,88,538 |

2.6 Financial Literacy Centres (FLC):

Financial Literacy Centres are the building blocks or the basic units that initiate the financial literacy activities at the ground level and banks should provide the minimum basic infrastructure and strengthen the existing FLC Eco-system. The Financial Literacy Counsellor/ Director heading the Financial Literacy Centre is the key stakeholder in driving the financial literacy initiatives at the ground level. At present, posts of 17 FLC Counsellors are lying vacant as detailed below

| S.No | District | Sponsor Bank | FLC Status |
|------|----------------|--------------|------------|
| 1 | The Nilgiris | Canara Bank | Vacant |
| 2 | Cuddalore | Indian Bank | Vacant |
| 3 | Cuddalore | Indian Bank | Vacant |
| 4 | Ranipet | Indian Bank | Vacant |
| 5 | Kallakuruchi | Indian Bank | Vacant |
| 6 | Thoothukudi | Indian Bank | Vacant |
| 7 | Tiruchirapalli | Indian Bank | Vacant |
| 8 | Thanjavur | Indian Bank | Vacant |

| | | | |
|----|----------------|-------------|-------------------------|
| 9 | Ariyalur | Indian Bank | Vacant |
| 10 | Tiruppur | Indian Bank | Vacant |
| 11 | Tiruvannamalai | Indian Bank | Vacant |
| 12 | Coimbatore | Indian Bank | Vacant |
| 13 | Villupuram | Indian Bank | Vacant |
| 14 | Pudukottai | IOB | Under selection process |
| 15 | Ramanathapuram | IOB | Under selection process |
| 16 | Sivaganga | IOB | Under selection process |
| 17 | Virudhunagar | IOB | Under selection process |

RBI has sent several reminders to the sponsor banks of respective FLCs viz. Indian Bank, Canara Bank and IOB advising them to fill up the vacancies.

2.7 Centre for Financial Literacy (CFL) Project:

Reserve Bank of India has set up 65 CFLs through Dhan foundation (NGO) across the State and all the 65 CFLs had already been operationalized since 1st December 2021.

AGENDA NO. 3.

Financing to Self Help Groups (SHGs)

The Tamil Nadu Corporation for Development of Women has set the credit disbursement target of Rs.30,000 crores for the Year 2023-24. As against the target of Rs.30,000 crores, banks have achieved Rs. 17,469.74 crores up to second Quarter of FY 2023-24. We give below the details:

(Rs. In Crores)

| Sl. No. | Particulars | Target | Achievement | | | % of achievement as on 30.09.2023 |
|---------|---------------|--------|-------------|------------|------------|-----------------------------------|
| | | | 31.03.2023 | 30.06.2023 | 30.09.2023 | % |
| 1 | SHG-BLP | 30,000 | 25,642.01 | 5,644.53 | 17,469.74 | 58.23% |
| 2 | PLF-Bulk Loan | 400 | 1,163.55 | 195.65 | 413.85 | 103.46% |

SLBC congratulates the member banks for achieving the proportionate target under SHG-BLP up to 30.09.2023 & PLF-Bulk loan target for FY 2023-24.

The Bank-wise/District-wise targets and achievements under SHG- BLP for the year 2023-24 is provided as per TNSRLM in the annexure.

SHG-BLP: (30.09.2023)

Based on Disbursement

| PSB | | Pvt. Bank | |
|---------------------------|----------|---------------------------|----------|
| TOP 3 Performing Banks | | TOP 3 Performing Banks | |
| BANK | Rs in Cr | BANK | Rs in Cr |
| Indian Bank | 2381.58 | IDFC | 3110.53 |
| Canara Bank | 837.12 | HDFC Bank | 1596.32 |
| Indian Overseas Bank | 520.76 | ICICI Bank | 1076.93 |
| PSB | | Pvt. Bank | |
| BOTTOM 3 Performing Banks | | BOTTOM 3 Performing Banks | |
| BANK | Rs in Cr | BANK | Rs in Cr |
| UCO Bank | 30.89 | South Indian Bank | 0.20 |
| Bank of Maharashtra | 2.62 | DBS (Lakshmi Vilas Bank) | 0.11 |
| Punjab and Sindh Bank | 0.45 | Karnataka Bank | 0.00 |

* IDFC Bank has confirmed to us that they have zero exposure under SHG.

| TOP 3 Performing Districts | | BOTTOM 3 Performing Districts | |
|----------------------------|----------|-------------------------------|----------|
| | Rs in Cr | DISTRICT | Rs in Cr |
| Tiruvannamalai | 1,000.41 | Tirupathur | 235.35 |
| Thanjavur | 985.26 | Karur | 222.91 |
| Salem | 765.90 | Perambalur | 206.08 |

Based on % of Achievement to Target

| PSB | | Pvt. Bank | |
|----------------------------------|----|----------------------------------|-----|
| TOP 3 Performing Banks | | TOP 3 Performing Banks | |
| BANK | % | BANK | % |
| Indian Bank | 47 | IDFC | 176 |
| Canara Bank | 42 | Axis Bank | 125 |
| Bank of Maharashtra | 42 | Catholic Syrian Bank | 96 |
| PSB | | Pvt. Bank | |
| BOTTOM 3 Performing Banks | | BOTTOM 3 Performing Banks | |
| BANK | % | BANK | % |
| Indian Overseas Bank | 28 | South Indian Bank | 3 |
| Union Bank of India | 26 | DBS (Lakshmi Vilas Bank) | 0 |
| Punjab and Sindh Bank | 5 | Karnataka Bank | 0 |

| TOP 3 Performing Districts | | BOTTOM 3 Performing Districts | |
|-----------------------------------|----|--------------------------------------|----|
| DISTRICT | % | DISTRICT | % |
| Dharmapuri | 89 | Chengalpattu | 44 |
| Krishnagiri | 78 | Pudukkottai | 43 |
| Erode | 74 | Tiruvallur | 31 |

| PLF BULK LOAN | | | |
|----------------|--|---------------|---------------|
| (Rs. in Crore) | | | |
| Sl. No | Name of the Bank | Jun-23 | Sep-23 |
| I | Nationalised Banks | | |
| 1 | Bank of Baroda | 0.00 | 0.20 |
| 2 | Bank of India | 4.38 | 0.49 |
| 3 | Bank of Maharashtra | 0.00 | 0.00 |
| 4 | Canara Bank | 17.20 | 22.86 |
| 5 | Central Bank of India | 0.00 | 0.00 |
| 6 | Indian Bank | 76.69 | 111.67 |
| 7 | Indian Overseas Bank | 16.42 | 98.69 |
| 8 | Punjab and Sindh Bank | 0.00 | 0.00 |
| 9 | Punjab National Bank | 0.00 | 2.37 |
| 10 | State Bank of India | 67.88 | 156.42 |
| 11 | UCO Bank | 0.00 | 0.00 |
| 12 | Union Bank of India | 1.70 | 0.25 |
| | Sub Total | 184.27 | 392.95 |
| II | Private Sector Banks | | |
| 1 | Axis Bank | 0.00 | 0.00 |
| 2 | Catholic Syrian Bank | 0.00 | 0.00 |
| 3 | City Union Bank | 0.00 | 0.00 |
| 4 | Dhanalaksahmi Bank | 0.00 | 0.00 |
| 5 | Federal Bank | 0.00 | 0.00 |
| 6 | HDFC Bank | 0.00 | 0.00 |
| 7 | ICICI Bank | 0.00 | 0.00 |
| 8 | IDBI Bank | 0.00 | 0.00 |
| 9 | IDFC | 0.00 | 0.00 |
| 10 | Karnataka Bank | 0.00 | 0.00 |
| 11 | Karur Vysya Bank | 0.00 | 0.00 |
| 12 | Lakshmi Vilas Bank | 0.00 | 0.00 |
| 13 | RBL Bank | 0.00 | 0.00 |
| 14 | South Indian Bank | 0.00 | 0.00 |
| 15 | Tamilnadu Mercantile Bank | 0.00 | 0.00 |
| 16 | Yes Bank | 0.00 | 0.00 |
| | Sub Total | 0.00 | 0.00 |
| III | Regional Rural Bank | | |
| 1 | Tamilnadu Grama Bank | 1.75 | 0.00 |
| | Sub Total | 1.75 | 0.00 |
| IV | Co-operative Bank | | |
| 1 | DCCB | 4.34 | 9.38 |
| 2 | PACCS | 5.29 | 11.53 |
| 3 | UCB | 0.00 | 0.00 |
| 4 | UCCS | 0.00 | 0.00 |
| 5 | LAMPS | 0.00 | 0.00 |
| 6 | Repco Bank | 0.00 | 0.00 |
| 7 | Nicholson Bank | 0.00 | 0.00 |
| | Sub Total | 9.63 | 20.91 |
| V | Others (Specify if any) | | |
| 1 | Tamilnadu Industrial co operative Bank | 0.00 | 0.00 |
| 2 | ESAF | 0.00 | 0.00 |
| 3 | Ujivan | 0.00 | 0.00 |
| 4 | Bandhan Bank | 0.00 | 0.00 |
| 5 | Suryodaya | 0.00 | 0.00 |
| 6 | Equitas Bank | 0.00 | 0.00 |
| | Sub Total | 0.00 | 0.00 |
| | Grand Total | 195.65 | 413.85 |

| SHG BLP - PLF Bulk Loan for the year 2023-24 (As on- 30.09.2023) | | | | | | |
|--|----------------------|---------------|---------------|-------------|------------------|-------------------------------------|
| Sl. No | Name of the district | (Rs.in Crore) | | | | |
| | | Target | | Total | | % of achievement in terms of amount |
| | | No of PLF | Amount | No. of SHGs | Amount Disbursed | |
| 1 | Ariyalur | 6 | 6.00 | 2 | 0.77 | 12.88 |
| 2 | Chengalpattu | 10 | 10.00 | 3 | 1.84 | 18.38 |
| 3 | Chennai | 0 | 0.00 | 39 | 24.99 | 0.00 |
| 4 | Coimbatore | 12 | 12.00 | 15 | 8.00 | 66.63 |
| 5 | Cuddalore | 14 | 14.00 | 88 | 53.57 | 382.63 |
| 6 | Dharmapuri | 12 | 12.00 | 0 | 0.00 | 0.00 |
| 7 | Dindigul | 14 | 14.00 | 6 | 2.29 | 16.36 |
| 8 | Erode | 14 | 14.00 | 5 | 1.48 | 10.54 |
| 9 | Kallakurichi | 10 | 10.00 | 56 | 54.76 | 547.60 |
| 10 | Kancheepuram | 5 | 5.00 | 9 | 4.50 | 89.94 |
| 11 | Kanniyakumari | 9 | 9.00 | 11 | 5.09 | 56.50 |
| 12 | Karur | 8 | 8.00 | 0 | 0.00 | 0.00 |
| 13 | Krishnagiri | 12 | 12.00 | 1 | 0.21 | 1.75 |
| 14 | Madurai | 13 | 13.00 | 61 | 0.21 | 1.59 |
| 15 | Mayiladuthurai | 5 | 5.00 | 3 | 1.51 | 30.20 |
| 16 | Nagapattinam | 6 | 6.00 | 2 | 0.88 | 14.67 |
| 17 | Namakkal | 15 | 15.00 | 22 | 10.41 | 69.39 |
| 18 | Perambalur | 5 | 5.00 | 0 | 0.00 | 0.00 |
| 19 | Pudukkottai | 13 | 13.00 | 33 | 14.13 | 108.71 |
| 20 | Ramanathapuram | 11 | 11.00 | 0 | 0.00 | 0.00 |
| 21 | Ranipet | 7 | 7.00 | 2 | 1.49 | 21.27 |
| 22 | Salem | 20 | 20.00 | 38 | 17.70 | 88.50 |
| 23 | Sivagangai | 12 | 12.00 | 31 | 15.80 | 131.67 |
| 24 | Tenkasi | 10 | 10.00 | 36 | 16.77 | 167.65 |
| 25 | Thanjavur | 14 | 14.00 | 30 | 13.96 | 99.71 |
| 26 | The Nilgiris | 4 | 4.00 | 4 | 0.97 | 24.25 |
| 27 | Theni | 8 | 8.00 | 6 | 2.93 | 36.61 |
| 28 | Thoothukkudi | 12 | 12.00 | 18 | 14.42 | 120.21 |
| 29 | Tiruchirappalli | 16 | 16.00 | 12 | 7.62 | 47.60 |
| 30 | Tirunelveli | 9 | 9.00 | 46 | 24.75 | 274.96 |
| 31 | Tirupathur | 6 | 6.00 | 1 | 0.40 | 6.67 |
| 31 | Tiruppur | 13 | 13.00 | 2 | 0.62 | 4.75 |
| 33 | Tiruvallur | 14 | 14.00 | 53 | 30.00 | 214.29 |
| 34 | Tiruvannamalai | 18 | 18.00 | 42 | 19.37 | 107.60 |
| 35 | Tiruvavarur | 10 | 10.00 | 8 | 4.33 | 43.30 |
| 36 | Vellore | 9 | 9.00 | 4 | 1.30 | 14.44 |
| 37 | Vilupuram | 13 | 13.00 | 67 | 42.84 | 329.51 |
| 38 | Virudhunagar | 11 | 11.00 | 21 | 13.99 | 127.15 |
| | Grand Total | 400 | 400.00 | 777 | 413.85 | 103.46 |

AGENDA NO. 4.**Tamil Nadu – DAY – NULM:**

TNULM has set an annual credit disbursement target of Rs.10,000 crores for the Year 2023-24. As against the annual target of Rs.10,000 crores, banks have achieved Rs. 6501.90 crore upto 30.09.2023. The Bank-wise / District Wise details of performance under SHG bank linkage as per NULM data is provided in the Annexure.

| PSB | | Pvt. Bank | |
|----------------------------------|--------------|---|--------------|
| TOP 3 Performing Banks | | TOP 3 Performing Banks | |
| BANK | Disbursement | BANK | Disbursement |
| Indian Bank | 738.60 | IDFC Bank | 1818.44 |
| Canara Bank | 208.66 | HDFC Bank | 590.55 |
| Indian Overseas Bank | 119.93 | ICICI Bank | 483.57 |
| PSB | | Pvt. Bank | |
| BOTTOM 3 Performing Banks | | BOTTOM 3 Performing Banks | |
| BANK | Disbursement | BANK | Disbursement |
| Bank of Maharashtra | 1.64 | Yes Bank | 4.00 |
| UCO Bank | 1.64 | City Union Bank | 0.04 |
| Punjab and Sindh Bank | 0.00 | CSB, TMB, KVB, SIB, DBS and Dhanalakshmi Bank | 0.00 |

* IDFC Bank has confirmed to us that they have zero exposure under SHG.

| TOP 3 Performing Districts | | BOTTOM 3 Performing Districts | |
|-----------------------------------|--------------|--------------------------------------|--------------|
| DISTRICT | Disbursement | DISTRICT | Disbursement |
| Chennai | 593.68 | Ariyalur | 66.79 |
| Thanjavur | 390.85 | Perambalur | 65.59 |
| Erode | 349.97 | Kallakurichi | 39.51 |

| TOP 3 Performing Districts | | BOTTOM 3 Performing Districts | |
|-----------------------------------|----------------------------|--------------------------------------|----------------------------|
| DISTRICT | % of Achievement of Target | DISTRICT | % of Achievement of Target |
| Dharmapuri | 108% | Krishnagiri | 47% |
| Erode | 94% | Coimbatore | 42% |
| Tiruppur | 87% | Chengalpattu | 20% |

34 districts out of 38 districts have achieved pro rate target (greater than 50%). Chengalpattu district is yet to take off.

| Tamil Nadu Urban Livelihoods Mission | | | | | | | |
|--|--|--------------|-----------------|-----------------|-----------------|-------------------|-----------------|
| TNULM - Bank Wise Achievement Details As on 30.09.2023 | | | | | | | |
| S.No. | Bank Name | MaThi | | Non MaThi | | Total Achievement | |
| | | No. of SHG | Amount (Rs.Cr.) | No. of SHG | Amount (Rs.Cr.) | No. of SHG | Amount (Rs.Cr.) |
| I | Nationalised Banks | | | | | | |
| 1 | Indian Bank | 3677 | 292.39 | 6978 | 446.21 | 10655 | 738.60 |
| 2 | Canara Bank | 1071 | 82.05 | 1894 | 126.61 | 2965 | 208.66 |
| 3 | Indian Overseas Bank | 895 | 55.12 | 648 | 64.82 | 1543 | 119.93 |
| 4 | Union Bank of India | 390 | 26.06 | 212 | 12.44 | 602 | 38.50 |
| 5 | State Bank of India | 1027 | 67.51 | 411 | 19.71 | 1438 | 87.22 |
| 6 | Bank of Baroda | 277 | 17.15 | 132 | 6.71 | 409 | 23.85 |
| 7 | Bank of India | 121 | 7.74 | 218 | 8.18 | 339 | 15.92 |
| 8 | Central Bank of India | 107 | 6.66 | 2 | 0.26 | 109 | 6.92 |
| 9 | Punjab National Bank | 128 | 6.92 | 68 | 3.11 | 196 | 10.04 |
| 10 | Bank of Maharashtra | 52 | 1.64 | 0 | 0.00 | 52 | 1.64 |
| 11 | UCO Bank | 24 | 1.48 | 7 | 0.16 | 31 | 1.64 |
| 12 | Punjab and Sindh Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| II | Private Sector Banks | | | | | | |
| 13 | IDFC Bank | 1 | 0.01 | 36259 | 1818.43 | 36260 | 1818.44 |
| 14 | HDFC Bank | 2553 | 140.27 | 8469 | 450.29 | 11022 | 590.55 |
| 15 | ICICI Bank | 2486 | 139.38 | 5868 | 344.18 | 8354 | 483.57 |
| 16 | Axis Bank | 0 | 0.00 | 3477 | 135.46 | 3477 | 135.46 |
| 17 | RBL Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 18 | IDBI Bank | 3 | 0.24 | 983 | 28.27 | 986 | 28.51 |
| 19 | Federal Bank | 0 | 0.00 | 60 | 4.80 | 60 | 4.80 |
| 20 | Yes Bank | 0 | 0.00 | 131 | 4.00 | 131 | 4.00 |
| 21 | City Union Bank | 1 | 0.04 | 0 | 0.00 | 1 | 0.04 |
| 22 | Catholic Syrian Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 23 | Tamilnadu Mercantile Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 24 | Dhanalaksahmi Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 25 | Karur Vysya Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 26 | Lakshmi Vilas Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 27 | South Indian Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| III | Regional Rural Bank | | | | | | |
| 28 | Tamilnadu Grama Bank | 199 | 11.01 | 755 | 43.51 | 954 | 54.52 |
| IV | Co-operative Bank | | | | | | |
| 29 | DCCB | 5241 | 305.36 | 949 | 64.54 | 6190 | 369.90 |
| 30 | PACCS | 1516 | 104.49 | 790 | 66.26 | 2306 | 170.75 |
| 31 | UCB | 172 | 9.28 | 26 | 1.27 | 198 | 10.55 |
| 32 | UCCS | 20 | 1.07 | 15 | 1.55 | 35 | 2.62 |
| 33 | Tamilnadu Industrial co operative Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| V | Small Finance Bank | | | | | | |
| 34 | Equitas Bank | 0 | 0.00 | 10196 | 573.74 | 10196 | 573.74 |
| 35 | Ujiv an SFB | 0 | 0.00 | 6438 | 312.44 | 6438 | 312.44 |
| 36 | ESAF | 0 | 0.00 | 6537 | 268.64 | 6537 | 268.64 |
| 37 | Repco Bank | 58 | 2.94 | 3775 | 127.82 | 3833 | 130.76 |
| 38 | Suryodaya SFB | 0 | 0.00 | 1360 | 72.07 | 1360 | 72.07 |
| 39 | Bandhan Bank | 0 | 0.00 | 2008 | 93.04 | 2008 | 93.04 |
| 40 | Other Banks | 0 | 0.00 | 2337 | 124.59 | 2337 | 124.59 |
| Grand Total | | 20019 | 1278.79 | 98666.00 | 5223.11 | 121022 | 6501.90 |

| Tamil Nadu Urban Livelihoods Mission | | | | | | |
|--|-----------------|----------------|-----------------|------------------------------|-----------------|--------------------------------------|
| TNULM - District Wise Achievement Details (MaThi&Non-MaThi) As on 30.09.2023 | | | | | | |
| S.No. | Bank Name | Target 2023-24 | | Achievement as on 30.09.2023 | | % of Achievement Financial (Overall) |
| | | No. of SHG | Amount (Rs.Cr.) | No. of SHG | Amount (Rs.Cr.) | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1 | Dharmapuri | 3275 | 164.00 | 1938 | 177.49 | 108 |
| 2 | Erode | 7460 | 372.00 | 5814 | 349.97 | 94 |
| 3 | Tiruppur | 4560 | 224.01 | 3924 | 194.22 | 87 |
| 4 | Tiruvannamalai | 5775 | 291.01 | 5129 | 247.08 | 85 |
| 5 | Karur | 2400 | 120.00 | 1977 | 100.93 | 84 |
| 6 | Tenkasi | 3895 | 195.00 | 4485 | 163.01 | 84 |
| 7 | Tiruv arur | 4655 | 236.00 | 3455 | 196.99 | 83 |
| 8 | Thanjavur | 9235 | 470.00 | 7118 | 390.85 | 83 |
| 9 | Kancheepuram | 3090 | 153.01 | 2404 | 123.99 | 81 |
| 10 | Mayiladuthurai | 3040 | 154.00 | 1813 | 121.34 | 79 |
| 11 | Namakkal | 4535 | 225.01 | 3029 | 174.68 | 78 |
| 12 | Virudhunagar | 4460 | 223.00 | 2973 | 169.84 | 76 |
| 13 | Madurai | 5595 | 274.00 | 3707 | 201.17 | 73 |
| 14 | Theni | 4920 | 247.00 | 3235 | 179.45 | 73 |
| 15 | Thoothukkudi | 5040 | 247.00 | 4444 | 179.07 | 72 |
| 16 | The Nilgiris | 2755 | 136.00 | 1840 | 97.20 | 71 |
| 17 | Tiruchirappalli | 7430 | 373.00 | 4031 | 262.26 | 70 |
| 18 | Dindigul | 5285 | 265.01 | 3767 | 185.54 | 70 |
| 19 | Perambalur | 1965 | 98.00 | 1665 | 65.59 | 67 |
| 20 | Ranipet | 4740 | 238.00 | 3074 | 157.07 | 66 |
| 21 | Salem | 6050 | 294.01 | 4757 | 191.56 | 65 |
| 22 | Ramanathapuram | 3195 | 161.00 | 1833 | 103.73 | 64 |
| 23 | Sivagangai | 4565 | 224.00 | 3182 | 137.83 | 62 |
| 24 | Ariyalur | 2150 | 109.00 | 1503 | 66.79 | 61 |
| 25 | Pudukkottai | 5165 | 258.00 | 2519 | 154.96 | 60 |
| 26 | Kanniyakumari | 6370 | 311.01 | 2665 | 185.44 | 60 |
| 27 | Nagapattinam | 3165 | 160.01 | 1434 | 93.92 | 59 |
| 28 | Kallakurichi | 1390 | 69.00 | 970 | 39.51 | 57 |
| 29 | Vilupuram | 4970 | 253.00 | 2138 | 144.26 | 57 |
| 30 | Tiruvallur | 6160 | 291.00 | 2212 | 165.07 | 57 |
| 31 | Cuddalore | 7520 | 378.01 | 3844 | 207.44 | 55 |
| 32 | Chennai | 22600 | 1119.11 | 11911 | 593.68 | 53 |
| 33 | Tirunelveli | 4570 | 225.00 | 3319 | 115.81 | 51 |
| 34 | Tirupathur | 3545 | 178.00 | 1365 | 90.11 | 51 |
| 35 | Vellore | 3615 | 178.00 | 1410 | 85.62 | 48 |
| 36 | Krishnagiri | 4600 | 233.00 | 1713 | 108.51 | 47 |
| 37 | Coimbatore | 9900 | 498.01 | 3473 | 207.92 | 42 |
| 38 | Chengalpattu | 7140 | 356.00 | 952 | 72.00 | 20 |
| Grand Total | | 200780 | 10000.00 | 121022 | 6501.90 | 65 |

AGENDA NO. 5.

MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) SECTOR:

We give below the disbursements under MSME

(Rs. In Crores)

| | Target 2023-24 | March 2023 | June 2023 | September 2023 |
|------|----------------|------------|-----------|----------------|
| MSME | 266,614 | 180,309.74 | 97,426.66 | 136,771.29 |

Credit flow to MSME Sector from April 2023 to September 2023 stands at Rs.136771.29 crores as against the target of Rs. 2,66,614.38 crores for FY 2023-24, thus achieving 51.3% of annual target.

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 September 2023 share of Micro sector stands at Rs.52716.96 Crores (38.54%). 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.

| TOP 3 Performing Banks - Disbursements | | TOP 3 Performing Banks | |
|--|------------|---------------------------|------------|
| PSB | | Pvt. Bank | |
| BANK | Total (Cr) | BANK | Total (Cr) |
| Indian Bank | 15999.82 | HDFC Bank | 20003.63 |
| State Bank of India | 14056.30 | Axis Bank | 13643.92 |
| Canara Bank | 7635.20 | ICICI Bank | 13363.92 |
| BOTTOM 3 Performing Banks | | BOTTOM 3 Performing Banks | |
| PSB | | Pvt. Bank | |
| BANK | Total (Cr) | BANK | Total (Cr) |
| UCO Bank | 777.82 | Bandhan Bank | 70.63 |
| Bank of Maharashtra | 461.55 | J & K Bank | 21.24 |
| Punjab and Sind Bank | 45.63 | Dhanalaxmi Bank | 0.12 |

| DISTRICT | Total (Cr) | DISTRICT | Total (Cr) |
|----------------------------|------------|-------------------------------|------------|
| TOP 3 Performing Districts | | BOTTOM 3 Performing Districts | |
| Chennai | 47613.72 | The Nilgiris | 244.29 |
| Coimbatore | 17338.16 | Nagapattinam | 221.62 |
| Tiruppur | 10899.24 | Ariyalur | 199.36 |

The details of percentage of achievement to target both district-wise and bank-wise are given in the annexure.

| TAMIL NADU | | | | | | | | | |
|---|----------------------------|--|-----------------|--|-----------------|---|-----------------|------------------|------------------|
| BANK WISE TOTAL ACP - MSME Disbursement AS ON 30.9.2023 | | | | | | | | | |
| No. In Actual and Amount In Crore | | | | | | | | | |
| Sr. No. | Name of Bank | Micro Enterprises (Manufacturing + Service) (Including Khadi & Village Industries) | | Small Enterprises (Manufacturing + Service) | | Medium Enterprises (Manufacturing + Service) | | Total MSMEs (PS) | |
| | | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt |
| PUBLIC BANK | | | | | | | | | |
| 1 | INDIAN BANK | 223882 | 5378.01 | 52270 | 8543.91 | 1931 | 2077.90 | 278083 | 15999.82 |
| 2 | STATE BANK OF INDIA | 20919 | 5549.01 | 3415 | 5197.09 | 635 | 3280.52 | 25029 | 14056.30 |
| 3 | CANARA BANK | 50862 | 3358.67 | 2661 | 2945.62 | 270 | 1213.08 | 58061 | 7635.20 |
| 4 | UNION BANK OF INDIA | 42202 | 1976.30 | 1567 | 1786.95 | 215 | 934.42 | 43984 | 4697.67 |
| 5 | INDIAN OVERSEAS BANK | 239229 | 2109.95 | 785 | 416.14 | 126 | 193.30 | 240140 | 2719.39 |
| 6 | BANK OF BARODA | 10846 | 1410.78 | 449 | 648.30 | 153 | 448.05 | 11448 | 2507.13 |
| 7 | PUNJAB NATIONAL BANK | 5770 | 661.42 | 4467 | 1459.84 | 203 | 187.40 | 10440 | 2308.66 |
| 8 | BANK OF INDIA | 16226 | 1152.32 | 850 | 935.55 | 97 | 212.60 | 17173 | 2300.47 |
| 9 | CENTRAL BANK OF INDIA | 6925 | 510.09 | 653 | 442.52 | 20 | 72.40 | 7648 | 1095.26 |
| 10 | UCO BANK | 21754 | 555.88 | 167 | 212.85 | 1 | 9.09 | 21922 | 777.82 |
| 11 | BANK OF MAHARASHTRA | 2498 | 381.52 | 129 | 56.04 | 9 | 23.99 | 2636 | 461.55 |
| 12 | PUNJAB AND SIND BANK | 347 | 21.82 | 12 | 21.94 | 3 | 1.87 | 362 | 45.63 |
| | Sub Total | 641460 | 23065.77 | 67425 | 22666.75 | 3663 | 8654.62 | 716926 | 54604.90 |
| PRIVATE BANKS | | | | | | | | | |
| 13 | HDFC BANK | 12030 | 5239.09 | 6447 | 6442.33 | 5282 | 8322.21 | 23759 | 20003.63 |
| 14 | AXIS BANK | 7152 | 3935.49 | 3099 | 5230.45 | 783 | 4477.98 | 11034 | 13643.92 |
| 15 | ICICI BANK | 8108 | 4833.35 | 4193 | 6008.74 | 977 | 2521.83 | 13278 | 13363.92 |
| 16 | TAMILNAD MERCANTILE BANK | 27268 | 5830.48 | 1767 | 2028.28 | 474 | 692.81 | 29509 | 8551.57 |
| 17 | YES BANK | 2778 | 1393.82 | 2440 | 2282.39 | 1417 | 2312.91 | 6635 | 5989.12 |
| 18 | INDUSIND BANK | 17662 | 1373.02 | 1544 | 1980.31 | 894 | 1794.92 | 20100 | 5148.25 |
| 19 | FEDERAL BANK | 3290 | 1323.66 | 1002 | 1352.11 | 241 | 1110.15 | 4533 | 3785.92 |
| 20 | KOTAK MAHINDRA BANK | 4681 | 1199.89 | 1843 | 1442.76 | 639 | 1050.55 | 7163 | 3693.20 |
| 21 | IDFC FIRST BANK | 4017 | 541.18 | 831 | 526.53 | 106 | 65.45 | 4954 | 1133.16 |
| 22 | IDBI BANK | 3562 | 368.21 | 311 | 361.59 | 46 | 193.03 | 3919 | 922.83 |
| 23 | DBS BANK INDIA (E-LVB) | 601 | 236.67 | 735 | 401.64 | 427 | 219.62 | 1763 | 857.93 |
| 24 | CITY UNION BANK | 764 | 357.17 | 367 | 289.24 | 40 | 165.37 | 1171 | 811.78 |
| 25 | KARUR VYSYA BANK | 1434 | 303.33 | 918 | 287.88 | 800 | 56.48 | 3152 | 647.69 |
| 26 | KARNATAKA BANK | 190 | 41.21 | 97 | 224.51 | 32 | 143.38 | 319 | 409.10 |
| 27 | RBL BANK | 47 | 49.41 | 34 | 73.33 | 14 | 91.73 | 95 | 214.47 |
| 28 | SOUTH INDIAN BANK | 35 | 13.46 | 33 | 42.93 | 15 | 48.12 | 83 | 104.51 |
| 29 | CSB BANK LIMITED | 21 | 11.62 | 12 | 25.31 | 12 | 59.71 | 45 | 96.64 |
| 30 | BANDHAN BANK | 4745 | 45.74 | 12 | 9.24 | 3 | 15.65 | 4760 | 70.63 |
| 31 | J & K BANK | 81 | 20.62 | 4 | 0.62 | 0 | 0.00 | 85 | 21.24 |
| 32 | DHANLAXMI BANK | 2 | 0.12 | 0 | 0.00 | 0 | 0.00 | 2 | 0.12 |
| | Sub Total | 98468 | 27117.54 | 25689 | 29010.19 | 12202 | 23341.90 | 136359 | 79469.63 |
| REGIONAL RURAL BANKS | | | | | | | | | |
| 33 | TAMILNADU GRAMA BANK | 109143 | 889.42 | 0 | 0.00 | 0 | 0.00 | 109143 | 889.42 |
| | Sub Total | 109143 | 889.42 | 0 | 0.00 | 0 | 0.00 | 109143 | 889.42 |
| COOPERATIVE BANK | | | | | | | | | |
| 34 | TAMILNADU STATE APEX CO-OP | 1200 | 4.67 | 543 | 2.05 | 508 | 1.59 | 5879 | 30.21 |
| | Sub Total | 1200 | 4.67 | 543 | 2.05 | 508 | 1.59 | 5879 | 30.21 |
| Small Financial Bank | | | | | | | | | |
| 35 | EQUITAS SMALL FIN. BANK | 15705 | 1166.57 | 830 | 67.39 | 186 | 11.81 | 16721 | 1245.77 |
| 36 | JANA SMALL FIN. BANK | 709 | 164.18 | 54 | 51.44 | 12 | 4.47 | 775 | 220.09 |
| 37 | SURYODAY SMALL FIN. BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 38 | UJJIVAN SMALL FIN. BANK | 21852 | 129.36 | 1 | 0.40 | 0 | 0.00 | 21853 | 129.76 |
| 39 | ESAF SMALL FIN. BANK | 19059 | 121.13 | 0 | 0.00 | 0 | 0.00 | 19059 | 121.13 |
| 40 | FINCARE SMALL FIN. BANK | 710 | 57.08 | 1 | 0.06 | 0 | 0.00 | 711 | 57.14 |
| 41 | AU SMALL FIN. BANK | 20 | 1.24 | 1 | 2.00 | 0 | 0.00 | 21 | 3.24 |
| | Sub Total | 58055 | 1639.56 | 887 | 121.29 | 198 | 16.28 | 59140 | 1777.13 |
| OTHER BANK | | | | | | | | | |
| 42 | SIDBI | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 43 | TDDC | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 44 | TIIC | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 45 | TNSARD | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Sub Total | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| PAYMENT BANKS | | | | | | | | | |
| 46 | INDIA POST PAYMENTS BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 47 | AIRTEL PAYMENTS BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Sub Total | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | GRAND TOTAL | 908326 | 52716.96 | 94544 | 51800.28 | 16571 | 32014.39 | 1027447 | 136771.29 |

| TAMIL NADU | | | | | | | | | |
|---|---------------------------------|--|----------|--|----------|---|----------|------------------|----------|
| BANK WISE TOTAL ACP - MSME Disbursement AS ON 30.6.2023 | | | | | | | | | |
| No. in Actual and Amount in Crore | | | | | | | | | |
| Sr. No. | Name of Bank | Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries) | | Small Enterprises (Manufacturing + Service) | | Medium Enterprises (Manufacturing + Service) | | Total MSMEs (PS) | |
| | | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt |
| PUBLIC BANK | | | | | | | | | |
| 1 | INDIAN OVERSEAS BANK | 114651 | 974.4 | 330 | 161.22 | 59 | 85.84 | 115040 | 1221.46 |
| 2 | BANK OF BARODA | 3159 | 425.3 | 234 | 318.92 | 84 | 339.41 | 3477 | 1083.63 |
| 3 | BANK OF INDIA | 6981 | 797.69 | 564 | 716.25 | 60 | 143.39 | 7605 | 1657.33 |
| 4 | BANK OF MAHARASHTRA | 798 | 331.79 | 107 | 22.47 | 8 | 12.81 | 913 | 367.07 |
| 5 | CANARA BANK | 19142 | 1687.39 | 1503 | 1506.17 | 153 | 847.39 | 20899 | 4052.38 |
| 6 | CENTRAL BANK OF INDIA | 4219 | 351.04 | 596 | 343.63 | 19 | 61.67 | 4877 | 809.34 |
| 7 | INDIAN BANK | 82134 | 2241.8 | 24849 | 4161.41 | 415 | 1173.12 | 107398 | 7576.33 |
| 8 | PUNJAB NATIONAL BANK | 2500 | 387.91 | 440 | 276.7 | 134 | 125.11 | 3074 | 789.72 |
| 9 | PUNJAB AND SIND BANK | 255 | 21.81 | 12 | 21.95 | 3 | 1.87 | 270 | 45.63 |
| 10 | UNION BANK OF INDIA | 42202 | 1976.3 | 1567 | 1786.95 | 215 | 934.42 | 43984 | 4697.67 |
| 11 | UCO BANK | 13204 | 293.47 | 78 | 107.56 | 1 | 3.29 | 13283 | 404.32 |
| 12 | STATE BANK OF INDIA | 11556 | 2363.13 | 1465 | 2360.99 | 394 | 2352.84 | 13455 | 7079.47 |
| Sub Total | | 300801 | 11852.03 | 31745 | 11784.22 | 1545 | 6081.16 | 334275 | 29784.35 |
| PRIVATE BANKS | | | | | | | | | |
| 13 | AXIS BANK | 5389 | 2658.95 | 2198 | 3664.6 | 512 | 3017.47 | 8099 | 9341.02 |
| 14 | BANDHAN BANK | 84 | 8.37 | 6 | 6.14 | 1 | 10 | 91 | 24.51 |
| 15 | FEDERAL BANK | 2709 | 1009.41 | 777 | 1163.74 | 167 | 880.79 | 3653 | 3053.94 |
| 16 | HDFC BANK | 10580 | 3189.5 | 5266 | 4389.77 | 3022 | 5731.31 | 18868 | 13310.58 |
| 17 | ICICI BANK | 5527 | 3418.77 | 3141 | 4692.38 | 626 | 2016.72 | 9294 | 10127.87 |
| 18 | IDBI BANK | 2341 | 292.91 | 268 | 311.89 | 40 | 166.54 | 2649 | 771.34 |
| 19 | INDUSIND BANK | 2822 | 618.94 | 930 | 1058.09 | 199 | 781.96 | 3951 | 2458.99 |
| 20 | J & K BANK | 14 | 3.8 | 2 | 0.5 | 0 | 0 | 16 | 4.3 |
| 21 | KARNATAKA BANK | 85 | 20.06 | 71 | 179.94 | 19 | 111.54 | 175 | 311.54 |
| 22 | CSB BANK LIMITED | 21 | 11.62 | 12 | 25.31 | 12 | 59.71 | 45 | 96.64 |
| 23 | CITY UNION BANK | 319 | 163.28 | 180 | 129.92 | 21 | 33.82 | 520 | 327.02 |
| 24 | DHANLAXMI BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 | IDFC FIRST BANK | 1557 | 287.3 | 462 | 390.99 | 27 | 41.15 | 2046 | 719.44 |
| 26 | KARUR VYSYA BANK | 787 | 118.4 | 519 | 125.28 | 794 | 9.15 | 2100 | 252.83 |
| 27 | KOTAK MAHINDRA BANK | 2312 | 642.42 | 831 | 827.86 | 639 | 653.59 | 3782 | 2123.87 |
| 28 | DBS BANK INDIA (E-LVB) | 384 | 175.53 | 474 | 328.68 | 287 | 181.78 | 1145 | 685.99 |
| 29 | RBL BANK | 34 | 37.09 | 21 | 16.42 | 7 | 37.98 | 62 | 91.49 |
| 30 | SOUTH INDIAN BANK | 25 | 6.47 | 21 | 13.71 | 7 | 15.27 | 53 | 35.45 |
| 31 | TAMILNAD MERCANTILE BANK | 24957 | 4530.12 | 1493 | 1740.68 | 259 | 515.48 | 26709 | 6786.28 |
| 32 | YES BANK | 1382 | 711.97 | 1280 | 1252.71 | 675 | 1112.27 | 3337 | 3076.95 |
| Sub Total | | 61329 | 17904.91 | 17952 | 20318.61 | 7314 | 15376.53 | 86595 | 53600.05 |
| REGIONAL RURAL BANKS | | | | | | | | | |
| 33 | TAMILNADU GRAMA BANK | 51918 | 399.67 | 0 | 0 | 0 | 0 | 51918 | 399.67 |
| Sub Total | | 51918 | 399.67 | 0 | 0 | 0 | 0 | 51918 | 399.67 |
| COOPERATIVE BANK | | | | | | | | | |
| 34 | TAMILNADU STATE APEX CO-OP BANK | 78 | 0.39 | 0 | 0 | 0 | 0 | 1060 | 5.46 |
| Sub Total | | 78 | 0.39 | 0 | 0 | 0 | 0 | 1060 | 5.46 |
| Small Financial Bank | | | | | | | | | |
| 35 | EQUITAS SMALL FIN. BANK | 7536 | 555.78 | 344 | 28.61 | 54 | 4.32 | 7934 | 588.71 |
| 36 | JANA SMALL FIN. BANK | 221 | 68.8 | 25 | 31.5 | 6 | 1.36 | 252 | 101.66 |
| 37 | SURYODAY SMALL FIN. BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 38 | UJJIVAN SMALL FIN. BANK | 142 | 4.32 | 1 | 0.4 | 0 | 0 | 143 | 4.72 |
| 39 | ESAF SMALL FIN. BANK | 12106 | 77.3 | 0 | 0 | 0 | 0 | 12106 | 77.3 |
| 40 | FINCARE SMALL FIN. BANK | 345 | 30.24 | 1 | 0.06 | 0 | 0 | 346 | 30.3 |
| 41 | AU SMALL FIN. BANK | 9 | 0.67 | 1 | 2 | 0 | 0 | 10 | 2.67 |
| Sub Total | | 20359 | 737.11 | 372 | 62.57 | 60 | 5.68 | 20791 | 805.36 |
| OTHER BANK | | | | | | | | | |
| 42 | SIDBI | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 43 | TDDC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 44 | TIIC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 45 | TNSARD | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sub Total | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| PAYMENT BANKS | | | | | | | | | |
| 46 | INDIA POST PAYMENTS BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 47 | AIRTEL PAYMENTS BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sub Total | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| GRAND TOTAL | | 434485 | 30894.11 | 50069 | 32165.4 | 8919 | 21463.37 | 494639 | 84594.89 |

| TAMIL NADU | | | | | | | | | |
|---|-----------------|--|-----------------|--|-----------------|---|-----------------|------------------|------------------|
| DISTRICT WISE ACP - MSME Disbursement AS ON 30.9.2023 | | | | | | | | | |
| No. in Actual and Amount in Crore | | | | | | | | | |
| Sr. No. | Name of Bank | Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries) | | Small Enterprises (Manufacturing + Service) | | Medium Enterprises (Manufacturing + Service) | | Total MSMEs (PS) | |
| | | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt |
| 1 | CHENNAI | 195678 | 13977.05 | 22609 | 19019.23 | 7265 | 14503.13 | 225612 | 47613.72 |
| 2 | COIMBATORE | 49737 | 5542.81 | 7797 | 6415.96 | 2189 | 5353.78 | 59755 | 17338.16 |
| 3 | TIRUPPUR | 24843 | 3729.49 | 4278 | 4503.29 | 829 | 2664.76 | 32846 | 10899.24 |
| 4 | MADURAI | 40063 | 2317.50 | 6866 | 1981.08 | 479 | 1114.31 | 47477 | 5418.87 |
| 5 | SALEM | 33228 | 2574.39 | 4358 | 1688.68 | 731 | 774.85 | 38491 | 5061.08 |
| 6 | ERODE | 20204 | 1757.70 | 1851 | 1711.30 | 327 | 1279.54 | 22384 | 4748.79 |
| 7 | THIRUVALLUR | 50868 | 1780.45 | 8751 | 2266.51 | 372 | 476.18 | 60465 | 4523.91 |
| 8 | NAMAKKAL | 18166 | 1520.72 | 1487 | 1063.93 | 265 | 1030.50 | 20034 | 3617.70 |
| 9 | VIRUDHUNAGAR | 19140 | 1450.80 | 1335 | 1202.52 | 410 | 913.99 | 20950 | 3569.57 |
| 10 | TIRUCHIRAPPALLI | 31377 | 1443.90 | 3941 | 1180.45 | 192 | 293.76 | 35600 | 2934.32 |
| 11 | KRISHNAGIRI | 16426 | 1259.20 | 2137 | 1095.93 | 440 | 435.50 | 19009 | 2799.54 |
| 12 | KANCHIPURAM | 21545 | 1097.45 | 2154 | 1056.55 | 143 | 481.19 | 23845 | 2635.23 |
| 13 | TOOTHUKUDI | 24315 | 1167.43 | 1522 | 658.00 | 484 | 662.27 | 26344 | 2489.48 |
| 14 | CHENGALPATTU | 43348 | 1320.96 | 2707 | 973.26 | 114 | 185.07 | 46189 | 2481.43 |
| 15 | DINDIGUL | 20157 | 963.04 | 1735 | 659.44 | 71 | 221.47 | 23222 | 1857.04 |
| 16 | THANJAVUR | 20642 | 867.66 | 1490 | 710.69 | 127 | 175.85 | 22262 | 1754.92 |
| 17 | KARUR | 10107 | 954.02 | 795 | 691.42 | 51 | 89.87 | 11009 | 1735.86 |
| 18 | KANNIYAKUMARI | 26270 | 951.18 | 2261 | 564.33 | 97 | 134.37 | 28879 | 1655.94 |
| 19 | TIRUNELVELI | 21486 | 855.36 | 1657 | 375.08 | 198 | 86.98 | 23513 | 1318.18 |
| 20 | VELLORE | 17243 | 580.97 | 1778 | 503.99 | 73 | 120.56 | 19209 | 1206.03 |
| 21 | CUDDLALORE | 19821 | 664.38 | 863 | 369.98 | 42 | 134.52 | 21222 | 1172.47 |
| 22 | TENKASI | 18119 | 594.96 | 1919 | 331.00 | 398 | 64.44 | 20642 | 990.52 |
| 23 | TIRUVANNAMALAI | 23003 | 699.15 | 1002 | 237.30 | 52 | 27.07 | 24079 | 963.52 |
| 24 | DHARMAPURI | 8766 | 555.12 | 1102 | 308.02 | 23 | 70.97 | 9891 | 934.11 |
| 25 | RANIPET | 6615 | 367.84 | 731 | 244.50 | 99 | 229.78 | 7734 | 843.35 |
| 26 | THENI | 11270 | 499.80 | 487 | 287.63 | 33 | 53.80 | 11825 | 841.43 |
| 27 | SIVAGANGA | 19396 | 482.63 | 983 | 212.14 | 185 | 71.18 | 20567 | 766.32 |
| 28 | VILLUPURAM | 12964 | 432.12 | 704 | 237.39 | 34 | 24.13 | 13975 | 695.41 |
| 29 | PUDUKKOTTAI | 18144 | 385.11 | 963 | 191.79 | 591 | 90.71 | 19974 | 669.18 |
| 30 | THIRUVARUR | 9349 | 318.55 | 573 | 186.46 | 48 | 83.21 | 9973 | 588.69 |
| 31 | RAMANATHAPURAM | 14534 | 314.11 | 186 | 163.23 | 15 | 35.51 | 14737 | 512.91 |
| 32 | KALLAKURICHI | 6603 | 251.66 | 315 | 128.32 | 7 | 52.83 | 7113 | 433.80 |
| 33 | TIRUPATTUR | 6982 | 232.62 | 569 | 161.50 | 49 | 34.60 | 7862 | 429.69 |
| 34 | MAYILADUTHURAI | 8657 | 224.51 | 485 | 103.75 | 7 | 0.46 | 9157 | 328.72 |
| 35 | PERAMBALUR | 4510 | 147.32 | 801 | 124.46 | 95 | 4.48 | 5422 | 276.89 |
| 36 | THE NILGIRIS | 5551 | 157.03 | 223 | 66.31 | 8 | 20.82 | 5787 | 244.29 |
| 37 | NAGAPATTINAM | 6184 | 163.25 | 324 | 53.07 | 19 | 5.27 | 6533 | 221.62 |
| 38 | ARIYALUR | 3015 | 114.72 | 805 | 71.79 | 9 | 12.68 | 3859 | 199.36 |
| | | 908326 | 52716.96 | 94544 | 51800.28 | 16571 | 32014.39 | 1027447 | 136771.29 |

| TAMIL NADU | | | | | | | | | |
|---|-----------------|--|----------|--|----------|---|----------|------------------|----------|
| DISTRICT WISE ACP - MSME Disbursement AS ON 30.6.2023 | | | | | | | | | |
| No. in Actual and Amount in Crore | | | | | | | | | |
| Sr. No. | Name of Bank | Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries) | | Small Enterprises (Manufacturing + Service) | | Medium Enterprises (Manufacturing + Service) | | Total MSMEs (PS) | |
| | | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt |
| 1 | ARIYALUR | 1373 | 63.85 | 359 | 30.83 | 4 | 10.44 | 1758 | 105.23 |
| 2 | CHENGALPATTU | 22773 | 773.78 | 1306 | 565.97 | 71 | 125.15 | 24154 | 1466.56 |
| 3 | CHENNAI | 93705 | 8534.31 | 11755 | 12044.51 | 4405 | 9620.48 | 109896 | 30209.84 |
| 4 | COIMBATORE | 22362 | 3261.41 | 4692 | 4262.14 | 1255 | 3524.62 | 28322 | 11066.90 |
| 5 | CUDDALORE | 8962 | 381.87 | 453 | 242.19 | 27 | 92.93 | 9766 | 719.99 |
| 6 | DHARMAPURI | 3895 | 271.74 | 696 | 183.85 | 8 | 43.98 | 4599 | 499.57 |
| 7 | DINDIGUL | 9293 | 554.01 | 1030 | 423.59 | 36 | 109.98 | 10373 | 1090.35 |
| 8 | ERODE | 9289 | 1056.67 | 1385 | 1192.24 | 190 | 879.22 | 10905 | 3128.58 |
| 9 | KALLAKURICHI | 3211 | 159.82 | 197 | 90.41 | 6 | 41.34 | 3465 | 291.86 |
| 10 | KANCHIPURAM | 10578 | 616.44 | 1156 | 622.74 | 190 | 281.58 | 11926 | 1520.78 |
| 11 | KANNIYAKUMARI | 14181 | 562.29 | 1290 | 360.86 | 27 | 92.51 | 15501 | 1015.72 |
| 12 | KARUR | 4455 | 469.10 | 454 | 417.73 | 19 | 51.97 | 4954 | 938.95 |
| 13 | KRISHNAGIRI | 7296 | 674.69 | 1269 | 679.84 | 282 | 306.64 | 8851 | 1665.08 |
| 14 | MADURAI | 19365 | 1407.51 | 3906 | 1268.78 | 226 | 727.21 | 23516 | 3404.29 |
| 15 | MAYILADUTHURAI | 4347 | 114.78 | 352 | 61.67 | 2 | 0.06 | 4701 | 176.51 |
| 16 | NAGAPATTINAM | 2786 | 80.52 | 123 | 36.39 | 4 | 4.20 | 2914 | 121.13 |
| 17 | NAMAKKAL | 7894 | 885.85 | 890 | 690.53 | 214 | 899.09 | 9046 | 2475.80 |
| 18 | PERAMBALUR | 2134 | 77.50 | 373 | 70.80 | 7 | 2.32 | 2520 | 151.16 |
| 19 | PUDUKKOTTAI | 8549 | 203.85 | 308 | 116.61 | 37 | 57.11 | 8899 | 378.09 |
| 20 | RAMANATHAPURAM | 7434 | 205.06 | 97 | 97.50 | 13 | 34.88 | 7545 | 337.50 |
| 21 | RANIPET | 3359 | 204.74 | 328 | 145.93 | 48 | 149.08 | 3903 | 500.59 |
| 22 | SALEM | 15022 | 1444.49 | 2904 | 1103.06 | 219 | 506.02 | 18234 | 3072.66 |
| 23 | SIVAGANGA | 9479 | 235.49 | 502 | 130.92 | 81 | 45.67 | 10064 | 412.43 |
| 24 | TENKASI | 9048 | 355.44 | 750 | 205.34 | 13 | 39.23 | 9812 | 600.06 |
| 25 | THANJAVUR | 8155 | 419.87 | 725 | 385.22 | 33 | 67.55 | 8913 | 872.64 |
| 26 | THE NILGIRIS | 2335 | 77.20 | 126 | 34.48 | 5 | 4.10 | 2468 | 115.83 |
| 27 | THENI | 5108 | 290.07 | 282 | 187.06 | 19 | 42.28 | 5432 | 519.53 |
| 28 | THIRUVALLUR | 25928 | 983.86 | 2388 | 679.00 | 208 | 331.33 | 28530 | 1994.74 |
| 29 | THIRUVARUR | 5361 | 183.13 | 321 | 107.22 | 11 | 61.23 | 5695 | 352.03 |
| 30 | TIRUCHIRAPPALLI | 12884 | 909.52 | 2164 | 715.98 | 72 | 175.03 | 15140 | 1800.73 |
| 31 | TIRUNELVELI | 10787 | 510.66 | 874 | 256.80 | 18 | 40.32 | 11681 | 808.20 |
| 32 | TIRUPATTUR | 2275 | 125.33 | 207 | 109.83 | 19 | 9.45 | 2589 | 245.06 |
| 33 | TIRUPPUR | 13115 | 2267.21 | 2909 | 2880.61 | 644 | 1975.36 | 16682 | 7126.55 |
| 34 | TIRUVANNAMALAI | 11268 | 354.83 | 649 | 163.43 | 19 | 22.86 | 11944 | 541.13 |
| 35 | TOOTHUKUDI | 12159 | 716.89 | 956 | 468.45 | 264 | 388.36 | 13384 | 1574.20 |
| 36 | VELLORE | 7642 | 317.63 | 738 | 300.79 | 42 | 88.40 | 8459 | 707.01 |
| 37 | VILLUPURAM | 6107 | 237.71 | 356 | 147.54 | 15 | 16.32 | 6556 | 402.19 |
| 38 | VIRUDHUNAGAR | 10571 | 904.99 | 799 | 684.56 | 166 | 595.07 | 11542 | 2185.42 |
| | | 434485 | 30894.11 | 50069 | 32165.40 | 8919 | 21463.37 | 494639 | 84594.89 |

| TAMIL NADU | | | | |
|---|---------------------------------|------------------|------------------|--------------|
| BANK WISE TOTAL INSTITUTION-WISE AND SECTOR WISE | | | | |
| PERFORMANCE UNDER MSME AS ON 30.9.2023 | | | | |
| No. in Actual and Amount in Crore | | | | |
| SR. No. | Name of the Bank | MSME | | |
| | Name of Bank | C | P | % |
| PUBLIC BANK | | | | |
| 1 | UCO BANK | 1293.71 | 777.82 | 60.12 |
| 2 | INDIAN BANK | 27343.77 | 15999.82 | 58.51 |
| 3 | PUNJAB NATIONAL BANK | 4574.91 | 2308.66 | 50.46 |
| 4 | BANK OF MAHARASHTRA | 924.98 | 461.55 | 49.90 |
| 5 | CENTRAL BANK OF INDIA | 2356.76 | 1095.26 | 46.47 |
| 6 | STATE BANK OF INDIA | 32483.87 | 14056.30 | 43.27 |
| 7 | CANARA BANK | 17738.72 | 7635.20 | 43.04 |
| 8 | BANK OF INDIA | 5505.03 | 2300.47 | 41.79 |
| 9 | UNION BANK OF INDIA | 13338.22 | 4697.67 | 35.22 |
| 10 | BANK OF BARODA | 7144.95 | 2507.13 | 35.09 |
| 11 | INDIAN OVERSEAS BANK | 8637.12 | 2719.39 | 31.48 |
| 12 | PUNJAB AND SIND BANK | 151.77 | 45.63 | 30.07 |
| | Sub Total | 121493.81 | 54604.90 | 44.94 |
| PRIVATE BANKS | | | | |
| 13 | J & K BANK | 9.81 | 21.24 | 216.51 |
| 14 | AXIS BANK | 8598.28 | 13643.92 | 158.68 |
| 15 | ICICI BANK | 18188.92 | 13363.92 | 73.47 |
| 16 | IDFC FIRST BANK | 1825.68 | 1133.16 | 62.07 |
| 17 | HDFC BANK | 32616.74 | 20003.63 | 61.33 |
| 18 | FEDERAL BANK | 6253.03 | 3785.92 | 60.55 |
| 19 | DBS BANK INDIA (E-LVB) | 1429.72 | 857.93 | 60.01 |
| 20 | TAMILNAD MERCANTILE BANK | 15155.94 | 8551.57 | 56.42 |
| 21 | INDUSIND BANK | 10987.59 | 5148.25 | 46.86 |
| 22 | KOTAK MAHINDRA BANK | 7943.25 | 3693.20 | 46.49 |
| 23 | IDBI BANK | 2077.56 | 922.83 | 44.42 |
| 24 | YES BANK | 15931.60 | 5989.12 | 37.59 |
| 25 | RBL BANK | 576.93 | 214.47 | 37.17 |
| 26 | KARNATAKA BANK | 1434.97 | 409.10 | 28.51 |
| 27 | BANDHAN BANK | 273.95 | 70.63 | 25.78 |
| 28 | CITY UNION BANK | 4331.66 | 811.78 | 18.74 |
| 29 | KARUR VYSYA BANK | 3646.55 | 647.69 | 17.76 |
| 30 | SOUTH INDIAN BANK | 1066.54 | 104.51 | 9.80 |
| 31 | CSB BANK LIMITED | 1322.00 | 96.64 | 7.31 |
| 32 | DHANLAXMI BANK | 165.57 | 0.12 | 0.07 |
| | Sub Total | 133836.29 | 79469.63 | 59.38 |
| REGIONAL RURAL BANKS | | | | |
| 33 | TAMILNADU GRAMA BANK | 4319.09 | 889.42 | 20.59 |
| | Sub Total | 4319.09 | 889.42 | 20.59 |
| COOPERATIVE BANK | | | | |
| 34 | TAMILNADU STATE APEX CO-OP BANK | 1324.39 | 30.21 | 2.28 |
| | Sub Total | 1324.39 | 30.21 | 2.28 |
| Small Financial Bank | | | | |
| 35 | EQUITAS SMALL FIN. BANK | 2888.05 | 1245.77 | 43.14 |
| 36 | JANA SMALL FIN. BANK | 566.76 | 220.09 | 38.83 |
| 37 | SURYODAY SMALL FIN. BANK | 117.45 | 0.00 | 0.00 |
| 38 | UJJIVAN SMALL FIN. BANK | 366.69 | 129.76 | 35.39 |
| 39 | ESAF SMALL FIN. BANK | 583.89 | 121.13 | 20.75 |
| 40 | FINCARE SMALL FIN. BANK | 140.95 | 57.14 | 40.54 |
| 41 | AU SMALL FIN. BANK | 0.60 | 3.24 | 540.00 |
| | Sub Total | 4664.39 | 1777.13 | 38.10 |
| OTHER BANK | | | | |
| 42 | SIDBI | 345.43 | 0.00 | 0.00 |
| 43 | TDDC | 215.59 | 0.00 | 0.00 |
| 44 | TIIC | 402.01 | 0.00 | 0.00 |
| 45 | TNSARD | 13.19 | 0.00 | 0.00 |
| | Sub Total | 976.22 | 0.00 | 0.00 |
| PAYMENT BANKS | | | | |
| 46 | INDIA POST PAYMENTS BANK | 0.19 | 0.00 | 0.00 |
| 47 | AIRTEL PAYMENTS BANK | 0.00 | 0.00 | 0.00 |
| | Sub Total | 0.19 | 0.00 | 0.00 |
| | GRAND TOTAL | 266614.38 | 136771.29 | 51.30 |

| TAMIL NADU | | | | |
|---|----------------------|------------------|------------------|--------------|
| DISTRICT WISE INSTITUTION-WISE AND SECTOR WISE PERFORMANCE | | | | |
| UNDER MSME AS ON 30.9.2023 | | | | |
| No. in Actual and Amount in Crore | | | | |
| SR. No. | Name of the District | MSME | | |
| | | C | P | % |
| 1 | THIRUVALLUR | 6974.98 | 4523.91 | 64.86 |
| 2 | TIRUCHIRAPPALLI | 4830.60 | 2934.32 | 60.74 |
| 3 | TIRUPPUR | 18412.48 | 10899.24 | 59.19 |
| 4 | COIMBATORE | 29743.57 | 17338.16 | 58.29 |
| 5 | DINDIGUL | 3220.60 | 1857.04 | 57.66 |
| 6 | KARUR | 3011.29 | 1735.86 | 57.65 |
| 7 | CHENGALPATTU | 4391.67 | 2481.43 | 56.50 |
| 8 | THIRUVARUR | 1048.61 | 588.69 | 56.14 |
| 9 | KANNIYAKUMARI | 2982.11 | 1655.94 | 55.53 |
| 10 | KANCHIPURAM | 4873.19 | 2635.23 | 54.08 |
| 11 | VELLORE | 2255.94 | 1206.03 | 53.46 |
| 12 | TIRUNELVELI | 2584.93 | 1318.18 | 50.99 |
| 13 | VIRUDHUNAGAR | 7022.38 | 3569.57 | 50.83 |
| 14 | TOOTHUKUDI | 4962.19 | 2489.48 | 50.17 |
| 15 | CHENNAI | 94944.17 | 47613.72 | 50.15 |
| 16 | VILLUPURAM | 1389.89 | 695.41 | 50.03 |
| 17 | KRISHNAGIRI | 5597.84 | 2799.54 | 50.01 |
| 18 | KALLAKURICHI | 869.19 | 433.80 | 49.91 |
| 19 | THENI | 1688.90 | 841.43 | 49.82 |
| 20 | SALEM | 10232.59 | 5061.08 | 49.46 |
| 21 | MAYILADUTHURAI | 665.06 | 328.72 | 49.43 |
| 22 | PERAMBALUR | 561.74 | 276.89 | 49.29 |
| 23 | TENKASI | 2045.56 | 990.52 | 48.42 |
| 24 | THE NILGIRIS | 510.37 | 244.29 | 47.87 |
| 25 | RANIPET | 1783.54 | 843.35 | 47.29 |
| 26 | ERODE | 10167.70 | 4748.79 | 46.70 |
| 27 | CUDDALORE | 2527.23 | 1172.47 | 46.39 |
| 28 | NAGAPATTINAM | 487.50 | 221.62 | 45.46 |
| 29 | NAMAKKAL | 7979.69 | 3617.70 | 45.34 |
| 30 | MADURAI | 11987.27 | 5418.87 | 45.21 |
| 31 | RAMANATHAPURAM | 1206.96 | 512.91 | 42.50 |
| 32 | DHARMAPURI | 2296.82 | 934.11 | 40.67 |
| 33 | TIRUPATTUR | 1059.62 | 429.69 | 40.55 |
| 34 | PUDUKKOTTAI | 1692.26 | 669.18 | 39.54 |
| 35 | THANJAVUR | 4444.77 | 1754.92 | 39.48 |
| 36 | ARIYALUR | 542.34 | 199.36 | 36.76 |
| 37 | SIVAGANGA | 2456.55 | 766.32 | 31.19 |
| 38 | TIRUVANNAMALAI | 3162.28 | 963.52 | 30.47 |
| | | 266614.38 | 136771.29 | 51.30 |

AGENDA NO. 6.

Review of performance under UYEGP, NEEDS & AABCS Scheme 2023-24 – DIC

The Bank wise performance under NEEDS, UYEGP & AABCS for the Year 2023-24 as on 30.09.2023 is furnished in the annexure. The abstract of applications received, sanctioned, disbursed, and pending as per data from DIC is given below:

(Rs. In Crore)

| Scheme wise abstract and Status of Applications as on 30.09.2023 | | | | |
|---|---------------|-------------------------------|-------------------|---|
| Scheme | Target | Number of Applications | | |
| | | Recommended | Sanctioned | Pending (Including past years) |
| UYEGP | 5400 | 8471 | 1529 | 5492 |
| NEEDS | 1000 | 839 | 424 | 220 |
| AABCS | 1000 | 896 | 616 | 128 |

SLBC requests the member banks to expedite pending applications.

NEEDS: New Entrepreneur cum Enterprise Development Scheme.

This is a financial support scheme of Government of Tamil Nadu mainly to encourage and support First Generation Entrepreneurs. Capital subsidy of 25% of Total Project cost upto Rs. 75 Lakhs is provided. Total Project cost covered under the scheme ranges from Rs. 10 lakhs upto Rs. 500 lakhs. 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.

Rs. In Crore

| TOP 3 Performing Banks | | TOP 3 Performing Banks | |
|----------------------------------|----------------|--|----------------|
| PSB | | Pvt. Bank | |
| BANK | Loan Disbursed | BANK | Loan Disbursed |
| STATE BANK OF INDIA | 17.39 | CITY UNION BANK LTD | 7.47 |
| CANARA BANK | 14.58 | HDFC BANK LTD | 6.87 |
| INDIAN BANK | 8.12 | KOTAK MAHINDRA BANK | 4.36 |
| BOTTOM 3 Performing Banks | | BOTTOM 3 Performing Banks | |
| PSB | | Pvt. Bank | |
| BANK | Loan Disbursed | BANK | Loan Disbursed |
| PUNJAB AND SIND BANK | 0.12 | ICICI BANK LTD | 0.77 |
| BANK OF MAHARASHTRA | 0.00 | IDBI BANK LTD | 0.28 |
| UCO BANK | 0.00 | AXIS BANK, IDFC First Bank, Karnataka Bank, SIB, Dhanalakshmi & TNGB | 0.00 |

| TOP 3 Performing Districts | | BOTTOM 3 Performing Districts | |
|-----------------------------------|----------------|--------------------------------------|----------------|
| DISTRICT | Loan Disbursed | DISTRICT | Loan Disbursed |
| Thiruvallore | 19.01 | Sivagangai | 12.73 |
| Coimbatore | 9.44 | Vellore | 0.12 |
| Karur | 7.60 | Theni | 0.12 |

Ariyalur, Krishnagiri, Ranipet, Myladhuthurai, Nilgiris, Trichy, Perambalur, Thanjavur, Tirunelveli, Tiruvannamalai – Nil Disbursals

NEEDS REPORT As On 30.09.2023

(Rs.in Lakhs)

| S.No | Name of the Bank | Recommended Applications | | | Rejected by Bank | | | Pending | | | Final sanction | | | Loan Disbursed | | | %of sanctions |
|------|---------------------------|--------------------------|--------------|--------------|------------------|--------------|-------------|------------|--------------|-------------|----------------|--------------|-------------|----------------|-------------|-------------|---------------|
| | | No | Loan | Subsidy | No | Loan | Subsidy | No | Loan | Subsidy | No | Loan | Subsidy | No | Loan | Subsidy | |
| 1 | STATE BANK OF INDIA | 120 | 6931.59 | 1948.63 | 32 | 2398.52 | 637.70 | 18 | 834.79 | 208.97 | 70 | 3698.28 | 1101.96 | 23 | 1739.46 | 493.00 | 58.33 |
| 2 | CANARA BANK | 139 | 11417.80 | 3133.32 | 31 | 2075.48 | 538.08 | 50 | 4659.68 | 1339.70 | 58 | 4682.64 | 1255.54 | 21 | 1458.77 | 441.53 | 41.73 |
| 3 | INDIAN BANK | 102 | 5319.41 | 1460.56 | 41 | 1496.28 | 407.05 | 31 | 1576.51 | 411.66 | 30 | 2246.62 | 641.85 | 11 | 812.54 | 253.75 | 29.41 |
| 4 | BANK OF BARODA | 39 | 3288 | 987 | 10 | 756 | 226 | 8 | 1156 | 332 | 21 | 1376 | 430 | 6 | 772 | 225 | 55 |
| 5 | BANK OF INDIA | 29 | 3082.90 | 791.56 | 4 | 296.99 | 78.18 | 8 | 829.20 | 266.21 | 17 | 1956.71 | 447.17 | 5 | 484.49 | 128.77 | 58.62 |
| 6 | PUNJAB NATIONAL BANK | 12 | 1542.64 | 349.66 | 3 | 51.36 | 13.80 | 5 | 942.89 | 214.50 | 4 | 548.39 | 121.36 | 1 | 400.00 | 75.00 | 33.33 |
| 7 | UNION BANK OF INDIA | 29 | 2132.75 | 557.71 | 10 | 723.69 | 197.13 | 9 | 766.53 | 158.96 | 10 | 642.53 | 201.62 | 5 | 182.42 | 62.64 | 34.48 |
| 8 | INDIAN OVERSEAS BANK | 39 | 1517.02 | 440.84 | 12 | 379.18 | 105.18 | 15 | 754.00 | 232.59 | 12 | 383.84 | 103.07 | 2 | 87.98 | 16.15 | 30.77 |
| 9 | CENTRAL BANK OF INDIA | 9 | 501.03 | 136.32 | 1 | 99.00 | 24.50 | 1 | 37.28 | 12.21 | 7 | 364.75 | 99.61 | 1 | 78.77 | 17.29 | 77.78 |
| 10 | PUNJAB AND SIND BANK | 1 | 12.84 | 3.35 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 1 | 12.84 | 3.35 | 1 | 12.84 | 3.35 | 100.00 |
| 11 | BANK OF MAHARASHTRA | 4 | 265.32 | 72.94 | 0 | 0.00 | 0.00 | 3 | 241.24 | 65.84 | 1 | 24.08 | 7.10 | 0 | 0.00 | 0.00 | 25.00 |
| 12 | UCO BANK | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0.00 |
| 13 | CITY UNION BANK LTD | 13 | 1601.03 | 382.30 | 3 | 141.92 | 47.80 | 3 | 364.08 | 97.23 | 7 | 1095.03 | 237.27 | 5 | 747.25 | 149.50 | 53.85 |
| 14 | HDFC BANK LTD | 79 | 2572.07 | 881.51 | 8 | 375.99 | 132.20 | 4 | 114.92 | 38.38 | 67 | 2081.16 | 710.93 | 23 | 687.10 | 234.88 | 84.81 |
| 15 | KOTAK MAHINDRA BANK | 13 | 1456.77 | 434.82 | 2 | 422.35 | 107.75 | 0 | 0.00 | 0.00 | 11 | 1034.42 | 327.07 | 6 | 436.59 | 151.16 | 84.62 |
| 16 | TMB Ltd | 16 | 1267.50 | 363.60 | 8 | 448.53 | 129.14 | 4 | 441.09 | 132.05 | 4 | 377.88 | 102.41 | 4 | 392.97 | 106.20 | 25.00 |
| 17 | INDUSIND BANK LTD | 61 | 2407.17 | 818.60 | 6 | 348.86 | 119.43 | 4 | 120.33 | 42.96 | 51 | 1937.98 | 656.21 | 10 | 320.69 | 110.81 | 83.61 |
| 18 | KARUR VYSYA BANK | 23 | 1630.22 | 458.30 | 7 | 214.90 | 59.74 | 12 | 1147.68 | 318.92 | 4 | 267.64 | 79.64 | 5 | 290.30 | 86.04 | 17.39 |
| 19 | YES BANK LTD | 7 | 397.16 | 134.50 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 7 | 397.16 | 134.50 | 2 | 252.63 | 83.40 | 100.00 |
| 20 | THE FEDERAL BANK LTD | 1 | 11.08 | 3.96 | 1 | 11.08 | 3.96 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 1 | 98.29 | 35.00 | 0.00 |
| 21 | ICICI BANK LTD | 9 | 572.80 | 195.40 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 9 | 572.80 | 195.40 | 3 | 77.61 | 24.46 | 100.00 |
| 22 | IDBI BANK LTD | 7 | 505.62 | 144.41 | 1 | 54.65 | 16.13 | 1 | 100.15 | 30.00 | 5 | 350.82 | 98.28 | 1 | 28.14 | 8.35 | 71.43 |
| 23 | AXIS BANK | 3 | 84.95 | 30.31 | 3 | 84.95 | 30.31 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0.00 |
| 24 | HLF Ltd | 3 | 208.07 | 74.30 | 2 | 183.70 | 65.61 | 0 | 0.00 | 0.00 | 1 | 24.37 | 8.69 | 0 | 0.00 | 0.00 | 33.33 |
| 25 | IDFC First Bank Limited | 3 | 65.44 | 22.10 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 3 | 65.44 | 22.10 | 0 | 0.00 | 0.00 | 100.00 |
| 26 | KARNATAKA BANK LTD | 3 | 536.88 | 111.50 | 0 | 0.00 | 0.00 | 3 | 536.88 | 111.50 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0.00 |
| 27 | SIDBI | 1 | 306.42 | 75.00 | 0 | 0.00 | 0.00 | 1 | 306.42 | 75.00 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0.00 |
| 28 | SOUTH INDIAN BANK | 3 | 777.43 | 175.00 | 0 | 0.00 | 0.00 | 2 | 459.55 | 100.00 | 1 | 317.88 | 75.00 | 0 | 0.00 | 0.00 | 33.33 |
| 29 | TAMILNADU GRAMA BANK | 1 | 26.63 | 8.75 | 1 | 26.63 | 8.75 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0.00 |
| 30 | TIIC | 70 | 5702.57 | 1347.66 | 9 | 758.21 | 208.56 | 38 | 3412.08 | 718.56 | 23 | 1532.28 | 420.54 | 0 | 0.00 | 0.00 | 32.86 |
| 31 | THE DHANALAKSHMI BANK LTD | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0.00 |
| | | | | | | | | | | | | | | | | | |
| | Total | 839 | 56141 | 15544 | 195 | 11348 | 3157 | 220 | 18802 | 4907 | 424 | 25991 | 7481 | 136 | 9360 | 2706 | 1365 |

| Progress under NEEDS as on 30.6.2023 | | | | | | | | | | | | | |
|--------------------------------------|-------------------------|--------------------------|------------------|-----------------|------------------|---|-----------------|-----------------|-----------------|-------------------------|------------------|-----------------|------------------|
| S.No | Name of the Bank | Recommended Applications | | | | Actual Sanctioned Cases (Sanction received between 01/04/2023 - 30/06/2023) | | | | Actual Sanction Pending | | | |
| | | No | Project Cost | Subsidy | Loan | No | Project Cost | Subsidy | Loan | No | Project Cost | Subsidy | Loan |
| 1 | CANARA BANK | 54 | 4,763.42 | 958.33 | 3,541.46 | 16 | 1,683.90 | 346.19 | 1,253.52 | 57 | 6,559.37 | 1,385.61 | 4,840.85 |
| 2 | STATE BANK OF INDIA | 52 | 4,781.89 | 963.09 | 3,570.89 | 12 | 744.81 | 148.46 | 559.11 | 24 | 1,641.86 | 319.73 | 1,240.04 |
| 3 | INDIAN BANK | 29 | 2,716.45 | 563.2 | 2,017.43 | 7 | 653.7 | 141.41 | 479.61 | 32 | 2,718.84 | 575.09 | 2,005.31 |
| 4 | BANK OF BARODA | 16 | 1,818.52 | 395.98 | 1,331.61 | 5 | 748.59 | 169.66 | 531.25 | 8 | 1,332.52 | 268.41 | 997.48 |
| 5 | CENTRAL BANK OF INDIA | 2 | 76.91 | 14.22 | 58.85 | 3 | 321.73 | 58.54 | 241.77 | 3 | 167.09 | 37.21 | 121.53 |
| 6 | UNION BANK OF INDIA | 14 | 1,726.15 | 377.65 | 1,262.19 | 3 | 216.51 | 52.63 | 148.06 | 9 | 915.92 | 144.4 | 725.72 |
| 7 | BANK OF INDIA | 8 | 1,691.52 | 329.17 | 1,277.77 | 3 | 94.34 | 23.33 | 66.29 | 10 | 1,541.73 | 291.43 | 1,164.80 |
| 8 | BANK OF MAHARASHTRA | 0 | 0 | 0 | 0 | 1 | 32.82 | 7.1 | 24.08 | 2 | 173.24 | 40.8 | 123.78 |
| 9 | INDIAN OVERSEAS BANK | 11 | 940.65 | 175.69 | 717.92 | 1 | 28.41 | 6.23 | 20.76 | 12 | 1,073.45 | 199.66 | 820.11 |
| 10 | PUNJAB NATIONAL BANK | 2 | 29.36 | 6.34 | 21.55 | 0 | 0 | 0 | 0 | 5 | 759.89 | 149.4 | 572.49 |
| 11 | UCO BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12 | HDFC BANK LTD | 53 | 3,426.02 | 761.94 | 2,488.69 | 4 | 930.67 | 229.17 | 653.27 | 5 | 319.86 | 75.35 | 228.52 |
| 13 | INDUSIND BANK LTD | 37 | 1,794.65 | 432.97 | 1,271.94 | 8 | 352.99 | 86.86 | 248.48 | 1 | 35.25 | 8.81 | 24.68 |
| 14 | KOTAK MAHINDRA BANK | 8 | 848.19 | 179.1 | 626.69 | 4 | 516.54 | 126.26 | 364.45 | 0 | 0 | 0 | 0 |
| 15 | ICICI BANK LTD | 6 | 490.75 | 116.77 | 349.44 | 3 | 110.05 | 25.23 | 79.32 | 2 | 279.75 | 69.79 | 195.98 |
| 16 | CITY UNION BANK LTD | 5 | 533.26 | 104.94 | 401.65 | 2 | 760.85 | 105 | 617.81 | 4 | 605.59 | 122.23 | 447.08 |
| 17 | TMB | 2 | 50.7 | 12 | 36.17 | 2 | 371.67 | 77.87 | 275.22 | 5 | 693.3 | 149.42 | 509.22 |
| 18 | TIIC | 15 | 1,971.51 | 367.29 | 1,505.64 | 2 | 250.85 | 56.41 | 181.9 | 46 | 5,359.30 | 900.8 | 4,189.28 |
| 19 | KARUR VYSYA BANK | 3 | 296.15 | 70.36 | 210.99 | 1 | 115.54 | 22.63 | 87.13 | 13 | 1,494.95 | 317.02 | 1,103.18 |
| 20 | YES BANK LTD | 7 | 714.59 | 170.87 | 507.99 | 1 | 33.72 | 8.4 | 23.63 | 0 | 0 | 0 | 0 |
| 21 | AXIS BANK | 2 | 100.67 | 25.12 | 70.52 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22 | IDBI BANK LTD | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 137 | 30 | 100.15 |
| 23 | IDFC First Bank Limited | 1 | 33.6 | 8.4 | 23.52 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 24 | KARNATAKA BANK LTD | 1 | 265.52 | 48.88 | 203.37 | 0 | 0 | 0 | 0 | 3 | 682.5 | 111.5 | 536.88 |
| 25 | SIDBI | 1 | 401.49 | 75 | 306.42 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | SOUTH INDIAN BANK | 2 | 503.73 | 81.17 | 397.38 | 0 | 0 | 0 | 0 | 1 | 113 | 25 | 82.35 |
| 27 | TAICO | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28 | TAMILNADU GRAMA BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 29 | THE FEDERAL BANK LTD | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 30 | DBS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | | 331 | 29,975.70 | 6,238.49 | 22,200.07 | 95 | 7,967.68 | 1,691.37 | 5,855.65 | 243 | 26,604.42 | 5,221.67 | 20,029.43 |

NEEDS - AS ON 30/09/2023(Category : ALL)

Rs.in lakhs

| Sl No | District | Target | | Application Received | | Application Recommended including previous year applications | | | Rejected | | | Pending with banks | | | Final Sanction | | | Loan Disbursed | | |
|----------|------------------|-------------|----------------|-------------------------|-----------------|--|-----------------|-----------------|------------|-----------------|----------------|--------------------|-----------------|----------------|----------------|-----------------|----------------|----------------|----------------|----------------|
| | | No | Sdy | No | sd | No | Loan | Sdy | No | Loan | Sdy | No | Loan | Sdy | No | Loan | Sdy | No | Loan | Sdy |
| 1 | Thiruvallore | 24 | 237.00 | 56 | 1032.67 | 24 | 2135.96 | 556.49 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 24 | 2135.96 | 556.49 | 18 | 1901.13 | 475.66 |
| 2 | Coimbatore | 24 | 237.00 | 45 | 911.94 | 58 | 5252.28 | 1378.02 | 13 | 821.75 | 221.70 | 28 | 3091.42 | 786.05 | 17 | 1339.11 | 370.27 | 11 | 944.28 | 276.15 |
| 3 | Karur | 11 | 109.00 | 35 | 687.99 | 24 | 2903.11 | 752.43 | 0 | 0.00 | 0.00 | 12 | 1843.63 | 449.72 | 12 | 1059.48 | 302.71 | 7 | 760.43 | 198.15 |
| 4 | Salem | 36 | 355.00 | 12 | 335.31 | 25 | 2104.40 | 583.22 | 0 | 0.00 | 0.00 | 10 | 600.13 | 161.76 | 15 | 1504.27 | 421.46 | 4 | 594.20 | 174.54 |
| 5 | Tenkasi | 32 | 316.00 | 35 | 496.06 | 25 | 1830.34 | 506.76 | 6 | 231.16 | 80.65 | 5 | 594.38 | 160.21 | 14 | 1004.80 | 265.90 | 11 | 586.09 | 185.18 |
| 6 | Namakkal | 18 | 178.00 | 36 | 677.26 | 18 | 1578.55 | 413.88 | 0 | 0.00 | 0.00 | 8 | 688.09 | 185.47 | 10 | 890.46 | 228.41 | 8 | 563.57 | 159.13 |
| 7 | Kallakurichi | 36 | 355.00 | 17 | 172.59 | 18 | 669.10 | 222.15 | 0 | 0.00 | 0.00 | 2 | 77.21 | 20.81 | 16 | 591.89 | 201.34 | 11 | 488.03 | 165.76 |
| 8 | Chennai | 34 | 336.00 | 34 | 734.26 | 17 | 1469.24 | 417.58 | 0 | 0.00 | 0.00 | 3 | 440.82 | 118.82 | 14 | 1028.42 | 298.76 | 4 | 407.44 | 111.00 |
| 9 | Dharmapuri | 32 | 316.00 | 16 | 349.35 | 11 | 531.25 | 174.65 | 2 | 108.85 | 37.64 | 1 | 73.27 | 19.75 | 8 | 349.13 | 117.26 | 4 | 406.77 | 116.40 |
| 10 | Virudhunagar | 27 | 266.00 | 30 | 510.01 | 25 | 1300.41 | 376.98 | 4 | 143.61 | 49.53 | 11 | 778.77 | 209.91 | 10 | 378.03 | 117.54 | 9 | 364.36 | 138.87 |
| 11 | Kanchipuram | 14 | 138.00 | 32 | 403.59 | 16 | 946.68 | 289.02 | 4 | 219.39 | 59.67 | 2 | 217.96 | 58.75 | 10 | 509.33 | 170.60 | 6 | 362.19 | 121.90 |
| 12 | Villupuram | 37 | 365.00 | 38 | 546.00 | 22 | 744.72 | 235.76 | 4 | 77.58 | 26.30 | 4 | 140.53 | 37.88 | 14 | 526.61 | 171.58 | 5 | 317.94 | 104.50 |
| 13 | Pudukottai | 34 | 336.00 | 22 | 417.32 | 15 | 1135.11 | 344.14 | 6 | 354.69 | 99.26 | 3 | 266.23 | 71.76 | 6 | 514.19 | 173.12 | 2 | 164.67 | 53.35 |
| 14 | Dindigul | 30 | 296.00 | 32 | 707.30 | 10 | 251.82 | 83.77 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 10 | 251.82 | 83.77 | 4 | 146.14 | 56.08 |
| 15 | Madurai | 42 | 414.00 | 33 | 508.43 | 18 | 875.90 | 252.54 | 1 | 31.06 | 6.47 | 2 | 56.65 | 15.27 | 15 | 788.19 | 230.80 | 2 | 137.80 | 36.32 |
| 16 | Erode | 23 | 227.00 | 28 | 326.06 | 32 | 1718.06 | 482.38 | 18 | 845.87 | 230.62 | 3 | 495.62 | 133.59 | 11 | 376.57 | 118.17 | 1 | 137.72 | 50.94 |
| 17 | Tirupattur | 14 | 138.00 | 11 | 338.57 | 13 | 586.57 | 159.84 | 1 | 45.95 | 14.71 | 6 | 381.90 | 102.66 | 6 | 158.72 | 42.47 | 2 | 127.84 | 42.61 |
| 18 | Thoothukudi | 18 | 178.00 | 13 | 165.37 | 11 | 330.01 | 105.85 | 1 | 61.91 | 21.77 | 1 | 21.70 | 5.85 | 9 | 246.40 | 78.23 | 6 | 119.67 | 39.52 |
| 19 | Thiruvarur | 27 | 266.00 | 20 | 231.89 | 16 | 432.26 | 148.35 | 6 | 216.47 | 75.27 | 2 | 23.19 | 6.25 | 8 | 192.60 | 66.83 | 4 | 112.68 | 39.96 |
| 20 | Nagapattinam | 17 | 168.00 | 19 | 138.63 | 10 | 626.41 | 212.44 | 1 | 138.51 | 49.30 | 3 | 303.14 | 100.03 | 6 | 184.76 | 63.11 | 4 | 81.73 | 27.40 |
| 21 | Tirupur | 17 | 168.00 | 26 | 1189.74 | 54 | 7684.48 | 1968.07 | 0 | 0.00 | 0.00 | 37 | 4368.25 | 1103.56 | 17 | 3316.23 | 864.51 | 1 | 73.89 | 19.98 |
| 22 | Ramanathapuram | 29 | 286.00 | 6 | 103.53 | 7 | 203.48 | 72.10 | 0 | 0.00 | 0.00 | 1 | 0.00 | 3.75 | 6 | 203.48 | 68.35 | 3 | 71.16 | 23.11 |
| 23 | Chengalpet | 14 | 138.00 | 40 | 529.50 | 16 | 980.70 | 272.26 | 4 | 509.27 | 138.01 | 3 | 197.08 | 53.12 | 9 | 274.35 | 81.13 | 2 | 59.10 | 20.75 |
| 24 | Cuddalore | 36 | 355.00 | 27 | 698.55 | 19 | 1469.59 | 353.34 | 8 | 951.14 | 226.76 | 3 | 115.83 | 31.22 | 8 | 402.62 | 95.36 | 3 | 56.49 | 30.69 |
| 25 | Kanniyakumari | 39 | 385.00 | 8 | 126.09 | 8 | 508.83 | 140.00 | 4 | 330.43 | 111.38 | 0 | 54.24 | 0.00 | 4 | 124.16 | 28.62 | 1 | 18.91 | 6.75 |
| 26 | Sivagangai | 28 | 276.00 | 14 | 245.87 | 16 | 558.95 | 158.48 | 3 | 174.61 | 45.74 | 3 | 174.74 | 47.10 | 10 | 209.60 | 65.64 | 1 | 12.73 | 23.26 |
| 27 | Vellore | 13 | 128.00 | 9 | 157.81 | 11 | 459.09 | 135.61 | 0 | 0.00 | 0.00 | 7 | 323.66 | 87.24 | 4 | 135.43 | 48.37 | 1 | 12.40 | 3.75 |
| 28 | Theni | 26 | 257.00 | 16 | 257.40 | 20 | 1061.67 | 285.28 | 5 | 408.83 | 95.64 | 5 | 337.16 | 90.88 | 10 | 315.68 | 98.76 | 1 | 12.39 | 4.18 |
| 29 | Ariyalur | 16 | 158.00 | 5 | 38.22 | 11 | 242.66 | 76.26 | 4 | 89.13 | 26.91 | 2 | 52.31 | 14.10 | 5 | 101.22 | 35.25 | 0 | 0.00 | 0.00 |
| 30 | Krishnagiri | 20 | 197.00 | 11 | 283.04 | 93 | 5191.91 | 1374.07 | 51 | 2418.08 | 671.93 | 32 | 1444.12 | 389.25 | 10 | 1329.71 | 312.89 | 0 | 0.00 | 0.00 |
| 31 | Mayiladuthurai | 17 | 168.00 | 66 | 1185.50 | 38 | 3236.43 | 949.02 | 17 | 1467.33 | 400.04 | 4 | 423.05 | 114.03 | 17 | 1346.05 | 434.95 | 0 | 0.00 | 0.00 |
| 32 | Nilgiris | 15 | 148.00 | 6 | 50.87 | 2 | 39.90 | 13.26 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 2 | 39.90 | 13.26 | 0 | 0.00 | 0.00 |
| 33 | Perambalur | 12 | 118.00 | 11 | 104.90 | 6 | 135.79 | 45.37 | 0 | 0.00 | 0.00 | 2 | 30.53 | 8.23 | 4 | 105.26 | 37.14 | 0 | 0.00 | 0.00 |
| 34 | Ranipet | 14 | 138.00 | 9 | 236.95 | 13 | 894.87 | 270.19 | 0 | 0.00 | 0.00 | 6 | 547.30 | 147.52 | 7 | 347.57 | 122.67 | 0 | 0.00 | 0.00 |
| 35 | Thanjavur | 51 | 503.00 | 44 | 913.24 | 43 | 2722.44 | 788.60 | 12 | 467.80 | 149.89 | 5 | 284.45 | 76.67 | 26 | 1970.19 | 562.04 | 0 | 0.00 | 0.00 |
| 36 | Thiruchirappalli | 38 | 375.00 | 8 | 200.27 | 16 | 405.27 | 119.48 | 2 | 46.65 | 12.79 | 0 | 0.00 | 0.00 | 14 | 358.62 | 106.69 | 0 | 0.00 | 0.00 |
| 37 | Thirunelveli | 33 | 326.00 | 23 | 399.95 | 11 | 890.39 | 260.52 | 0 | 0.00 | 0.00 | 2 | 261.11 | 70.48 | 9 | 629.28 | 190.04 | 0 | 0.00 | 0.00 |
| 38 | Tiruvannamalai | 52 | 513.00 | 50 | 565.99 | 47 | 2032.26 | 566.22 | 18 | 1188.24 | 304.81 | 2 | 93.05 | 25.08 | 27 | 750.97 | 236.33 | 0 | 0.00 | 0.00 |
| | Total | 1000 | 9868.00 | 943 | 16978.03 | 839 | 56140.91 | 15544.36 | 195 | 11348.31 | 3156.79 | 220 | 18801.52 | 4906.75 | 424 | 25991.08 | 7480.82 | 136 | 9041.76 | 2705.88 |

UYEGP:

| TOP 3 Performing Banks - Disbursals | | TOP 3 Performing Banks | |
|-------------------------------------|------------|---------------------------|------------|
| PSB | | Pvt. Bank /RRB | |
| BANK | Total (Cr) | BANK | Total (Cr) |
| INDIAN BANK | 9.51 | TNGB | 0.58 |
| CANARA BANK | 7.07 | CITY UNION BANK LTD | 0.39 |
| INDIAN OVERSEAS BANK | 6.48 | TMB Ltd | 0.38 |
| BOTTOM 3 Performing Banks | | BOTTOM 3 Performing Banks | |
| PSB | | Pvt. Bank /RRB | |
| BANK | Total (Cr) | BANK | Total (Cr) |
| UCO BANK | 0.27 | THE DHANALAKSHMI BANK LTD | 0.04 |
| BANK OF MAHARASHTRA | 0.05 | KARUR VYSYA BANK | 0.009 |
| PUNJAB AND SIND BANK | 0.03 | AXIS BANK | 0.00 |

| TOP 3 Performing Districts | | BOTTOM 3 Performing Districts | |
|----------------------------|------------|-------------------------------|------------|
| DISTRICT | Total (Cr) | DISTRICT | Total (Cr) |
| Tiruvannamalai | 2.52 | Erode | 0.39 |
| Chennai | 2.51 | Ariyalur | 0.37 |
| Kallakurichi | 1.91 | Namakkal | 0.30 |

UYEGP - 30.09.2023

(Rs.in Lakhs)

| S. No | Name of the Bank | Recommended Applications | | Sanction | | Rejected | | Total Bank pending | | %of Sanction |
|--------------|---------------------------|--------------------------|-----------------|----------------|----------------|----------------|----------------|--------------------|----------------|---------------|
| | | Loan | Subsidy | Loan | Subsidy | Loan | Subsidy | Loan | Subsidy | |
| 1 | INDIAN BANK | 10272.09 | 2693.37 | 1677.87 | 441.69 | 1795.66 | 465.72 | 6798.56 | 1785.96 | 34.92 |
| 2 | CANARA BANK | 5255.34 | 1368.43 | 1245.19 | 327.99 | 905.19 | 226.22 | 3104.96 | 814.22 | 23.69 |
| 3 | INDIAN OVERSEAS BANK | 4821.80 | 1265.51 | 1039.89 | 273.85 | 712.44 | 186.15 | 3069.47 | 805.51 | 21.57 |
| 4 | STATE BANK OF INDIA | 6934.17 | 1812.68 | 723.17 | 190.36 | 1037.27 | 265.98 | 5173.73 | 1356.34 | 10.43 |
| 5 | UNION BANK OF INDIA | 2384.57 | 625.21 | 626.86 | 165.09 | 355.47 | 92.43 | 1402.24 | 367.69 | 26.29 |
| 6 | BANK OF INDIA | 1208.01 | 313.06 | 384.11 | 99.80 | 201.56 | 50.61 | 622.34 | 162.65 | 31.80 |
| 7 | BANK OF BARODA | 1179.02 | 302.76 | 249.58 | 65.68 | 243.63 | 57.02 | 685.81 | 180.06 | 42.34 |
| 8 | CENTRAL BANK OF INDIA | 875.24 | 229.07 | 284.82 | 74.95 | 96.52 | 24.15 | 493.90 | 129.97 | 32.54 |
| 9 | PUNJAB NATIONAL BANK | 697.32 | 184.40 | 166.96 | 44.69 | 82.04 | 21.66 | 448.32 | 118.05 | 24.31 |
| 10 | UCO BANK | 322.52 | 85.20 | 66.55 | 17.51 | 44.12 | 11.61 | 211.85 | 56.08 | 20.63 |
| 11 | BANK OF MAHARASHTRA | 164.57 | 42.97 | 34.43 | 9.06 | 23.61 | 5.88 | 106.53 | 28.03 | 20.92 |
| 12 | PUNJAB AND SIND BANK | 8.05 | 2.12 | 3.30 | 0.87 | 4.75 | 1.25 | 0.00 | 0.00 | 40.99 |
| 13 | TNGB | 545.24 | 143.28 | 109.08 | 28.70 | 95.79 | 25.21 | 340.37 | 89.37 | 20.01 |
| 14 | CITY UNION BANK LTD | 1104.11 | 287.09 | 66.16 | 17.41 | 224.81 | 56.46 | 813.14 | 213.22 | 5.99 |
| 15 | TMB Ltd | 654.59 | 171.44 | 38.95 | 10.25 | 124.15 | 31.55 | 491.49 | 129.64 | 5.95 |
| 16 | IDBI BANK LTD | 262.40 | 69.06 | 35.63 | 9.38 | 45.41 | 11.95 | 181.36 | 47.73 | 13.58 |
| 17 | THE DHANALAKSHMI BANK LTD | 31.35 | 8.25 | 17.10 | 4.50 | 14.25 | 3.75 | 0.00 | 0.00 | 54.55 |
| 18 | KARUR VYSYA BANK | 750.97 | 197.57 | 3.80 | 1.00 | 186.46 | 49.07 | 560.71 | 147.50 | 0.51 |
| 19 | AXIS BANK | 97.38 | 25.63 | 0.00 | 0.00 | 4.52 | 1.19 | 92.86 | 24.44 | 0.00 |
| 20 | CATHOLIC SYRIAN BANK LTD. | 28.20 | 7.49 | 0.00 | 0.00 | 4.75 | 1.25 | 23.45 | 6.24 | 0.00 |
| 21 | HDFC BANK LTD | 384.01 | 101.53 | 46.95 | 12.55 | 67.13 | 17.50 | 269.93 | 71.48 | 12.23 |
| 22 | ICICI BANK LTD | 72.01 | 18.95 | 4.75 | 1.25 | 14.06 | 3.70 | 53.20 | 14.00 | 6.60 |
| 23 | KARNATAKA BANK LTD | 84.76 | 22.30 | 14.07 | 3.70 | 28.80 | 7.58 | 41.89 | 11.02 | 16.60 |
| 24 | KOTAK MAHINDRA BANK | 48.86 | 11.74 | 0.00 | 0.00 | 20.86 | 5.49 | 28.00 | 6.25 | 0.00 |
| 25 | SOUTH INDIAN BANK | 266.69 | 69.48 | 0.00 | 0.00 | 92.10 | 23.54 | 174.59 | 45.94 | 0.00 |
| 26 | TAICO | 12.83 | 3.38 | 0.00 | 0.00 | 2.85 | 0.75 | 9.98 | 2.63 | 0.00 |
| 27 | THE FEDERAL BANK LTD | 188.71 | 49.54 | 4.75 | 1.25 | 26.19 | 6.77 | 157.77 | 41.52 | 2.52 |
| 28 | TNSCB | 278.79 | 73.38 | 91.18 | 24.00 | 8.43 | 2.22 | 179.18 | 47.16 | 32.71 |
| Total | | 38933.60 | 10184.89 | 6935.15 | 1825.53 | 6462.82 | 1656.66 | 25535.63 | 6702.70 | 501.66 |

UYEGP AS ON 30/09/2023

| Sl. No | DISTRICT | Amount in Lakhs | | | | | | | | | | |
|--------|------------------|-----------------|----------------|--|-----------------|----------------|----------------|-------------------------------|----------------|---------------------------------|----------------|-------------------------|
| | | Annual Target | | No of Apps Forwarded to Bank (including previous Year) | | Rejected | | No of Apps Sanctioned by Bank | | No of Apps Pending for Sanction | | No of Apps Subsidy Disb |
| | | Nos | Sdy | Loan | Sdy | Loan | Sdy | Loan | Sdy | Loan | Sdy | Sdy |
| 1 | Tiruvannamalai | 280 | 224.00 | 1221.86 | 316.22 | 420.32 | 105.30 | 671.82 | 176.87 | 129.72 | 34.05 | 67.89 |
| 2 | Chennai | 175 | 140.00 | 1477.58 | 387.22 | 7.18 | 1.89 | 435.81 | 113.76 | 1034.59 | 271.57 | 68.41 |
| 3 | Kallakurichi | 196 | 157.00 | 1148.77 | 300.50 | 85.33 | 21.14 | 342.31 | 90.07 | 721.13 | 189.29 | 58.41 |
| 4 | Thiruvavur | 144 | 115.00 | 1612.96 | 423.53 | 19.00 | 5.00 | 203.89 | 53.65 | 1390.07 | 364.88 | 54.25 |
| 5 | Villupuram | 197 | 157.53 | 1061.84 | 279.02 | 123.39 | 32.47 | 215.26 | 56.72 | 723.19 | 189.83 | 27.76 |
| 6 | Madurai | 227 | 181.00 | 679.01 | 178.43 | 86.68 | 22.81 | 204.36 | 53.78 | 387.98 | 101.84 | 19.05 |
| 7 | Virudhunagar | 145 | 116.00 | 966.26 | 252.33 | 190.23 | 48.49 | 218.90 | 57.60 | 557.13 | 146.24 | 55.67 |
| 8 | Thiruvallore | 139 | 111.00 | 1613.33 | 423.67 | 94.05 | 24.75 | 180.83 | 47.59 | 1338.45 | 351.33 | 50.11 |
| 9 | Tenkasi | 175 | 140.00 | 756.11 | 198.63 | 41.20 | 10.86 | 206.40 | 54.29 | 508.51 | 133.48 | 13.85 |
| 10 | Pudukottai | 185 | 148.00 | 1525.57 | 400.62 | 99.26 | 26.12 | 174.80 | 45.99 | 1251.51 | 328.51 | 42.29 |
| 11 | Mayiladuthurai | 92 | 73.00 | 1137.12 | 297.39 | 130.40 | 32.95 | 277.05 | 72.91 | 729.67 | 191.53 | 37.00 |
| 12 | Coimbatore | 131 | 105.00 | 1815.87 | 472.33 | 712.12 | 182.14 | 174.62 | 45.95 | 929.13 | 244.24 | 44.66 |
| 13 | Thoothukudi | 98 | 78.00 | 505.42 | 132.95 | 71.23 | 18.85 | 198.49 | 52.23 | 235.70 | 61.87 | 30.96 |
| 14 | Ranipet | 73 | 58.00 | 1155.06 | 303.01 | 7.60 | 2.00 | 108.59 | 28.58 | 1038.87 | 272.43 | 15.00 |
| 15 | Chengalpet | 75 | 60.00 | 1333.56 | 350.19 | 9.50 | 2.50 | 211.90 | 55.76 | 1112.16 | 291.93 | 30.00 |
| 16 | Tirupattur | 73 | 58.00 | 595.79 | 156.45 | 6.99 | 1.84 | 92.32 | 24.29 | 496.48 | 130.32 | 25.29 |
| 17 | Karur | 60 | 48.00 | 688.09 | 180.78 | 36.14 | 9.51 | 213.80 | 56.26 | 438.15 | 115.01 | 24.00 |
| 18 | Cuddalore | 195 | 156.00 | 892.80 | 234.49 | 70.79 | 18.63 | 142.36 | 37.46 | 679.64 | 178.40 | 7.52 |
| 19 | Tirupur | 93 | 74.00 | 1667.46 | 429.67 | 1090.70 | 277.78 | 255.23 | 67.49 | 321.54 | 84.40 | 12.25 |
| 20 | Kanniyakumari | 213 | 170.00 | 1343.74 | 351.88 | 94.23 | 23.82 | 116.97 | 30.78 | 1132.54 | 297.28 | 14.28 |
| 21 | Theni | 142 | 113.00 | 542.54 | 142.75 | 2.93 | 0.77 | 215.87 | 57.00 | 323.75 | 84.98 | 21.07 |
| 22 | Tirunelveli | 175 | 140.00 | 443.65 | 116.34 | 44.61 | 11.74 | 155.04 | 40.80 | 244.00 | 63.80 | 0.00 |
| 23 | Kanchipuram | 74 | 59.00 | 1053.76 | 276.71 | 0.00 | 0.00 | 160.93 | 42.35 | 892.83 | 234.36 | 30.00 |
| 24 | Perambalur | 63 | 50.00 | 790.11 | 207.51 | 34.58 | 9.10 | 130.44 | 34.33 | 625.09 | 164.08 | 23.21 |
| 25 | Dharmapuri | 172 | 137.00 | 730.65 | 191.89 | 23.26 | 6.12 | 133.73 | 35.19 | 573.66 | 150.58 | 33.69 |
| 26 | Nagapattinam | 93 | 74.00 | 1531.73 | 402.20 | 39.90 | 10.50 | 164.27 | 43.23 | 1327.56 | 348.47 | 17.43 |
| 27 | Sivagangai | 152 | 121.00 | 884.36 | 233.17 | 335.62 | 88.32 | 96.08 | 26.03 | 452.66 | 118.82 | 24.16 |
| 28 | Vellore | 74 | 59.00 | 544.48 | 143.00 | 0.00 | 0.00 | 97.38 | 25.63 | 447.10 | 117.37 | 15.00 |
| 29 | Salem | 196 | 157.00 | 1150.52 | 302.09 | 25.08 | 6.60 | 132.64 | 34.89 | 992.80 | 260.60 | 17.46 |
| 30 | Krishnagiri | 105 | 84.00 | 2110.13 | 544.06 | 1392.34 | 355.54 | 154.53 | 40.67 | 563.26 | 147.85 | 22.25 |
| 31 | Thanjavur | 273 | 218.00 | 1291.27 | 331.07 | 464.34 | 113.90 | 161.61 | 42.53 | 665.32 | 174.64 | 24.22 |
| 32 | Nilgiris | 86 | 69.00 | 485.91 | 127.74 | 60.50 | 15.92 | 112.22 | 29.61 | 313.19 | 82.21 | 19.12 |
| 33 | Dindigul | 161 | 129.00 | 1026.47 | 269.59 | 91.58 | 24.10 | 139.24 | 36.64 | 795.65 | 208.85 | 24.69 |
| 34 | Thiruchirappalli | 204 | 163.00 | 668.73 | 175.81 | 287.77 | 75.73 | 124.64 | 32.80 | 256.31 | 67.28 | 14.46 |
| 35 | Ramanathapuram | 154 | 123.00 | 507.89 | 133.43 | 79.46 | 20.91 | 89.03 | 23.43 | 339.40 | 89.09 | 8.50 |
| 36 | Erode | 126 | 101.00 | 638.52 | 167.67 | 17.10 | 4.50 | 76.14 | 20.04 | 545.28 | 143.13 | 10.72 |
| 37 | Ariyalur | 87 | 70.00 | 406.54 | 106.84 | 139.27 | 36.65 | 51.38 | 13.52 | 215.89 | 56.67 | 8.87 |
| 38 | Namakkal | 97 | 78.00 | 928.13 | 243.71 | 28.16 | 7.41 | 94.27 | 24.81 | 805.71 | 211.49 | 8.30 |
| | Total | 5400 | 4314.53 | 38933.60 | 10184.89 | 6462.82 | 1656.66 | 6935.15 | 1825.53 | 25535.63 | 6702.70 | 1021.80 |

| Progrers under UYEGP as on 30/06/2023 | | | | | | | | | | | Amt. in Lakhs | | | |
|---------------------------------------|------------------------------|--------------------------|---------|----------|---------|----------------------|----------|----------------|---------|-------------------|---------------|--------|-------|--|
| S.No | Name of the Bank | Recommended Applications | | Sanction | | Pending for sanction | | Loan Disbursed | | Subsidy Disbursed | | | | |
| | | Subsidy | Loan | Subsidy | Loan | Total | | Subsidy | Loan | No | Project Cost | | Loan | |
| | | | | | | Subsidy | Loan | | | | | | | |
| 1 | INDIAN BANK | 284.99 | 1087.73 | 123.55 | 469.51 | 1664.23 | 6363.47 | 83.99 | 318.92 | 38 | 157.74 | 39.43 | 149.9 | |
| 2 | CANARA BANK | 230.47 | 875.85 | 100.64 | 382.43 | 858.26 | 3315.29 | 48.03 | 182.51 | 30 | 125.75 | 30.48 | 119.5 | |
| 3 | INDIAN OVERSEAS BANK | 212.44 | 806.54 | 72.87 | 276.89 | 700.08 | 2679.84 | 35.74 | 135.82 | 30 | 92.93 | 22.07 | 88.28 | |
| 4 | STATE BANK OF INDIA | 265.59 | 1010.18 | 58.44 | 222.08 | 1164.76 | 4463.76 | 31.03 | 117.93 | 28 | 89.52 | 20.27 | 85.05 | |
| 5 | UNION BANK OF INDIA | 79.03 | 299.58 | 38.62 | 146.76 | 293.39 | 1128.10 | 27.20 | 103.35 | 21 | 78.83 | 16.46 | 74.89 | |
| 6 | BANK OF INDIA | 47.05 | 178.79 | 20.67 | 78.53 | 139.63 | 539.86 | 7.73 | 29.14 | 5 | 11.46 | 2.86 | 10.88 | |
| 7 | BANK OF BARODA | 31.75 | 120.65 | 16.12 | 61.26 | 154.33 | 608.44 | 17.14 | 65.14 | 8 | 34.07 | 8.52 | 32.36 | |
| 8 | PUNJAB NATIONAL BANK | 34.92 | 129.85 | 13.73 | 49.33 | 95.50 | 362.39 | 5.00 | 16.15 | 6 | 24.57 | 6.35 | 23.34 | |
| 9 | Tamilnadu Grama Bank | 33.31 | 126.58 | 13.37 | 50.81 | 78.40 | 298.67 | 5.38 | 20.46 | 4 | 16.50 | 4.12 | 15.67 | |
| 10 | CENTRAL BANK OF INDIA | 36.03 | 136.90 | 15.95 | 60.61 | 116.72 | 448.30 | 7.69 | 29.21 | 8 | 33.07 | 8.27 | 31.42 | |
| 11 | CITY UNION BANK LTD | 25.30 | 96.15 | 7.75 | 29.44 | 197.88 | 765.64 | 3.75 | 14.25 | 0 | 0.00 | 0.00 | 0 | |
| 12 | TAMILNAD MERCANTILE BANK LTD | 26.43 | 100.45 | 3.96 | 15.06 | 137.28 | 526.19 | 3.75 | 14.25 | 4 | 20.00 | 5.00 | 19 | |
| 13 | UCO BANK | 7.27 | 27.61 | 2.75 | 10.45 | 40.27 | 153.01 | 2.50 | 9.50 | 2 | 10.00 | 2.50 | 9.5 | |
| 14 | IDBI BANK LTD | 11.24 | 42.73 | 2.50 | 9.50 | 33.44 | 127.09 | 1.25 | 4.75 | 3 | 14.99 | 3.41 | 14.24 | |
| 15 | BANK OF MAHARASHTRA | 12.75 | 48.45 | 3.75 | 14.25 | 17.38 | 66.06 | 0.46 | 1.75 | 0 | 0.00 | 0.00 | 0 | |
| 16 | KARUR VYSYA BANK | 13.72 | 52.15 | 0.75 | 2.85 | 149.18 | 567.12 | 0.00 | 0.00 | 1 | 3.00 | 0.75 | 2.85 | |
| 17 | PUNJAB AND SIND BANK | 0.88 | 3.33 | 0.00 | 0.00 | 2.13 | 8.08 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | |
| 18 | HDFC BANK LTD | 23.45 | 89.13 | 0.00 | 0.00 | 53.18 | 202.25 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | |
| 19 | ICICI BANK LTD | 1.25 | 4.75 | 0.00 | 0.00 | 13.20 | 50.16 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | |
| 20 | KARNATAKA BANK LTD | 3.00 | 11.40 | 0.00 | 0.00 | 17.73 | 67.37 | 0.00 | 0.00 | 1 | 5.00 | 1.25 | 4.75 | |
| 21 | SOUTH INDIAN BANK | 1.75 | 6.65 | 0.00 | 0.00 | 39.16 | 148.80 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | |
| 22 | THE DHANALAKSHMI BANK LTD | 1.25 | 4.75 | 0.00 | 0.00 | 5.00 | 19.00 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | |
| 23 | THE FEDERAL BANK LTD | 2.50 | 9.50 | 0.00 | 0.00 | 36.98 | 140.51 | 0.00 | 0.00 | 1 | 5.00 | 1.25 | 4.75 | |
| Total | | 1386.38 | 5269.69 | 495.67 | 1880.71 | 6110.70 | 23444.05 | 280.65 | 1063.14 | 190 | 722.41 | 172.99 | 686.3 | |

| Progress Under UYEGP as on 30.06.2023 | | | | | | | | | | | |
|---------------------------------------|------------------|---------------|---------|----------------------------------|---|-------------------------------------|--------|--|--|--------|----------------------------------|
| | | | | | | | | | | | Amount in Lakhs |
| Sl. No. | DISTRICT | Annual Target | | Applica tions Receive d | No of Apps Forwar ded to Bank | No of Apps Sanctioned by Bank | | No of Apps Penden g for Sanctio n | No of Apps Loan Disbursed by Banks | | No of Apps Subsidy Disb |
| | | Nos | Sdy | Sdy | Sdy | Loan | Sdy | Sdy | Loan | Sdy | Sdy |
| 1 | Thiruvarur | 144 | 115.00 | 23.12 | 25.41 | 82.68 | 21.76 | 298.14 | 70.24 | 18.48 | 0.00 |
| 2 | Virudhunagar | 145 | 116.00 | 92.99 | 78.54 | 92.79 | 24.42 | 122.01 | 49.90 | 13.13 | 21.86 |
| 3 | Thiruvallore | 139 | 111.00 | 43.50 | 9.62 | 74.61 | 19.63 | 253.33 | 54.61 | 14.37 | 28.00 |
| 4 | Tenkasi | 175 | 140.00 | 35.05 | 49.35 | 76.85 | 20.22 | 107.30 | 53.90 | 14.18 | 0.00 |
| 5 | Villupuram | 197 | 157.53 | 61.11 | 36.02 | 70.42 | 18.53 | 85.14 | 50.12 | 13.19 | 0.00 |
| 6 | Tirunelveli | 175 | 140.00 | 33.16 | 21.18 | 76.94 | 20.25 | 34.57 | 45.29 | 11.92 | 0.00 |
| 7 | Kallakurichi | 196 | 157.00 | 70.89 | 63.94 | 107.85 | 28.38 | 159.67 | 24.23 | 6.37 | 20.32 |
| 8 | Kanniyakumari | 213 | 170.00 | 28.45 | 43.75 | 82.56 | 21.73 | 245.62 | 42.21 | 11.11 | 0.00 |
| 9 | Chennai | 175 | 140.00 | 92.78 | 92.13 | 115.83 | 30.48 | 101.89 | 20.83 | 5.48 | 10.49 |
| 10 | Coimbatore | 131 | 105.00 | 48.82 | 23.25 | 71.20 | 18.74 | 211.00 | 82.09 | 21.60 | 0.00 |
| 11 | Nagapattinam | 93 | 74.00 | 10.37 | 15.87 | 60.71 | 15.98 | 261.45 | 40.76 | 10.73 | 0.00 |
| 12 | Dindigul | 161 | 129.00 | 62.66 | 56.33 | 65.47 | 17.23 | 142.93 | 9.50 | 2.50 | 0.00 |
| 13 | Dharmapuri | 172 | 137.00 | 46.09 | 36.13 | 67.04 | 17.64 | 78.42 | 27.87 | 7.33 | 10.16 |
| 14 | Thanjavur | 273 | 218.00 | 45.98 | 49.49 | 52.23 | 13.74 | 178.38 | 18.05 | 4.75 | 0.00 |
| 15 | Tiruvannamalai | 280 | 224.00 | 58.47 | 73.85 | 46.52 | 12.24 | 129.32 | 61.84 | 16.27 | 19.02 |
| 16 | Tirupattur | 73 | 58.00 | 9.63 | 15.75 | 50.59 | 13.31 | 105.48 | 33.00 | 8.75 | 0.00 |
| 17 | Mayiladuthurai | 92 | 73.00 | 145.50 | 121.88 | 43.71 | 11.50 | 173.44 | 13.78 | 3.63 | 7.27 |
| 18 | Ariyalur | 87 | 70.00 | 0.00 | 6.25 | 35.59 | 9.37 | 55.73 | 6.75 | 1.78 | 2.26 |
| 19 | Pudukottai | 185 | 148.00 | 21.13 | 29.87 | 42.50 | 11.18 | 276.80 | 0.00 | 0.00 | 0.00 |
| 20 | Chengalpet | 75 | 60.00 | 56.43 | 38.01 | 47.16 | 12.41 | 254.32 | 50.92 | 13.40 | 0.00 |
| 21 | Thoothukudi | 98 | 78.00 | 50.78 | 53.38 | 36.58 | 9.63 | 53.39 | 40.85 | 10.75 | 11.76 |
| 22 | Ranipet | 73 | 58.00 | 28.50 | 32.75 | 42.00 | 11.05 | 163.38 | 31.41 | 8.27 | 0.00 |
| 23 | Kanchipuram | 74 | 59.00 | 61.96 | 55.23 | 42.94 | 11.30 | 184.15 | 20.90 | 5.50 | 15.00 |
| 24 | Cuddalore | 195 | 156.00 | 65.11 | 20.51 | 34.56 | 9.09 | 132.25 | 4.96 | 1.31 | 0.00 |
| 25 | Salem | 196 | 157.00 | 11.50 | 19.74 | 41.97 | 11.04 | 94.16 | 0.95 | 0.25 | 0.00 |
| 26 | Perambalur | 63 | 50.00 | 25.30 | 32.73 | 42.66 | 11.23 | 129.02 | 23.30 | 6.20 | 0.00 |
| 27 | Nilgiris | 86 | 69.00 | 37.40 | 38.33 | 28.04 | 7.38 | 65.08 | 19.70 | 5.18 | 8.55 |
| 28 | Ramanathapuum | 154 | 123.00 | 10.13 | 18.12 | 32.00 | 8.42 | 32.44 | 19.37 | 5.10 | 5.23 |
| 29 | Madurai | 227 | 181.00 | 40.08 | 52.90 | 22.27 | 5.86 | 70.99 | 29.40 | 7.74 | 0.00 |
| 30 | Sivagangai | 152 | 121.00 | 45.92 | 35.74 | 21.45 | 6.40 | 213.77 | 15.28 | 4.77 | 8.06 |
| 31 | Theni | 142 | 113.00 | 17.27 | 15.92 | 19.52 | 5.14 | 150.34 | 22.95 | 6.04 | 0.00 |
| 32 | Krishnagiri | 105 | 84.00 | 11.13 | 13.50 | 29.45 | 7.75 | 461.39 | 21.85 | 5.75 | 5.00 |
| 33 | Thiruchirappalli | 204 | 163.00 | 13.59 | 13.27 | 22.87 | 6.02 | 124.37 | 10.45 | 2.75 | 0.00 |
| 34 | Karur | 60 | 48.00 | 16.27 | 20.87 | 26.60 | 7.00 | 71.58 | 7.60 | 2.00 | 0.00 |
| 35 | Namakkal | 97 | 78.00 | 20.76 | 8.95 | 23.27 | 6.12 | 167.70 | 18.97 | 4.99 | 0.00 |
| 36 | Vellore | 74 | 59.00 | 26.10 | 18.10 | 23.75 | 6.25 | 287.44 | 11.02 | 2.90 | 0.00 |
| 37 | Tirupur | 93 | 74.00 | 43.96 | 30.48 | 19.21 | 5.05 | 320.87 | 4.75 | 1.25 | 0.00 |
| 38 | Erode | 126 | 101.00 | 41.80 | 19.23 | 8.31 | 2.19 | 113.93 | 3.56 | 0.94 | 0.00 |
| Total | | 5400 | 4314.53 | 1553.65 | 1386.38 | 1880.71 | 495.67 | 6111.20 | 1063.14 | 280.65 | 172.99 |

AABCS – Annal Ambedkar Business Champions Scheme

The Scheme “Annal Ambedkar Business Champions Scheme was launched by the Dept of MSME, Govt. of Tamil Nadu. It is a capital linked credit scheme with 35% capital subsidy and with 6% interest subvention to beneficiaries belonging to SC/ ST communities.

It covers both new and expansion of existing enterprises. The performance of Banks and Districts as per data from DIC as on 30.09.2023 is as follows.

Rs. In Crore

| TOP 3 Performing Banks | | TOP 3 Performing Banks | |
|----------------------------------|-----------|---|-----------|
| PSB | | Pvt. Bank /RRB | |
| BANK | Disbursed | BANK | Disbursed |
| STATE BANK OF INDIA | 8.39 | KOTAK MAHINDRA BANK | 16.26 |
| CANARA BANK | 5.67 | HDFC BANK LTD | 8.55 |
| INDIAN OVERSEAS BANK | 4.25 | INDUSIND BANK LTD | 6.58 |
| BOTTOM 3 Performing Banks | | BOTTOM 3 Performing Banks | |
| PSB | | Pvt. Bank /RRB | |
| BANK | Disbursed | BANK | Disbursed |
| BANK OF INDIA | 0.04 | IDBI | 0.44 |
| CENTRAL BANK OF INDIA | 0.03 | TNGB | 0.14 |
| BANK OF MAHARASHTRA | 0.00 | AXIS BANK, IDFC, KVB, SIB, TMB, FEDERAL, EQUITAS TNGB& TNSC | 0.00 |

| TOP 3 Performing Districts | | BOTTOM 3 Performing Districts | |
|-----------------------------------|-----------|--|-----------|
| DISTRICT | Disbursed | DISTRICT | Disbursed |
| Chennai | 10.47 | Cuddalore | 0.04 |
| Mayiladuthurai | 7.13 | Pudukottai | 0.02 |
| Kanchipuram | 6.71 | Kanniyakumari, Thanjavur & Tirunelveli | 0.00 |

SLBC requests member banks, LDMs and District coordinators from DIC to ensure disbursements in Nil performance districts.

| Progress under AABCS AS ON 30.06.2023 | | | | | | | | | |
|---------------------------------------|------------------|-------------|----------------|----------------------|-------------------------|----------------------|------------------------------|------------------------|----------------|
| Sl. No | District | Target | | Application Received | Application Recommended | Provisional Sanction | Provisional Sanction Pending | Final Sanction Pending | Final Sanction |
| | | No | Sdy | sdv | Sdy | Sdy | Sdy | Sdy | Sdy |
| 1 | Dharmapuri | 40 | 189.12 | 879.06 | 549.36 | 112.00 | 359.71 | 0.00 | 156.28 |
| 2 | Namakkal | 53 | 250.58 | 1661.09 | 504.76 | 504.76 | 0.00 | 0.00 | 265.54 |
| 3 | Tenkasi | 40 | 189.12 | 1552.35 | 769.94 | 135.52 | 675.72 | 0.00 | 147.81 |
| 4 | Kallakurichi | 69 | 326.23 | 804.22 | 543.12 | 469.03 | 130.31 | 41.17 | 106.98 |
| 5 | Mayiladuthurai | 37 | 174.94 | 1535.28 | 1333.19 | 589.52 | 824.42 | 0.00 | 410.22 |
| 6 | Thiruvallore | 96 | 453.89 | 1361.49 | 695.36 | 55.21 | 565.14 | 25.14 | 219.94 |
| 7 | Virudhunagar | 53 | 250.58 | 1374.29 | 752.86 | 62.91 | 677.75 | 0.00 | 62.91 |
| 8 | Karur | 29 | 137.11 | 264.21 | 173.12 | 59.80 | 101.08 | 0.00 | 61.07 |
| 9 | Dindigul | 61 | 288.41 | 675.83 | 232.73 | 46.81 | 185.92 | 0.00 | 43.96 |
| 10 | Coimbatore | 75 | 354.60 | 516.30 | 106.17 | 382.48 | 25.78 | 139.46 | 273.37 |
| 11 | Ranipet | 42 | 198.58 | 470.21 | 40.70 | 64.63 | 61.40 | 0.00 | 148.04 |
| 12 | Theni | 34 | 160.75 | 337.95 | 202.91 | 0.00 | 202.91 | 0.00 | 134.94 |
| 13 | Thiruvarur | 57 | 269.50 | 267.99 | 140.78 | 83.65 | 68.93 | 35.94 | 47.70 |
| 14 | Krishnagiri | 38 | 179.66 | 225.96 | 34.55 | 34.55 | 0.00 | 0.00 | 43.74 |
| 15 | Nagapattinam | 30 | 141.84 | 362.81 | 402.52 | 33.69 | 389.39 | 20.56 | 43.44 |
| 16 | Villupuram | 75 | 354.60 | 782.04 | 650.67 | 112.01 | 422.93 | 4.55 | 30.95 |
| 17 | Chennai | 121 | 572.09 | 1810.56 | 871.49 | 572.26 | 313.31 | 0.00 | 258.58 |
| 18 | Ramanathapuum | 33 | 156.02 | 455.77 | 183.74 | 39.70 | 172.01 | 0.00 | 51.44 |
| 19 | Tiruvannamalai | 86 | 406.61 | 653.77 | 221.88 | 69.50 | 150.63 | 0.00 | 41.15 |
| 20 | Tirunelveli | 36 | 170.21 | 737.14 | 112.54 | 44.65 | 67.89 | 34.66 | 39.06 |
| 21 | Thoothukudi | 47 | 222.22 | 841.35 | 293.15 | 35.70 | 257.45 | 0.00 | 37.93 |
| 22 | Chengalpet | 63 | 297.86 | 586.15 | 232.03 | 37.37 | 226.22 | 0.00 | 25.11 |
| 23 | Nilgiris | 35 | 165.48 | 152.51 | 114.14 | 0.00 | 114.14 | 0.00 | 27.59 |
| 24 | Sivagangai | 30 | 141.84 | 501.23 | 0.00 | 29.42 | 0.00 | 0.00 | 24.46 |
| 25 | Thanjavur | 60 | 283.68 | 183.14 | 96.86 | 8.62 | 96.86 | 8.62 | 9.50 |
| 26 | Kanchipuram | 67 | 316.77 | 738.16 | 328.79 | 8.83 | 179.23 | 0.00 | 8.83 |
| 27 | Erode | 52 | 245.85 | 509.44 | 315.24 | 175.23 | 144.19 | 0.00 | 7.86 |
| 28 | Salem | 91 | 430.24 | 1717.13 | 1045.94 | 47.60 | 998.34 | 0.00 | 47.60 |
| 29 | Tirupur | 53 | 250.59 | 679.18 | 348.08 | 95.18 | 265.79 | 0.00 | 41.76 |
| 30 | Vellore | 37 | 174.94 | 476.52 | 333.16 | 0.00 | 365.78 | 0.00 | 23.47 |
| 31 | Madurai | 55 | 260.04 | 746.51 | 331.92 | 28.87 | 290.89 | 0.00 | 16.77 |
| 32 | Perambalur | 23 | 108.74 | 159.38 | 129.62 | 0.00 | 129.62 | 0.00 | 12.25 |
| 33 | Kanniyakumari | 11 | 52.01 | 57.33 | 32.94 | 10.97 | 32.94 | 0.00 | 10.97 |
| 34 | Ariyalur | 24 | 113.47 | 652.88 | 7.48 | 10.13 | 7.48 | 0.00 | 10.13 |
| 35 | Thiruchirappalli | 63 | 297.87 | 459.92 | 0.00 | 11.85 | 0.00 | 0.00 | 7.23 |
| 36 | Tirupattur | 44 | 208.03 | 317.81 | 119.69 | 4.88 | 119.69 | 4.88 | 4.88 |
| 37 | Cuddalore | 103 | 486.99 | 371.28 | 159.81 | 29.75 | 130.06 | 0.00 | 0.00 |
| 38 | Pudukottai | 37 | 174.94 | 463.67 | 193.63 | 26.87 | 166.76 | 0.00 | 0.00 |
| | Total | 2000 | 9456.00 | 26341.89 | 12604.88 | 4033.96 | 8920.67 | 314.99 | 2903.49 |

| Progress under AABCS AS ON 30.06.2023 | | | | | | | | | | | |
|---------------------------------------|--------------------------------------|--------------------------|------------------|----------------------|-----------------|------------------------------|------------------|-------------------------|-----------------|------------------------|---------------|
| S.No | Name of the Bank | Recommended Applications | | Provisional Sanction | | Provisional Sanction Pending | | Actual Sanctioned Cases | | Final Sanction pending | |
| | | Subsidy | Loan | Subsidy | Loan | Subsidy | Loan | Subsidy | Loan | Subsidy | Loan |
| 1 | STATE BANK OF INDIA | 1,693.97 | 3,412.60 | 541.13 | 1,224.33 | 1,443.56 | 2,778.19 | 632.70 | 1,230.11 | 22.32 | 41.44 |
| 2 | CANARA BANK | 951.42 | 1,875.99 | 161.57 | 364.90 | 848.38 | 1,619.79 | 222.03 | 487.43 | 117.15 | 219.18 |
| 3 | INDIAN OVERSEAS BANK | 578.45 | 1,127.02 | 165.76 | 320.52 | 531.86 | 1,029.37 | 194.91 | 363.92 | 0 | 0 |
| 4 | INDIAN BANK | 1,485.38 | 4,018.07 | 246.96 | 479.37 | 1,231.70 | 3,518.00 | 32.31 | 61.75 | 24.96 | 52.21 |
| 5 | UNION BANK OF INDIA | 504.00 | 1,168.18 | 232.93 | 638.26 | 295.06 | 571.55 | 36.95 | 68.66 | 16.46 | 30.62 |
| 6 | CENTRAL BANK OF INDIA | 56.97 | 108.40 | 41.13 | 94.25 | 72.09 | 136.49 | 13.65 | 25.35 | 0 | 0 |
| 7 | PUNJAB NATIONAL BANK | 125.81 | 361.33 | 95.87 | 303.90 | 47.79 | 90.58 | 94.50 | 300.00 | 0 | 0 |
| 8 | UCO BANK | 23.71 | 44.04 | 0 | 0 | 23.71 | 44.04 | 14.79 | 27.59 | 0 | 0 |
| 9 | UNITED BANK OF INDIA | 4.16 | 7.72 | 0 | 0 | 4.16 | 7.72 | 0 | 0 | 0 | 0 |
| 10 | BANK OF BARODA | 283.45 | 549.88 | 13.13 | 24.70 | 253.09 | 483.43 | 0 | 0 | 0 | 0 |
| 11 | BANK OF INDIA | 374.17 | 975.98 | 2.74 | 5.10 | 360.01 | 949.68 | 0 | 0 | 0 | 0 |
| 12 | BANK OF MAHARASHTRA | 9.56 | 18.04 | 0 | 0 | 9.56 | 18.04 | 0 | 0 | 0 | 0 |
| 13 | ALLAHABAD BANK | 12.26 | 22.77 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14 | HDFC BANK LTD | 1,623.24 | 3,048.76 | 727.42 | 1,378.21 | 1,007.68 | 1,878.51 | 425.25 | 805.55 | 60.11 | 140.84 |
| 15 | INDUSIND BANK LTD | 1,465.27 | 2,833.31 | 523.12 | 1,081.94 | 1,121.80 | 2,085.33 | 355.09 | 688.98 | 73.99 | 137.40 |
| 16 | KMBL | 1,253.51 | 2,484.74 | 724.88 | 1,492.30 | 637.50 | 1,194.61 | 757.23 | 1,552.25 | 0 | 0 |
| 17 | THC | 210.28 | 838.54 | 51.70 | 101.90 | 198.19 | 815.14 | 73.19 | 153.25 | 0 | 0 |
| 18 | HLFC Ltd | 138.12 | 270.90 | 25.48 | 60.96 | 112.64 | 209.94 | 28.70 | 66.95 | 0 | 0 |
| 19 | ICICI BANK LTD | 142.02 | 288.43 | 69.26 | 153.12 | 60.55 | 112.64 | 24.50 | 70.00 | 0 | 0 |
| 20 | IDBI BANK LTD | 40.29 | 74.82 | 36.09 | 67.02 | 4.20 | 7.80 | 11.92 | 22.14 | 0 | 0 |
| 21 | YES BANK LTD | 248.48 | 505.80 | 161.27 | 343.85 | 87.21 | 161.96 | 12.25 | 22.75 | 0 | 0 |
| 22 | AXIS BANK | 98.51 | 183.11 | 0 | 0 | 108.47 | 201.44 | 0 | 0 | 0 | 0 |
| 23 | Investment & Finance Company Limited | 15.59 | 28.96 | 0 | 0 | 15.59 | 28.96 | 0 | 0 | 0 | 0 |
| 24 | CITY UNION BANK LTD | 7.61 | 14.13 | 4.62 | 9.88 | 3.41 | 6.33 | 0 | 0 | 0 | 0 |
| 25 | EQUITAL | 11.63 | 22.26 | 8.65 | 16.06 | 2.98 | 6.20 | 0 | 0 | 0 | 0 |
| 26 | KARNATAKA BANK | 24.29 | 45.12 | 0 | 0 | 24.29 | 45.12 | 0 | 0 | 0 | 0 |
| 27 | KARUR VYSYA BANK | 76.24 | 141.76 | 46.49 | 86.34 | 7.00 | 13.17 | 0 | 0 | 0 | 0 |
| 28 | SIDBI | 123.38 | 248.30 | 0 | 0 | 123.38 | 248.30 | 0 | 0 | 0 | 0 |
| 29 | SOUTH INDIAN BANK | 20.11 | 37.34 | 0 | 0 | 20.11 | 37.34 | 0 | 0 | 0 | 0 |
| 30 | TMB | 97.50 | 181.62 | 0 | 0 | 168.93 | 336.05 | 0 | 0 | 0 | 0 |
| 31 | TNSC | 10.06 | 18.95 | 0 | 0 | 10.06 | 18.95 | 0 | 0 | 0 | 0 |
| 32 | TNGB | 22.45 | 51.03 | 0 | 0 | 17.13 | 41.15 | 0 | 0 | 0 | 0 |
| 33 | THE FEDERAL BANK | 19.20 | 36.31 | 0 | 0 | 19.20 | 36.31 | 0 | 0 | 0 | 0 |
| | | 11,751.08 | 25,044.20 | 3,880.18 | 8,246.91 | 8,871.30 | 18,732.14 | 2,929.96 | 5,946.68 | 314.99 | 621.69 |

ANAL AMBEDKAR BUSINESS CHAMPIONS SCHEME 2023-24 SLBC REPORT AS on 30.09.2023

(Rs.in Lakhs)

| S.No | Name of the Bank | Recommended Applications | | | Rejected | | | Pending | | | Final Sanction | | | Loan Disbursed | | | % of sanction |
|--------------|-------------------------|--------------------------|-----------------|----------------|------------|---------------|---------------|------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|----------------|
| | | No | Loan | Subsidy | No | Loan | Subsidy | No | Loan | Subsidy | No | Loan | Subsidy | No | Loan | Subsidy | |
| 1 | STATE BANK OF INDIA | 141 | 4245.91 | 2086.50 | 38 | 1049.28 | 549.95 | 11 | 193.50 | 103.61 | 92 | 3003.13 | 1432.94 | 28 | 839.38 | 314.82 | 65.25 |
| 2 | CANARA BANK | 82 | 1597.94 | 762.01 | 7 | 86.33 | 46.20 | 9 | 157.95 | 84.12 | 66 | 1353.66 | 631.69 | 20 | 567.55 | 225.20 | 80.49 |
| 3 | INDIAN OVERSEAS BANK | 62 | 1117.76 | 492.39 | 18 | 179.49 | 91.05 | 6 | 49.42 | 26.61 | 38 | 888.85 | 374.73 | 12 | 425.33 | 131.08 | 61.29 |
| 4 | INDIAN BANK | 121 | 4496.44 | 1761.68 | 32 | 1062.93 | 544.1 | 22 | 1588.46 | 266.3 | 67 | 1845.05 | 951.28 | 13 | 417.75 | 195.74 | 55.83 |
| 5 | PUNJAB NATIONAL BANK | 9 | 356.72 | 80.49 | 0 | 0.00 | 0.00 | 1 | 3.25 | 1.75 | 8 | 353.47 | 78.74 | 2 | 306.46 | 53.48 | 88.89 |
| 6 | BANK OF BARODA | 20 | 976.49 | 512.95 | 5 | 56.10 | 30.21 | 3 | 33.05 | 17.71 | 12 | 887.34 | 465.03 | 1 | 299.10 | 150.00 | 60.00 |
| 7 | UNION BANK OF INDIA | 34 | 461.86 | 239.42 | 3 | 46.66 | 25.12 | 7 | 112.69 | 58.92 | 24 | 302.51 | 155.38 | 8 | 101.31 | 53.41 | 70.59 |
| 8 | UCO BANK | 3 | 69.11 | 36.79 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 3 | 69.11 | 36.79 | 1 | 27.59 | 14.44 | 100.00 |
| 9 | BANK OF INDIA | 13 | 926.85 | 349.43 | 2 | 24.69 | 13.29 | 2 | 33.14 | 17.85 | 9 | 869.02 | 318.29 | 1 | 4.14 | 2.23 | 69.23 |
| 10 | CENTRAL BANK OF INDIA | 13 | 290.37 | 143.02 | 5 | 75.55 | 40.68 | 2 | 29.79 | 5.39 | 6 | 185.03 | 96.95 | 1 | 3.25 | 1.75 | 46.15 |
| 11 | BANK OF MAHARASHTRA | 1 | 10.24 | 5.51 | 1 | 10.24 | 5.51 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0 | 0.00 | 0.00 | 0.00 |
| 12 | KOTAK MAHINDRA BANK | 74 | 3111.64 | 1443.97 | 4 | 376.10 | 109.63 | 12 | 247.37 | 133.13 | 58 | 2488.17 | 1201.21 | 17 | 1626.68 | 739.58 | 78.38 |
| 13 | HDFC BANK LTD | 151 | 3699.85 | 1950.51 | 16 | 275.39 | 148.29 | 28 | 733.98 | 395.04 | 107 | 2690.48 | 1407.18 | 36 | 855.22 | 420.12 | 70.86 |
| 14 | INDUSIND BANK LTD | 95 | 2858.04 | 1492.24 | 5 | 123.45 | 66.12 | 10 | 169.98 | 80.22 | 80 | 2564.61 | 1345.90 | 27 | 658.60 | 340.87 | 84.21 |
| 15 | CITY UNION BANK LTD | 6 | 176.66 | 92.87 | 2 | 17.62 | 9.49 | 1 | 13.94 | 7.51 | 3 | 145.1 | 75.87 | 1 | 128.00 | 66.66 | 50.00 |
| 16 | HLF Ltd | 12 | 305.32 | 147.68 | 0 | 0.00 | 0.00 | 2 | 53.17 | 28.63 | 10 | 252.15 | 119.05 | 4 | 105.51 | 40.16 | 83.33 |
| 17 | ICICI BANK LTD | 7 | 202.06 | 94.76 | 1 | 13.51 | 6.98 | 3 | 72.77 | 39.18 | 3 | 115.78 | 48.60 | 1 | 70.00 | 23.95 | 42.86 |
| 18 | YES BANK LTD | 10 | 619.89 | 309.43 | 2 | 72.51 | 39.04 | 0 | 0.00 | 0.00 | 8 | 547.38 | 270.39 | 2 | 52.64 | 27.87 | 80.00 |
| 19 | IDBI BANK LTD | 5 | 93.17 | 50.05 | 0 | 0.00 | 0.00 | 1 | 22.14 | 11.92 | 4 | 71.03 | 38.13 | 2 | 44.05 | 23.60 | 80.00 |
| 20 | CI&FC | 1 | 28.96 | 14.04 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 1 | 28.96 | 14.04 | 1 | 28.96 | 14.04 | 100.00 |
| 21 | TNGB | 5 | 52.31 | 23.45 | 2 | 16.57 | 8.42 | 0 | 0.00 | 0.00 | 3 | 35.74 | 15.03 | 1 | 14.66 | 3.75 | 60.00 |
| 22 | AXIS BANK | 4 | 150.09 | 80.82 | 1 | 22.14 | 11.92 | 0 | 0.00 | 0.00 | 3 | 127.95 | 68.90 | 0 | 0.00 | 0.00 | 75.00 |
| 23 | Equitas | 1 | 16.06 | 8.65 | 0 | 0.00 | 0.00 | 1 | 16.06 | 8.65 | 0 | 0 | 0.00 | 0 | 0.00 | 0.00 | 0.00 |
| 24 | IDFC First Bank Limited | 4 | 44.99 | 23.98 | 1 | 9.56 | 4.90 | 0 | 0.00 | 0.00 | 3 | 35.43 | 19.08 | 0 | 0.00 | 0.00 | 75.00 |
| 25 | KARUR VYSYA BANK | 2 | 113.50 | 61.12 | 1 | 6.36 | 3.43 | 1 | 107.14 | 57.69 | 0 | 0 | 0.00 | 0 | 0.00 | 0.00 | 0.00 |
| 26 | SOUTH INDIAN BANK | 1 | 6.14 | 3.31 | 1 | 6.14 | 3.31 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0 | 0.00 | 0.00 | 0.00 |
| 27 | TMB Ltd | 8 | 286.43 | 142.51 | 3 | 197.38 | 94.56 | 2 | 33.67 | 18.13 | 3 | 55.38 | 29.82 | 0 | 0.00 | 0.00 | 37.50 |
| 28 | TIIC | 9 | 269.32 | 133.75 | 2 | 34.10 | 16.93 | 3 | 81.97 | 43.63 | 4 | 153.25 | 73.19 | 0 | 0.00 | 0.00 | 44.44 |
| 29 | THE FEDERAL BANK LTD | 2 | 17.41 | 9.37 | 0 | 0.00 | 0.00 | 1 | 4.19 | 2.25 | 1 | 13.22 | 7.12 | 0 | 0.00 | 0.00 | 50.00 |
| 30 | TNSC | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0 | 0.00 | 0.00 | 0.00 |
| Total | | 896 | 26601.53 | 12552.7 | 152 | 3762.1 | 1869.1 | 128 | 3757.63 | 1408.24 | 616 | 19081.8 | 9275.33 | 179 | 6576.18 | 2842.8 | 1709.31 |

AABCS GM CONFERENCE REPORT 2023-2024 AS ON 30/09/2023

| Sl. No. | DISTRICT | Amount in Lakhs | | | | | | | | | | | | | | | | | | | | | | | | Average loan Size |
|--------------|------------------|-----------------|-------------|-----------------------|-----------------|-----------------|--------------------------|----------------|----------------|------------|---------------|----------------|--------------------|----------------|----------------|----------------|-----------------|----------------|----------------|----------------|---------------|-------------------|----------------|---------------|---------------|-------------------|
| | | Annual Target | | Applications Received | | | Applications Recommended | | | Rejected | | | Pending with Banks | | | Final Sanction | | | Loan Disbursed | | | Subsidy Disbursed | | | | |
| | | No | Sdy | No | Loan | Sdy | No | Loan | Sdy | No | Loan | Sdy | No | Loan | Sdy | No | Loan | Sdy | No | Loan | Sdy | No | Loan | Sdy | | |
| 1 | Chennai | 60 | 572.09 | 210 | 9726.60 | 4052.75 | 13 | 1238.01 | 601.85 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 13 | 1238.01 | 601.85 | 9 | 1047.91 | 242.00 | 9 | 648.56 | 242.00 | 116.43 | |
| 2 | Mayiladuthurai | 18 | 174.94 | 122 | 4591.27 | 1913.03 | 29 | 2443.57 | 677.82 | 5 | 77.36 | 38.68 | 4 | 1411.02 | 174.78 | 20 | 955.19 | 464.36 | 8 | 713.92 | 348.11 | 14 | 1114.88 | 416.00 | 89.24 | |
| 3 | Kanchipuram | 33 | 316.77 | 173 | 7040.98 | 2933.74 | 24 | 1181.62 | 575.59 | 0 | 0.00 | 0.00 | 1 | 21.97 | 11.83 | 23 | 1159.65 | 563.76 | 7 | 671.99 | 310.39 | 6 | 786.82 | 293.59 | 96.00 | |
| 4 | Thoothukudi | 23 | 222.22 | 140 | 3426.82 | 1427.84 | 29 | 681.87 | 326.83 | 5 | 102.20 | 51.10 | 7 | 100.94 | 43.00 | 17 | 478.73 | 232.73 | 9 | 314.64 | 156.26 | 9 | 251.92 | 94.00 | 34.96 | |
| 5 | Vilupuram | 38 | 354.60 | 311 | 5671.75 | 2363.23 | 71 | 1327.47 | 659.99 | 16 | 422.90 | 211.45 | 17 | 173.02 | 92.90 | 38 | 731.55 | 355.64 | 16 | 279.67 | 130.30 | 15 | 353.76 | 132.00 | 17.48 | |
| 6 | Theni | 17 | 160.75 | 51 | 1425.00 | 593.75 | 7 | 326.53 | 160.45 | 3 | 123.30 | 61.65 | 0 | 0.00 | 0.00 | 4 | 203.23 | 98.80 | 3 | 260.00 | 93.80 | 4 | 147.40 | 55.00 | 86.67 | |
| 7 | Virudhunagar | 26 | 250.58 | 197 | 5446.66 | 2269.44 | 27 | 590.08 | 290.78 | 7 | 127.20 | 63.60 | 3 | 72.77 | 37.53 | 17 | 390.11 | 189.65 | 10 | 246.95 | 114.00 | 8 | 233.16 | 87.00 | 24.69 | |
| 8 | Coimbatore | 38 | 354.60 | 194 | 3222.79 | 1342.83 | 32 | 1281.66 | 631.68 | 1 | 3.50 | 1.75 | 10 | 180.48 | 96.30 | 21 | 1097.68 | 533.63 | 2 | 245.16 | 131.21 | 5 | 392.59 | 146.49 | 122.58 | |
| 9 | Kallakurichi | 35 | 326.23 | 220 | 4775.47 | 1989.78 | 47 | 1050.58 | 538.44 | 1 | 14.04 | 7.02 | 18 | 525.75 | 283.10 | 28 | 510.79 | 248.32 | 9 | 224.08 | 107.20 | 10 | 287.27 | 107.19 | 24.90 | |
| 10 | Thiruvallore | 48 | 453.89 | 467 | 21702.41 | 9042.67 | 58 | 2881.48 | 1400.93 | 5 | 83.26 | 41.63 | 1 | 3.25 | 1.75 | 52 | 2794.97 | 1357.55 | 4 | 219.02 | 104.76 | 5 | 232.38 | 86.71 | 54.75 | |
| 11 | Karur | 14 | 137.11 | 85 | 1250.14 | 520.89 | 28 | 355.53 | 173.68 | 5 | 60.82 | 30.41 | 0 | 0.00 | 0.00 | 23 | 294.71 | 143.27 | 11 | 203.18 | 88.38 | 5 | 128.48 | 47.94 | 18.47 | |
| 12 | Tenkasi | 20 | 189.12 | 316 | 6302.93 | 2626.22 | 52 | 866.70 | 423.51 | 3 | 16.59 | 8.34 | 10 | 36.13 | 19.46 | 39 | 813.98 | 395.71 | 7 | 197.78 | 87.42 | 7 | 214.40 | 80.00 | 28.25 | |
| 13 | Chengalpet | 32 | 297.86 | 280 | 5676.02 | 2365.01 | 26 | 642.85 | 315.77 | 1 | 146.82 | 73.41 | 1 | 24.26 | 13.01 | 24 | 471.77 | 229.35 | 11 | 180.65 | 79.52 | 11 | 213.11 | 79.52 | 16.42 | |
| 14 | Namakkal | 26 | 250.58 | 217 | 7829.93 | 3262.47 | 18 | 730.63 | 349.53 | 0 | 0.00 | 0.00 | 3 | 109.19 | 47.42 | 15 | 621.44 | 302.11 | 5 | 180.17 | 157.00 | 5 | 420.76 | 157.00 | 36.03 | |
| 15 | Thiruvannamalai | 28 | 269.50 | 82 | 1720.87 | 717.03 | 14 | 311.63 | 152.98 | 1 | 19.92 | 9.96 | 2 | 32.90 | 17.20 | 11 | 258.81 | 125.82 | 7 | 172.54 | 77.43 | 9 | 259.64 | 96.88 | 24.65 | |
| 16 | Ranipet | 21 | 198.58 | 141 | 2667.26 | 1111.36 | 7 | 343.56 | 167.02 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 7 | 343.56 | 167.02 | 5 | 145.42 | 63.63 | 5 | 170.53 | 63.63 | 29.08 | |
| 17 | Krishnagiri | 19 | 179.66 | 76 | 1837.68 | 765.70 | 13 | 242.62 | 119.10 | 0 | 0.00 | 0.00 | 1 | 22.09 | 11.89 | 12 | 220.53 | 107.21 | 5 | 133.04 | 44.99 | 5 | 120.57 | 44.99 | 26.61 | |
| 18 | Madurai | 28 | 260.04 | 220 | 4378.44 | 1824.35 | 16 | 694.00 | 338.37 | 0 | 0.00 | 0.00 | 2 | 28.60 | 14.89 | 14 | 665.40 | 323.48 | 6 | 128.97 | 52.58 | 6 | 140.91 | 52.58 | 21.49 | |
| 19 | Tirupur | 26 | 250.59 | 126 | 3576.48 | 1490.20 | 10 | 298.31 | 145.02 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 10 | 298.31 | 145.02 | 3 | 125.58 | 37.87 | 8 | 284.08 | 106.00 | 41.86 | |
| 20 | Dharmapuri | 20 | 189.12 | 196 | 6134.71 | 2556.13 | 50 | 1533.45 | 771.37 | 2 | 145.70 | 72.85 | 15 | 459.71 | 247.36 | 33 | 928.04 | 451.16 | 4 | 111.21 | 47.23 | 9 | 309.22 | 115.38 | 27.80 | |
| 21 | Tiruvannamalai | 43 | 406.61 | 289 | 6092.76 | 2538.65 | 103 | 1974.30 | 990.07 | 58 | 1213.88 | 606.94 | 18 | 260.77 | 140.23 | 27 | 499.65 | 242.90 | 3 | 105.65 | 41.12 | 3 | 110.15 | 41.10 | 35.22 | |
| 22 | Salem | 46 | 430.24 | 308 | 8262.48 | 3442.70 | 23 | 960.81 | 468.11 | 9 | 504.40 | 246.23 | 0 | 0.00 | 0.00 | 14 | 456.41 | 221.88 | 3 | 104.73 | 56.38 | 3 | 151.10 | 56.38 | 34.91 | |
| 23 | Erode | 26 | 245.85 | 143 | 2488.87 | 1037.03 | 34 | 758.55 | 370.29 | 3 | 23.76 | 11.88 | 2 | 22.88 | 12.32 | 29 | 711.91 | 346.09 | 7 | 91.10 | 29.70 | 7 | 79.60 | 29.70 | 13.01 | |
| 24 | Dindigul | 31 | 288.41 | 188 | 4117.85 | 1715.77 | 22 | 276.21 | 134.28 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 22 | 276.21 | 134.28 | 5 | 84.96 | 31.98 | 8 | 147.83 | 55.16 | 16.99 | |
| 25 | Ramanathapuram | 17 | 156.02 | 124 | 3344.33 | 1393.47 | 16 | 491.18 | 236.28 | 1 | 162.20 | 75.12 | 1 | 23.47 | 12.64 | 14 | 305.51 | 148.52 | 3 | 74.39 | 36.65 | 3 | 98.22 | 36.65 | 24.80 | |
| 26 | Tirupattur | 22 | 208.03 | 95 | 1626.07 | 677.53 | 6 | 100.61 | 48.96 | 1 | 3.50 | 1.75 | 0 | 0.00 | 0.00 | 5 | 97.11 | 47.21 | 4 | 64.52 | 34.02 | 3 | 28.06 | 10.47 | 16.13 | |
| 27 | Nilgiris | 18 | 165.48 | 139 | 2608.39 | 1086.83 | 14 | 278.10 | 136.87 | 3 | 22.74 | 11.37 | 1 | 26.00 | 14.00 | 10 | 229.36 | 111.50 | 2 | 51.37 | 25.46 | 4 | 68.23 | 25.46 | 25.69 | |
| 28 | Nagapattinam | 15 | 141.84 | 58 | 1687.30 | 703.04 | 14 | 361.27 | 180.01 | 3 | 172.36 | 86.18 | 1 | 38.19 | 20.56 | 10 | 150.72 | 73.27 | 2 | 45.65 | 22.82 | 4 | 83.08 | 31.00 | 22.83 | |
| 29 | Perambalur | 11 | 108.74 | 52 | 941.28 | 392.20 | 10 | 208.03 | 103.44 | 4 | 133.24 | 66.62 | 1 | 8.78 | 4.73 | 5 | 66.01 | 32.09 | 2 | 45.50 | 22.39 | 3 | 67.43 | 25.16 | 22.75 | |
| 30 | Sivagangai | 15 | 141.84 | 131 | 3579.86 | 1491.61 | 10 | 392.42 | 190.85 | 1 | 5.56 | 2.78 | 0 | 0.00 | 0.00 | 9 | 386.86 | 188.07 | 2 | 45.43 | 36.69 | 2 | 58.96 | 22.00 | 22.72 | |
| 31 | Vellore | 19 | 174.94 | 106 | 2266.03 | 944.18 | 9 | 160.31 | 79.91 | 0 | 0.00 | 0.00 | 2 | 37.80 | 20.35 | 7 | 122.51 | 59.56 | 1 | 20.12 | 11.85 | 1 | 31.76 | 11.85 | 20.12 | |
| 32 | Ariyalur | 12 | 113.47 | 47 | 2183.16 | 909.65 | 2 | 24.07 | 11.75 | 1 | 3.50 | 1.75 | 0 | 0.00 | 0.00 | 1 | 20.57 | 10.00 | 1 | 18.82 | 10.00 | 1 | 26.80 | 10.00 | 18.82 | |
| 33 | Thiruchirappalli | 32 | 297.87 | 165 | 4645.85 | 1935.77 | 13 | 321.80 | 158.47 | 2 | 54.46 | 27.23 | 2 | 24.31 | 13.09 | 9 | 243.03 | 118.15 | 1 | 15.03 | 5.78 | 1 | 15.49 | 5.78 | 15.03 | |
| 34 | Cuddalore | 51 | 486.99 | 203 | 3881.88 | 1617.45 | 10 | 103.73 | 50.43 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 10 | 103.73 | 50.43 | 1 | 4.78 | 2.58 | 1 | 6.91 | 2.58 | 4.78 | |
| 35 | Pudukottai | 18 | 174.94 | 207 | 3932.16 | 1638.40 | 13 | 464.40 | 230.87 | 3 | 22.92 | 11.46 | 4 | 91.50 | 49.27 | 6 | 349.98 | 170.14 | 1 | 2.30 | 1.24 | 3 | 117.89 | 43.99 | 2.30 | |
| 36 | Kanniyakumari | 6 | 52.01 | 33 | 591.38 | 246.41 | 5 | 285.03 | 138.88 | 3 | 22.72 | 11.36 | 0 | 0.00 | 0.00 | 2 | 262.31 | 127.52 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0.00 | |
| 37 | Thanjavur | 30 | 283.68 | 115 | 2139.41 | 891.42 | 14 | 246.41 | 118.80 | 5 | 73.24 | 36.62 | 1 | 21.86 | 8.62 | 8 | 151.31 | 73.56 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0.00 | |
| 38 | Tirunelveli | 18 | 170.21 | 283 | 3166.46 | 1319.36 | 7 | 172.19 | 83.71 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 7 | 172.19 | 83.71 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0.00 | |
| Total | | 1000 | 9456 | 6510 | 165959.7 | 69149.89 | 896 | 26601.6 | 12552.7 | 152 | 3762.1 | 1869.14 | 128 | 3757.64 | 1408.23 | 616 | 19081.82 | 9275.32 | 179 | 6576.18 | 2842.7 | 202 | 7801.96 | 2911.2 | 1234.5 | |

AGENDA NO. 7.

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

PMEGP scheme was introduced with the aim (a) To generate employment opportunity through setting up new Self employment ventures/projects in Micro enterprises. (b) To provide continuous and sustainable employment to a large segment of traditional and prospective artisans of the rural and urban unemployed youth of the country and increase the growth rate of urban and rural employment. The Target and Achievement under PMEGP scheme for FY 2023-24 is given below:

(Rs. In Crore)

| Forwarded to Banks | | Sanctioned by Banks | | Disbursed by Banks | | Pending at Banks | |
|--------------------|-------------|---------------------|-------------|--------------------|-------------|------------------|-------------|
| No. of Projects | MM Involved | No. of Projects | MM Involved | No. of Projects | MM Involved | No. of Projects | MM Involved |
| 19556 | 525.09 | 7090 | 212.21 | 2235 | 86.33 | 6497 | 174.39 |

Bank-wise and District-wise details of performance under PMEGP is given in the Annexure.

| TOP 3 Performing Banks Projects Disbursed with Margin Money Involvement | | TOP 3 Performing Banks Projects Disbursed with Margin Money Involvement | |
|--|------------|--|------------|
| PSB | | Pvt. Bank | |
| BANK | Total (Cr) | BANK | Total (Cr) |
| Canara Bank | 27.38 | TMB | 3.16 |
| Indian Bank | 15.17 | Karur Vysya Bank | 2.89 |
| Union Bank of India | 8.56 | City Union Bank | 2.26 |
| PSB | | Pvt. Bank | |
| BOTTOM 3 Performing Banks Projects Disbursed with Margin Money Involvement | | BOTTOM 3 Performing Banks Projects Disbursed with Margin Money Involvement | |
| BANK | Total (Cr) | Bank | Total (Cr) |
| UCO Bank | 1.14 | Karnataka Bank | 0.12 |
| Bank of Maharashtra | 0.14 | Catholic Syrian Bank | 0.03 |
| Punjab and Sind Bank | 0.02 | Indus Ind Bank, Bandhan, Axis Bank, DBS, Kotak, Yes Bk ICICI Bank, IDFC & TNSC | 0.00 |

| TOP 3 Performing Districts Projects Disbursed with Margin Money Involvement | | BOTTOM 3 Performing Districts Projects Disbursed with Margin Money Involvement | |
|---|------------|--|------------|
| DISTRICT | Total (Cr) | DISTRICT | Total (Cr) |
| Coimbatore | 10.26 | Nagapattinam | 0.55 |
| Namakkal | 8.85 | The Nilgris | 0.25 |
| Tiruppur | 8.31 | Ariyalur | 0.12 |

| BANK WISE PERFORMANCE FOR THE YEAR 2023-2024 AS ON 30 09 23 | | | | | | | | | | | |
|---|--------------------------|-------------------|------------|--------------------|------------|--------------|-----------|------------------|-----------|-----------------|------------|
| No | Name | Forwarded to Bank | | Sanctioned by Bank | | MM Disbursed | | Returned by Bank | | Pending at bank | |
| | | No of Prj. | MM Involve | No of Prj. | MM Involve | No of Prj. | MM | No of Prj. | MM | No of Prj. | MM Involve |
| | | | (In Lakh) | | (In Lakh) | | (In Lakh) | | (In Lakh) | | (In Lakh) |
| 1 | CANARA BANK | 3157 | 10954.78 | 1467 | 6002.97 | 613 | 2737.96 | 1667 | 5444.13 | 147 | 540.87 |
| 2 | INDIAN BANK | 4403 | 10109.02 | 1324 | 3527.39 | 444 | 1517.40 | 1268 | 2918.92 | 2215 | 4823.06 |
| 3 | UNION BANK OF INDIA | 1163 | 3384.16 | 536 | 1720.49 | 182 | 856.75 | 285 | 586.41 | 476 | 1457.23 |
| 4 | INDIAN OVERSEAS BANK | 3233 | 6088.14 | 1449 | 2384.48 | 286 | 692.71 | 975 | 1915.24 | 947 | 1951.11 |
| 5 | BANK OF INDIA | 618 | 1649.41 | 296 | 836.25 | 141 | 423.05 | 205 | 488.43 | 149 | 457.77 |
| 6 | BANK OF BARODA | 517 | 1945.79 | 239 | 1060.16 | 82 | 401.86 | 102 | 304.07 | 241 | 825.88 |
| 7 | STATE BANK OF INDIA | 3447 | 8198.56 | 845 | 2085.21 | 59 | 245.23 | 1897 | 4466.14 | 836 | 2200.43 |
| 8 | CENTRAL BANK OF INDIA | 423 | 1409.06 | 191 | 818.07 | 59 | 184.57 | 232 | 597.05 | 22 | 86.80 |
| 9 | PUNJAB NATIONAL BANK | 396 | 1024.59 | 159 | 390.21 | 42 | 118.92 | 165 | 548.92 | 118 | 195.26 |
| 10 | UCO BANK | 118 | 328.27 | 60 | 177.84 | 38 | 114.52 | 61 | 148.88 | 5 | 16.72 |
| 11 | BANK OF MAHARASHTRA | 48 | 182.29 | 10 | 35.74 | 2 | 14.01 | 4 | 14.60 | 36 | 136.00 |
| 12 | PUNJAB AND SIND BANK | 9 | 22.33 | 7 | 14.44 | 1 | 2.50 | 1 | 0.54 | 3 | 8.29 |
| 13 | TAMILNAD MERCANTILE BANK | 202 | 932.46 | 55 | 407.18 | 42 | 316.07 | 33 | 114.69 | 129 | 537.92 |
| 14 | KARUR VYSYA BANK | 248 | 984.98 | 48 | 356.17 | 32 | 289.30 | 34 | 102.38 | 183 | 641.33 |
| 15 | CITY UNION BANK LIMITED | 339 | 1302.64 | 49 | 298.43 | 28 | 226.23 | 63 | 190.17 | 244 | 904.56 |
| 16 | FEDERAL BANK | 112 | 555.34 | 28 | 219.36 | 18 | 123.70 | 36 | 181.62 | 63 | 279.92 |
| 17 | IDBI BANK | 146 | 664.45 | 59 | 294.37 | 22 | 117.13 | 35 | 87.12 | 57 | 326.56 |
| 18 | DHANALAKSHMI BANK LTD | 19 | 53.57 | 8 | 24.93 | 7 | 51.68 | 2 | 5.49 | 10 | 27.21 |
| 19 | SOUTH INDIAN BANK | 96 | 487.48 | 13 | 133.84 | 5 | 46.53 | 13 | 30.94 | 72 | 333.51 |
| 20 | HDFC BANK | 239 | 1278.41 | 28 | 248.64 | 4 | 41.45 | 27 | 105.50 | 194 | 1003.47 |
| 21 | KARNATAKA BANK LTD | 16 | 77.19 | 4 | 9.50 | 3 | 12.48 | 1 | 1.25 | 12 | 69.14 |
| 22 | CATHOLIC SYRIAN BANK LTD | 3 | 25.98 | 0 | 0.00 | 1 | 3.47 | 0 | 0.00 | 3 | 25.98 |
| 23 | DBS BANK INDIA LIMITED | 10 | 30.13 | 0 | 0.00 | 0 | 0.00 | 1 | 3.68 | 9 | 26.45 |
| 24 | AXIS BANK | 32 | 119.75 | 1 | 1.05 | 0 | 0 | 0 | 0 | 31 | 117.12 |
| 25 | BANDHAN BANK LTD | 1 | 1.75 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 1 | 1.75 |
| 26 | ICICI BANK LIMITED | 5 | 30.49 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 5 | 30.49 |
| 27 | ICICI BANK LTD | 4 | 4.19 | 0 | 0.00 | 0 | 0.00 | 1 | 1.01 | 3 | 3.18 |
| 28 | IDFC FIRST BANK LTD | 3 | 10.09 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 2 | 6.76 |
| 29 | INDUSIND BANK | 17 | 63.98 | 7 | 44.49 | 0 | 0.00 | 1 | 1.23 | 10 | 23.08 |
| 30 | KOTAK MAHINDRA BANK LTD | 8 | 20.63 | 1 | 3.32 | 0 | 0.00 | 5 | 10.30 | 2 | 4.31 |
| 31 | LAXMI VILAS BANK | 3 | 3.62 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 3 | 3.62 |
| 32 | YES BANK LTD | 1 | 1.90 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 1 | 1.90 |
| 33 | TAMIL NADU GRAMA BANK | 500 | 536.74 | 206 | 126.51 | 124 | 95.98 | 87 | 97.73 | 248 | 344.93 |
| 34 | TNSC | 20 | 26.95 | 0 | 0 | 0 | 0 | 0 | 0 | 20 | 26.95 |
| | Total | 19556 | 52509.12 | 7090 | 21221.04 | 2235 | 8633.50 | 7201 | 18366.44 | 6497 | 17439.56 |

| DISTRICT WISE PERFORMANCE FOR THE YEAR 2023-2024 AS ON 30 09 23 | | | | | | | | | | | |
|---|------------------|-------------------|-------------------------|--------------------|-------------------------|----------------------|-----------------|-----------------------|-----------------|-----------------|-----------------|
| No | Name | Forwarded to Bank | | Sanctioned by Bank | | Disbursement Made by | | No of | | Pending at Bank | |
| | | No of Prj. | MM Involve (In Lakh) | No of Prj. | MM Involve (In Lakh) | Nodal Branches | | Applications Returned | | | |
| | | | | | | No of Prj. | MM (In Lakh) | No of Prj. | MM (In Lakh) | | |
| | | | | | | | | | | by Bank | |
| 1 | COIMBATORE | 722 | 3499.97 | 317 | 1950.24 | 144 | 1026.87 | 262 | 1033.47 | 222 | 1006.53 |
| 2 | NAMAKKAL | 681 | 3282.89 | 287 | 1771.03 | 122 | 885.40 | 274 | 1148.49 | 186 | 896.57 |
| 3 | TIRUPUR | 994 | 4132.06 | 408 | 2541.58 | 108 | 831.30 | 417 | 1240.65 | 249 | 1068.52 |
| 4 | SALEM | 974 | 4204.23 | 423 | 1907.02 | 149 | 824.31 | 425 | 1663.86 | 200 | 1024.00 |
| 5 | ERODE | 452 | 1541.14 | 176 | 766.48 | 69 | 492.08 | 169 | 558.52 | 117 | 319.18 |
| 6 | KRISHNAGIRI | 138 | 595.80 | 66 | 377.30 | 53 | 308.21 | 39 | 122.50 | 41 | 189.84 |
| 7 | VIRUDHUNAGAR | 412 | 944.50 | 142 | 332.39 | 84 | 282.00 | 158 | 330.96 | 127 | 311.40 |
| 8 | MADURAI | 623 | 1637.54 | 284 | 765.49 | 89 | 277.54 | 221 | 549.32 | 175 | 443.33 |
| 9 | TIRUVANNAMALAI | 510 | 1478.32 | 222 | 656.61 | 58 | 270.39 | 203 | 538.21 | 117 | 334.64 |
| 10 | DHARMAPURI | 273 | 1185.37 | 104 | 478.53 | 43 | 204.67 | 97 | 418.66 | 106 | 452.97 |
| 11 | KARUR | 731 | 1332.80 | 269 | 473.14 | 50 | 190.30 | 254 | 428.37 | 195 | 408.43 |
| 12 | THOOTHUKUDI | 431 | 681.68 | 210 | 280.63 | 208 | 184.98 | 93 | 178.24 | 136 | 231.26 |
| 13 | THIRUVARUR | 419 | 956.75 | 146 | 344.69 | 63 | 158.95 | 222 | 463.96 | 97 | 219.40 |
| 14 | VELLORE | 353 | 787.83 | 131 | 287.81 | 53 | 156.29 | 107 | 227.68 | 150 | 369.78 |
| 15 | DINDIGUL | 375 | 1286.58 | 124 | 479.16 | 47 | 154.14 | 205 | 615.96 | 85 | 332.21 |
| 16 | THIRUCHIRAPPALLI | 610 | 1506.66 | 196 | 488.61 | 44 | 148.39 | 249 | 634.65 | 196 | 456.80 |
| 17 | THANJAVUR | 1178 | 2342.52 | 449 | 671.74 | 57 | 144.45 | 389 | 898.87 | 414 | 962.35 |
| 18 | KALLAKURICHI | 299 | 994.37 | 105 | 337.21 | 30 | 143.72 | 81 | 255.90 | 150 | 519.82 |
| 19 | THIRUVALLORE | 664 | 2113.88 | 209 | 569.87 | 44 | 135.91 | 271 | 763.43 | 266 | 936.70 |
| 20 | SIVAGANGAI | 194 | 453.05 | 66 | 186.59 | 36 | 135.06 | 58 | 123.92 | 82 | 185.79 |
| 21 | RAMANATHAPUAM | 213 | 563.16 | 103 | 205.41 | 43 | 130.78 | 61 | 140.66 | 61 | 246.28 |
| 22 | VILLUPURAM | 1646 | 2004.69 | 340 | 521.45 | 45 | 130.77 | 466 | 644.28 | 787 | 930.98 |
| 23 | TENKASI | 226 | 455.36 | 121 | 232.99 | 91 | 125.93 | 30 | 83.95 | 78 | 165.08 |
| 24 | TIRUNELVELI | 447 | 643.44 | 215 | 278.46 | 41 | 119.91 | 115 | 202.12 | 119 | 148.09 |
| 25 | CHENNAI | 820 | 1868.25 | 219 | 445.68 | 34 | 117.70 | 328 | 717.39 | 307 | 752.58 |
| 26 | TIRUPATTUR | 216 | 657.05 | 60 | 193.33 | 34 | 110.16 | 74 | 213.77 | 100 | 288.78 |
| 27 | KANNIYAKUMARI | 403 | 916.20 | 210 | 460.99 | 57 | 109.10 | 136 | 280.47 | 98 | 249.28 |
| 28 | CHENGALPET | 512 | 1174.57 | 162 | 391.26 | 45 | 109.07 | 193 | 410.92 | 179 | 408.95 |
| 29 | MAYILADUTHURAI | 900 | 1812.22 | 227 | 377.56 | 39 | 106.04 | 559 | 1162.88 | 192 | 364.43 |
| 30 | CUDDALORE | 498 | 1532.99 | 150 | 515.65 | 23 | 97.92 | 132 | 436.04 | 270 | 765.05 |
| 31 | KANCHIPURAM | 577 | 1231.04 | 204 | 349.34 | 48 | 97.77 | 150 | 289.24 | 263 | 579.98 |
| 32 | THENI | 228 | 526.63 | 108 | 245.63 | 41 | 93.24 | 48 | 78.48 | 87 | 246.60 |
| 33 | RANIPET | 373 | 1009.55 | 84 | 253.34 | 20 | 90.88 | 109 | 256.17 | 216 | 589.69 |
| 34 | PUDUKOTTAI | 461 | 878.32 | 132 | 298.15 | 28 | 86.19 | 190 | 331.50 | 172 | 331.97 |
| 35 | PERAMBALUR | 224 | 875.13 | 114 | 349.55 | 24 | 60.06 | 70 | 329.84 | 54 | 235.59 |
| 36 | NAGAPATTINAM | 409 | 726.95 | 169 | 262.60 | 31 | 55.38 | 211 | 342.32 | 95 | 203.36 |
| 37 | NILGIRIS | 185 | 299.66 | 62 | 61.73 | 31 | 25.38 | 82 | 119.39 | 53 | 103.33 |
| 38 | ARIYALUR | 185 | 375.97 | 76 | 111.80 | 9 | 12.26 | 53 | 131.40 | 55 | 160.02 |
| | Total | 19556 | 52509.12 | 7090 | 21221.04 | 2235 | 8633.50 | 7201 | 18366.44 | 6497 | 17439.56 |

AGENDA NO.8.

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

PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi), a Central Sector Scheme to facilitate street vendors to access affordable working capital loan for resuming their livelihood activities after easing of lock down. It was launched by Ministry of Housing and Urban affairs initially until March 2022, later extended upto December 2023 and now further extended upto December 2024. The cumulative target from 01.06.2020 to December 2024.

PMSVANIDHI loan applications status report as on 18.10.2023

| | Target (Revised) | Total No. of Loan applications uploaded in portal | Total No. of applications returned | Total No. of loan sanctioned | Total No. of loan Disbursed | % of loan disbursement to Total Application | Pending Applications |
|--|------------------|---|------------------------------------|------------------------------|-----------------------------|---|----------------------|
| Application Status (Three tranches) | 5,55,885 | 6,23,317 | 91,004 | 4,62,257 | 4,23,129 | 76% (to target) | 70,056 |
| I Tranche | | 4,86,202 | 70,198 | 3,56,776 | 3,27,518 | 67% | 59,228 |
| II Tranche | | 1,25,319 | 19,246 | 95,950 | 86,864 | 69% | 10,123 |
| III Tranche | | 11,796 | 1,560 | 9,531 | 8,747 | 74% | 705 |

SLBC requests the Member Banks to process the pending applications immediately and achieve the desired results.

PERFORMANCE UNDER 1st TRANCHE (based on number of applications disbursed):

| PSB | | Pvt. Bank | |
|---------------------------|-----------------|-----------------------------|-----------------|
| TOP 3 Performing Banks | | TOP 3 Performing Banks | |
| BANK | Total Disbursed | BANK | Total Disbursed |
| Indian Bank | 98887 | HDFC Bank | 2295 |
| State Bank of India | 81429 | TMB Ltd | 1187 |
| Canara Bank | 46113 | TNGB | 804 |
| PSB | | Pvt. Bank | |
| BOTTOM 3 Performing Banks | | BOTTOM 3 Performing Banks | |
| BANK | Total Disbursed | BANK | Total Disbursed |
| UCO Bank | 2439 | CSB BANK LTD | 10 |
| Bank of Maharashtra | 1472 | Axis Bank | 9 |
| Punjab and Sind Bank | 626 | Kotak Mahindra Bank Limited | 5 |

| TOP 3 Performing Districts | | BOTTOM 3 Performing Districts | |
|----------------------------|-----------------|-------------------------------|-----------------|
| DISTRICT | Total Disbursed | DISTRICT | Total Disbursed |
| Chennai | 95963 | Mayiladuthurai | 2143 |
| Coimbatore | 33695 | Ariyalur | 1208 |
| Madurai | 22607 | Perambalur | 1085 |

Tamil Nadu- PM SVANidhi Major Bank wise-Term-1 Loan Details as on 18.10.2023

| Sl.No. | Bank Name | No.of Loan Applications uploaded | Total Sanctioned | Total Disbursed | Returned by Bank | % of Disbursement |
|---------------|------------------------------|---|-------------------------|------------------------|-------------------------|--------------------------|
| 1 | Indian Bank | 134910 | 108697 | 98887 | 18783 | 73 |
| 2 | State Bank of India | 96442 | 87134 | 81429 | 6849 | 84 |
| 3 | Canara Bank | 62347 | 49698 | 46113 | 10728 | 74 |
| 4 | Indian Overseas Bank | 72908 | 49277 | 45096 | 12623 | 62 |
| 5 | Union Bank of India | 24163 | 18544 | 17093 | 3628 | 71 |
| 6 | Bank of Baroda | 15452 | 11577 | 10111 | 1394 | 65 |
| 7 | Bank of India | 11960 | 8803 | 7655 | 2645 | 64 |
| 8 | Central Bank of India | 8558 | 6599 | 6519 | 1703 | 76 |
| 9 | Punjab National Bank | 5232 | 3252 | 3129 | 1051 | 60 |
| 10 | UCO Bank | 3724 | 2600 | 2439 | 701 | 65 |
| 11 | Bank of Maharashtra | 1846 | 1481 | 1472 | 49 | 80 |
| 12 | Punjab and Sind Bank | 727 | 626 | 626 | 78 | 86 |
| 14 | HDFC Bank | 6260 | 2961 | 2295 | 2664 | 37 |
| 15 | Tamilnad Mercantile Bank Ltd | 9308 | 1280 | 1187 | 2165 | 13 |
| 16 | RRB Tamil Nadu GB. | 2961 | 833 | 804 | 584 | 27 |
| 17 | Karur Vysya Bank Ltd | 8862 | 1058 | 798 | 1094 | 9 |
| 18 | Central Cooperative Bank | 3965 | 769 | 556 | 433 | 14 |
| 19 | City Union Bank | 4925 | 343 | 310 | 493 | 6 |
| 20 | IDBI Bank | 1279 | 384 | 278 | 231 | 22 |
| 21 | Karnataka Bank Ltd | 1290 | 199 | 194 | 498 | 15 |
| 22 | Federal Bank | 1360 | 243 | 188 | 243 | 14 |
| 23 | SOUTH INDIAN BANK | 1606 | 173 | 161 | 438 | 10 |
| 24 | ICICI Bank | 932 | 97 | 97 | 390 | 10 |
| 25 | Dhanlaxmi Bank Limited | 166 | 28 | 28 | 41 | 17 |
| 26 | CSB BANK LTD | 204 | 14 | 10 | 101 | 5 |
| 27 | Axis Bank | 657 | 11 | 9 | 59 | 1 |
| 28 | Kotak Mahindra Bank Limited | 496 | 31 | 5 | 348 | 1 |
| 29 | Ujjivan Small Finance Bank | 283 | 9 | 6 | 94 | 2 |
| 30 | KCCB | 15 | 10 | 9 | 4 | 60 |
| | Others | 3364 | 45 | 14 | 86 | 0 |
| | Total | 486202 | 356776 | 327518 | 70198 | 67 |

Tamil Nadu- PM SVANidhi Major Bank wise-Term-2 Loan Details as on 18.10.2023

| Sl.No. | Bank Name | No.of Loan Applications uploaded | Total Sanctioned | Total Disbursed | Returned by Bank | % of Disbursement |
|---------------|------------------------------|---|-------------------------|------------------------|-------------------------|--------------------------|
| 1 | Punjab and Sind Bank | 242 | 238 | 238 | 4 | 98 |
| 2 | State Bank of India | 26494 | 23722 | 22509 | 2467 | 85 |
| 3 | UCO Bank | 857 | 683 | 657 | 96 | 77 |
| 4 | Bank of India | 2680 | 2137 | 1927 | 475 | 72 |
| 5 | Canara Bank | 22729 | 17456 | 16263 | 4484 | 72 |
| 6 | Bank of Maharashtra | 222 | 155 | 155 | 5 | 70 |
| 7 | Central Bank of India | 1680 | 1127 | 1107 | 524 | 66 |
| 8 | Indian Bank | 40405 | 31226 | 26693 | 6602 | 66 |
| 9 | Indian Overseas Bank | 17863 | 12415 | 11416 | 2140 | 64 |
| 10 | Union Bank of India | 5684 | 3921 | 3514 | 1289 | 62 |
| 11 | Bank of Baroda | 2273 | 1422 | 1309 | 178 | 58 |
| 12 | IDBI Bank | 145 | 81 | 71 | 41 | 49 |
| 13 | Punjab National Bank | 1400 | 700 | 659 | 472 | 47 |
| 14 | RRB Tamil Nadu GB. | 198 | 99 | 93 | 37 | 47 |
| 15 | Karur Vysya Bank Ltd | 93 | 33 | 31 | 2 | 33 |
| 16 | Karnataka Bank Ltd | 127 | 26 | 23 | 38 | 18 |
| 17 | Tamilnad Mercantile Bank Ltd | 556 | 111 | 93 | 154 | 17 |
| 18 | City Union Bank | 150 | 21 | 19 | 5 | 13 |
| 19 | Federal Bank | 76 | 16 | 10 | 10 | 13 |
| 20 | SOUTH INDIAN BANK | 97 | 10 | 10 | 19 | 10 |
| 21 | HDFC Bank | 1348 | 351 | 67 | 204 | 5 |
| | Total | 125319 | 95950 | 86864 | 19246 | 69 |

| Tamil Nadu- PM SVANidhi Major Bank wise-Term-3 Loan Details as on 18.10.2023 | | | | | | |
|---|------------------------------|---|-------------------------|------------------------|-------------------------|--------------------------|
| Sl.No. | Bank Name | No.of Loan Applications uploaded | Total Sanctioned | Total Disbursed | Returned by Bank | % of Disbursement |
| 1 | Punjab and Sind Bank | 32 | 32 | 32 | 0 | 100 |
| 2 | Bank of Maharashtra | 37 | 35 | 35 | 0 | 95 |
| 3 | UCO Bank | 63 | 59 | 58 | 0 | 92 |
| 4 | Bank of Baroda | 65 | 60 | 59 | 0 | 91 |
| 5 | Central Bank of India | 76 | 71 | 67 | 0 | 88 |
| 6 | Indian Overseas Bank | 1000 | 912 | 830 | 7 | 83 |
| 7 | State Bank of India | 1491 | 1265 | 1196 | 50 | 80 |
| 8 | Indian Bank | 4060 | 3508 | 3144 | 454 | 77 |
| 9 | Punjab National Bank | 109 | 74 | 74 | 8 | 68 |
| 10 | Canara Bank | 4156 | 3008 | 2798 | 883 | 67 |
| 11 | Union Bank of India | 443 | 329 | 295 | 93 | 67 |
| 12 | Bank of India | 207 | 144 | 130 | 61 | 63 |
| 13 | IDBI Bank | 10 | 8 | 6 | 0 | 60 |
| 14 | RRB Tamil Nadu GB. | 26 | 15 | 15 | 1 | 58 |
| 15 | Tamilnad Mercantile Bank Ltd | 21 | 11 | 8 | 3 | 38 |
| | Total | 11796 | 9531 | 8747 | 1560 | 74 |

PMSVANidhi - District wise Report as on 18.10.2023

| Sl.No. | District Name | New Target | Uploaded | Sanctioned | Disbursed | Returned | % Percentage |
|--------|--------------------|---------------|---------------|---------------|---------------|--------------|--------------|
| 1 | Chennai | 134670 | 139676 | 107959 | 95963 | 15284 | 71 |
| 2 | Coimbatore | 42229 | 49257 | 36135 | 33695 | 8479 | 80 |
| 3 | Madurai | 31803 | 33205 | 23487 | 22607 | 6987 | 71 |
| 4 | Tiruchirappalli | 22923 | 27950 | 22996 | 20579 | 2250 | 90 |
| 5 | Salem | 25794 | 37827 | 22399 | 19033 | 9842 | 74 |
| 6 | Tiruppur | 23145 | 21570 | 15018 | 13771 | 2381 | 59 |
| 7 | Chengalpet | 17630 | 24196 | 16019 | 13711 | 3572 | 78 |
| 8 | Thiruvallur | 13693 | 19940 | 14264 | 12925 | 3510 | 94 |
| 9 | Cuddalore | 11663 | 16442 | 13021 | 12657 | 2151 | 109 |
| 10 | Kanniyakumari | 17384 | 16637 | 12697 | 12098 | 2699 | 70 |
| 11 | Dindigul | 11209 | 17586 | 12609 | 11853 | 3501 | 106 |
| 12 | Erode | 20089 | 16442 | 12383 | 11570 | 2741 | 58 |
| 13 | Thanjavur | 12625 | 15682 | 12243 | 11298 | 2366 | 89 |
| 14 | Theni | 11051 | 15188 | 11295 | 10614 | 2683 | 96 |
| 15 | Vellore | 12271 | 13275 | 10664 | 10127 | 416 | 83 |
| 16 | Thoothukudi | 13329 | 13410 | 9224 | 8584 | 2525 | 64 |
| 17 | Tirunelveli | 14420 | 12159 | 8690 | 8014 | 2519 | 56 |
| 18 | Virudhunagar | 11047 | 12425 | 8467 | 7915 | 2785 | 72 |
| 19 | Namakkal | 10758 | 10845 | 8834 | 7767 | 510 | 72 |
| 20 | Kancheepuram | 4663 | 10556 | 6500 | 6722 | 3393 | 144 |
| 21 | Thiruvannamalai | 6946 | 9434 | 6665 | 6395 | 2020 | 92 |
| 22 | Nilgiris | 6516 | 8480 | 6650 | 5908 | 864 | 91 |
| 23 | Villupuram | 5791 | 7509 | 5871 | 5720 | 1343 | 99 |
| 24 | Tenkasi | 9597 | 8288 | 5766 | 5443 | 1087 | 57 |
| 25 | Ramanathapuram | 5665 | 7246 | 5482 | 4817 | 989 | 85 |
| 26 | Krishnagiri | 6900 | 6474 | 5213 | 4728 | 720 | 69 |
| 27 | Karur | 6927 | 5785 | 4932 | 4658 | 415 | 67 |
| 28 | Thiruvarur | 4730 | 5691 | 4902 | 4627 | 321 | 98 |
| 29 | Sivagangai | 6344 | 6322 | 4866 | 4222 | 629 | 67 |
| 30 | Ranipet | 6921 | 6214 | 4372 | 4036 | 347 | 58 |
| 31 | Nagapattinam | 3277 | 4527 | 4091 | 3922 | 128 | 120 |
| 32 | Pudukottai | 5001 | 5138 | 4124 | 3881 | 343 | 78 |
| 33 | Thirupathur | 6399 | 5445 | 4117 | 3818 | 280 | 60 |
| 34 | Dharmapuri | 3466 | 4010 | 3235 | 2832 | 449 | 82 |
| 35 | Kallakurichi | 3024 | 2832 | 2319 | 2183 | 165 | 72 |
| 36 | Mayiladuthurai | 2985 | 2857 | 2300 | 2143 | 189 | 72 |
| 37 | Ariyalur | 1463 | 1426 | 1298 | 1208 | 46 | 83 |
| 38 | Perambalur | 1537 | 1371 | 1150 | 1085 | 75 | 71 |
| | Grand Total | 555885 | 623317 | 462257 | 423129 | 91004 | 76 |

AGENDA NO.9.**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 10.10.2023. As per their report, 16,443 applications are pending as on 10.10.2023 with various Bank branches. Bank wise/district-wise performance as per TAHDCO is provided as annexure .

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.

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

Rs. In lakhs

| TAHDCO-ECONOMIC DEVELOPMENT SCHEMES- DISTRICT WISE - for the year 2023-24 as on 15.10.2023 | | | | | |
|---|-----------------------------------|---------------------------------------|-------------------------|--------------------------|----------------|
| YEAR | Total Application Received | Applications Forwarded to Bank | Rejected by Bank | Sanction Received | Pending |
| | Nos | Nos | Nos | Nos | Nos |
| 2021-22 | 23633 | 15878 | 7905 | 7972 | 1 |
| 2022-23 | 36514 | 25451 | 4615 | 12909 | 7927 |
| 2023-24 | 21449 | 12679 | 656 | 3508 | 8515 |
| TOTAL | 81596 | 54008 | 13176 | 24389 | 16443 |

TAHDCO-ECONOMIC DEVELOPMENT SCHEMES- DISTRICT WISE - for the year 2023-24 as on 10.10.2023

| Districts | Total Application Received | | Applications Forwarded to Bank | | Rejected by Bank | | Sanction Received | | Subsidy Released | | Disbursed | | Subsidy to be Released | |
|-----------------|----------------------------|------------------------|--------------------------------|------------------------|------------------|------------------------|-------------------|------------------------|------------------|------------------------|-----------|------------------------|------------------------|------------------------|
| | Nos | Subsidy Amount in Lakh | Nos | Subsidy Amount in Lakh | Nos | Subsidy Amount in Lakh | Nos | Subsidy Amount in Lakh | Nos | Subsidy Amount in Lakh | Nos | Subsidy Amount in Lakh | Nos | Subsidy Amount in Lakh |
| Ariyalur | 376 | 566.26 | 168 | 208.72 | 34 | 27.59 | 140 | 56.85 | 3 | 4.51 | 0 | - | 137 | 52.34 |
| Chengalpattu | 577 | 1,030.60 | 258 | 453.34 | 1 | 1.50 | 47 | 97.19 | 4 | 9.25 | 0 | - | 43 | 87.94 |
| Chennai | 399 | 585.85 | 256 | 352.08 | 9 | 12.46 | 83 | 105.18 | 22 | 29.26 | 13 | 15.29 | 61 | 75.92 |
| Coimbatore | 191 | 330.63 | 78 | 145.84 | 4 | 7.22 | 23 | 45.09 | 4 | 6.03 | 0 | - | 19 | 39.06 |
| Cuddalore | 874 | 1,229.82 | 359 | 425.93 | 26 | 23.75 | 99 | 116.56 | 7 | 12.15 | 0 | - | 92 | 104.41 |
| Dharmapuri | 522 | 960.38 | 197 | 369.92 | 7 | 8.51 | 94 | 201.09 | 20 | 42.15 | 0 | - | 74 | 158.94 |
| Dindigul | 421 | 730.33 | 38 | 68.52 | 1 | 2.25 | 0 | - | 0 | - | 0 | - | 0 | - |
| Erode | 405 | 499.66 | 157 | 201.24 | 4 | 8.17 | 71 | 108.07 | 21 | 32.21 | 0 | - | 50 | 75.86 |
| Kallakurichi | 699 | 1,195.64 | 390 | 650.04 | 7 | 15.00 | 93 | 183.49 | 7 | 9.90 | 0 | - | 86 | 173.59 |
| Kanchipuram | 398 | 670.86 | 237 | 407.79 | 5 | 11.25 | 64 | 137.42 | 9 | 15.34 | 3 | 4.96 | 55 | 122.09 |
| Kanniyakumari | 57 | 73.81 | 20 | 31.55 | 1 | 2.08 | 4 | 4.45 | 1 | 2.10 | 0 | - | 3 | 2.35 |
| Karur | 420 | 383.64 | 261 | 206.22 | 41 | 30.01 | 87 | 45.02 | 21 | 7.72 | 1 | 0.36 | 66 | 37.30 |
| Krishnagiri | 196 | 340.95 | 90 | 154.58 | 0 | - | 7 | 14.25 | 2 | 3.75 | 0 | - | 5 | 10.50 |
| Madurai | 905 | 1,124.67 | 476 | 533.70 | 10 | 12.35 | 99 | 184.89 | 12 | 13.62 | 0 | - | 87 | 171.27 |
| Mayiladuthurai | 429 | 678.74 | 314 | 492.09 | 6 | 8.01 | 64 | 115.45 | 6 | 8.46 | 1 | 1.23 | 58 | 106.99 |
| Nagapattinam | 540 | 708.86 | 411 | 499.75 | 4 | 7.24 | 84 | 152.00 | 6 | 6.33 | 0 | - | 78 | 145.68 |
| Namakkal | 279 | 584.11 | 173 | 368.14 | 1 | 2.25 | 85 | 185.39 | 13 | 27.60 | 7 | 15.76 | 72 | 157.80 |
| Perambalur | 677 | 897.24 | 494 | 647.66 | 15 | 17.46 | 252 | 423.51 | 34 | 19.10 | 4 | 3.06 | 218 | 404.41 |
| Pudukkottai | 243 | 417.35 | 154 | 265.08 | 1 | 1.50 | 54 | 105.47 | 5 | 6.90 | 1 | 2.25 | 49 | 98.57 |
| Ramanathapuram | 455 | 848.94 | 340 | 622.81 | 27 | 19.67 | 123 | 241.96 | 15 | 12.31 | 3 | 6.73 | 108 | 229.65 |
| Ranipet | 294 | 458.09 | 206 | 320.85 | 3 | 4.95 | 40 | 81.39 | 2 | 3.15 | 0 | - | 38 | 78.24 |
| Salem | 554 | 1,037.28 | 264 | 459.36 | 5 | 8.40 | 52 | 98.68 | 10 | 15.59 | 0 | - | 42 | 83.08 |
| Sivagangai | 248 | 417.74 | 107 | 192.27 | 6 | 8.68 | 28 | 54.83 | 6 | 10.75 | 0 | - | 22 | 44.09 |
| Tenkasi | 574 | 855.59 | 416 | 565.40 | 10 | 15.55 | 108 | 186.99 | 19 | 18.18 | 1 | 2.25 | 89 | 168.81 |
| Thanjavur | 462 | 821.93 | 198 | 358.76 | 10 | 17.42 | 49 | 106.08 | 3 | 5.21 | 0 | - | 46 | 100.87 |
| The Nilgiris | 216 | 359.93 | 75 | 113.43 | 12 | 13.88 | 25 | 42.03 | 9 | 15.66 | 1 | 2.25 | 16 | 26.37 |
| Theni | 1078 | 1,321.76 | 520 | 627.08 | 53 | 61.25 | 120 | 159.73 | 31 | 32.02 | 3 | 3.00 | 89 | 127.71 |
| Thoothukkudi | 339 | 636.48 | 104 | 189.71 | 1 | 2.25 | 63 | 128.89 | 5 | 6.26 | 0 | - | 58 | 122.62 |
| Tiruchirappalli | 500 | 824.33 | 324 | 490.72 | 13 | 19.19 | 116 | 236.44 | 9 | 12.27 | 5 | 7.43 | 107 | 224.17 |
| Tirunelveli | 407 | 483.84 | 144 | 220.13 | 7 | 14.10 | 56 | 111.19 | 8 | 12.72 | 1 | 1.12 | 48 | 98.47 |
| Tirupathur | 271 | 367.89 | 218 | 281.03 | 2 | 4.50 | 60 | 84.92 | 12 | 20.84 | 0 | - | 48 | 64.08 |
| Tiruppur | 646 | 699.60 | 348 | 366.06 | 4 | 5.64 | 57 | 71.76 | 20 | 24.47 | 1 | 2.25 | 37 | 47.29 |
| Tiruvallur | 696 | 1,254.65 | 307 | 573.75 | 1 | 2.25 | 81 | 162.11 | 6 | 8.31 | 0 | - | 75 | 153.80 |
| Tiruvannamalai | 2143 | 2,410.69 | 1085 | 1,043.42 | 121 | 108.42 | 409 | 417.95 | 8 | 7.05 | 0 | - | 401 | 410.90 |
| Tiruvarur | 795 | 1,309.29 | 562 | 881.34 | 15 | 22.05 | 194 | 397.47 | 12 | 29.05 | 0 | - | 182 | 368.42 |
| Vellore | 313 | 450.46 | 178 | 215.08 | 5 | 7.60 | 38 | 56.78 | 8 | 9.38 | 0 | - | 30 | 47.40 |
| Villupuram | 766 | 1,253.04 | 424 | 650.75 | 33 | 44.63 | 55 | 102.11 | 6 | 7.59 | 0 | - | 49 | 94.52 |
| Virudhunagar | 840 | 818.61 | 630 | 625.26 | 42 | 33.70 | 100 | 177.24 | 6 | 8.06 | 0 | - | 94 | 169.18 |
| Total | 20205 | 29,639.55 | 10981 | 15,279.42 | 547 | 612.73 | 3117 | 5,199.96 | 392 | 515.25 | 45 | 67.95 | 2725 | 4,684.71 |

TAHDCO-ECONOMIC DEVELOPMENT SCHEMES- BANK WISE - for the year 2023-24 as on 10.10.2023

| S.No | Name of the Bank | Applications Forwarded to Bank | | Rejected by Bank | | Sanction Received | | Yet to sanction | Subsidy Released by TAHDCO | | Disbursed by Bank | | To be Disbursed by Bank | |
|------|---|--------------------------------|------------------|------------------|----------------|-------------------|-----------------|-----------------|----------------------------|----------------|-------------------|----------------|-------------------------|----------------|
| | | Nos | Subsidy Amount | Nos | Subsidy Amount | Nos | Subsidy Amount | bt Bank | Nos | Subsidy Amount | Nos | Subsidy Amount | Nos | Subsidy Amount |
| | | | | | | | | | | | | | | |
| 1 | Axis Bank Ltd., | 250 | 558.47 | 6 | 13.40 | 135 | 302.75 | 109 | 2 | 4.47 | 0 | - | 2 | 4.47 |
| 2 | BANDHAN BANK | 0 | - | 0 | - | 0 | - | 0 | 0 | - | 0 | - | 0 | - |
| 3 | Bank of Baroda | 141 | 199.93 | 6 | 8.60 | 27 | 44.43 | 108 | 4 | 7.08 | 0 | - | 4 | 7.08 |
| 4 | Bank of India | 212 | 219.80 | 8 | 5.91 | 38 | 50.93 | 166 | 7 | 10.86 | 1 | 2.00 | 6 | 8.85 |
| 5 | Bank of Maharashtra | 2 | 5.25 | 0 | - | 2 | 5.25 | 0 | 1 | 3.25 | 1 | 3.25 | 0 | - |
| 6 | Canara Bank | 1193 | 1,360.89 | 25 | 39.38 | 270 | 342.76 | 898 | 90 | 133.73 | 7 | 11.88 | 83 | 121.85 |
| 7 | Catholic Syrian Bank Ltd. | 1 | 0.98 | 0 | - | 0 | - | 1 | 0 | - | 0 | - | 0 | - |
| 8 | Central Bank of India | 149 | 202.67 | 10 | 18.00 | 31 | 51.58 | 108 | 8 | 12.00 | 0 | - | 8 | 12.00 |
| 9 | City Union Bank Ltd. | 58 | 73.43 | 8 | 6.92 | 5 | 7.82 | 45 | 2 | 1.78 | 0 | - | 2 | 1.78 |
| 10 | Co-Op Urban Bank | 12 | 15.88 | 0 | - | 4 | 8.97 | 8 | 3 | 6.73 | 2 | 4.48 | 1 | 2.25 |
| 11 | Co-Operative Urban Bank Ltd | 45 | 48.53 | 2 | 1.20 | 6 | 8.97 | 37 | 6 | 8.97 | 2 | 4.50 | 4 | 4.47 |
| 12 | DBS BANK | 1 | 2.25 | 0 | - | 0 | - | 1 | 0 | - | 0 | - | 0 | - |
| 13 | Dhanalakshmi Bank Ltd. | 2 | 3.75 | 1 | 2.25 | 1 | 1.50 | 0 | 0 | - | 0 | - | 0 | - |
| 14 | District Central Co-Op Bank | 118 | 111.00 | 27 | 17.55 | 8 | 8.88 | 83 | 1 | 0.60 | 0 | - | 1 | 0.60 |
| 15 | Equitas Small Finance Bank | 5 | 9.72 | 0 | - | 0 | - | 5 | 0 | - | 0 | - | 0 | - |
| 16 | Farmer Co-operative Society | 2 | 2.61 | 0 | - | 0 | - | 2 | 0 | - | 0 | - | 0 | - |
| 17 | Farmers Co-operative Society | 0 | - | 0 | - | 0 | - | 0 | 0 | - | 0 | - | 0 | - |
| 18 | Federal Bank Ltd. | 13 | 23.33 | 1 | 2.25 | 0 | - | 12 | 0 | - | 0 | - | 0 | - |
| 19 | HDFC Bank Ltd | 788 | 1,761.21 | 15 | 33.75 | 413 | 925.85 | 360 | 3 | 6.75 | 0 | - | 3 | 6.75 |
| 20 | ICICI Bank Ltd | 181 | 364.85 | 0 | - | 96 | 214.89 | 85 | 1 | 2.25 | 0 | - | 1 | 2.25 |
| 21 | IDBI Ltd - DBSBU | 39 | 35.34 | 0 | - | 1 | 2.25 | 38 | 0 | - | 0 | - | 0 | - |
| 22 | IDFC First Bank | 123 | 276.51 | 3 | 6.75 | 66 | 148.50 | 54 | 0 | - | 0 | - | 0 | - |
| 23 | Indian Bank | 1856 | 2,159.65 | 85 | 98.09 | 263 | 289.30 | 1508 | 56 | 66.89 | 6 | 10.94 | 50 | 55.95 |
| 24 | Indian Overseas Bank | 1231 | 1,367.57 | 62 | 72.11 | 287 | 281.68 | 882 | 88 | 79.65 | 12 | 9.91 | 76 | 69.74 |
| 25 | Indus Ind Bank Ltd | 734 | 1,612.48 | 11 | 22.61 | 438 | 959.27 | 285 | 17 | 28.59 | 4 | 5.23 | 12 | 21.11 |
| 26 | ING Vysya Bank Ltd. | 1 | 2.25 | 0 | - | 0 | - | 1 | 0 | - | 0 | - | 0 | - |
| 27 | JAWADHU LAMP CO-OPERATIVE SOCIETY | 0 | - | 0 | - | 0 | - | 0 | 0 | - | 0 | - | 0 | - |
| 28 | K.K.320 SAKTHI PRIMARY AGRICULTURE CO-OPERATIVE B | 0 | - | 0 | - | 0 | - | 0 | 0 | - | 0 | - | 0 | - |
| 29 | Kanchipuram Central Co-Operative Bank | 23 | 51.60 | 0 | - | 3 | 6.75 | 20 | 0 | - | 0 | - | 0 | - |
| 30 | Karnataka Bank Ltd. | 5 | 8.10 | 0 | - | 0 | - | 5 | 0 | - | 0 | - | 0 | - |
| 31 | Karur Vysya Bank Ltd. | 77 | 79.78 | 5 | 6.81 | 2 | 1.10 | 70 | 0 | - | 0 | - | 0 | - |
| 32 | Kotak Mahendra Bank Ltd | 814 | 1,823.25 | 13 | 29.25 | 486 | 1,087.41 | 315 | 13 | 29.15 | 1 | 2.25 | 12 | 26.90 |
| 33 | Kumbakonam Central Co-operative Bank (KCCB) | 107 | 34.50 | 0 | - | 1 | 2.50 | 106 | 1 | 2.50 | 0 | - | 1 | 2.50 |
| 34 | Lakshmi Vilas Bank Ltd. | 2 | 1.44 | 0 | - | 0 | - | 2 | 0 | - | 0 | - | 0 | - |
| 35 | MDCC | 3 | 5.24 | 1 | 2.50 | 0 | - | 2 | 0 | - | 0 | - | 0 | - |
| 36 | NDCC Bank | 1 | 0.66 | 1 | 0.66 | 0 | - | 0 | 0 | - | 0 | - | 0 | - |
| 37 | Others | 1 | 2.25 | 0 | - | 0 | - | 1 | 0 | - | 0 | - | 0 | - |
| 38 | PACCS (Primary Agricultural Cooperative Credit Society) | 428 | 356.01 | 63 | 39.07 | 94 | 75.42 | 271 | 3 | 15.00 | 0 | - | 3 | 15.00 |
| 39 | PACS (Primary Agricultural Co-operative Society) | 128 | 97.31 | 8 | 4.31 | 14 | 8.63 | 106 | 0 | - | 0 | - | 0 | - |
| 40 | Pallavan Grama Bank | 30 | 29.35 | 1 | 0.90 | 5 | 3.27 | 24 | 2 | 2.51 | 0 | - | 2 | 2.51 |
| 41 | Pandyan Grama Bank | 18 | 14.17 | 5 | 4.47 | 0 | - | 13 | 0 | - | 0 | - | 0 | - |
| 42 | Punjab & Sind Bank | 1 | 2.10 | 0 | - | 1 | 2.10 | 0 | 1 | 2.10 | 0 | - | 1 | 2.10 |
| 43 | Punjab National Bank | 86 | 115.84 | 4 | 5.86 | 9 | 15.00 | 73 | 4 | 7.29 | 0 | - | 4 | 7.29 |
| 44 | South Indian Bank Ltd. | 11 | 10.62 | 1 | 0.72 | 0 | - | 10 | 0 | - | 0 | - | 0 | - |
| 45 | State Bank of India | 1155 | 1,392.33 | 75 | 88.31 | 90 | 119.82 | 990 | 11 | 16.88 | 3 | 3.48 | 8 | 13.40 |
| 46 | TAICO | 2 | 2.03 | 0 | - | 0 | - | 2 | 0 | - | 0 | - | 0 | - |
| 47 | Tamil Nadu Co-op State Agrl. & | 37 | 22.34 | 1 | 0.60 | 0 | - | 36 | 0 | - | 0 | - | 0 | - |
| 48 | Tamil Nadu Grama Bank | 203 | 168.37 | 43 | 33.78 | 50 | 30.02 | 110 | 18 | 10.48 | 0 | - | 18 | 10.48 |
| 49 | Tamil Nadu State Apex Co-op | 3 | 3.36 | 0 | - | 0 | - | 3 | 0 | - | 0 | - | 0 | - |
| 50 | Tamilnadu Mercantile Bank Ltd | 46 | 57.75 | 7 | 7.44 | 2 | 3.75 | 37 | 1 | 1.50 | 0 | - | 1 | 1.50 |
| 51 | TDCC Bank | 261 | 150.26 | 38 | 25.56 | 171 | 80.79 | 52 | 2 | 3.22 | 0 | - | 2 | 3.22 |
| 52 | Todas Primary Agricultural Co-op Credit Society | 15 | 6.25 | 0 | - | 0 | - | 15 | 0 | - | 0 | - | 0 | - |
| 53 | U C O Bank | 30 | 38.28 | 5 | 5.55 | 2 | 3.30 | 23 | 2 | 3.30 | 1 | 2.10 | 1 | 2.10 |
| 54 | Ujjivan Small Finance Bank | 1 | 2.25 | 0 | - | 0 | - | 1 | 0 | - | 0 | - | 0 | - |
| 55 | Union Bank of India | 336 | 385.62 | 6 | 8.19 | 96 | 104.50 | 234 | 45 | 47.72 | 5 | 7.91 | 40 | 39.80 |
| 56 | YES BANK | 0 | - | 0 | - | 0 | - | 0 | 0 | - | 0 | - | 0 | - |
| | Total | 10981 | 15,279.42 | 547 | 612.73 | 3,117.00 | 5,199.96 | 7,317 | 392 | 515.25 | 45 | 67.95 | 346 | 445.06 |

AGENDA NO.10

Progress Report on Pradhan Mantri Mudra Yojana (PMMY):

PMMY scheme was launched with the aim of providing credit upto Rs.10 Lakhs to Micro and small enterprises without any collateral security. Mudra loans under PMMY are classified under **SHISHU, KISHORE and TARUN loans**, based on the quantum of loans.

We give below the progress of Disbursal under PMMY Scheme as of 30.09.2023

Rs. In Crore

| TYPE | 31.03.2023 | 30.06.2023 | 30.09.2023 |
|--------------|------------------|-----------------|------------------|
| Shishu | 9,646.38 | 2,605.53 | 5,115.16 |
| Kishore | 17,472.29 | 4,259.67 | 9,860.38 |
| Tarun | 4,841.28 | 1,205.02 | 2,746.09 |
| TOTAL | 31,959.95 | 8,070.22 | 17,721.63 |

As on 30.09.2023, Banks/FIs in Tamil Nadu have sanctioned 22,41,314 number of loans under three categories of Prime Minister Mudra Yojana scheme amounting to Rs. 17,721.63 crores. Our state is one of the major states in the country and there is huge scope for lending under PMMY Scheme. SLBC requests Member Banks to actively participate in financing MUDRA loans.

| PSB - Disbursals | | Pvt. Bank | |
|---------------------------|------------|---------------------------|------------|
| TOP 3 Performing Banks | | TOP 3 Performing Banks | |
| BANK | Total (Cr) | Bank | Total (Cr) |
| Union Bank of India | 1745.24 | IDFC First Bank | 4672.28 |
| Indian Overseas Bank | 1666.48 | HDFC Bank | 1152.52 |
| Canara Bank | 1121.65 | Axis Bank | 391.68 |
| PSB | | Pvt. Bank | |
| BOTTOM 3 Performing Banks | | BOTTOM 3 Performing Banks | |
| BANK | Total (Cr) | Bank | Total (Cr) |
| Bank of Maharashtra | 72.60 | Dhanalakshmi Bank | 0.23 |
| UCO Bank | 24.95 | South Indian Bank | 0.13 |
| Punjab and Sind Bank | 1.42 | CSB, KVB and DBS Bank | 0.00 |

| TOP 3 Performing Districts | | BOTTOM 3 Performing Districts | |
|----------------------------|------------|-------------------------------|------------|
| DISTRICT | Total (Cr) | DISTRICT | Total (Cr) |
| Chengalpattu | 2603.66 | The Nilgris | 100.57 |
| Chennai | 1120.96 | Ariyalur | 89.78 |
| Coimbatore | 627.87 | Perambalur | 70.53 |

| BANK WISE TOTAL Progress under PMMY -Disbursement AS ON 30.9.2023 | | | | | | | | | |
|---|-------------------------------|----------------|----------------|---------------|----------------|--------------|----------------|----------------|-----------------|
| No. in Actual and Amount in Crore | | | | | | | | | |
| SR. | NAME OF BANK | Shishu | | Kishor | | Tarun | | Total | |
| | | Account | Amount | Account | Amount | Account | Amount | Account | Amount |
| PUBLIC SECTOR BANKS | | | | | | | | | |
| 1 | UNION BANK OF INDIA | 16964 | 49.64 | 83924 | 1453.00 | 2989 | 242.60 | 103877 | 1745.24 |
| 2 | INDIAN OVERSEAS BANK | 145229 | 461.48 | 78829 | 1056.35 | 1871 | 148.65 | 225929 | 1666.48 |
| 3 | CANARA BANK | 64914 | 123.22 | 18623 | 445.48 | 6492 | 552.95 | 90029 | 1121.65 |
| 4 | INDIAN BANK | 51794 | 68.87 | 20603 | 314.91 | 4311 | 289.01 | 76708 | 672.79 |
| 5 | STATE BANK OF INDIA | 15217 | 17.97 | 11907 | 193.51 | 5806 | 376.57 | 32930 | 588.05 |
| 6 | BANK OF INDIA | 4080 | 7.68 | 4942 | 115.09 | 1167 | 94.03 | 10189 | 216.80 |
| 7 | CENTRAL BANK OF INDIA | 3337 | 65.57 | 1826 | 29.02 | 970 | 60.82 | 6133 | 155.41 |
| 8 | PUNJAB NATIONAL BANK | 1259 | 2.57 | 1308 | 31.09 | 740 | 57.75 | 3307 | 91.41 |
| 9 | BANK OF BARODA | 751 | 2.80 | 1295 | 33.86 | 600 | 51.67 | 2646 | 88.33 |
| 10 | BANK OF MAHARASHTRA | 409 | 1.05 | 1805 | 33.29 | 687 | 38.26 | 2901 | 72.60 |
| 11 | UCO BANK | 1001 | 2.08 | 642 | 12.35 | 144 | 10.52 | 1787 | 24.95 |
| 12 | PUNJAB AND SIND BANK | 270 | 0.44 | 9 | 0.22 | 9 | 0.76 | 288 | 1.42 |
| | Sub Total | 305225 | 803.37 | 225713 | 3718.17 | 25786 | 1923.59 | 556724 | 6445.13 |
| PRIVATE BANKS | | | | | | | | | |
| 13 | IDFC FIRST BANK | 278594 | 1110.79 | 386216 | 3470.19 | 1353 | 91.30 | 666163 | 4672.28 |
| 14 | HDFC BANK | 71115 | 266.51 | 84228 | 633.87 | 3602 | 252.14 | 158945 | 1152.52 |
| 15 | AXIS BANK | 54828 | 223.15 | 3487 | 49.58 | 513 | 118.95 | 58828 | 391.68 |
| 16 | ICICI BANK | 184 | 0.85 | 5467 | 126.95 | 1762 | 127.42 | 7413 | 255.22 |
| 17 | BANDHAN BANK | 24804 | 85.39 | 17877 | 158.87 | 1 | 0.06 | 42682 | 244.32 |
| 18 | FEDERAL BANK | 16596 | 70.31 | 2249 | 34.53 | 877 | 59.91 | 19722 | 164.75 |
| 19 | YES BANK | 12538 | 44.07 | 7130 | 54.18 | 709 | 57.29 | 20377 | 155.54 |
| 20 | KOTAK MAHINDRA BANK | 34424 | 136.53 | 2403 | 12.27 | 0 | 0.00 | 36827 | 148.80 |
| 21 | INDUSIND BANK | 16628 | 53.50 | 2297 | 39.95 | 686 | 39.33 | 19611 | 132.78 |
| 22 | IDBI BANK | 49 | 0.11 | 173 | 5.54 | 301 | 24.91 | 523 | 30.56 |
| 23 | TAMILNAD MERCANTILE BANK | 127 | 0.21 | 509 | 8.01 | 113 | 6.23 | 749 | 14.45 |
| 24 | RBL BANK | 2436 | 10.43 | 0 | 0.00 | 0 | 0.00 | 2436 | 10.43 |
| 25 | KARNATAKA BANK | 41 | 0.03 | 18 | 0.59 | 41 | 3.14 | 100 | 3.76 |
| 26 | CITY UNION BANK | 1 | 0.01 | 23 | 0.63 | 2 | 0.17 | 26 | 0.81 |
| 27 | J & K BANK | 3 | 0.01 | 11 | 0.38 | 4 | 0.30 | 18 | 0.69 |
| 28 | DHANLAXMI BANK | 2 | 0.01 | 3 | 0.09 | 2 | 0.13 | 7 | 0.23 |
| 29 | SOUTH INDIAN BANK | 0 | 0.00 | 10 | 0.04 | 12 | 0.09 | 22 | 0.13 |
| 30 | CSB BANK LIMITED | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 31 | KARUR VYSYA BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 32 | DBS BANK INDIA (E-LVB) | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Sub Total | 512370 | 2001.91 | 512101 | 4595.67 | 9978 | 781.37 | 1034449 | 7378.95 |
| REGIONAL RURAL BANKS | | | | | | | | | |
| 33 | TAMILNADU GRAMA BANK | 53525 | 144.76 | 56758 | 658.78 | 495 | 39.95 | 110778 | 843.49 |
| | Sub Total | 53525 | 144.76 | 56758 | 658.78 | 495 | 39.95 | 110778 | 843.49 |
| COOPERATIVE BANK | | | | | | | | | |
| 34 | TAMILNADU STATE APEX CO-OP BA | 1232 | 6.24 | 35 | 0.29 | 0 | 0.00 | 1267 | 6.53 |
| | Sub Total | 1232 | 6.24 | 35 | 0.29 | 0 | 0 | 1267 | 6.53 |
| Small Financial Bank | | | | | | | | | |
| 35 | EQUITAS SMALL FIN. BANK | 325707 | 1649.18 | 0 | 0.00 | 0 | 0.00 | 325707 | 1649.18 |
| 36 | JANA SMALL FIN. BANK | 154 | 0.61 | 0 | 0.00 | 0 | 0.00 | 154 | 0.61 |
| 37 | SURYODAY SMALL FIN. BANK | 13681 | 54.32 | 10187 | 80.66 | 1 | 0.09 | 23869 | 135.07 |
| 38 | UJJIVAN SMALL FIN. BANK | 62780 | 283.04 | 39939 | 417.37 | 0 | 0.00 | 102719 | 700.41 |
| 39 | ESAF SMALL FIN. BANK | 40856 | 171.73 | 44778 | 389.44 | 11 | 0.96 | 85645 | 562.13 |
| 40 | FINCARE SMALL FIN. BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 41 | AU SMALL FIN. BANK | 0 | 0.00 | 0 | 0.00 | 2 | 0.13 | 2 | 0.13 |
| | Sub Total | 443178 | 2158.88 | 94904 | 887.47 | 14 | 1.18 | 538096 | 3047.53 |
| OTHER BANK | | | | | | | | | |
| 42 | SIDBI | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 43 | TDDC | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 44 | THIC | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 45 | TNSARD | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Sub Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| PAYMENT BANKS | | | | | | | | | |
| 46 | INDIA POST PAYMENTS BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 47 | AIRTEL PAYMENTS BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Sub Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | GRAND TOTAL | 1315530 | 5115.16 | 889511 | 9860.38 | 36273 | 2746.09 | 2241314 | 17721.63 |

| DISTRICT WISE Progress under PMMY -Disbursement AS ON 30.9.2023 | | | | | | | | | |
|---|-----------------|----------------|----------------|---------------|----------------|--------------|----------------|----------------|-----------------|
| No. in Actual and Amount in Crore | | | | | | | | | |
| SR. | NAME OF BANK | Shishu | | Kishor | | Tarun | | Total | |
| | | Account | Amount | Account | Amount | Account | Amount | Account | Amount |
| 1 | CHENGALPATTU | 315330 | 1260.60 | 386049 | 3326.55 | 1092 | 82.46 | 702471 | 2603.66 |
| 2 | CHENNAI | 92738 | 364.76 | 30314 | 453.98 | 4669 | 391.44 | 127721 | 1120.96 |
| 3 | COIMBATORE | 57150 | 206.07 | 32404 | 411.14 | 2753 | 215.73 | 92307 | 627.87 |
| 4 | TIRUCHIRAPPALLI | 53230 | 214.89 | 48347 | 711.10 | 1176 | 88.16 | 102753 | 517.94 |
| 5 | SALEM | 50309 | 176.71 | 20842 | 279.70 | 2083 | 160.94 | 73234 | 514.36 |
| 6 | CUDDALORE | 50605 | 214.26 | 18155 | 207.59 | 913 | 67.04 | 69673 | 495.56 |
| 7 | THANJAVUR | 46957 | 205.13 | 12147 | 164.47 | 989 | 69.82 | 60093 | 480.08 |
| 8 | MADURAI | 41430 | 170.19 | 18819 | 234.77 | 1720 | 129.24 | 61969 | 469.62 |
| 9 | THIRUVALLUR | 42840 | 160.20 | 36950 | 448.11 | 1259 | 95.91 | 81049 | 416.31 |
| 10 | ERODE | 34661 | 136.93 | 15156 | 185.49 | 1411 | 110.56 | 51228 | 384.42 |
| 11 | VILLUPURAM | 32144 | 131.67 | 15832 | 168.87 | 740 | 53.05 | 48716 | 316.39 |
| 12 | TIRUVANNAMALAI | 31491 | 121.99 | 22994 | 283.86 | 759 | 52.41 | 55244 | 296.39 |
| 13 | DINDIGUL | 27598 | 109.45 | 11226 | 145.40 | 992 | 72.39 | 39816 | 291.29 |
| 14 | THIRUVARUR | 27393 | 133.26 | 4378 | 59.88 | 343 | 23.84 | 32114 | 290.36 |
| 15 | TIRUPPUR | 28894 | 75.98 | 8245 | 121.60 | 1623 | 135.58 | 38762 | 287.54 |
| 16 | MAYILADUTHURAI | 28144 | 125.85 | 6264 | 66.80 | 362 | 25.05 | 34770 | 276.75 |
| 17 | NAMAKKAL | 23326 | 85.53 | 14053 | 207.97 | 1126 | 85.30 | 38505 | 256.36 |
| 18 | KANNIYAKUMARI | 22071 | 71.20 | 24357 | 313.02 | 1375 | 95.84 | 47803 | 238.24 |
| 19 | VELLORE | 21980 | 83.04 | 12353 | 160.08 | 682 | 49.82 | 35015 | 215.90 |
| 20 | KANCHIPURAM | 20349 | 79.48 | 16422 | 202.23 | 703 | 51.59 | 37474 | 210.55 |
| 21 | VIRUDHUNAGAR | 18588 | 69.32 | 7464 | 93.06 | 830 | 60.38 | 26882 | 199.02 |
| 22 | TOOTHUKUDI | 21162 | 71.01 | 9640 | 130.04 | 703 | 51.77 | 31505 | 193.79 |
| 23 | TIRUNELVELI | 20014 | 70.37 | 8607 | 122.48 | 608 | 46.51 | 29229 | 187.25 |
| 24 | THENI | 18253 | 69.62 | 9596 | 111.45 | 589 | 45.61 | 28438 | 184.85 |
| 25 | SIVAGANGA | 19547 | 69.53 | 14277 | 164.05 | 571 | 39.88 | 34395 | 178.94 |
| 26 | PUDUKKOTTAI | 17762 | 70.23 | 7448 | 91.47 | 522 | 36.75 | 25732 | 177.21 |
| 27 | KRISHNAGIRI | 12947 | 42.62 | 8162 | 112.14 | 1171 | 87.24 | 22280 | 172.48 |
| 28 | KARUR | 15562 | 62.22 | 4999 | 64.17 | 454 | 35.51 | 21015 | 159.95 |
| 29 | TIRUPATTUR | 16029 | 62.29 | 6566 | 84.98 | 523 | 30.05 | 23118 | 154.63 |
| 30 | KALLAKURICHI | 15751 | 62.49 | 9729 | 136.06 | 402 | 28.80 | 25882 | 153.78 |
| 31 | RANIPET | 14747 | 58.30 | 7189 | 102.49 | 442 | 33.32 | 22378 | 149.92 |
| 32 | TENKASI | 16020 | 50.02 | 7772 | 101.79 | 402 | 28.46 | 24194 | 128.50 |
| 33 | DHARMAPURI | 8603 | 30.36 | 7123 | 108.62 | 916 | 65.82 | 16642 | 126.54 |
| 34 | NAGAPATTINAM | 12919 | 54.19 | 1886 | 29.03 | 247 | 17.26 | 15052 | 125.64 |
| 35 | RAMANATHAPURAM | 13299 | 43.23 | 7914 | 79.76 | 365 | 26.02 | 21578 | 112.48 |
| 36 | THE NILGIRIS | 10248 | 37.98 | 7629 | 79.10 | 320 | 24.61 | 18197 | 100.57 |
| 37 | ARIYALUR | 8504 | 37.82 | 3265 | 31.70 | 191 | 14.14 | 11960 | 89.78 |
| 38 | PERAMBALUR | 6935 | 26.37 | 4938 | 65.38 | 247 | 17.79 | 12120 | 70.53 |
| | | 1315530 | 5115.16 | 889511 | 9860.38 | 36273 | 2746.09 | 2241314 | 17721.63 |

| BANK WISE TOTAL Progress under PMMY -Disbursement AS ON 30.6.2023 | | | | | | | | | |
|---|---------------------------------|---------------|----------------|---------------|----------------|--------------|----------------|----------------|----------------|
| No. in Actual and Amount in Crore | | | | | | | | | |
| SR. | NAME OF BANK | Shishu | | Kishor | | Tarun | | Total | |
| | | Account | Amount | Account | Amount | Account | Amount | Account | Amount |
| PUBLIC BANK | | | | | | | | | |
| 1 | INDIAN OVERSEAS BANK | 81402 | 274.37 | 31505 | 459.98 | 672 | 55.35 | 113579 | 789.7 |
| 2 | BANK OF BARODA | 337 | 1.24 | 560 | 14.95 | 311 | 26.4 | 1208 | 42.59 |
| 3 | BANK OF INDIA | 475 | 1.85 | 1722 | 38.63 | 502 | 37.03 | 2699 | 77.51 |
| 4 | BANK OF MAHARASHTRA | 152 | 0.27 | 1127 | 21.64 | 451 | 26.32 | 1730 | 48.23 |
| 5 | CANARA BANK | 9859 | 42.48 | 7966 | 193.27 | 2783 | 236.62 | 20608 | 472.37 |
| 6 | CENTRAL BANK OF INDIA | 1556 | 23.29 | 1064 | 15.52 | 701 | 37.9 | 3321 | 76.71 |
| 7 | INDIAN BANK | 6096 | 10.73 | 10897 | 165.27 | 3448 | 204.06 | 20441 | 380.06 |
| 8 | PUNJAB NATIONAL BANK | 192 | 0.71 | 607 | 13.86 | 343 | 26.38 | 1142 | 40.95 |
| 9 | PUNJAB AND SIND BANK | 14 | 0.05 | 10 | 0.33 | 7 | 0.62 | 31 | 1 |
| 10 | UNION BANK OF INDIA | 6167 | 20.72 | 36293 | 629.23 | 1153 | 92.19 | 43613 | 742.14 |
| 11 | UCO BANK | 443 | 1.53 | 546 | 9.14 | 75 | 5.11 | 1064 | 15.78 |
| 12 | STATE BANK OF INDIA | 1030 | 0.94 | 6717 | 58.8 | 2026 | 99.63 | 9773 | 159.37 |
| | Sub Total | 107723 | 378.18 | 99014 | 1620.62 | 12472 | 847.61 | 219209 | 2846.41 |
| PRIVATE BANKS | | | | | | | | | |
| 13 | AXIS BANK | 29588 | 120.05 | 2110 | 31.9 | 238 | 56 | 31936 | 207.95 |
| 14 | BANDHAN BANK | 7923 | 28.68 | 5793 | 47.68 | 0 | 0 | 13716 | 76.36 |
| 15 | FEDERAL BANK | 164 | 0.51 | 667 | 15.33 | 422 | 28.9 | 1253 | 44.74 |
| 16 | HDFC BANK | 31952 | 118.96 | 30696 | 233.93 | 1633 | 115.36 | 64281 | 468.25 |
| 17 | ICICI BANK | 2 | 0 | 198 | 7.51 | 561 | 43.36 | 761 | 50.87 |
| 18 | IDBI BANK | 8 | 0.03 | 54 | 1.7 | 101 | 8.34 | 163 | 10.07 |
| 19 | INDUSIND BANK | 12747 | 37.27 | 869 | 9.68 | 290 | 18.02 | 13906 | 64.97 |
| 20 | J & K BANK | 0 | 0 | 8 | 0.24 | 1 | 0.07 | 9 | 0.31 |
| 21 | KARNATAKA BANK | 6 | 0 | 12 | 0.46 | 14 | 1.07 | 32 | 1.53 |
| 22 | CSB BANK LIMITED | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 23 | CITY UNION BANK | 0 | 0 | 9 | 0.25 | 0 | 0 | 9 | 0.25 |
| 24 | DHANLAXMI BANK | 1 | 0.01 | 0 | 0 | 1 | 0.07 | 2 | 0.08 |
| 25 | IDFC FIRST BANK | 149510 | 583.01 | 174483 | 1414.27 | 557 | 37.07 | 324550 | 2034.35 |
| 26 | KARUR VYSYA BANK | 0 | 0 | 9 | 0.4 | 23 | 1.63 | 32 | 2.03 |
| 27 | KOTAK MAHINDRA BANK | 10760 | 42.57 | 523 | 2.66 | 0 | 0 | 11283 | 45.23 |
| 28 | DBS BANK INDIA (E-LVB) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 29 | RBL BANK | 445 | 1.91 | 0 | 0 | 0 | 0 | 445 | 1.91 |
| 30 | SOUTH INDIAN BANK | 0 | 0 | 4 | 0.04 | 4 | 0.09 | 8 | 0.13 |
| 31 | TAMILNAD MERCANTILE BANK | 66 | 0.17 | 368 | 6.59 | 94 | 5.23 | 528 | 11.99 |
| 32 | YES BANK | 4394 | 15.5 | 2693 | 21.73 | 365 | 29.33 | 7452 | 66.56 |
| | Sub Total | 247566 | 948.67 | 218496 | 1794.37 | 4304 | 344.54 | 470366 | 3087.58 |
| REGIONAL RURAL BANKS | | | | | | | | | |
| 33 | TAMILNADU GRAMA BANK | 25125 | 67.96 | 27599 | 318.7 | 157 | 12.34 | 52881 | 399 |
| | Sub Total | 25125 | 67.96 | 27599 | 318.7 | 157 | 12.34 | 52881 | 399 |
| COOPERATIVE BANK | | | | | | | | | |
| 34 | TAMILNADU STATE APEX CO-OP BANK | 249 | 1.28 | 14 | 0.13 | 0 | 0 | 263 | 1.41 |
| | Sub Total | 249 | 1.28 | 14 | 0.13 | 0 | 0 | 263 | 1.41 |
| Small Financial Bank | | | | | | | | | |
| 35 | EQUITAS SMALL FIN. BANK | 177939 | 890.54 | 0 | 0 | 0 | 0 | 177939 | 890.54 |
| 36 | JANA SMALL FIN. BANK | 30 | 0.1 | 0 | 0 | 0 | 0 | 30 | 0.1 |
| 37 | SURYODAY SMALL FIN. BANK | 10933 | 44.35 | 5239 | 35.95 | 3 | 0.2 | 16175 | 80.5 |
| 38 | UJIVAN SMALL FIN. BANK | 38582 | 174.72 | 22683 | 226.83 | 0 | 0 | 61265 | 401.55 |
| 39 | ESAF SMALL FIN. BANK | 23953 | 99.73 | 29946 | 263.07 | 3 | 0.28 | 53902 | 363.08 |
| 40 | FINCARE SMALL FIN. BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 41 | AU SMALL FIN. BANK | 0 | 0 | 0 | 0 | 1 | 0.05 | 1 | 0.05 |
| | Sub Total | 251437 | 1209.44 | 57868 | 525.85 | 7 | 0.53 | 309312 | 1735.82 |
| OTHER BANK | | | | | | | | | |
| 42 | SIDBI | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 43 | TDDC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 44 | TIIC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 45 | TNSARD | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Sub Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| PAYMENT BANKS | | | | | | | | | |
| 46 | INDIA POST PAYMENTS BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 47 | AIRTEL PAYMENTS BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Sub Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | GRAND TOTAL | 632100 | 2605.53 | 402991 | 4259.67 | 16940 | 1205.02 | 1052031 | 8070.22 |

| TAMIL NADU | | | | | | | | | |
|---|-----------------|---------------|----------------|---------------|----------------|--------------|----------------|----------------|----------------|
| DISTRICT WISE Progress under PMMY -Disbursement AS ON 30.6.2023 | | | | | | | | | |
| No. in Actual and Amount in Crore | | | | | | | | | |
| SR. | NAME OF BANK | Shishu | | Kishor | | Tarun | | Total | |
| | | Account | Amount | Account | Amount | Account | Amount | Account | Amount |
| 1 | ARIYALUR | 3418 | 15.72 | 1238 | 11.84 | 93 | 6.79 | 4749 | 38.23 |
| 2 | CHENGALPATTU | 167481 | 661.22 | 175047 | 1360.46 | 492 | 37.67 | 343020 | 1360.11 |
| 3 | CHENNAI | 43816 | 187.82 | 13923 | 204.13 | 2345 | 188.83 | 60084 | 564.47 |
| 4 | COIMBATORE | 22872 | 97.3 | 15752 | 188.6 | 1344 | 95.01 | 39968 | 289.61 |
| 5 | CUDDALORE | 24667 | 112.56 | 9521 | 104.34 | 416 | 30.13 | 34604 | 255.25 |
| 6 | DHARMAPURI | 4404 | 16.51 | 3446 | 49.26 | 447 | 29.53 | 8297 | 62.55 |
| 7 | DINDIGUL | 13011 | 52.95 | 4821 | 61.14 | 412 | 30.09 | 18244 | 135.99 |
| 8 | ERODE | 17335 | 72.99 | 6839 | 81.79 | 711 | 52.64 | 24885 | 198.62 |
| 9 | KALLAKURICHI | 7593 | 31.36 | 4484 | 61.21 | 172 | 12.16 | 12249 | 74.88 |
| 10 | KANCHIPURAM | 9265 | 39.47 | 7405 | 92.87 | 284 | 20.7 | 16954 | 99.64 |
| 11 | KANNIYAKUMARI | 11043 | 39.09 | 12280 | 154.37 | 430 | 27.68 | 23753 | 105.86 |
| 12 | KARUR | 5772 | 24.43 | 1616 | 22.74 | 209 | 15.31 | 7597 | 64.17 |
| 13 | KRISHNAGIRI | 5634 | 20.04 | 4020 | 51.45 | 538 | 37 | 10192 | 77.08 |
| 14 | MADURAI | 19657 | 82.41 | 7768 | 92.43 | 668 | 47.65 | 28093 | 212.47 |
| 15 | MAYILADUTHURAI | 13719 | 61.17 | 2696 | 29.84 | 154 | 9.64 | 16569 | 131.98 |
| 16 | NAGAPATTINAM | 5156 | 24.42 | 845 | 13.2 | 117 | 8.09 | 6118 | 56.93 |
| 17 | NAMAKKAL | 10113 | 42.86 | 6588 | 95.22 | 587 | 40.4 | 17288 | 126.12 |
| 18 | PERAMBALUR | 3390 | 13.86 | 1956 | 27.83 | 120 | 8.04 | 5466 | 35.76 |
| 19 | PUDUKKOTTAI | 9540 | 38.15 | 2522 | 30.47 | 253 | 16.34 | 12315 | 92.64 |
| 20 | RAMANATHAPURAM | 6577 | 22.08 | 3150 | 31.01 | 141 | 9.73 | 9868 | 53.89 |
| 21 | RANIPET | 6811 | 29.92 | 3077 | 41.95 | 210 | 14.52 | 10098 | 74.36 |
| 22 | SALEM | 20841 | 83.74 | 9609 | 129.96 | 1084 | 75.95 | 31534 | 243.43 |
| 23 | SIVAGANGA | 8571 | 30.49 | 4819 | 55.51 | 234 | 15.07 | 13624 | 76.05 |
| 24 | TENKASI | 7971 | 28.23 | 3454 | 43.91 | 211 | 13.32 | 11636 | 69.78 |
| 25 | THANJAVUR | 19137 | 89.63 | 5106 | 69.75 | 442 | 29.16 | 24685 | 208.42 |
| 26 | THE NILGIRIS | 5071 | 19.66 | 4089 | 39.9 | 168 | 12.4 | 9328 | 51.72 |
| 27 | THENI | 8531 | 36.06 | 4398 | 47.84 | 259 | 19.78 | 13188 | 91.9 |
| 28 | THIRUVALLUR | 18975 | 83.06 | 17750 | 212.15 | 692 | 46.03 | 37417 | 212.15 |
| 29 | THIRUVARUR | 14667 | 69.92 | 1777 | 24.33 | 163 | 10.05 | 16607 | 149.89 |
| 30 | TIRUCHIRAPPALLI | 25724 | 114.01 | 21485 | 316.38 | 558 | 39.27 | 47767 | 267.29 |
| 31 | TIRUNELVELI | 10770 | 40.6 | 3544 | 48.51 | 263 | 19.07 | 14577 | 100.27 |
| 32 | TIRUPATTUR | 7078 | 30.83 | 3330 | 41.09 | 287 | 14.44 | 10695 | 76.1 |
| 33 | TIRUPPUR | 9317 | 41.25 | 3828 | 50.92 | 672 | 53.43 | 13817 | 135.93 |
| 34 | TIRUVANNAMALAI | 14705 | 60.29 | 11176 | 138.4 | 389 | 25.28 | 26270 | 145.86 |
| 35 | TOOTHUKUDI | 10875 | 38.15 | 3722 | 52.58 | 347 | 23.65 | 14944 | 99.95 |
| 36 | VELLORE | 10454 | 42.37 | 5919 | 74.63 | 335 | 22.78 | 16708 | 107.52 |
| 37 | VILLUPURAM | 15876 | 65.81 | 6581 | 67.47 | 280 | 17.89 | 22737 | 149.51 |
| 38 | VIRUDHUNAGAR | 12263 | 45.1 | 3410 | 40.19 | 413 | 29.5 | 16086 | 119.7 |
| | | 632100 | 2605.53 | 402991 | 4259.67 | 16940 | 1205.02 | 1052031 | 8070.22 |

AGENDA NO.11

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 26.10.2023 from inception are provided in the annexure.

Director of Agriculture Marketing and Agri. Business, Chennai 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.

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 ACHIEVEMENT REPORT 2023-24 (As on 18.10.2023)

(Rs.in Lakh)

| S. No. | District | Recommended (Including previous years) | | | Rejected | | | Sanctioned | | | Pending with banks | | |
|--------------|-----------------|---|-----------------|-----------------|-------------|----------------|----------------|-------------|------------------|----------------|--------------------|-----------------|----------------|
| | | No | Loan Amt | Subsidy | No | Loan Amount | Subsidy | No | Loan Amount | Subsidy | No | Loan Amount | Subsidy |
| 1 | Chennai | 1149 | 8181.58 | 2863.55 | 171 | 1310.40 | 458.64 | 418 | 1620.177 | 567.06 | 516 | 3745.39 | 1310.89 |
| 2 | Tuticorin | 450 | 1511.10 | 528.88 | 28 | 108.91 | 38.12 | 283 | 657.495 | 230.12 | 112 | 337.14 | 118.00 |
| 3 | Madurai | 304 | 2424.25 | 848.49 | 23 | 59.96 | 20.99 | 180 | 1650.188 | 577.57 | 60 | 491.95 | 172.18 |
| 4 | Tenkasi | 329 | 1176.59 | 411.81 | 26 | 101.47 | 35.52 | 175 | 502.402 | 175.84 | 96 | 432.43 | 151.35 |
| 5 | Salem | 398 | 1987.34 | 695.57 | 122 | 402.65 | 140.93 | 163 | 806.989 | 282.45 | 83 | 627.12 | 219.49 |
| 6 | Erode | 172 | 1806.59 | 632.31 | 13 | 94.87 | 33.21 | 113 | 1192.869 | 417.50 | 23 | 263.39 | 92.19 |
| 7 | Thiruvallur | 615 | 3655.16 | 1279.31 | 197 | 1020.11 | 357.04 | 149 | 626.192 | 219.17 | 238 | 1411.00 | 493.85 |
| 8 | Tiruppur | 226 | 1803.71 | 631.30 | 19 | 59.11 | 20.69 | 102 | 975.637 | 341.47 | 75 | 627.46 | 219.61 |
| 9 | Pudukkottai | 245 | 1452.90 | 508.52 | 36 | 241.47 | 84.51 | 101 | 595.542 | 208.44 | 68 | 324.30 | 113.51 |
| 10 | Tirunelveli | 262 | 1077.24 | 377.03 | 9 | 11.14 | 3.90 | 100 | 516.163 | 180.66 | 131 | 495.90 | 173.56 |
| 11 | Dindigul | 146 | 1298.81 | 454.58 | 21 | 146.72 | 51.35 | 97 | 849.655 | 297.38 | 25 | 226.04 | 79.11 |
| 12 | Cuddalore | 597 | 3006.41 | 1052.25 | 250 | 804.77 | 281.67 | 140 | 799.383 | 279.78 | 174 | 896.49 | 313.77 |
| 13 | Ramanathapuram | 252 | 767.78 | 268.72 | 12 | 33.62 | 11.77 | 83 | 215.900 | 75.57 | 108 | 361.11 | 126.39 |
| 14 | Kanchipuram | 208 | 891.70 | 312.10 | 51 | 208.32 | 72.91 | 86 | 317.066 | 110.97 | 62 | 312.69 | 109.44 |
| 15 | Virudhunagar | 177 | 1103.95 | 386.38 | 26 | 219.07 | 76.67 | 81 | 443.961 | 155.39 | 47 | 360.84 | 126.29 |
| 16 | Chengalpattu | 207 | 1223.46 | 428.21 | 40 | 209.11 | 73.19 | 74 | 362.446 | 126.86 | 86 | 578.47 | 202.47 |
| 17 | Dharmapuri | 204 | 1937.36 | 678.07 | 32 | 241.61 | 84.56 | 70 | 743.559 | 260.25 | 79 | 738.33 | 258.41 |
| 18 | Coimbatore | 206 | 2113.50 | 739.72 | 44 | 298.15 | 104.35 | 80 | 1438.995 | 503.65 | 63 | 624.38 | 218.53 |
| 19 | Tiruvannamalai | 270 | 1122.58 | 392.90 | 1 | 21.79 | 7.63 | 138 | 405.548 | 141.94 | 80 | 453.53 | 158.74 |
| 20 | Theni | 150 | 1069.94 | 374.48 | 33 | 155.23 | 54.33 | 64 | 620.069 | 217.02 | 37 | 150.66 | 52.73 |
| 21 | Thiruvavur | 202 | 498.18 | 174.36 | 40 | 84.57 | 29.60 | 59 | 152.554 | 53.39 | 57 | 195.19 | 68.32 |
| 22 | Karur | 114 | 658.73 | 230.55 | 26 | 156.26 | 54.69 | 53 | 263.006 | 92.05 | 25 | 186.05 | 65.12 |
| 23 | Namakkal | 209 | 2328.12 | 814.84 | 45 | 400.29 | 140.10 | 79 | 774.481 | 271.07 | 74 | 921.63 | 322.57 |
| 24 | Tiruchirappalli | 125 | 1356.33 | 474.71 | 24 | 209.65 | 73.38 | 66 | 686.790 | 240.38 | 34 | 439.59 | 153.86 |
| 25 | Kanniyakumari | 161 | 1031.53 | 361.04 | 24 | 84.40 | 29.54 | 54 | 394.415 | 138.05 | 70 | 436.34 | 152.72 |
| 26 | Ranipet | 187 | 856.05 | 299.62 | 45 | 194.59 | 68.11 | 53 | 216.307 | 75.71 | 78 | 384.37 | 134.53 |
| 27 | Sivaganga | 178 | 704.08 | 246.43 | 39 | 84.55 | 29.59 | 49 | 211.709 | 74.10 | 84 | 379.63 | 132.87 |
| 28 | Krishnagiri | 149 | 1564.27 | 547.50 | 9 | 130.93 | 45.82 | 54 | 574.222 | 200.98 | 51 | 419.09 | 146.68 |
| 29 | Mayiladuthurai | 562 | 1311.69 | 459.09 | 129 | 406.99 | 142.45 | 106 | 331.840 | 116.14 | 316 | 478.58 | 167.50 |
| 30 | Nagapattinam | 339 | 1478.15 | 517.35 | 116 | 468.45 | 163.96 | 56 | 301.082 | 105.38 | 159 | 670.43 | 234.65 |
| 31 | Villupuram | 211 | 1261.09 | 441.38 | 45 | 206.33 | 72.22 | 54 | 328.821 | 115.09 | 97 | 614.36 | 215.03 |
| 32 | Tirupathur | 82 | 627.74 | 219.71 | 11 | 68.02 | 23.81 | 39 | 288.081 | 100.83 | 29 | 254.61 | 89.11 |
| 33 | Kallakurichi | 145 | 660.56 | 231.20 | 41 | 223.61 | 78.26 | 50 | 217.095 | 75.98 | 48 | 145.28 | 50.85 |
| 34 | Thanjavur | 238 | 1320.10 | 462.04 | 30 | 214.51 | 75.08 | 43 | 289.420 | 101.30 | 159 | 754.45 | 264.06 |
| 35 | The Nilgiris | 60 | 597.80 | 209.23 | 12 | 77.34 | 27.07 | 23 | 191.182 | 66.91 | 13 | 182.34 | 63.82 |
| 36 | Vellore | 128 | 515.88 | 180.56 | 23 | 73.34 | 25.67 | 40 | 156.622 | 54.82 | 54 | 256.86 | 89.90 |
| 37 | Perambalur | 68 | 302.70 | 105.94 | 22 | 106.30 | 37.20 | 26 | 75.923 | 26.57 | 18 | 115.10 | 40.29 |
| 38 | Ariyalur | 116 | 886.52 | 310.28 | 28 | 185.78 | 65.02 | 24 | 223.214 | 78.12 | 45 | 377.29 | 132.05 |
| Total | | 9841 | 57571.46 | 20150.01 | 1863 | 9124.40 | 3193.54 | 3625 | 21017.001 | 7355.95 | 3574 | 20669.81 | 7234.43 |

PMFME BANK PERFORMANCE REPORT 2023-24 As on 18.10.2023

Rs. In lacs

| S. No. | Bank | Recommended (Including previous years) | | | Sanctioned | | | Rejected | | | Pending | | |
|--------|------------------------------------|---|-----------------|-----------------|-------------|------------------|-----------------|-------------|-----------------|-----------------|-------------|------------------|-----------------|
| | | No | Loan Amt | Subsidy | No | Loan Amount | Subsidy | No | Loan Amount | Subsidy | No | Loan Amount | Subsidy |
| 1 | THE TAMIL NADU STATE APEX | 1244 | 3101.83 | 1085.64 | 471 | 3197.20 | 1119.02 | 7 | 189.91 | 66.47 | 750 | 17748.51 | 6211.98 |
| 2 | INDIAN BANK | 2003 | 8714.54 | 3050.09 | 625 | 21879.04 | 7657.66 | 554 | 21886.69 | 7660.34 | 635 | 31243.14 | 10935.10 |
| 3 | INDIAN OVERSEAS BANK | 1218 | 4747.36 | 1661.57 | 440 | 14130.90 | 4945.82 | 268 | 10138.02 | 3548.31 | 434 | 17774.05 | 6220.92 |
| 4 | STATE BANK OF INDIA | 1188 | 7744.93 | 2710.72 | 378 | 25176.30 | 8811.71 | 321 | 16720.57 | 5852.20 | 343 | 24789.69 | 8676.39 |
| 5 | HDFC BANK | 727 | 9015.34 | 3155.37 | 344 | 48836.6102 | 17092.81 | 70 | 5573.63 | 1950.771 | 265 | 34509.49 | 12078.32 |
| 6 | CANARA BANK | 1223 | 8276.62 | 2896.82 | 573 | 41895.57 | 14663.45 | 319 | 16743.06 | 5860.07 | 259 | 16124.67 | 5643.63 |
| 7 | TamilNadu Grama Bank | 380 | 909.48 | 318.32 | 167 | 2220.05 | 777.02 | 28 | 1120.22 | 392.08 | 132 | 4220.35 | 1477.12 |
| 8 | TAMILNAD MERCANTILE BANK | 172 | 1630.58 | 570.70 | 28 | 3807.33 | 1332.57 | 14 | 975.40 | 341.39 | 106 | 9755.16 | 3414.31 |
| 9 | CITY UNION BANK LIMITED | 159 | 962.48 | 336.87 | 15 | 1866.41 | 653.24 | 9 | 463.12 | 162.09 | 106 | 5923.86 | 2073.35 |
| 10 | UNION BANK OF INDIA | 376 | 2991.35 | 1046.97 | 174 | 11890.05 | 4161.52 | 66 | 4001.15 | 1400.40 | 105 | 9462.44 | 3311.85 |
| 11 | KARUR VYSYA BANK | 170 | 1856.53 | 649.78 | 30 | 5571.13 | 1949.90 | 20 | 2050.50 | 717.67 | 100 | 9638.56 | 3373.50 |
| 12 | BANK OF INDIA | 246 | 1977.29 | 692.05 | 114 | 8864.69 | 3102.64 | 44 | 2782.29 | 973.80 | 70 | 5975.16 | 2091.31 |
| 13 | CENTRAL BANK OF INDIA | 136 | 721.67 | 252.59 | 45 | 3578.70 | 1252.54 | 27 | 1001.30 | 350.45 | 53 | 1790.12 | 626.54 |
| 14 | BANK OF BARODA | 177 | 1023.16 | 358.11 | 89 | 5276.48 | 1846.77 | 26 | 1181.37 | 413.48 | 50 | 2558.70 | 895.55 |
| 15 | UCO BANK | 117 | 981.26 | 343.44 | 39 | 4371.76 | 1530.12 | 42 | 2262.69 | 791.94 | 27 | 1921.08 | 672.38 |
| 16 | PUNJAB NATIONAL BANK | 79 | 586.85 | 205.40 | 29 | 2494.99 | 873.25 | 24 | 1259.73 | 440.91 | 23 | 1233.94 | 431.88 |
| 17 | SOUTH INDIAN BANK | 37 | 314.04 | 109.92 | 5 | 1009.73 | 353.40 | 8 | 278.36 | 97.42 | 23 | 1811.94 | 634.18 |
| 18 | FEDERAL BANK | 42 | 485.87 | 170.05 | 12 | 1578.99 | 552.65 | 5 | 225.51 | 78.93 | 21 | 2313.48 | 809.72 |
| 19 | IDBI BANK | 37 | 510.42 | 178.65 | 4 | 847.00 | 296.45 | 5 | 597.84 | 209.25 | 20 | 2454.29 | 859.00 |
| 20 | ICICI BANK LIMITED | 25 | 542.46 | 189.86 | 1 | 299.88 | 104.96 | 3 | 1332.25 | 466.29 | 18 | 3036.91 | 1062.92 |
| 21 | LAXMI VILAS BANK | 9 | 11.26 | 3.94 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 54.02 | 18.91 |
| 22 | KARNATAKA BANK LIMITED | 9 | 112.12 | 39.24 | 2 | 399.01 | 139.65 | 1 | 51.47 | 18.01 | 5 | 474.88 | 166.21 |
| 23 | DHANALAKSHMI BANK | 6 | 79.44 | 27.80 | 2 | 237.43 | 83.10 | 0 | 0 | 0 | 4 | 556.96 | 194.94 |
| 24 | KOTAK MAHINDRA BANK LIMITED | 4 | 21.83 | 7.64 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 218.29 | 76.40 |
| 25 | PUNJAB AND SIND BANK | 4 | 35.28 | 12.35 | 1 | 70.80 | 24.78 | 0 | 0 | 0 | 3 | 281.97 | 98.69 |
| 26 | CSB BANK LIMITED | 2 | 1.50 | 0.53 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 15.00 | 5.25 |
| 27 | IDFC First Bank Ltd | 2 | 9.86 | 3.45 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 98.64 | 34.53 |
| 28 | BANK OF MAHARASHTRA | 6 | 77.20 | 27.02 | 2 | 229.46 | 80.31 | 2 | 408.87 | 143.10 | 1 | 106.79 | 37.38 |
| 29 | DBS BANK INDIA LIMITED | 1 | 39.88 | 13.96 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 398.84 | 139.59 |
| 30 | Ujjivan Small Finance Bank Limited | 2 | 3.02 | 1.06 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 13.99 | 4.90 |
| 31 | YES BANK | 1 | 3.04 | 1.06 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 30.40 | 10.64 |
| | (blank) | 36 | 60.44 | 21.15 | 35 | 440.50 | 154.18 | 0 | 0 | 0 | 1 | 100.01 | 35.00 |
| | Grand Total | 9841 | 57548.93 | 20142.12 | 3625 | 210170.01 | 73559.50 | 1863 | 91243.96 | 31935.38 | 3574 | 206635.33 | 72322.36 |

AGENDA NO.12

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

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. Now this campaign extended from 01.05.2023 to 31.03.2024. 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.

KCC-Animal Husbandary

| BANK | Sanctioned | Bank | Sanctioned |
|---|------------|--------------------------|------------|
| TOP Performing (No. of Applications) | | Bottom Performing | |
| TAMILNADU STATE APEX CO-OP BANK | 109683 | CENTRAL BANK OF INDIA | 5 |
| UNION BANK OF INDIA | 47883 | BANK OF INDIA | 2 |
| TAMILNADU GRAMA BANK | 30056 | CITY UNION BANK | 1 |
| TOP Performing | | Bottom Performing | |
| District | Sanctioned | District | Sanctioned |
| SALEM | 18989 | RAMANATHAPURAM | 1468 |
| NAMAKKAL | 15887 | THE NILGIRIS | 761 |
| TIRUVANNAMALAI | 14476 | CHENNAI | 310 |

KCC-Fisheries

| BANK | Sanctioned | Bank | Sanctioned |
|-----------------------|------------|--------------------------|------------|
| TOP Performing | | Bottom Performing | |
| UNION BANK OF INDIA | 10184 | PUNJAB NATIONAL BANK | 2 |
| INDIAN BANK | 7293 | IDBI BANK | 1 |
| INDIAN OVERSEAS BANK | 2424 | KARNATAKA BANK | 1 |
| TOP Performing | | Bottom Performing | |
| District | Sanctioned | District | Sanctioned |
| KANNIYAKUMARI | 7596 | RANIPET | 2 |
| TOOTHUKUDI | 4313 | THE NILGIRIS | 2 |
| THIRUVALLUR | 2597 | KRISHNAGIRI | 0 |

| BANK WISE TOTAL KCC FOR ANIMAL HUSBANDAR AS ON 30.9.2023 | | | | |
|---|---------------------------------|---|--|--|
| SR. | Name of Bank | NO. OF KCC for Animal husbandary ISSUED DURING QUARTER (Including renewal) | AMOUNT DISBURSED DURING QUARTER | TOTAL NO. OF KCC for Animal husbandary AS ON END OF CURRENT QUARTER |
| | PUBLIC BANK | | | |
| 1 | TAMILNADU STATE APEX CO-OP BANK | 109683 | 669.55 | 209137 |
| 2 | UNION BANK OF INDIA | 47883 | 498.38 | 65574 |
| 3 | TAMILNADU GRAMA BANK | 30056 | 573.8 | 83021 |
| 4 | INDIAN OVERSEAS BANK | 23565 | 429.43 | 57322 |
| 5 | TAMILNAD MERCANTILE BANK | 3447 | 92.36 | 111 |
| 6 | STATE BANK OF INDIA | 1500 | 7.25 | 3830 |
| 7 | CANARA BANK | 1383 | 13.03 | 18373 |
| 8 | HDFC BANK | 519 | 9.26 | 614 |
| 9 | FEDERAL BANK | 230 | 5.81 | 442 |
| 10 | INDIAN BANK | 187 | 1.25 | 17424 |
| 11 | UCO BANK | 125 | 0.68 | 1181 |
| 12 | BANK OF MAHARASHTRA | 115 | 2.81 | 283 |
| 13 | PUNJAB NATIONAL BANK | 27 | 0.01 | 100 |
| 14 | IDBI BANK | 24 | 0.46 | 33 |
| 15 | AXIS BANK | 7 | 0.13 | 11 |
| 16 | BANK OF BARODA | 5 | 0 | 69 |
| 17 | CENTRAL BANK OF INDIA | 5 | 0.04 | 229 |
| 18 | BANK OF INDIA | 2 | 0.64 | 1396 |
| 19 | CITY UNION BANK | 1 | 0.02 | 101 |
| 20 | PUNJAB AND SIND BANK | 0 | 0 | 0 |
| 21 | BANDHAN BANK | 0 | 0 | 0 |
| 22 | ICICI BANK | 0 | 0 | 0 |
| 23 | INDUSIND BANK | 0 | 0 | 0 |
| 24 | J & K BANK | 0 | 0 | 0 |
| 25 | KARNATAKA BANK | 0 | 0 | 2 |
| 26 | CSB BANK LIMITED | 0 | 0 | 3 |
| 27 | DHANLAXMI BANK | 0 | 0 | 0 |
| 28 | IDFC FIRST BANK | 0 | 0 | 0 |
| 29 | KARUR VYSYA BANK | 0 | 0 | 0 |
| 30 | KOTAK MAHINDRA BANK | 0 | 0 | 0 |
| 31 | DBS BANK INDIA (E-LVB) | 0 | 0 | 0 |
| 32 | RBL BANK | 0 | 0 | 3 |
| 33 | SOUTH INDIAN BANK | 0 | 0 | 17 |
| 34 | YES BANK | 0 | 0 | 0 |
| 35 | EQUITAS SMALL FIN. BANK | 0 | 0 | 0 |
| 36 | JANA SMALL FIN. BANK | 0 | 0 | 0 |
| 37 | SURYODAY SMALL FIN. BANK | 0 | 0 | 0 |
| 38 | UJJIVAN SMALL FIN. BANK | 0 | 0 | 0 |
| 39 | ESAF SMALL FIN. BANK | 0 | 0 | 0 |
| 40 | FINCARE SMALL FIN. BANK | 0 | 0 | 0 |
| 41 | AU SMALL FIN.BANK | 0 | 0 | 0 |
| 42 | SIDBI | 0 | 0 | 0 |
| 43 | TDDC | 0 | 0 | 0 |
| 44 | TIIC | 0 | 0 | 0 |
| 45 | TNSARD | 0 | 0 | 0 |
| 46 | INDIA POST PAYMENTS BANK | 0 | 0 | 0 |
| 47 | AIRTEL PAYMENTS BANK | 0 | 0 | 0 |
| | Sub Total | 0 | 0 | 0 |
| | GRAND TOTAL | 218764 | 2304.91 | 459276 |

| BANK WISE TOTAL KCC FOR FISHRIES AS ON 30.9.2023 | | | | |
|---|---------------------------------|--|--|---|
| SR. | Name of Bank | NO. OF KCC for Fishries ISSUED DURING QUARTER (Including renewal) | AMOUNT DISBURSED DURING QUARTER | TOTAL NO. OF KCC for Fishries AS ON END OF CURRENT QUARTER |
| | PUBLIC BANK | | | |
| 1 | UNION BANK OF INDIA | 10184 | 145.25 | 23839 |
| 2 | INDIAN BANK | 7293 | 139.05 | 8114 |
| 3 | INDIAN OVERSEAS BANK | 2424 | 23.3 | 2192 |
| 4 | TAMILNADU STATE APEX CO-OP BANK | 1894 | 23.32 | 4496 |
| 5 | TAMILNADU GRAMA BANK | 1243 | 22.28 | 3043 |
| 6 | FEDERAL BANK | 244 | 4.38 | 502 |
| 7 | TAMILNAD MERCANTILE BANK | 231 | 5.78 | 98 |
| 8 | STATE BANK OF INDIA | 164 | 0 | 516 |
| 9 | HDFC BANK | 107 | 7.86 | 152 |
| 10 | CANARA BANK | 55 | 0.98 | 404 |
| 11 | UCO BANK | 12 | 0.03 | 135 |
| 12 | BANK OF BARODA | 7 | 0 | 138 |
| 13 | BANK OF MAHARASHTRA | 3 | 0 | 21 |
| 14 | PUNJAB NATIONAL BANK | 2 | 0.2 | 141 |
| 15 | IDBI BANK | 1 | 0 | 1 |
| 16 | KARNATAKA BANK | 1 | 0.18 | 1 |
| 17 | BANK OF INDIA | 0 | 0.14 | 307 |
| 18 | CENTRAL BANK OF INDIA | 0 | 0 | 16 |
| 19 | PUNJAB AND SIND BANK | 0 | 0 | 0 |
| 20 | AXIS BANK | 0 | 0 | 0 |
| 21 | BANDHAN BANK | 0 | 0 | 0 |
| 22 | ICICI BANK | 0 | 0 | 0 |
| 23 | INDUSIND BANK | 0 | 0 | 0 |
| 24 | J & K BANK | 0 | 0 | 0 |
| 25 | CSB BANK LIMITED | 0 | 0 | 2 |
| 26 | CITY UNION BANK | 0 | 0 | 2289 |
| 27 | DHANLAXMI BANK | 0 | 0 | 0 |
| 28 | IDFC FIRST BANK | 0 | 0 | 0 |
| 29 | KARUR VYSYA BANK | 0 | 0 | 0 |
| 30 | KOTAK MAHINDRA BANK | 0 | 0 | 0 |
| 31 | DBS BANK INDIA (E-LVB) | 0 | 0 | 0 |
| 32 | RBL BANK | 0 | 0 | 0 |
| 33 | SOUTH INDIAN BANK | 0 | 0 | 17 |
| 34 | YES BANK | 0 | 0 | 0 |
| 35 | EQUITAS SMALL FIN. BANK | 0 | 0 | 0 |
| 36 | JANA SMALL FIN. BANK | 0 | 0 | 0 |
| 37 | SURYODAY SMALL FIN. BANK | 0 | 0 | 0 |
| 38 | UJJIVAN SMALL FIN. BANK | 0 | 0 | 0 |
| 39 | ESAF SMALL FIN. BANK | 0 | 0 | 0 |
| 40 | FINCARE SMALL FIN. BANK | 0 | 0 | 0 |
| 41 | AU SMALL FIN.BANK | 0 | 0 | 0 |
| 42 | SIDBI | 0 | 0 | 0 |
| 43 | TDDC | 0 | 0 | 0 |
| 44 | TIIC | 0 | 0 | 0 |
| 45 | TNSARD | 0 | 0 | 0 |
| 46 | INDIA POST PAYMENTS BANK | 0 | 0 | 0 |
| 47 | AIRTEL PAYMENTS BANK | 0 | 0 | 0 |
| | Sub Total | 0 | 0 | 0 |
| | GRAND TOTAL | 23865 | 372.75 | 46424 |

| DISTRICT WISE KCC FOR ANIMAL HUSBANDAR AS ON 30.9.2023 | | | | |
|---|-------------------------|---|--|--|
| SR. | Name of District | NO. OF KCC for Animal husbandary ISSUED DURING QUARTER (Including renewal) | AMOUNT DISBURSED DURING QUARTER | TOTAL NO. OF KCC for Animal husbandary AS ON END OF CURRENT QUARTER |
| 1 | SALEM | 18989 | 179.48 | 42935 |
| 2 | NAMAKKAL | 15887 | 163.8 | 33915 |
| 3 | TIRUVANNAMALAI | 14476 | 109.31 | 34400 |
| 4 | KALLAKURICHI | 12258 | 134.5 | 29474 |
| 5 | ERODE | 12129 | 128.8 | 29420 |
| 6 | DHARMAPURI | 9827 | 80.42 | 19759 |
| 7 | TIRUCHIRAPPALLI | 8906 | 58.37 | 4672 |
| 8 | KARUR | 8902 | 104.42 | 3777 |
| 9 | CUDDALORE | 8880 | 81.7 | 21217 |
| 10 | VILLUPURAM | 7123 | 66.61 | 24133 |
| 11 | KRISHNAGIRI | 6884 | 48.63 | 13772 |
| 12 | MADURAI | 6780 | 52.48 | 18611 |
| 13 | THANJAVUR | 6749 | 70.22 | 11516 |
| 14 | COIMBATORE | 6737 | 122.53 | 14258 |
| 15 | TOOTHUKUDI | 5594 | 75.51 | 9324 |
| 16 | RANIPET | 5305 | 50.19 | 7708 |
| 17 | DINDIGUL | 4902 | 48.12 | 15703 |
| 18 | VELLORE | 4895 | 40.24 | 7984 |
| 19 | THIRUVALLUR | 4765 | 57.56 | 13929 |
| 20 | CHENGALPATTU | 4146 | 36.26 | 7206 |
| 21 | PERAMBALUR | 4144 | 33.84 | 4059 |
| 22 | SIVAGANGA | 4082 | 45.82 | 10504 |
| 23 | KANNIYAKUMARI | 3338 | 60.85 | 6522 |
| 24 | THENI | 3296 | 40.59 | 8766 |
| 25 | VIRUDHUNAGAR | 3192 | 50.49 | 6705 |
| 26 | TIRUNELVELI | 3053 | 63.69 | 5830 |
| 27 | THIRUVARUR | 2667 | 21.88 | 2503 |
| 28 | TENKASI | 2621 | 66.3 | 6178 |
| 29 | TIRUPPUR | 2597 | 57.99 | 7865 |
| 30 | MAYILADUTHURAI | 2560 | 18.66 | 1432 |
| 31 | PUDUKKOTTAI | 2423 | 18.72 | 18976 |
| 32 | TIRUPATTUR | 2416 | 21.39 | 3558 |
| 33 | KANCHIPURAM | 2238 | 19.81 | 4771 |
| 34 | NAGAPATTINAM | 1807 | 13.95 | 1320 |
| 35 | ARIYALUR | 1657 | 10.85 | 2282 |
| 36 | RAMANATHAPURAM | 1468 | 43.66 | 2368 |
| 37 | THE NILGIRIS | 761 | 5.71 | 1585 |
| 38 | CHENNAI | 310 | 1.56 | 339 |
| | | 218764 | 2304.91 | 459276 |

| DISTRICT WISE KCC FOR FISHRIES AS ON 30.9.2023 | | | | |
|---|-------------------------|--|--|---|
| SR. | Name of District | NO. OF KCC for Fishries ISSUED DURING QUARTER (Including renewal) | AMOUNT DISBURSED DURING QUARTER | TOTAL NO. OF KCC for Fishries AS ON END OF CURRENT QUARTER |
| 1 | KANNIYAKUMARI | 7596 | 125.81 | 11864 |
| 2 | TOOTHUKUDI | 4313 | 65.49 | 7151 |
| 3 | THIRUVALLUR | 2597 | 33.03 | 5901 |
| 4 | RAMANATHAPURAM | 1268 | 23.95 | 2805 |
| 5 | CHENGALPATTU | 1081 | 18.06 | 2090 |
| 6 | NAGAPATTINAM | 1063 | 17.91 | 1716 |
| 7 | TIRUNELVELI | 1057 | 18.05 | 1455 |
| 8 | VIRUDHUNAGAR | 642 | 11.77 | 1186 |
| 9 | CHENNAI | 521 | 8.21 | 1031 |
| 10 | TENKASI | 436 | 8.36 | 934 |
| 11 | MAYILADUTHURAI | 351 | 4.37 | 480 |
| 12 | PERAMBALUR | 351 | 4.18 | 527 |
| 13 | THANJAVUR | 338 | 4.1 | 1318 |
| 14 | SIVAGANGA | 326 | 3.05 | 531 |
| 15 | TIRUPATTUR | 305 | 2.65 | 1205 |
| 16 | PUDUKKOTTAI | 270 | 4.48 | 500 |
| 17 | SALEM | 264 | 4.89 | 873 |
| 18 | MADURAI | 256 | 2.85 | 720 |
| 19 | TIRUVANNAMALAI | 172 | 2.42 | 818 |
| 20 | CUDDALORE | 162 | 3.64 | 705 |
| 21 | NAMAKKAL | 139 | 0.77 | 685 |
| 22 | COIMBATORE | 71 | 1.1 | 445 |
| 23 | VILLUPURAM | 63 | 1.12 | 198 |
| 24 | THIRUVARUR | 51 | 0.79 | 145 |
| 25 | THENI | 50 | 0.54 | 118 |
| 26 | VELLORE | 24 | 0.29 | 105 |
| 27 | ERODE | 15 | 0.34 | 92 |
| 28 | KARUR | 15 | 0.08 | 61 |
| 29 | DHARMAPURI | 14 | 0.07 | 70 |
| 30 | TIRUCHIRAPPALLI | 14 | 0.14 | 60 |
| 31 | KALLAKURICHI | 11 | 0.06 | 40 |
| 32 | DINDIGUL | 10 | 0 | 96 |
| 33 | KANCHIPURAM | 6 | 0.06 | 70 |
| 34 | ARIYALUR | 5 | 0.03 | 68 |
| 35 | TIRUPPUR | 4 | 0.05 | 37 |
| 36 | RANIPET | 2 | 0.04 | 29 |
| 37 | THE NILGIRIS | 2 | 0 | 256 |
| 38 | KRISHNAGIRI | 0 | 0 | 39 |
| | | 23865 | 372.75 | 46424 |

AGRICULTURE

The disbursement under Agriculture during the Current FY 2023-24 upto September 2023 is Rs.191,840.34 crores as against the Annual target of Rs. 386,481 Crores. Banks in the state of Tamil Nadu have achieved 50.41% of the Annual Target. We give below the disbursals of Top 3 and Bottom 3 Banks and districts as of September 2023

| PSB | | Pvt. Bank | |
|---------------------------|------------|---------------------------|------------|
| TOP 3 Performing Banks | | TOP 3 Performing Banks | |
| BANK | Total (Cr) | Bank | Total (Cr) |
| CANARA BANK | 39153.47 | TAMILNADU GRAMA BANK | 13297.30 |
| INDIAN BANK | 32550.03 | TAMILNAD MERCANTILE BANK | 8300.42 |
| INDIAN OVERSEAS BANK | 18263.98 | FEDERAL BANK | 5162.77 |
| PSB | | Pvt. Bank | |
| BOTTOM 3 Performing Banks | | BOTTOM 3 Performing Banks | |
| BANK | Total (Cr) | Bank | Total (Cr) |
| UCO BANK | 381.45 | KARNATAKA BANK | 206.79 |
| BANK OF MAHARASHTRA | 341.2 | BANDHAN BANK | 6.56 |
| PUNJAB AND SIND BANK | 0.53 | J & K BANK | 0 |

| TOP 3 Performing Districts | | BOTTOM 3 Performing Districts | |
|----------------------------|------------|-------------------------------|------------|
| DISTRICT | Total (Cr) | DISTRICT | Total (Cr) |
| CHENNAI | 10796.87 | MAYILADUTHURAI | 1977.91 |
| COIMBATORE | 10645.5 | NAGAPATTINAM | 1569.87 |
| MADURAI | 9836.65 | THE NILGIRIS | 1242.92 |

AGENDA NO.13

13. Status of Jansuraksha Schemes in the State

Jansuraksha Schemes – PMJJBY & PMSBY the 2 social security schemes are dedicated to the welfare of the citizens, recognized the need for securing human life for unforeseen risks/losses and future uncertainties due to death or disabilities.

With an objective to enhance the penetration of Jansuraksha Schemes – PMJJBY & PMSBY, DFS, GOI had conducted a 3 month Saturation Campaign for Jansuraksha Schemes at Gram Panchayat level from 01.04.2023 to 30.06.2023. The same was extended up to 31.07.2023.

Now DFS, GOI has once again launched a 3 month Saturation Campaign for Jansuraksha Schemes at Gram Panchayat level from 01.10.2023 to 31.12.2023. SLBC request the member banks to advise the branches to conduct the allotted GP campaign and intimate the data to LDMS . Bank should ensure at least two third GPs are covered before this month end. The same will be reviewed during the SLBC meeting.

Services of BCs may be extensively used to canvass and cover the existing customers of the banks under Jansuraksha schemes. SLBC requests the member banks to use the opportunity for saturation of Jansuraksha schemes.

Let us all achieve the Mission of Saturation under Jansuraksha Schemes

AGENDA NO.14

14. Atal Pension Yojana (APY)

Atal Pension Yojana (APY) is an initiative by the Government of India to provide Universal Social Security Schemes in the Pension Sector especially the poor, under privileged and unorganized sector workers for building a pensioned society.

The Bank category wise targets under APY for the FY 2023-24 was given by PFRDA which is given below:

| APY-SP Category | Target FY 2023-24 APY accounts per branch (AAPB) |
|---|--|
| Public Sector Banks | 100 |
| Regional Rural Banks | 100 |
| Major Private Banks(4 Pvt. Banks – ICICI, Axis, HDFC and IDBI Bank) | 70 |
| Private Banks (Other) | 30 |
| Co-operative Banks | 20 |
| Departments of Posts | 30 |
| All Small Finance Banks | 60 |
| Payment Banks | 2,50,000 for each Payment Bank |

We give below the position of APY for the Commercial Banks in the state of Tamil Nadu as on 30.09.2023

| | Annual Target 2023-24 | Achievement 2023-24 | % of achievement |
|------------------------------------|-----------------------|---------------------|------------------|
| All Commercial Banks in Tamil Nadu | 8,47,500 | 3,49,670 | 41.25 |

SLBC request the member banks to put a little extra effort and achieve the targets from December 2023 onwards.

SLBC congratulates Tamilnad Mercantile Bank Ltd., for surpassing the annual target and 4 banks namely Indian Bank, Indian Overseas Bank, Kotak Mahindra Bank Ltd. and Tamil Nadu Grama Bank who surpassed the proportionate target as on 30.09.2023. The cumulative APY account opened since inception for the state is 37,75,174.

The district-Wise and Bank-Wise details of APY accounts opened up to 30.09.2023 are placed in the Annexure.

APY BANK WISE AS ON 30.09.2023

| BANK NAME | No. of Branches | AAPB Target | ANNUAL TARGET | APY accounts opened in Current FY | Annual Target Achievement in Current FY | Cumulative APY accounts opened since inception |
|----------------------------------|------------------------|--------------------|----------------------|--|--|---|
| INDIAN BANK | 1,052 | 100 | 1,05,200 | 60,347 | 57% | 9,41,925 |
| INDIAN OVERSEAS BANK | 1,100 | 100 | 1,10,000 | 59,426 | 54% | 5,53,351 |
| STATE BANK OF INDIA | 1,212 | 100 | 1,21,200 | 57,428 | 47% | 5,56,487 |
| CANARA BANK | 1,060 | 100 | 1,06,000 | 49,691 | 47% | 5,18,865 |
| TAMIL NADU GRAMA BANK | 649 | 100 | 64,900 | 39,208 | 60% | 2,05,956 |
| TAMILNAD MERCANTILE BANK LTD | 386 | 30 | 11,580 | 30,861 | 267% | 1,87,259 |
| UNION BANK OF INDIA | 545 | 100 | 54,500 | 10,263 | 19% | 1,35,436 |
| HDFC BANK LTD | 476 | 70 | 33,320 | 9,422 | 28% | 78,744 |
| BANK OF INDIA | 212 | 100 | 21,200 | 7,314 | 35% | 87,283 |
| CENTRAL BANK OF INDIA | 203 | 100 | 20,300 | 6,499 | 32% | 95,271 |
| BANK OF BARODA | 311 | 100 | 31,100 | 5,057 | 16% | 97,197 |
| UCO BANK | 119 | 100 | 11,900 | 2,494 | 21% | 24,170 |
| IDBI BANK LTD | 115 | 70 | 8,050 | 2,213 | 27% | 35,449 |
| THE KARUR VYSYA BANK LTD | 434 | 30 | 13,020 | 2,126 | 16% | 12,584 |
| KOTAK MAHINDRA BANK | 99 | 30 | 2,970 | 1,785 | 60% | 3,691 |
| CITY UNION BANK LTD | 495 | 30 | 14,850 | 1,241 | 8% | 39,883 |
| BANK OF MAHARASHTRA | 57 | 100 | 5,700 | 1,203 | 21% | 6,711 |
| PUNJAB NATIONAL BANK | 242 | 100 | 24,200 | 1,095 | 5% | 31,690 |
| KARNATAKA BANK LIMITED | 51 | 30 | 1,530 | 648 | 42% | 7,759 |
| THE SOUTH INDIAN BANK LTD | 151 | 30 | 4,530 | 535 | 12% | 20,040 |
| AXIS BANK LTD | 367 | 70 | 25,690 | 231 | 1% | 1,03,518 |
| ICICI BANK LIMITED | 440 | 70 | 30,800 | 124 | 0% | 18,064 |
| YES BANK LIMITED | 26 | 30 | 780 | 114 | 15% | 351 |
| PUNJAB AND SIND BANK | 14 | 100 | 1,400 | 91 | 7% | 2,599 |
| DHANLAXMI BANK LIMITED | 36 | 30 | 1,080 | 67 | 6% | 1,653 |
| THE FEDERAL BANK LTD | 170 | 30 | 5,100 | 61 | 1% | 3,470 |
| DCB BANK LIMITED | 17 | 30 | 510 | 36 | 7% | 115 |
| BANDHAN BANK LIMITED | 18 | 30 | 540 | 34 | 6% | 1,349 |
| Puduvai Bharthiar Grama Bank | 1 | 100 | 100 | 21 | 21% | 87 |
| TNSCB | 47 | 20 | 940 | 21 | 2% | 893 |
| IDFC FIRST BANK LIMITED | 13 | 30 | 390 | 7 | 2% | 30 |
| INDUSIND BANK LIMITED | 39 | 30 | 1,170 | 5 | 0% | 103 |
| THE CATHOLIC SYRIAN BANK LIMITED | 111 | 30 | 3,330 | 2 | 0% | 1,796 |
| STANDARD CHARTERED BANK | 7 | 30 | 210 | 0 | 0% | 2 |
| THE LAKSHMI VILAS BANK LTD | 291 | 30 | 8,730 | 0 | 0% | 1,240 |
| RBL BANK LIMITED | 22 | 30 | 660 | 0 | 0% | 79 |
| THE JAMMU AND KASHMIR BANK LTD | 4 | 30 | 120 | 0 | 0% | 74 |
| PSCB | 3 | 20 | 60 | 0 | 0% | 0 |
| Total | 10,595 | 100 | 8,47,660 | 3,49,670 | 41% | 37,75,174 |

APY DISTRICT WISE AS ON 30.09.2023

| Name of the District | Bank Category | No. of Branches | AAPB Target | ANNUAL TARGET | APY accounts opened in Current FY | Annual Target Achievem ent in Current FY | Cumulativ e APY accounts opened since inception |
|----------------------|---------------|-----------------|-------------|---------------|-----------------------------------|--|---|
| ARIYALUR | PSB | 46 | 100 | 4,600 | 1,950 | 42% | 40,119 |
| | PVT | 18 | 30 | 540 | 161 | 30% | 1,925 |
| | PVT MAJOF | 11 | 70 | 770 | 39 | 5% | 1,748 |
| | RRB | 8 | 100 | 800 | 541 | 68% | 2,042 |
| | Total | 83 | 100 | 6,710 | 2,691 | 40% | 45,834 |
| CHENGALPATTU | PSB | 10 | 100 | 1,000 | 425 | 43% | 2,820 |
| | PVT | 3 | 30 | 90 | 3 | 3% | 56 |
| | PVT MAJOF | 4 | 70 | 280 | 53 | 19% | 91 |
| | RRB | 11 | 100 | 1,100 | 594 | 54% | 4,743 |
| | Total | 28 | 100 | 2,470 | 1,075 | 44% | 7,710 |
| CHENNAI | PSB | 787 | 100 | 78,700 | 18,163 | 23% | 1,93,203 |
| | PVT | 291 | 30 | 8,730 | 2,599 | 30% | 16,934 |
| | PVT MAJOF | 313 | 70 | 21,910 | 3,030 | 14% | 58,433 |
| | SCB | 47 | 20 | 940 | 21 | 2% | 893 |
| | Total | 1,438 | 100 | 1,10,280 | 23,813 | 22% | 2,69,463 |
| COIMBATORE | PSB | 449 | 100 | 44,900 | 13,455 | 30% | 1,33,243 |
| | PVT | 224 | 30 | 6,720 | 3,102 | 46% | 25,437 |
| | PVT MAJOF | 115 | 70 | 8,050 | 1,322 | 16% | 17,839 |
| | RRB | 25 | 100 | 2,500 | 2,050 | 82% | 7,377 |
| | Total | 813 | 100 | 62,170 | 19,929 | 32% | 1,83,896 |
| CUDDALORE | PSB | 167 | 100 | 16,700 | 7,591 | 45% | 1,12,471 |
| | PVT | 47 | 30 | 1,410 | 597 | 42% | 4,799 |
| | PVT MAJOF | 42 | 70 | 2,940 | 203 | 7% | 6,873 |
| | RRB | 20 | 100 | 2,000 | 1,668 | 83% | 7,764 |
| | Total | 276 | 100 | 23,050 | 10,059 | 44% | 1,31,907 |
| DHARMAPURI | PSB | 76 | 100 | 7,600 | 4,717 | 62% | 53,092 |
| | PVT | 23 | 30 | 690 | 487 | 71% | 3,645 |
| | PVT MAJOF | 8 | 70 | 560 | 58 | 10% | 1,599 |
| | RRB | 26 | 100 | 2,600 | 1,267 | 49% | 9,614 |
| | Total | 133 | 100 | 11,450 | 6,529 | 57% | 67,950 |
| DINDIGUL | PSB | 175 | 100 | 17,500 | 5,580 | 32% | 83,223 |
| | PVT | 57 | 30 | 1,710 | 847 | 50% | 7,495 |
| | PVT MAJOF | 27 | 70 | 1,890 | 183 | 10% | 4,887 |
| | RRB | 11 | 100 | 1,100 | 767 | 70% | 2,391 |
| | Total | 270 | 100 | 22,200 | 7,377 | 33% | 97,996 |
| ERODE | PSB | 204 | 100 | 20,400 | 9,157 | 45% | 1,07,404 |
| | PVT | 110 | 30 | 3,300 | 1,101 | 33% | 11,159 |
| | PVT MAJOF | 39 | 70 | 2,730 | 213 | 8% | 6,487 |
| | RRB | 29 | 100 | 2,900 | 1,440 | 50% | 7,689 |
| | Total | 382 | 100 | 29,330 | 11,911 | 41% | 1,32,739 |
| KALLAKURICHI | PSB | 2 | 100 | 200 | 356 | 178% | 2,729 |
| | PVT | 1 | 30 | 30 | 0 | 0% | 0 |
| | RRB | 18 | 100 | 1,800 | 2,161 | 120% | 8,657 |
| | Total | 21 | 100 | 2,030 | 2,517 | 124% | 11,386 |
| | KANCHIPURAM | PSB | 413 | 100 | 41,300 | 21,432 | 52% |
| PVT | | 193 | 30 | 5,790 | 2,483 | 43% | 16,166 |
| PVT MAJOF | | 115 | 70 | 8,050 | 1,001 | 12% | 22,348 |
| RRB | | 5 | 100 | 500 | 237 | 47% | 1,259 |
| Total | | 726 | 100 | 55,640 | 25,153 | 45% | 2,44,948 |
| KANNIYAKUMARI | PSB | 193 | 100 | 19,300 | 8,617 | 45% | 81,272 |
| | PVT | 60 | 30 | 1,800 | 2,643 | 147% | 18,219 |
| | PVT MAJOF | 22 | 70 | 1,540 | 223 | 14% | 2,961 |
| | RRB | 26 | 100 | 2,600 | 1,729 | 67% | 5,756 |
| | Total | 301 | 100 | 25,240 | 13,212 | 52% | 1,08,208 |

| Name of the District | Bank Category | No. of Branches | AAPB Target | ANNUAL TARGET | APY accounts opened in Current FY | Annual Target Achievem ent in Current FY | Cumulativ e APY accounts opened since inception |
|----------------------|---------------|-----------------|-------------|---------------|-----------------------------------|--|---|
| KANNIYAKUMARI | PSB | 193 | 100 | 19,300 | 8,617 | 45% | 81,272 |
| | PVT | 60 | 30 | 1,800 | 2,643 | 147% | 18,219 |
| | PVT MAJOR | 22 | 70 | 1,540 | 223 | 14% | 2,961 |
| | RRB | 26 | 100 | 2,600 | 1,729 | 67% | 5,756 |
| | Total | 301 | 100 | 25,240 | 13,212 | 52% | 1,08,208 |
| KARUR | PSB | 83 | 100 | 8,300 | 3,296 | 40% | 48,640 |
| | PVT | 40 | 30 | 1,200 | 273 | 23% | 3,178 |
| | PVT MAJOR | 12 | 70 | 840 | 130 | 15% | 1,723 |
| | RRB | 11 | 100 | 1,100 | 396 | 36% | 1,716 |
| Total | 146 | 100 | 11,440 | 4,095 | 36% | 55,257 | |
| KRISHNAGIRI | PSB | 128 | 100 | 12,800 | 5,301 | 41% | 70,060 |
| | PVT | 37 | 30 | 1,110 | 456 | 41% | 3,271 |
| | PVT MAJOR | 25 | 70 | 1,750 | 133 | 8% | 5,246 |
| | RRB | 34 | 100 | 3,400 | 1,434 | 42% | 12,920 |
| | Total | 224 | 100 | 19,060 | 7,324 | 38% | 91,497 |
| MADURAI | PSB | 281 | 100 | 28,100 | 9,459 | 34% | 1,28,373 |
| | PVT | 108 | 30 | 3,240 | 2,093 | 65% | 14,303 |
| | PVT MAJOR | 65 | 70 | 4,550 | 466 | 10% | 7,817 |
| | RRB | 19 | 100 | 1,900 | 1,411 | 74% | 4,097 |
| Total | 473 | 100 | 37,790 | 13,429 | 36% | 1,54,590 | |
| MAYILADUTHURAI | PVT | 1 | 30 | 30 | 0 | 0% | 0 |
| | PVT MAJOR | 1 | 70 | 70 | 12 | 17% | 33 |
| | RRB | 4 | 100 | 400 | 208 | 52% | 626 |
| | Total | 6 | 100 | 500 | 220 | 44% | 659 |
| NAGAPATTINAM | PSB | 116 | 100 | 11,600 | 4,074 | 35% | 57,039 |
| | PVT | 45 | 30 | 1,350 | 638 | 47% | 6,438 |
| | PVT MAJOR | 17 | 70 | 1,190 | 59 | 5% | 2,500 |
| | RRB | 6 | 100 | 600 | 493 | 82% | 1,315 |
| | Total | 184 | 100 | 14,740 | 5,264 | 36% | 67,292 |
| NAMAKKAL | PSB | 147 | 100 | 14,700 | 6,785 | 46% | 67,182 |
| | PVT | 68 | 30 | 2,040 | 1,035 | 51% | 9,014 |
| | PVT MAJOR | 28 | 70 | 1,960 | 198 | 10% | 7,137 |
| | RRB | 19 | 100 | 1,900 | 1,184 | 62% | 7,821 |
| | Total | 262 | 100 | 20,600 | 9,202 | 45% | 91,154 |
| PERAMBALUR | PSB | 55 | 100 | 5,500 | 2,564 | 47% | 23,885 |
| | PVT | 8 | 30 | 240 | 122 | 51% | 898 |
| | PVT MAJOR | 7 | 70 | 490 | 85 | 17% | 1,612 |
| | RRB | 6 | 100 | 600 | 360 | 60% | 1,342 |
| | Total | 76 | 100 | 6,830 | 3,131 | 46% | 27,737 |
| PUDUKKOTTAI | PSB | 119 | 100 | 11,900 | 5,521 | 46% | 69,648 |
| | PVT | 20 | 30 | 600 | 222 | 37% | 2,043 |
| | PVT MAJOR | 35 | 70 | 2,450 | 105 | 4% | 3,388 |
| | RRB | 15 | 100 | 1,500 | 841 | 56% | 2,633 |
| | Total | 189 | 100 | 16,450 | 6,689 | 41% | 77,712 |
| RAMANATHAPURAM | PSB | 76 | 100 | 7,600 | 4,669 | 61% | 37,272 |
| | PVT | 21 | 30 | 630 | 915 | 145% | 6,596 |
| | PVT MAJOR | 21 | 70 | 1,470 | 237 | 16% | 2,798 |
| | RRB | 29 | 100 | 2,900 | 1,385 | 48% | 9,887 |
| | Total | 147 | 100 | 12,600 | 7,206 | 57% | 56,553 |

| Name of the District | Bank Category | No. of Branches | AAPB Target | ANNUAL TARGET | APY accounts opened in Current FY | Annual Target Achieved in Current FY | Cumulative APY accounts opened since inception |
|----------------------|---------------|-----------------|-------------|---------------|-----------------------------------|--------------------------------------|--|
| RANIPET | PSB | 3 | 100 | 300 | 14 | 5% | 455 |
| | PVT MAJOR | 1 | 70 | 70 | 22 | 31% | 39 |
| | RRB | 3 | 100 | 300 | 40 | 13% | 261 |
| | Total | 7 | 100 | 670 | 76 | 11% | 755 |
| SALEM | PSB | 220 | 100 | 22,000 | 11,209 | 51% | 1,23,359 |
| | PVT | 104 | 30 | 3,120 | 1,566 | 50% | 12,434 |
| | PVT MAJOR | 51 | 70 | 3,570 | 309 | 9% | 12,390 |
| | RRB | 31 | 100 | 3,100 | 2,358 | 76% | 28,775 |
| | Total | 406 | 100 | 31,790 | 15,442 | 49% | 1,76,958 |
| SIVAGANGA | PSB | 153 | 100 | 15,300 | 5,772 | 38% | 69,722 |
| | PVT | 22 | 30 | 660 | 350 | 53% | 2,926 |
| | PVT MAJOR | 38 | 70 | 2,660 | 244 | 9% | 3,590 |
| | RRB | 33 | 100 | 3,300 | 1,447 | 44% | 9,989 |
| | Total | 246 | 100 | 21,920 | 7,813 | 36% | 86,227 |
| TENKASI | PSB | 3 | 100 | 300 | 54 | 18% | 4,063 |
| | PVT | 2 | 30 | 60 | 52 | 87% | 52 |
| | RRB | 30 | 100 | 3,000 | 1,905 | 64% | 7,730 |
| | Total | 35 | 100 | 3,360 | 2,011 | 60% | 11,845 |
| THANJAVUR | PSB | 192 | 100 | 19,200 | 9,778 | 51% | 1,13,063 |
| | PVT | 93 | 30 | 2,790 | 582 | 21% | 8,040 |
| | PVT MAJOR | 24 | 70 | 1,680 | 151 | 9% | 4,756 |
| | RRB | 19 | 100 | 1,900 | 1,021 | 54% | 4,672 |
| | Total | 328 | 100 | 25,570 | 11,532 | 45% | 1,30,531 |
| THE NILGIRIS | PSB | 76 | 100 | 7,600 | 1,864 | 25% | 20,940 |
| | PVT | 13 | 30 | 390 | 234 | 60% | 1,615 |
| | PVT MAJOR | 10 | 70 | 700 | 108 | 15% | 1,485 |
| | RRB | 2 | 100 | 200 | 32 | 16% | 236 |
| | Total | 101 | 100 | 8,890 | 2,238 | 25% | 24,276 |
| THENI | PSB | 92 | 100 | 9,200 | 3,660 | 40% | 50,741 |
| | PVT | 48 | 30 | 1,440 | 637 | 44% | 5,282 |
| | PVT MAJOR | 15 | 70 | 1,050 | 130 | 12% | 2,933 |
| | RRB | 11 | 100 | 1,100 | 581 | 53% | 1,574 |
| | Total | 166 | 100 | 12,790 | 5,008 | 39% | 60,530 |
| THIRUVALLUR | PSB | 283 | 100 | 28,300 | 11,433 | 40% | 1,28,221 |
| | PVT | 105 | 30 | 3,150 | 1,634 | 52% | 9,981 |
| | PVT MAJOR | 54 | 70 | 3,780 | 396 | 10% | 11,925 |
| | RRB | 19 | 100 | 1,900 | 746 | 39% | 5,268 |
| | Total | 461 | 100 | 37,130 | 14,209 | 38% | 1,55,395 |
| THIRUVARUR | PSB | 91 | 100 | 9,100 | 4,857 | 53% | 56,887 |
| | PVT | 46 | 30 | 1,380 | 496 | 36% | 6,300 |
| | PVT MAJOR | 18 | 70 | 1,260 | 134 | 11% | 1,777 |
| | RRB | 5 | 100 | 500 | 322 | 64% | 1,448 |
| | Total | 160 | 100 | 12,240 | 5,809 | 47% | 66,412 |
| TIRUCHIRAPPALLI | PSB | 255 | 100 | 25,500 | 10,011 | 39% | 1,35,708 |
| | PVT | 91 | 30 | 2,730 | 738 | 27% | 6,448 |
| | PVT MAJOR | 47 | 70 | 3,290 | 276 | 8% | 7,500 |
| | RRB | 12 | 100 | 1,200 | 791 | 66% | 2,817 |
| | Total | 405 | 100 | 32,720 | 11,816 | 36% | 1,52,473 |
| TIRUNELVELI | PSB | 227 | 100 | 22,700 | 10,500 | 46% | 1,50,003 |
| | PVT | 89 | 30 | 2,670 | 3,227 | 121% | 20,286 |
| | PVT MAJOR | 41 | 70 | 2,870 | 426 | 15% | 5,942 |
| | RRB | 36 | 100 | 3,600 | 2,067 | 57% | 9,172 |
| | Total | 393 | 100 | 31,840 | 16,220 | 51% | 1,85,403 |

| Name of the District | Bank Category | No. of Branches | AAPB Target | ANNUAL TARGET | APY accounts opened in Current FY | Annual Target Achievem ent in Current FY | Cumulativ e APY accounts opened since inception |
|----------------------|---------------|-----------------|-------------|---------------|-----------------------------------|--|---|
| TIRUPATHUR | PSB | 2 | 100 | 200 | 249 | 125% | 7,934 |
| | PVT | 1 | 30 | 30 | 0 | 0% | 10 |
| | RRB | 5 | 100 | 500 | 266 | 53% | 1,254 |
| | Total | 8 | 100 | 730 | 515 | 71% | 9,198 |
| TIRUPPUR | PSB | 188 | 100 | 18,800 | 6,572 | 35% | 82,020 |
| | PVT | 96 | 30 | 2,880 | 1,414 | 49% | 12,473 |
| | PVT MAJOF | 54 | 70 | 3,780 | 659 | 17% | 8,766 |
| | RRB | 17 | 100 | 1,700 | 913 | 54% | 5,180 |
| | Total | 355 | 100 | 27,160 | 9,558 | 35% | 1,08,439 |
| TIRUVANNAMALAI | PSB | 142 | 100 | 14,200 | 10,961 | 77% | 1,08,233 |
| | PVT | 37 | 30 | 1,110 | 574 | 52% | 3,830 |
| | PVT MAJOF | 28 | 70 | 1,960 | 221 | 11% | 3,327 |
| | RRB | 12 | 100 | 1,200 | 416 | 35% | 2,555 |
| | Total | 219 | 100 | 18,470 | 12,172 | 66% | 1,17,945 |
| TUTICORIN | PSB | 124 | 100 | 12,400 | 6,254 | 50% | 59,751 |
| | PVT | 60 | 30 | 1,800 | 2,961 | 165% | 16,801 |
| | PVT MAJOF | 14 | 70 | 980 | 176 | 18% | 2,084 |
| | RRB | 37 | 100 | 3,700 | 2,087 | 56% | 9,476 |
| | Total | 235 | 100 | 18,880 | 11,478 | 61% | 88,112 |
| VELLORE | PSB | 255 | 100 | 25,500 | 13,296 | 52% | 1,61,212 |
| | PVT | 78 | 30 | 2,340 | 744 | 32% | 7,029 |
| | PVT MAJOF | 37 | 70 | 2,590 | 349 | 13% | 5,447 |
| | RRB | 4 | 100 | 400 | 287 | 72% | 1,288 |
| | Total | 374 | 100 | 30,830 | 14,676 | 48% | 1,74,976 |
| VILLUPURAM | PSB | 173 | 100 | 17,300 | 13,854 | 80% | 1,77,271 |
| | PVT | 52 | 30 | 1,560 | 406 | 26% | 4,138 |
| | PVT MAJOF | 38 | 70 | 2,660 | 274 | 10% | 3,723 |
| | RRB | 15 | 100 | 1,500 | 1,518 | 101% | 5,129 |
| | SCB | 3 | 20 | 60 | 0 | 0% | 0 |
| | Total | 281 | 100 | 23,080 | 16,052 | 70% | 1,90,261 |
| VIRUDHUNAGAR | PSB | 121 | 100 | 12,100 | 7,458 | 62% | 84,552 |
| | PVT | 58 | 30 | 1,740 | 2,130 | 122% | 12,257 |
| | PVT MAJOF | 21 | 70 | 1,470 | 365 | 25% | 4,571 |
| | RRB | 37 | 100 | 3,700 | 2,266 | 61% | 9,570 |
| | Total | 237 | 100 | 19,010 | 12,219 | 64% | 1,10,950 |
| Total | | 10,595 | 100 | 8,47,660 | 3,49,670 | 41% | 37,75,174 |

AGENDA NO.15**15. Education Loan****Details of Educational Loans disbursed from April 2023 to September 2023****(Amount in Rs. Crores)**

| Fresh Sanctions during the Financial Year | | Disbursed during the Financial year | | Of which girl Student | |
|--|----------------|--|----------------|------------------------------|---------------|
| No. | Amount | No. | Amount | No. | Amount |
| 36254 | 1924.17 | 53679 | 1210.15 | 29138 | 493.49 |

As per the reports received from member Banks, Educational loans to the tune of Rs. 1924.17 crore have been sanctioned during the period from April 2023 to Sep 2023 and disbursements of loans are to the tune of Rs.1210.15 crore. Out of total loans disbursed Rs.493.49 Cr, were granted to girl students.

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

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

BANK WISE TOTAL Progress under Education Loan AS ON 30.9.2023

No. in Actual and Amount in Crore

| SR. | NAME OF BANK | Sanctioned during the year (including application received during previous year) | | of which girl student | | Disbursed during the year | | of which girl student | | Education Loan Outstanding | | of Which Girl Student | |
|-----------------------------|---------------------------------|--|----------------|-----------------------|---------------|---------------------------|----------------|-----------------------|---------------|----------------------------|-----------------|-----------------------|----------------|
| | | No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. |
| | | PUBLIC BANK | | | | | | | | | | | |
| 1 | INDIAN OVERSEAS BANK | 1517 | 99.97 | 735 | 46.68 | 5027 | 73.5 | 2267 | 31.72 | 165249 | 2289.63 | 47260 | 700.45 |
| 2 | BANK OF BARODA | 1055 | 173.72 | 419 | 70.12 | 2988 | 115.34 | 1172 | 43.32 | 16382 | 791.9 | 6236 | 282.19 |
| 3 | BANK OF INDIA | 493 | 48.38 | 232 | 22.45 | 1461 | 30.02 | 595 | 11.69 | 13288 | 364.94 | 5268 | 146.26 |
| 4 | BANK OF MAHARASHTRA | 170 | 13.25 | 69 | 1.57 | 325 | 9.01 | 115 | 3.04 | 1156 | 56.88 | 420 | 23.56 |
| 5 | CANARA BANK | 3106 | 136.81 | 1322 | 51.88 | 10883 | 267.37 | 4522 | 103.42 | 112461 | 3267.35 | 44554 | 1436.25 |
| 6 | CENTRAL BANK OF INDIA | 122 | 9.47 | 41 | 2.63 | 119 | 3.55 | 5239 | 4.35 | 17726 | 433.91 | 4949 | 125.72 |
| 7 | INDIAN BANK | 1762 | 207.88 | 753 | 78.2 | 4833 | 135.54 | 1886 | 50 | 73293 | 1915.75 | 26390 | 696.21 |
| 8 | PUNJAB NATIONAL BANK | 263 | 49.49 | 89 | 12.98 | 1139 | 41.18 | 403 | 13.15 | 14592 | 620.54 | 5635 | 228.44 |
| 9 | PUNJAB AND SIND BANK | 32 | 1.57 | 14 | 0.21 | 71 | 0.99 | 28 | 0.39 | 274 | 11.97 | 125 | 5.73 |
| 10 | UNION BANK OF INDIA | 17203 | 466.94 | 8778 | 202.82 | 18232 | 294.85 | 9331 | 139.19 | 60317 | 1409.71 | 26698 | 592.75 |
| 11 | UCO BANK | 96 | 11.79 | 45 | 6.17 | 406 | 11.79 | 176 | 4.5 | 7453 | 186.02 | 3121 | 74.43 |
| 12 | STATE BANK OF INDIA | 5197 | 99.89 | 2175 | 38.47 | 5552 | 77.79 | 2168 | 29.64 | 54957 | 2184.88 | 20893 | 799 |
| | Sub Total | 31016 | 1313.16 | 14672 | 534.18 | 51036 | 1060.93 | 27902 | 434.41 | 537148 | 13533.48 | 191549 | 5110.99 |
| PRIVATE BANKS | | | | | | | | | | | | | |
| 13 | AXIS BANK | 3369 | 441.16 | 1149 | 146.75 | 321 | 60.08 | 98 | 17.46 | 3369 | 287.59 | 1149 | 97.25 |
| 14 | BANDHAN BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | FEDERAL BANK | 42 | 4.43 | 18 | 1.45 | 120 | 3.91 | 59 | 1.55 | 1334 | 43.71 | 597 | 20.1 |
| 16 | HDFC BANK | 281 | 5.14 | 79 | 1.7 | 258 | 4.07 | 71 | 1.25 | 3697 | 67.86 | 1282 | 22.45 |
| 17 | ICICI BANK | 268 | 59.82 | 159 | 40.69 | 268 | 26.64 | 159 | 17.89 | 1165 | 96.05 | 693 | 63.24 |
| 18 | IDBI BANK | 142 | 25.74 | 54 | 7.49 | 343 | 13.05 | 145 | 5.73 | 1452 | 47.26 | 591 | 18.86 |
| 19 | INDUSIND BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 72 | 1.87 | 0 | 0 |
| 20 | J & K BANK | 6 | 0.3 | 2 | 0.07 | 7 | 0.12 | 2 | 0.02 | 22 | 0.76 | 9 | 0.36 |
| 21 | KARNATAKA BANK | 39 | 6.52 | 13 | 1.47 | 66 | 2.47 | 29 | 1.06 | 418 | 21.74 | 181 | 10.76 |
| 22 | CSB BANK LIMITED | 3 | 0.1 | 1 | 0.02 | 3 | 0.1 | 1 | 0.02 | 577 | 4.13 | 237 | 2.18 |
| 23 | CITY UNION BANK | 50 | 7.41 | 14 | 1.31 | 187 | 8.27 | 68 | 2.93 | 3655 | 142.44 | 1334 | 52.89 |
| 24 | DHANLAXMI BANK | 11 | 1.11 | 3 | 0.3 | 44 | 0.93 | 18 | 0.35 | 283 | 8.52 | 92 | 2.57 |
| 25 | HDFC FIRST BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | KARUR VYSYA BANK | 86 | 0 | 22 | 0 | 86 | 8.52 | 22 | 2.54 | 3957 | 97.23 | 1529 | 36.25 |
| 27 | KOTAK MAHINDRA BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 128 | 2.95 | 58 | 1.56 |
| 28 | DBS BANK INDIA (E-LVB) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 380 | 7.97 | 147 | 3.05 |
| 29 | RBL BANK | 1 | 0.35 | 1 | 0.35 | 1 | 0.35 | 1 | 0.35 | 1 | 0.35 | 1 | 0.35 |
| 30 | SOUTH INDIAN BANK | 19 | 4.23 | 7 | 1.72 | 18 | 1.33 | 6 | 0.55 | 1064 | 25.29 | 354 | 10.72 |
| 31 | TAMILNADU MERCANTILE BANK | 462 | 44.77 | 146 | 15.88 | 462 | 12.64 | 146 | 4.28 | 4404 | 145.35 | 1320 | 45.36 |
| 32 | YES BANK | 48 | 7.85 | 12 | 2.4 | 48 | 4.66 | 12 | 1.09 | 50 | 5.78 | 14 | 1.61 |
| | Sub Total | 4827 | 608.93 | 1680 | 221.6 | 2232 | 147.14 | 837 | 57.07 | 26028 | 1006.85 | 9588 | 389.56 |
| REGIONAL RURAL BANKS | | | | | | | | | | | | | |
| 33 | TAMILNADU GRAMA BANK | 2 | 0.12 | 2 | 0.12 | 2 | 0.12 | 2 | 0.12 | 184 | 3.28 | 66 | 1.15 |
| | Sub Total | 2 | 0.12 | 2 | 0.12 | 2 | 0.12 | 2 | 0.12 | 184 | 3.28 | 66 | 1.15 |
| COOPERATIVE BANK | | | | | | | | | | | | | |
| 34 | TAMILNADU STATE APEX CO-OP BANK | 16 | 0.1 | 4 | 0.03 | 16 | 0.1 | 4 | 0.03 | 667 | 1.64 | 255 | 0.56 |
| | Sub Total | 16 | 0.1 | 4 | 0.03 | 16 | 0.1 | 4 | 0.03 | 667 | 1.64 | 255 | 0.56 |
| Small Financial Bank | | | | | | | | | | | | | |
| 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 | LIJIVAN SMALL FIN. BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 39 | ESAF SMALL FIN. BANK | 393 | 1.86 | 393 | 1.86 | 393 | 1.86 | 393 | 1.86 | 5623 | 9.78 | 5623 | 9.78 |
| 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 | 393 | 1.86 | 393 | 1.86 | 393 | 1.86 | 393 | 1.86 | 5623 | 9.78 | 5623 | 9.78 |
| OTHER BANK | | | | | | | | | | | | | |
| 42 | SIDBI | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 43 | TDCC | 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 |
| PAYMENT BANKS | | | | | | | | | | | | | |
| 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 |
| | GRAND TOTAL | 36254 | 1924.17 | 16751 | 757.79 | 53679 | 1210.15 | 29138 | 493.49 | 569650 | 14555.03 | 207081 | 5512.04 |

DISTRICT WISE Progress under Education Loan AS ON 30.9.2023

No. in Actual and Amount in Crore

| SR. | NAME OF BANK | Sanctioned during the year (including application received during | | 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. |
| | | 1 | ARIYALUR | 167 | 4.21 | 86 | 1.92 | 318 | 3.75 | 156 | 1.51 | 7948 | 187.2 |
| 2 | CHENGALPATTU | 1478 | 86.74 | 662 | 35.43 | 2088 | 52.03 | 1058 | 21.59 | 14599 | 440.6 | 5556 | 179.48 |
| 3 | CHENNAI | 8001 | 721.37 | 3655 | 293.14 | 9084 | 337.35 | 4774 | 150.23 | 46907 | 2348.39 | 18991 | 987.38 |
| 4 | COIMBATORE | 2237 | 180.6 | 980 | 69.51 | 3616 | 115.72 | 1803 | 43.67 | 28817 | 970.16 | 11292 | 378.11 |
| 5 | CUDDALORE | 633 | 36.59 | 271 | 12.77 | 1282 | 24.24 | 882 | 8.53 | 24715 | 521.1 | 9267 | 194.36 |
| 6 | DHARMAPURI | 277 | 12.34 | 114 | 4.95 | 495 | 9.48 | 346 | 3.48 | 11625 | 261.95 | 3338 | 83.78 |
| 7 | DINDIGUL | 689 | 16.92 | 312 | 6.18 | 1308 | 18.82 | 674 | 7.71 | 15772 | 348.96 | 5888 | 134.54 |
| 8 | ERODE | 730 | 38.16 | 292 | 13.59 | 1196 | 27.62 | 561 | 10.2 | 19727 | 442.6 | 6798 | 160.18 |
| 9 | KALLAKURICHI | 300 | 11.34 | 145 | 4.63 | 467 | 7.11 | 359 | 3.19 | 7570 | 166.2 | 2497 | 58.07 |
| 10 | KANCHIPURAM | 608 | 58.99 | 249 | 24.01 | 940 | 34.54 | 418 | 13.93 | 7842 | 270.11 | 2852 | 97.21 |
| 11 | KANNIYAKUMARI | 1243 | 39.78 | 847 | 17.83 | 1887 | 30.68 | 1316 | 13.5 | 22224 | 476.17 | 10936 | 202.24 |
| 12 | KARUR | 246 | 15.44 | 95 | 6.09 | 541 | 11.28 | 256 | 3.82 | 9287 | 201.27 | 2784 | 65.83 |
| 13 | KRISHNAGIRI | 440 | 21.4 | 178 | 9.03 | 680 | 15.9 | 354 | 6.15 | 9115 | 250.44 | 2899 | 90.75 |
| 14 | MADURAI | 1914 | 72.79 | 835 | 28.6 | 2970 | 56.87 | 1443 | 22.74 | 26528 | 691.47 | 9339 | 249.53 |
| 15 | MAYILADUTHURAI | 217 | 7.19 | 94 | 2.88 | 431 | 6.72 | 224 | 2.66 | 9512 | 132.39 | 3449 | 52.09 |
| 16 | NAGAPATTINAM | 168 | 6.06 | 82 | 2.45 | 344 | 4.71 | 159 | 1.87 | 5628 | 89.14 | 1971 | 32.56 |
| 17 | NAMAKKAL | 1052 | 40.05 | 448 | 16.15 | 1571 | 31.18 | 689 | 12.37 | 15308 | 357.21 | 5042 | 120.77 |
| 18 | PERAMBALUR | 195 | 7.15 | 85 | 2.28 | 396 | 6.28 | 168 | 2.18 | 9122 | 159.01 | 2856 | 56.25 |
| 19 | PUDUKKOTTAI | 375 | 12.13 | 198 | 4.06 | 756 | 10.35 | 628 | 3.65 | 17533 | 289.54 | 5742 | 99.04 |
| 20 | RAMANATHAPURAM | 846 | 11.96 | 528 | 5.93 | 1011 | 10.3 | 668 | 4.91 | 7955 | 155.26 | 2805 | 53.59 |
| 21 | RANIPET | 646 | 13.73 | 253 | 4.58 | 857 | 12.74 | 382 | 4.67 | 5953 | 131.07 | 2339 | 54.04 |
| 22 | SALEM | 1394 | 43.35 | 577 | 16.69 | 1965 | 32.43 | 875 | 11.95 | 25877 | 535.93 | 7868 | 183.12 |
| 23 | SIVAGANGA | 508 | 17.85 | 275 | 6.47 | 852 | 13.58 | 555 | 4.53 | 13028 | 272.43 | 4496 | 97.59 |
| 24 | TENKASI | 583 | 10.79 | 317 | 5.7 | 818 | 9.39 | 488 | 4.5 | 11166 | 219.9 | 3675 | 74.93 |
| 25 | THANJAVUR | 533 | 32.41 | 263 | 15.49 | 1299 | 25.73 | 723 | 11.55 | 28034 | 542.41 | 9975 | 207.89 |
| 26 | THE NILGIRIS | 285 | 12.31 | 154 | 5.81 | 668 | 12.41 | 433 | 5.34 | 7379 | 186.47 | 3576 | 83.76 |
| 27 | THENI | 432 | 13.17 | 205 | 5.67 | 789 | 11.96 | 496 | 5.22 | 12034 | 288.82 | 4224 | 102.03 |
| 28 | THIRUVALLUR | 1735 | 96.25 | 779 | 34.02 | 2532 | 65.65 | 1188 | 25.81 | 19245 | 703.34 | 7252 | 269.17 |
| 29 | THIRUVARUR | 273 | 9.02 | 118 | 3.25 | 506 | 7.85 | 234 | 2.65 | 10652 | 165.44 | 3421 | 57.13 |
| 30 | TIRUCHIRAPPALLI | 1187 | 79.2 | 473 | 24.35 | 2110 | 48.19 | 1032 | 17.47 | 26575 | 705.67 | 8530 | 238.12 |
| 31 | TIRUNELVELI | 539 | 15.94 | 234 | 5.86 | 979 | 15.07 | 548 | 5.87 | 11006 | 239.9 | 4020 | 96.04 |
| 32 | TIRUPATTUR | 315 | 8.77 | 166 | 4.29 | 552 | 7.26 | 288 | 3.99 | 5197 | 121.28 | 2041 | 50.72 |
| 33 | TIRUPPUR | 1179 | 51.05 | 495 | 16.71 | 1884 | 38.47 | 1005 | 13.69 | 16911 | 445.88 | 6192 | 163.31 |
| 34 | TIRUVANNAMALAI | 719 | 17.75 | 298 | 7.92 | 1009 | 14.14 | 589 | 6.5 | 11177 | 208.63 | 3969 | 78.3 |
| 35 | TOOTHUKUDI | 472 | 15.4 | 205 | 4.61 | 826 | 13.55 | 548 | 5.13 | 10696 | 238.39 | 4035 | 97.72 |
| 36 | VELLORE | 1420 | 34.15 | 678 | 14.04 | 1787 | 29.73 | 1023 | 12.33 | 9975 | 248.33 | 4763 | 105.51 |
| 37 | VILLUPURAM | 359 | 13.2 | 166 | 5.47 | 510 | 8.15 | 489 | 2.86 | 12060 | 238.29 | 4285 | 86.65 |
| 38 | VIRUDHUNAGAR | 1859 | 38.62 | 939 | 15.43 | 2355 | 28.92 | 1306 | 11.54 | 14951 | 303.68 | 5484 | 106.1 |
| | | 36254 | 1924.17 | 16751 | 757.79 | 53679 | 1210.15 | 29138 | 493.49 | 569650 | 14555.03 | 207081 | 5512.04 |

AGENDA NO.16

16. Housing Loan:

Bank Finance under Housing Scheme (under priority sector)

As per the data provided by the member banks, disbursement to the tune of Rs.2,991.42 crores have been made to the housing sector from April 2023 to Sep 2023. Break-up of the portfolio based on loan size is as follows: -

(Amount in Rs. Crores)

| Disbursement made from April 2023 to Sep 2023 | | |
|--|----------------|-----------------|
| Particulars | Numbers | Amount |
| Total | 92,287 | 2,991.42 |

| BANK WISE TOTAL ACP Disbursement AS ON 30.9.2023 | | | |
|---|---------------------------------|---------------------|----------------|
| No. in Actual and Amount in Crore | | | |
| Sr. No. | Name of Bank | Housing (PS) | |
| | | A/c | Amt |
| PUBLIC BANK | | | |
| 1 | INDIAN OVERSEAS BANK | 3445 | 253.69 |
| 2 | BANK OF BARODA | 872 | 92.96 |
| 3 | BANK OF INDIA | 961 | 65.48 |
| 4 | BANK OF MAHARASHTRA | 278 | 26.58 |
| 5 | CANARA BANK | 5648 | 456.21 |
| 6 | CENTRAL BANK OF INDIA | 897 | 47.11 |
| 7 | INDIAN BANK | 951 | 63.48 |
| 8 | PUNJAB NATIONAL BANK | 473 | 51.08 |
| 9 | PUNJAB AND SIND BANK | 39 | 6.18 |
| 10 | UNION BANK OF INDIA | 227 | 4.22 |
| 11 | UCO BANK | 413 | 37.25 |
| 12 | STATE BANK OF INDIA | 4466 | 329.37 |
| Sub Total | | 18670 | 1433.61 |
| PRIVATE BANKS | | | |
| 13 | AXIS BANK | 1986 | 112.38 |
| 14 | BANDHAN BANK | 283 | 30.43 |
| 15 | FEDERAL BANK | 187 | 23.27 |
| 16 | HDFC BANK | 12399 | 291.56 |
| 17 | ICICI BANK | 297 | 59.62 |
| 18 | IDBI BANK | 56 | 2.93 |
| 19 | INDUSIND BANK | 315 | 16.26 |
| 20 | J & K BANK | 1 | 0.3 |
| 21 | KARNATAKA BANK | 82 | 9.58 |
| 22 | CSB BANK LIMITED | 4 | 0.36 |
| 23 | CITY UNION BANK | 179 | 16.82 |
| 24 | DHANLAXMI BANK | 130 | 13.42 |
| 25 | IDFC FIRST BANK | 40380 | 242.88 |
| 26 | KARUR VYSYA BANK | 103 | 13.64 |
| 27 | KOTAK MAHINDRA BANK | 85 | 14.01 |
| 28 | DBS BANK INDIA (E-LVB) | 3 | 0.14 |
| 29 | RBL BANK | 48 | 4.72 |
| 30 | SOUTH INDIAN BANK | 30 | 11.76 |
| 31 | TAMILNAD MERCANTILE BANK | 2929 | 194.67 |
| 32 | YES BANK | 301 | 49.97 |
| Sub Total | | 59798 | 1108.72 |
| REGIONAL RURAL BANKS | | | |
| 33 | TAMILNADU GRAMA BANK | 403 | 64.26 |
| Sub Total | | 403 | 64.26 |
| COOPERATIVE BANK | | | |
| 34 | TAMILNADU STATE APEX CO-OP BANK | 997 | 81.69 |
| Sub Total | | 997 | 81.69 |
| Small Financial Bank | | | |
| 35 | EQUITAS SMALL FIN. BANK | 928 | 78.92 |
| 36 | JANA SMALL FIN. BANK | 910 | 41.46 |
| 37 | SURYODAY SMALL FIN. BANK | 2 | 0.08 |
| 38 | UJJIVAN SMALL FIN. BANK | 9930 | 143.87 |
| 39 | ESAF SMALL FIN. BANK | 90 | 4.92 |
| 40 | FINCARE SMALL FIN. BANK | 559 | 33.89 |
| 41 | AU SMALL FIN. BANK | 0 | 0 |
| Sub Total | | 12419 | 303.14 |
| OTHER BANK | | | |
| 42 | SIDBI | 0 | 0 |
| 43 | TDDC | 0 | 0 |
| 44 | TIIC | 0 | 0 |
| 45 | TNSARD | 0 | 0 |
| Sub Total | | 0 | 0 |
| PAYMENT BANKS | | | |
| 46 | INDIA POST PAYMENTS BANK | 0 | 0 |
| 47 | AIRTEL PAYMENTS BANK | 0 | 0 |
| Sub Total | | 0 | 0 |
| GRAND TOTAL | | 92287 | 2991.42 |

AGENDA NO.17

17. 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 30.09.2023 (01.04.2023 to 30.09.2023) is furnished in the Annexure.

Banks in Tamil Nadu have disbursed Rs.293.41 crore for 1985 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.

| PSB | | Pvt. Bank | |
|---|------------|---------------------------|------------|
| TOP 3 Performing Banks -Disbursals | | TOP 3 Performing Banks | |
| BANK | Total (Cr) | Bank | Total (Cr) |
| Union Bank of India | 94.26 | IndusInd Bank | 23.84 |
| Indian Bank | 71.21 | HDFC Bank | 18.93 |
| UCO Bank | 25.75 | Kotak Mahindra Bank | 15.51 |
| PSB | | Pvt. Bank | |
| BOTTOM 3 Performing Banks | | BOTTOM 3 Performing Banks | |
| BANK | Total (Cr) | Bank | Total (Cr) |
| Bank of Maharashtra | 1.29 | Karnataka Bank | 0.36 |
| Punjab and Sind Bank | 1.08 | 16 Private Banks | 0.00 |
| Bank of Baroda, Bank of India, Punjab National Bank | 0.00 | | |

| TOP 3 Performing Districts | | BOTTOM 3 Performing Districts | |
|----------------------------|------------|-------------------------------|------------|
| DISTRICT | Total (Cr) | DISTRICT | Total (Cr) |
| Chennai | 54.16 | Thiruvarur | 1.06 |
| Coimbatore | 34.52 | Ramanathapuram | 0.86 |
| Thiruvallur | 16.66 | Ranipet | 0.65 |

BANK WISE TOTAL Progress under SUI - Disbursement AS ON 30.9.2023

No. in Actual and Amount in Crore

| SR. | Name of Bank | No. of Female Account-SUI | Sum of Female Amount-SUI | No. of Male Account to SC -SUI | Sum of Male Amount to SC -SUI | No. of Male Account to ST -SUI | Sum of Male Amount to ST -SUI | Total No. | Total Amt. |
|-----------------------------|-------------------------|---------------------------|--------------------------|--------------------------------|-------------------------------|--------------------------------|-------------------------------|-------------|---------------|
| PUBLIC BANK | | | | | | | | | |
| 1 | UNION BANK OF INDIA | 456 | 92.81 | 11 | 1.45 | 0 | 0.00 | 467 | 94.26 |
| 2 | INDIAN BANK | 701 | 68.55 | 18 | 1.87 | 6 | 0.79 | 725 | 71.21 |
| 3 | UCO BANK | 124 | 24.44 | 8 | 1.31 | 0 | 0.00 | 132 | 25.75 |
| 4 | INDIAN OVERSEAS BANK | 55 | 14.73 | 0 | 0.00 | 0 | 0.00 | 55 | 14.73 |
| 5 | CANARA BANK | 99 | 13.72 | 4 | 0.56 | 0 | 0.00 | 103 | 14.28 |
| 6 | STATE BANK OF INDIA | 115 | 7.42 | 5 | 0.45 | 0 | 0.00 | 120 | 7.87 |
| 7 | CENTRAL BANK OF INDIA | 44 | 4.16 | 5 | 0.14 | 0 | 0.00 | 49 | 4.30 |
| 8 | BANK OF MAHARASHTRA | 11 | 1.03 | 5 | 0.26 | 0 | 0.00 | 16 | 1.29 |
| 9 | PUNJAB AND SIND BANK | 7 | 1.08 | 0 | 0.00 | 0 | 0.00 | 7 | 1.08 |
| 10 | BANK OF BARODA | 82 | 0.00 | 17 | 0.00 | 0 | 0.00 | 99 | 0.00 |
| 11 | BANK OF INDIA | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 12 | PUNJAB NATIONAL BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Sub Total | 1694 | 227.94 | 73 | 6.04 | 6 | 0.79 | 1773 | 234.77 |
| Private Sector | | | | | | | | | |
| 13 | INDUSIND BANK | 65 | 19.54 | 13 | 4.30 | 0 | 0.00 | 78 | 23.84 |
| 14 | HDFC BANK | 83 | 18.73 | 1 | 0.20 | 0 | 0.00 | 84 | 18.93 |
| 15 | KOTAK MAHINDRA BANK | 42 | 14.44 | 5 | 1.07 | 0 | 0.00 | 47 | 15.51 |
| 16 | KARNATAKA BANK | 3 | 0.36 | 0 | 0.00 | 0 | 0.00 | 3 | 0.36 |
| 17 | AXIS BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 18 | BANDHAN BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 19 | FEDERAL BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 20 | ICICI BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 21 | IDBI BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 22 | J & K BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 23 | CSB BANK LIMITED | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 24 | CITY UNION BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 25 | DHANLAXMI BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 26 | IDFC FIRST BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 27 | KARUR VYSYA BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 28 | DBS BANK INDIA (E-LVB) | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 29 | RBL BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 30 | SOUTH INDIAN BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 31 | TAMILNAD MERCANTILE B | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 32 | YES BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Sub Total | 193 | 53.07 | 19 | 5.57 | 0 | 0.00 | 212 | 58.64 |
| REGIONAL RURAL BANKS | | | | | | | | | |
| 33 | TAMILNADU GRAMA BAN | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Sub Total | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| COOPERATIVE BANK | | | | | | | | | |
| 34 | TAMILNADU STATE APEX C | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Sub Total | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| Small Financial Bank | | | | | | | | | |
| 35 | EQUITAS SMALL FIN. BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 36 | JANA SMALL FIN. BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 37 | SURYODAY SMALL FIN. BA | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 38 | UJJIVAN SMALL FIN. BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 39 | ESAF SMALL FIN. BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 40 | FINCARE SMALL FIN. BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 41 | AU SMALL FIN.BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Sub Total | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| OTHER BANK | | | | | | | | | |
| 42 | SIDBI | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 43 | TDDC | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 44 | TIIC | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 45 | TNSARD | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Sub Total | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| PAYMENT BANKS | | | | | | | | | |
| 46 | INDIA POST PAYMENTS BA | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 47 | AIRTEL PAYMENTS BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Sub Total | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | GRAND TOTAL | 1887 | 281.01 | 92 | 11.61 | 6 | 0.79 | 1985 | 293.41 |

DISTRICT WISE Progress under SUI -Disbursement AS ON 30.9.2023

No. in Actual and Amount in Crore

| SR. | Name of District | No. of Female Account-SUI | Sum of Female Amount-SUI | No. of Male Account to SC -SUI | Sum of Male Amount to SC -SUI | No. of Male Account to ST -SUI | Sum of Male Amount to ST -SUI | Total No | Total Amt |
|-----|------------------|---------------------------|--------------------------|--------------------------------|-------------------------------|--------------------------------|-------------------------------|----------|---------------|
| 1 | CHENNAI | 277 | 52.19 | 18 | 1.97 | 0 | 0.00 | 295 | 54.16 |
| 2 | COIMBATORE | 153 | 30.77 | 13 | 3.75 | 0 | 0.00 | 166 | 34.52 |
| 3 | THIRUVALLUR | 179 | 16.51 | 3 | 0.15 | 0 | 0.00 | 182 | 16.66 |
| 4 | SALEM | 86 | 15.69 | 2 | 0.30 | 1 | 0.15 | 89 | 16.14 |
| 5 | NAMAKKAL | 68 | 12.91 | 3 | 0.23 | 2 | 0.18 | 73 | 13.32 |
| 6 | CHENGALPATTU | 82 | 11.64 | 6 | 0.69 | 1 | 0.17 | 89 | 12.50 |
| 7 | ERODE | 51 | 11.69 | 1 | 0.42 | 0 | 0.00 | 52 | 12.11 |
| 8 | MADURAI | 82 | 9.93 | 1 | 0.10 | 0 | 0.00 | 83 | 10.03 |
| 9 | TIRUPPUR | 60 | 9.63 | 1 | 0.14 | 0 | 0.00 | 61 | 9.77 |
| 10 | TIRUCHIRAPPALLI | 50 | 8.94 | 3 | 0.58 | 0 | 0.00 | 53 | 9.52 |
| 11 | KANCHIPURAM | 80 | 8.37 | 3 | 0.37 | 0 | 0.00 | 83 | 8.74 |
| 12 | KRISHNAGIRI | 60 | 7.97 | 3 | 0.35 | 0 | 0.00 | 63 | 8.32 |
| 13 | THANJAVUR | 64 | 7.35 | 2 | 0.14 | 0 | 0.00 | 66 | 7.49 |
| 14 | TIRUNELVELI | 33 | 7.33 | 0 | 0.00 | 0 | 0.00 | 33 | 7.33 |
| 15 | CUDDALORE | 43 | 5.69 | 2 | 0.00 | 0 | 0.00 | 45 | 5.69 |
| 16 | KANNIYAKUMARI | 56 | 5.09 | 0 | 0.00 | 0 | 0.00 | 56 | 5.09 |
| 17 | TOOTHUKUDI | 35 | 4.64 | 3 | 0.27 | 0 | 0.00 | 38 | 4.91 |
| 18 | TENKASI | 14 | 4.88 | 0 | 0.00 | 0 | 0.00 | 14 | 4.88 |
| 19 | SIVAGANGA | 31 | 4.06 | 3 | 0.09 | 0 | 0.00 | 34 | 4.15 |
| 20 | DHARMAPURI | 27 | 3.94 | 2 | 0.15 | 0 | 0.00 | 29 | 4.09 |
| 21 | VIRUDHUNAGAR | 22 | 4.02 | 1 | 0.00 | 0 | 0.00 | 23 | 4.02 |
| 22 | TIRUVANNAMALAI | 53 | 3.85 | 0 | 0.00 | 0 | 0.00 | 53 | 3.85 |
| 23 | THE NILGIRIS | 19 | 3.11 | 4 | 0.71 | 0 | 0.00 | 23 | 3.82 |
| 24 | VELLORE | 28 | 3.77 | 0 | 0.00 | 0 | 0.00 | 28 | 3.77 |
| 25 | PERAMBALUR | 16 | 3.44 | 0 | 0.00 | 0 | 0.00 | 16 | 3.44 |
| 26 | TIRUPATTUR | 20 | 2.84 | 1 | 0.30 | 0 | 0.00 | 21 | 3.14 |
| 27 | DINDIGUL | 35 | 2.95 | 0 | 0.00 | 0 | 0.00 | 35 | 2.95 |
| 28 | VILLUPURAM | 20 | 2.19 | 4 | 0.38 | 2 | 0.29 | 26 | 2.86 |
| 29 | MAYILADUTHURAI | 29 | 2.68 | 2 | 0.10 | 0 | 0.00 | 31 | 2.78 |
| 30 | THENI | 15 | 2.57 | 3 | 0.13 | 0 | 0.00 | 18 | 2.70 |
| 31 | PUDUKKOTTAI | 12 | 1.65 | 4 | 0.24 | 0 | 0.00 | 16 | 1.89 |
| 32 | KARUR | 11 | 1.83 | 1 | 0.00 | 0 | 0.00 | 12 | 1.83 |
| 33 | ARIYALUR | 4 | 1.59 | 0 | 0.00 | 0 | 0.00 | 4 | 1.59 |
| 34 | KALLAKURICHI | 14 | 1.49 | 0 | 0.00 | 0 | 0.00 | 14 | 1.49 |
| 35 | NAGAPATTINAM | 20 | 1.29 | 0 | 0.00 | 0 | 0.00 | 20 | 1.29 |
| 36 | THIRUVARUR | 21 | 1.02 | 1 | 0.04 | 0 | 0.00 | 22 | 1.06 |
| 37 | RAMANATHAPURAM | 8 | 0.86 | 1 | 0.00 | 0 | 0.00 | 9 | 0.86 |
| 38 | RANIPET | 9 | 0.64 | 1 | 0.01 | 0 | 0.00 | 10 | 0.65 |
| | | 1887 | 281.01 | 92 | 11.61 | 6 | 0.79 | 1985 | 293.41 |

AGENDA NO.18

18. Weavers Mudra

- Handloom Organization approaches the participating banks along with required documents etc. for availing loan benefits under the scheme.
- Participating Banks sanction loans and lodge claims for disbursement of margin money assistance, interest subvention and credit guarantee fee through Handloom Weaver MUDRA Portal. PNB is the Nodal bank
- Margin money assistance will be transferred directly to loan account of handloom Organization while interest subsidy and credit guarantee fee will be transferred to the concerned bank.
- Loans at concessional interest rate of 6% for a period of three years subject to interest subvention cap only upto 7% by the GOI.
- Individual handloom weaver who have availed loan upto issuance date of guidelines will be eligible for getting benefits of interest subsidy and credit guarantee fee upto 3 years only from the date of first disbursement of loan amount.
- In order to implement the scheme in the year 2023-24, a target has been fixed to cover 15,000 Weavers under this Scheme.
- As on 25.10.2023, 12727 loan applications are forwarded to the various bank, Out of which 4012 application was disbursed to the tune of Rs.23.16 crores. There are 8202 applications pending. SLBC request the member banks to sanction the pending applications at the earliest.
- For the year 2022-23, 13633 Mudra loan sanctioned to beneficiaries, while only 4051 application were uploaded in the PNB Portal. Member banks are requested to upload the remaining application under Weaver Mudra Loan category so that the benefit can reach the beneficiaries.
- Bank may increase the loan size amount under the individual weaver category as per guidelines
- Credit to handloom sector are provided under Handloom organization category (Institutional Loan) – maximum loan amount of Rs.20.00 lakh for every 100 weaver / worker).

- 69 loan applications are pending with various bank to the tune of Rs.8.83 crores under the above category
- The department has stated that some of loans sanctioned are not lodged in Mudra loan claim under Weaver Mudra category, instead it is feeded under the Pradan Mantri Mudra Yojana – MSME category. All Banks are advised to lodge the claim under Weaver Mudra category in order to claim Margin Money Assistance and Interest Subvention.

Bankwise sanctioned, disbursed, rejected and pending applications as of 25.10.2023 is given below:

| Sl. No. | Name of the Bank | No. of Applications Forwarded | MUDRA Loan Sanctioned | | MUDRA Loan Disbursed | | No. of Applns. Rejected | No. of Applns. Pending with Bank |
|--------------|---------------------------|-------------------------------|-----------------------|--------------------------|----------------------|--------------------------|-------------------------|----------------------------------|
| | | | No. of Cards | Loan Amount (Rs.in lakh) | No. of Loans | Loan Amount (Rs.in lakh) | | |
| (1) | (2) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| 1 | Punjab National Bank | 533 | 97 | 61.00 | 86 | 55.50 | 44 | 392 |
| 2 | Canara Bank | 2610 | 711 | 355.50 | 692 | 346.00 | 61 | 1838 |
| 3 | Indian Overseas Bank | 1300 | 336 | 201.00 | 312 | 189.00 | 32 | 932 |
| 4 | State Bank of India | 1606 | 191 | 122.50 | 186 | 120.00 | 39 | 1376 |
| 5 | Indian Bank | 1681 | 575 | 482.75 | 574 | 482.25 | 40 | 1066 |
| 6 | IDBI Bank | 35 | 7 | 3.50 | 7 | 3.50 | 2 | 26 |
| 7 | Tamilnadu Grama Bank | 851 | 248 | 138.55 | 239 | 134.05 | 87 | 516 |
| 8 | Central Co-op Bank | 2939 | 1660 | 846.50 | 1660 | 846.50 | 89 | 1190 |
| 9 | Union Bank of India | 561 | 91 | 51.86 | 91 | 51.86 | 11 | 459 |
| 10 | Bank of India | 259 | 77 | 41.50 | 77 | 41.50 | 10 | 172 |
| 11 | Bank of Baroda | 198 | 67 | 35.73 | 67 | 35.73 | 9 | 122 |
| 12 | UCO Bank | 47 | 17 | 8.50 | 17 | 8.50 | - | 30 |
| 14 | Central Bank of India | 32 | 4 | 2.00 | 4 | 2.00 | - | 28 |
| 15 | Catholic Syrian Bank | - | 0 | - | 0 | - | - | 0 |
| 16 | City Union Bank | 49 | 0 | - | 0 | - | 17 | 32 |
| 17 | Karur Vysya Bank | 1 | 0 | 0 | 0 | 0 | 1 | 0 |
| 18 | Tamilnadu Mercandile Bank | 8 | 0 | - | 0 | - | 2 | 6 |
| 19 | Dhanalakshmi Bank | 15 | 0 | 0 | 0 | 0 | 0 | 15 |
| 20 | HDFC | 2 | 0 | 0 | 0 | 0 | 0 | 2 |
| TOTAL | | 12727 | 4081 | 2350.89 | 4012 | 2316.39 | 444 | 8202 |

AGENDA NO.19

19.Tamil Nadu Urban Habitat Development Board (TNUHDB)

"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): 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.

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.

II. Beneficiary Led Construction (BLC):

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.

The district wise sanction for the housing units under BLC is specified in

Annexure - II.

Tamil Nadu Urban Habitat Development Board

State Level Bankers Committee Meeting

A. District wise Loan Sanctioned under AHP Vertical

(Rs. in Lakh)

| SI · N o. | District | Up to 26.10.2023 | | | | | | | |
|--------------------|----------------|--|----------------------------------|---|--|--------------------------------|-------------------------------------|--|---|
| | | No. of Applicati ons Receiv ed | No. of Loan Sanctio ned | No. of applicati ons under scrutiny | No. of applicati ons Rejected | % of Loan Sanctio ned | Amount of Loan Sanctio ned | Amoun t of Loan Disbur sed | Pendin g Amount to be Disbur sed |
| 1 | Chengalpattu | 97 | 97 | 0 | 0 | 100% | 569.78 | 569.78 | 0.00 |
| 2 | Tiruppur | 711 | 670 | 0 | 41 | 94% | 518.66 | 518.66 | 0.00 |
| 3 | Trichy | 104 | 79 | 6 | 19 | 76% | 137.70 | 137.70 | 0.00 |
| 4 | Salem | 18 | 12 | 0 | 6 | 67% | 21.00 | 21.00 | 0.00 |
| 5 | Pudhukottai | 26 | 16 | 7 | 3 | 62% | 24.14 | 24.14 | 0.00 |
| 6 | Kancheepuram | 388 | 233 | 0 | 155 | 60% | 330.76 | 330.76 | 0.00 |
| 7 | Ranipet | 25 | 13 | 0 | 12 | 52% | 18.00 | 18.00 | 0.00 |
| 8 | Kanyakumari | 33 | 15 | 9 | 9 | 45% | 26.65 | 26.65 | 0.00 |
| 9 | Cuddalore | 292 | 106 | 72 | 114 | 36% | 180.24 | 127.75 | 52.49 |
| 10 | Krishnagiri | 55 | 20 | 16 | 19 | 36% | 27.50 | 27.50 | 0.00 |
| 11 | Theni | 147 | 53 | 55 | 39 | 36% | 90.70 | 90.70 | 0.00 |
| 12 | Namakkal | 183 | 57 | 0 | 126 | 31% | 49.92 | 49.92 | 0.00 |
| 13 | Tirunelveli | 74 | 18 | 20 | 36 | 24% | 19.93 | 19.93 | 0.00 |
| 14 | Chennai | 1713 | 373 | 801 | 539 | 22% | 548.80 | 348.80 | 200.00 |
| 15 | Madurai | 572 | 122 | 244 | 206 | 21% | 174.82 | 174.82 | 0.00 |
| 16 | Coimbatore | 214 | 46 | 63 | 105 | 21% | 63.60 | 60.80 | 2.80 |
| 17 | Sivagangai | 147 | 28 | 20 | 99 | 19% | 36.30 | 36.30 | 0.00 |
| 18 | Erode | 396 | 34 | 45 | 317 | 9% | 61.60 | 45.39 | 16.21 |
| 19 | Karur | 35 | 3 | 0 | 32 | 9% | 0.00 | 0.00 | 0.00 |
| 20 | Vellore | 666 | 15 | 0 | 651 | 2% | 22.44 | 22.44 | 0.00 |
| 21 | Dharmapuri | 229 | 9 | 135 | 85 | 4% | 12.78 | 12.78 | 0.00 |
| 22 | Tirupattur | 115 | 0 | 0 | 115 | 0% | 0.00 | 0.00 | 0.00 |
| 23 | Thiruvallur | 33 | 0 | 1 | 32 | 0% | 0.00 | 0.00 | 0.00 |
| 24 | Nagapattinam | 13 | 0 | 13 | 0 | 0% | 0.00 | 0.00 | 0.00 |
| 25 | Ramanathapuram | 23 | 0 | 0 | 23 | 0% | 0.00 | 0.00 | 0.00 |
| 26 | Thoothukudi | 110 | 0 | 110 | 0 | 0% | 0.00 | 0.00 | 0.00 |
| Total | | 6419 | 2019 | 1617 | 2783 | 31% | 2935.32 | 2663.82 | 271.50 |

B. Banks / PLIs wise Loan Sanctioned under AHP Vertical

| SI N o. | Banks / PLIs | Up to 26.10.2023 | | | | | | | |
|---------------|--|--|----------------------------------|---|--|--------------------------------|---|--|---|
| | | No. of Applica tions Receiv ed | No. of Loan Sancti oned | No. of applicat ions under scrutin y | No. of applicat ions Rejecte d | % of Loan Sancti oned | Amoun t of Loan Sancti oned | Amoun t of Loan Disbur sed | Pendi ng Amou nt to be Disbur sed |
| 1 | HDFC | 48 | 48 | 0 | 0 | 100% | 24.15 | 24.15 | 0.00 |
| 2 | ICICI | 5 | 5 | 0 | 0 | 100% | 2.50 | 2.50 | 0.00 |
| 3 | LIC | 1 | 1 | 0 | 0 | 100% | 6.09 | 6.09 | 0.00 |
| 4 | Canara Bank | 466 | 446 | 20 | 0 | 96% | 259.90 | 259.90 | 0.00 |
| 5 | IOB | 111 | 89 | 22 | 0 | 80% | 157.94 | 157.94 | 0.00 |
| 6 | Repc o Bank | 31 | 28 | 0 | 3 | 90% | 38.96 | 38.96 | 0.00 |
| 7 | Svatan ra Bank | 454 | 212 | 9 | 233 | 47% | 367.71 | 167.71 | 200.00 |
| 8 | Indian bank | 392 | 177 | 117 | 98 | 45% | 295.98 | 243.49 | 52.49 |
| 9 | Varash akt hi Housing Finance Ltd. | 100 | 28 | 0 | 72 | 28% | 17.92 | 17.92 | 0.00 |
| 10 | IIFL Home Finance Ltd | 3489 | 869 | 1221 | 1399 | 25% | 1613.81 | 1597.6 | 16.21 |
| 11 | Punjab National Bank | 11 | 1 | 10 | 0 | 9% | 6.5 | 6.5 | 0.00 |
| 12 | Mahindra Home Finance | 1292 | 115 | 218 | 959 | 9% | 143.86 | 141.06 | 2.80 |
| 13 | Asirvad Micro Finance | 7 | 0 | 0 | 7 | 0% | 0.00 | 0.00 | 0.00 |
| 14 | Bandhan Bank | 6 | 0 | 0 | 6 | 0% | 0.00 | 0.00 | 0.00 |
| 15 | Cholaman dalam Investmen t & Finance Company Ltd - Chola Home Loan. | 6 | 0 | 0 | 6 | 0% | 0.00 | 0.00 | 0.00 |
| Total | | 6419 | 2019 | 1617 | 2783 | 31% | 2935.32 | 2663.82 | 271.50 |

C. District wise Loan Sanctioned under BLC Vertical

(Rs. in Lakh)

Up to 26.10.2023

| Sl. No | District | No. of Applications Received | No. of Loan Sanctioned | No. of applications under scrutiny | No. of applications Rejected | % of Loan Sanctioned | Amount of Loan Sanctioned | Amount of Loan Disbursed | Pending Amount to be Disbursed |
|--------|-----------------|------------------------------|------------------------|------------------------------------|------------------------------|----------------------|---------------------------|--------------------------|--------------------------------|
| 1 | Ariyalur | 36 | 36 | 0 | 0 | 100% | 67.53 | 67.53 | 0.00 |
| 2 | Chengalpattu | 44 | 44 | 0 | 0 | 100% | 92.36 | 92.36 | 0.00 |
| 3 | Tirupattur | 45 | 45 | 0 | 0 | 100% | 107.54 | 107.54 | 0.00 |
| 4 | Ranipet | 67 | 67 | 0 | 0 | 100% | 139.20 | 139.20 | 0.00 |
| 5 | Thiruvannamalai | 449 | 449 | 0 | 0 | 100% | 997.90 | 997.90 | 0.00 |
| 6 | Cuddalore | 276 | 259 | 17 | 0 | 100% | 543.85 | 543.85 | 0.00 |
| 7 | Kallakurichi | 260 | 260 | 0 | 0 | 100% | 608.74 | 608.74 | 0.00 |
| 8 | Karur | 45 | 45 | 0 | 0 | 100% | 82.00 | 82.00 | 0.00 |
| 9 | Mayiladuthurai | 211 | 211 | 0 | 0 | 100% | 406.35 | 406.35 | 0.00 |
| 10 | Thiruvarur | 310 | 310 | 0 | 0 | 100% | 608.35 | 608.35 | 0.00 |
| 11 | Pudukottai | 55 | 55 | 0 | 0 | 100% | 113.71 | 113.71 | 0.00 |
| 12 | Thanjavur | 248 | 248 | 0 | 0 | 100% | 483.40 | 483.40 | 0.00 |
| 13 | Trichy | 130 | 130 | 0 | 0 | 100% | 262.62 | 262.62 | 0.00 |
| 14 | Villupuram | 606 | 456 | 49 | 101 | 75% | 688.56 | 688.56 | 0.00 |
| 15 | Thiruvallur | 56 | 41 | 0 | 15 | 73% | 80.80 | 80.80 | 0.00 |
| 16 | Sivagangai | 132 | 60 | 0 | 72 | 45% | 120.00 | 120.00 | 0.00 |
| 17 | Kancheepuram | 194 | 82 | 0 | 112 | 42% | 171.52 | 171.52 | 0.00 |
| 18 | Vellore | 107 | 44 | 0 | 63 | 41% | 89.79 | 89.79 | 0.00 |
| 19 | Thoothukudi | 82 | 16 | 66 | 0 | 20% | 16.00 | 16.00 | 0.00 |
| 20 | Erode | 175 | 20 | 0 | 155 | 11% | 43.00 | 43.00 | 0.00 |
| 21 | Dindigul | 169 | 13 | 0 | 156 | 8% | 26.00 | 26.00 | 0.00 |
| 22 | Tiruppur | 108 | 8 | 72 | 28 | 8% | 18.00 | 16.00 | 2.00 |
| 23 | Coimbatore | 140 | 8 | 132 | 0 | 6% | 13.25 | 13.25 | 0.00 |
| 24 | Tirunelveli | 108 | 6 | 95 | 7 | 6% | 6.00 | 6.00 | 0.00 |
| 25 | Kanyakumari | 70 | 3 | 67 | 0 | 4% | 3.00 | 3.00 | 0.00 |
| 26 | Salem | 544 | 17 | 3 | 524 | 3% | 51.00 | 51.00 | 0.00 |
| 27 | Ramnathapuram | 107 | 3 | 0 | 104 | 3% | 6.00 | 6.00 | 0.00 |
| 28 | Madurai | 4111 | 114 | 300 | 3697 | 3% | 123 | 117.00 | 6.00 |
| 29 | Nilgris | 90 | 1 | 89 | 0 | 1% | 2.00 | 2.00 | 0.00 |

| | | | | | | | | | |
|--------------|----------|-------------|-------------|-------------|-------------|------------|----------------|----------------|-------------|
| 30 | Chennai | 222 | 0 | 222 | 0 | 0% | 0.00 | 0.00 | 0.00 |
| 31 | Namakkal | 15 | 0 | 0 | 15 | 0% | 0.00 | 0.00 | 0.00 |
| 32 | Thenkasi | 25 | 0 | 25 | 0 | 0% | 0.00 | 0.00 | 0.00 |
| Total | | 9237 | 3051 | 1137 | 5049 | 33% | 5971.47 | 5963.47 | 8.00 |

D. Banks / PLIs wise Loan Sanctioned under BLC Vertical

(Rs. in Lakh)

Up to 26.10.2023

| S I. N o | Name of the PLIs / Banks | No. of Applications Received | No. of Loan Sanctioned | No. of applications under scrutiny | No. of applications Rejected | % of Loan Sanctioned | Amount of Loan Sanctioned | Amount of Loan Disbursed | Pending Amount to be Disbursed |
|----------|---------------------------|------------------------------|------------------------|------------------------------------|------------------------------|----------------------|---------------------------|--------------------------|--------------------------------|
| 1 | Cholamandalam Finance | 2 | 2 | 0 | 0 | 100% | 4.00 | 4.00 | 0.00 |
| 2 | Equitas Bank | 5 | 5 | 0 | 0 | 100% | 10 | 10 | 0 |
| 3 | Syndicate Bank | 18 | 18 | 0 | 0 | 100% | 36.00 | 36.00 | 0.00 |
| 4 | Mahindra Home Finance | 4173 | 2832 | 646 | 695 | 68% | 5746.47 | 5746.47 | 0 |
| 5 | Svatanra Micro Finance | 290 | 140 | 49 | 101 | 48% | 44 | 44 | 0 |
| 6 | Bandan Small Finance Bank | 107 | 35 | 0 | 72 | 33% | 70.00 | 70.00 | 0.00 |
| 7 | Canara Bank | 21 | 5 | 0 | 16 | 24% | 15.00 | 15.00 | 0.00 |
| 8 | Indian Bank | 15 | 2 | 0 | 13 | 13% | 6.00 | 6.00 | 0.00 |
| 9 | Asphire Finance Pvt Ltd | 23 | 2 | 0 | 21 | 9% | 6.00 | 6.00 | 0.00 |
| 10 | Andra Bank | 15 | 1 | 0 | 14 | 7% | 3.00 | 3.00 | 0.00 |
| 11 | State Bank | 18 | 1 | 0 | 17 | 6% | 3.00 | 3.00 | 0.00 |
| 12 | Vijaya Bank | 20 | 1 | 0 | 19 | 5% | 3.00 | 3.00 | 0.00 |
| 13 | Aptus Value Housing | 22 | 1 | 0 | 21 | 5% | 3.00 | 3.00 | 0.00 |
| 14 | Indus Star Finance | 25 | 1 | 0 | 24 | 4% | 3.00 | 3.00 | 0.00 |
| 15 | Kotak Mahendra | 81 | 1 | 0 | 80 | 1% | 3.00 | 3.00 | 0.00 |
| 16 | IIFL Home Finance Ltd | 4128 | 4 | 343 | 3781 | 0% | 16.00 | 8.00 | 8.00 |
| 17 | ESAF Small Finance Bank | 60 | 0 | 0 | 60 | 0% | 0.00 | 0.00 | 0.00 |
| 18 | Five Star Finance | 15 | 0 | 0 | 15 | 0% | 0.00 | 0.00 | 0.00 |
| 19 | HDFC | 55 | 0 | 9 | 46 | 0% | 0.00 | 0.00 | 0.00 |
| 20 | ICICI Bank | 73 | 0 | 73 | 0 | 0% | 0.00 | 0.00 | 0.00 |
| 21 | IDBI | 10 | 0 | 0 | 10 | 0% | 0.00 | 0.00 | 0.00 |

| | | | | | | | | | |
|--------------|----------------------------|-------------|-------------|-------------|-------------|------------|----------------|----------------|-------------|
| 2 | Aadhar Housing Finance Ltd | 20 | 0 | 0 | 20 | 0% | 0.00 | 0.00 | 0.00 |
| 2 | IDFC | 9 | 0 | 0 | 9 | 0% | 0.00 | 0.00 | 0.00 |
| 2 | Ujjivan Small Finance bank | 15 | 0 | 0 | 15 | 0% | 0.00 | 0.00 | 0.00 |
| 2 | IOB | 17 | 0 | 17 | 0 | 0% | 0.00 | 0.00 | 0.00 |
| Total | | 9237 | 3051 | 1137 | 5049 | 33% | 5971.47 | 5963.47 | 8.00 |

AGENDA NO.20

20.Expanding and Deepening of Digital Payments Ecosystem in identified districts in each State:

In terms of FIDD. CO. LBS.BC.No.13/ 02.01.001 /2019-20 dated October 7, 2019, all the offices were required to identify the district for Expanding and Deepening of Digital Payments Ecosystem pilot programme. Subsequently, the project has been scaled up and SLBCs/ UTLBCs were advised to identify more districts for the programme. With respect to the state of Tamil Nadu seven districts viz., Virudhunagar, Coimbatore, Ranipet, Thoothukudi, Ariyalur, Tenkasi and Nilgris have been identified and the deepening of digital payments is in process.

It was decided in the sub-committee on Digital Payments held on September 11, 2023 at Reserve Bank of India that the data has to be submitted directly to RBI by the banks and the nodal officer to be appointed for this process. Hence, all the banks are advised to furnish the details of nodal officer appointed to RBI and SLBC. Further, it has been decided by the Committee to include all the districts in Tamil Nadu under Expanding and Deepening of Digital Payments and all member banks were advised to be proactive and work together to make the entire State of Tamil Nadu, 100% digitally enabled by December 31, 2023.

SLBC advises all the bankers are advised to focus on issuing the digital products to all the eligible customers to increase the digital penetration in the state thus making the state 100% digitally enabled.

AGENDA NO.21

21.Review 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.

Member banks should ensure that equipment and technology used by the BC are of high standards. RBI has stated that the banks may pay reasonable commission/fee to the BC, the rate and quantum of which may be reviewed periodically. The remuneration should combine fixed and variable parts. It is observed by RBI that the BCs are investing their money for procuring the equipment and for their day to day operations as per the revised modalities implemented by some of the banks for BC operations. Further, it has been inferred by RBI from the BCs that their remuneration was not adequate which results in more number of inactive BCs which might hamper customer service and also defeat the purpose for which the concept was introduced.

RBI has advised banks to look into the issue of remuneration of BCs, investment by BCs for the BC operations and ensure that inactive BCs are made operative and the concerns of BCs are addressed at the earliest.

SLBC advises the banks to upload the correct data on the number of BCs, (active and inactive BCs, (fixed and other BCs) in the portal.

AGENDA NO.22

22.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 should give access to banks to digitized 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 having a highly restrictive legal framework should be encouraged to reform their legal framework on the basis of 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, state government is requested to take appropriate action at the earliest.

AGENDA NO.23**23. Financial Inclusion Interventions - Support under Financial Inclusion Fund (FIF) for FY 2023-24:**

A budget of ₹ 1065.50 lakh has been allocated for Tamil Nadu for FY 2023-24, covering 14 interventions, as detailed below:

| Sr. No. | Scheme Name | Category | Eligible Institutions | Eligible Amount (₹ Lakh) |
|----------|--|------------|-------------------------------------|--------------------------|
| A | TECHNOLOGY | | | |
| 1 | Demonstration Van for Banking Technology | Technology | RRBs & RCBs | 15.000 |
| 2 | Support for BHIM UPI App | Technology | RRBs & RCBs | 5.000 |
| 3 | Dual Authentication at micro ATM | Technology | SCBs & RRBs | 7.000 |
| 4 | Micro ATM Deployment | Technology | SCBs, RRBs & RCBs | 0.225 |
| 5 | PoS /mPoS Deployment | Technology | SCBs, RRBs & RCBs | 0.060 |
| 6 | Onboarding CKYCR | Technology | RRBs & RCBs | 4.000 |
| 7 | Onboarding to BBPS | Technology | RRBs & RCBs | 2.000 |
| 8 | Green PIN | Technology | RRBs & RCBs | 4.000 |
| 9 | Positive Pay System | Technology | SCBs & RRBs | 5.000 |
| B | AWARENESS | | | |
| 1 | Financial and Digital Literacy Camps (FiDgi) | Awareness | SCBs (inc. SFBs & PBs), RRBs & RCBs | 0.050 |
| C | OTHERS | | | |
| 1 | Meeting/Seminar/Study/Program | Others | - | - |
| 2 | RUDSETI | Others | Lead Banks | 4.500 |
| 3 | Bank Sakhi | Others | SCBs & RRBs | - |
| 4 | Reimbursement of Examination Fee of BC/BF | Others | SCBs (inc. SFBs & PBs), RRBs & RCBs | 0.008 |

Banks may avail the support under FIF.

AGENDA NO.24

24.Strengthening of SLBC and LEAD BANK OFFICE:

With reference to the circular from RBI-Ref.CHN.FIDD.LBS No. S149/02.04.001/2023-24 dated 09.08.2023 (copy enclosed) on the captioned subject. In this connection, RBI has observed that SLBC and Lead Bank Office, coming under the Regional Office is being managed solely by the Lead District Manager and not adequately staffed.

Lead District Managers perform multiple roles including convening meetings of the DCC/DLRC, periodical meetings with DDM, Government Officials for resolving outstanding issues etc., in addition to other functions envisaged by Reserve Bank of India from time to time, need for adequate support in the Lead Bank Office is necessitated.

Under these circumstances, RBI has advised to post adequate staff to strengthen the Lead Bank Office. RBI Master Circular dated 3rd April 2023 on Lead Bank Scheme, para 2.2.4 on Role functions of LDMs wherein the liberty to hire the services of skilled computer operator/s may be given to the LDMs to overcome the shortage of staff in case appropriate staff is not posted at LDM's office is envisaged.

SLBC advises member banks to post adequate staff(s) exclusively to assist the Lead District Managers in managing the Lead Bank Office and submit compliance

AGENDA NO.25

25.DCC/DLRC dates to be fixed well in time:

It is informed by RBI, that the DCC/DLRC meetings in the districts are fixed in short period and due to this the data collection by LDM and also coordinating from banks is very difficult.

In this regard, an online meeting with Lead District Managers (LDMs) of all the districts was conducted at Reserve Bank of India, Chennai on October 03, 2023 to discuss the conduct of the District Consultative Committee (DCC) and District Level Review Committee (DLRC) meetings and other related matters. LDMs reasoned that the short notice was on account of delay in finalizing of date by District Collectors and delay in submission of relevant data by the government departments. District Collectors are requested to finalise the meeting date at least 10 days in advance. If the District Collector is unable to chair the meeting due to office exigencies, the Deputy Collector or equivalent cadre senior officers/ RBI official may chair the meeting.

As suggested by RBI, SLBC requests that the State Govt. may advise their District Collectors accordingly.

AGENDA NO.26

26. Ghar Ghar KCC Abhiyan for PM Kisan Beneficiaries

The Hon'ble Minister of Finance and Corporate Affairs and Hon'ble Minister of Agriculture and Farmers Welfare, have launched the "Ghar Ghar KCC Abhiyan" on 19 September 2023 to saturate the remaining PM Kisan Beneficiaries with Short Term Agriculture Loans through KCC. The Campaign started on 01st October 2023 and continue upto 31st December 2023. NABARD has been entrusted with the overall execution and monitoring responsibility for "Ghar Ghar KCC Abhiyan"

A Special SLBC was convened on 16 October 2023 to deliberate on the Action Plan for the Ghar Ghar KCC Abhiyan. One of the action points that emanated from the meeting was to form a Sub Committee for the specific purpose in relation to the ongoing Ghar Ghar KCC Abhiyan campaign.

The Sub Committee has been formed with representatives from RBI; NABARD; Agriculture Department, GoTN; SLBC; Indian Overseas Bank; State Bank of India; Indian Bank and Canara Bank. The formal meeting of the Sub Committee will be convened by SLBC during this week.

Indian Overseas Bank, SBI, Indian Bank & Canara Bank are having 10.48 lakh PM Kisan beneficiaries to be saturated which comprises 82% of the total beneficiaries pending for saturation. Member banks are requested to make all efforts to provide KCC to all eligible farmers during the campaign.

BANKING STATISTICS

01. BANKING DEVELOPMENTS IN TAMIL NADU IN KEY PARAMETERS AS OF September 2023

| KEY PARAMATERS | Amount – Rs. In Crores | | | |
|---|------------------------|--------------|----------|---|
| | Parameters | JUNE 2023 | SEP 2023 | Variation & % of growth over MARCH 2023 |
| No. of Branches | 12,953 | 13,256 | 303 | 2.34 |
| Deposits | 12,14,839.29 | 12,57,970.74 | 43,131 | 3.55 |
| Advances | 13,92,642.10 | 15,02,294.16 | 1,09,652 | 7.87 |
| CD Ratio | 114.64% | 119.42% | --- | ---- |
| Priority Sector Advances | 6,64,254.80 | 7,04,403.3 | 40,149 | 6.04 |
| % of Priority Sector Advances to Total Advances | 47.69% | 46.89% | ---- | ---- |
| Agricultural Advances | 3,47,310.73 | 3,65,105.09 | 17,794 | 5.12 |
| % of Agricultural Advances to Total Advances | 24.94% | 24.30% | ---- | ---- |
| Micro & Small Enterprises (MSME) | 2,45,491.06 | 2,57,217.77 | 11,727 | 4.78 |
| Of which Micro enterprises | 1,12,519.92 | 1,19,201.39 | 6,681 | 5.93 |
| Export Credit | 745.08 | 853.9 | 109 | 14.61 |
| Education | 10,920.10 | 11,589.93 | 670 | 6.13 |
| Housing | 41,976.08 | 50,856.61 | 8,881 | 21.16 |
| Renewable Energy | 494.29 | 567.06 | 73 | 14.72 |
| Social Infrastructure | 1,176.24 | 1,131.23 | -45 | -3.83 |
| Others | 16,141.22 | 17,081.72 | 941 | 5.83 |
| Adv. to Weaker Sections | 2,91,419.31 | 2,58,036.12 | -33,383 | 11.46 |
| % of Weaker Section Advances to Total Advances | 20.93% | 17.17% | ---- | ---- |

BRANCH NETWORK

As at the end of September 2023, the total number of Bank Branches in Tamil Nadu increased to 12256 from 12953 in June 2023. Group wise spread of Bank branches in Tamil Nadu as of June 2023 and Sep 2023 is given below:

| Name of the Group | June 2023 | Sep 2023 | Variation |
|----------------------|-----------|----------|-----------|
| State Bank Group | 1279 | 1279 | 0 |
| Nationalised Banks | 5038 | 5033 | -5 |
| Private Sector Banks | 4147 | 4441 | 294 |
| RRBs | 656 | 656 | 0 |
| DCCB | 969 | 976 | 7 |
| Small Finance Banks | 829 | 836 | 7 |
| Payment Banks | 35 | 35 | 0 |
| TOTAL | 12953 | 13256 | 303 |

DEPOSIT GROWTH

Deposits of the Banks in Tamil Nadu have increased from Rs. 12,14,839.29 crores as of June 2023 to Rs. 12,57,970.74 crores as of September 2023, registering an increase of Rs. 43,131 crores. The QoQ incremental deposit growth is 3.55 %.

CREDIT EXPANSION

The total advances increased from Rs. 13,92,642.10 crores as of June 2023 to Rs. 15,02,294.16 crores as of September 2023, registering an increase of Rs 1,09,652.00 crores in absolute terms and 7.87 % in percentage terms.

CD RATIO

The Credit Deposit Ratio of the Banks in Tamil Nadu continues to be above 100%, registered an increase from 114.64 % as of Jun 2023 to 119.42% as of Sep 2023 registering an increase of 4.78 basis points.

PRIORITY SECTOR ADVANCES

Priority sector advances has increased from Rs. 6,64,254.80 crores as of Jun 2023 to Rs.7,04,403.30 crores as of Sep 2023. The percentage of priority sector advances stood at 46.89 % as of Sep 2023 as against 47.69% as of Jun 2023. 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. 3,47,310.73 crores as of Jun 2023 to Rs. 3,65,105.09 crores as of Sep 2023, thus registering an increase of Rs. 17,794 crores in absolute terms and 5.12% in percentage terms. The percentage of Agricultural sector advances to total advances is 24.30 % as of Sep 2023 as against 24.94% as of Jun 2023. 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. 11,727 Crores. MSME advances increased from Rs.2,45,491.06 Crores as of Jun 2023 to Rs.2,57,217.77 Crores as of Sep 2023 registering an increase of 4.78% QoQ in % terms.

EXPORT CREDIT

Advances to export credit increased from Rs.745.08 Crores as of June 2023 to Rs.853.90 Crores as of Sep 2023 registering a growth of Rs.109 crores & 14.61% in percentage terms during the quarter under review.

EDUCATION LOAN

The outstanding under Educational Loans has increased from Rs. 10,920.10 Crores as of June 2023 to Rs. 11,589.93 Crores as of Sep 2023. Banks in the state have disbursed a sum of Rs.670 crores during the quarter ended Sep 2023.

HOUSING LOAN

The outstanding under Housing Loans has increased from Rs. 41,976.08 Crores as of June 2023 to Rs. 50,856.61 Crores as of Sep 2023 registering an increase of Rs8,881 crores during the quarter ended Sep 2023

RENEWABLE ENERGY

The advances to Renewable Energy portfolio increased from Rs. 494.29 Crores as of June 2023 to Rs. 567.06 Crores as of Sep 2023 registering an increase of 14.72%.

SOCIAL INFRASTRUCTURE

The outstanding under Social Infrastructure decreased from Rs. 1,176.24 Crores as of June 2023 to Rs. 1,131.23 Crores as of Sep 2023.

ADVANCES TO WEAKER SECTIONS

The advances to Weaker Sections decreased from Rs.2,91,419.31 Crores as of June 2023 to Rs.2,58,036.12 Crores as of Sep 2023, registering a decrease of Rs. 33,383 Crores.

REVIEW OF OPERATIONS OF CO-OPERATIVE BANKS IN TAMILNADU AS AT THE END OF September 2023

As at the end of September 2023, there are 976 branches of Co-operative Banks (both, District Central Co-operative Banks and State Agricultural and Rural Development Banks) in Tamil Nadu. The details are furnished for the information of the members.

| Classification of Branches | June 2023 | September 2023 | No. of branches increased/decreased during the quarter |
|----------------------------|------------|----------------|--|
| Rural | 290 | 299 | 9 |
| Semi-Urban | 270 | 267 | -3 |
| Urban | 409 | 410 | 1 |
| TOTAL | 969 | 976 | 7 |

(Amt. in Crores)

| Particulars | June 2023 | June 2023 |
|-------------|-----------|-----------|
| Deposits | 48,230.21 | 51,855.20 |
| Advances | 49,528.93 | 46,710.55 |
| CD Ratio | 102.69 | 90.08 |

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

| S.No. | Particulars | June 2023 | Sep 2023 |
|-------|---------------------------------------|-----------------|-----------------|
| 1 | Agricultural Advances | 15768.85 | 14054.61 |
| | Of which, Small & Marginal farmers | 1205.85 | 1347.54 |
| 2 | MSME | 27.14 | 44.97 |
| 3 | Export Credit | 0.00 | 0.00 |
| 4 | Education | 0.98 | 0.44 |
| 5 | Housing | 495.87 | 459.84 |
| 6 | Renewable Energy | 0.00 | 0.00 |
| 7 | Social Infrastructure | 0.00 | 0.00 |
| 8 | Others | 8643.69 | 9232.10 |
| | TOTAL PRIORITY SECTOR ADVANCES | 24936.53 | 23791.95 |

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

| Particulars | June 2023 | Sep 2023 |
|-----------------------------------|-----------|----------|
| Total Advances to Weaker Sections | 7232.21 | 8203.87 |
| Of which, | | |
| (i) Advances under SC/ST | 2995.45 | 3593.48 |

**NPA POSITION IN PRIORITY SECTOR ADVANCES – CO-OPERATIVE BANKS – As
on September 2023**

(Amount in
crores)

| Particulars | NPA Amount | Total Advance | % of NPA |
|--|------------|---------------|----------|
| i) NPA in Housing loans | 43.49 | 459.84 | 9.45 |
| ii) NPA in Education loans | 0.00 | 0.44 | 0.00 |
| iii) NPA in Agriculture Loans | 371.38 | 14054.61 | 2.64 |
| iv) NPA in Loans to MSME | 8.21 | 44.97 | 18.25 |
| v) NPA in Loans to Export Credit | 0.00 | 0.00 | 0.00 |
| v) NPA in Loans to Renewable Energy | 0.00 | 0.00 | 0.00 |
| v) NPA in Loans to Social Infrastructure | 0.00 | 0.00 | 0.00 |
| v) NPA in Loans to Others | 542.40 | 9232.10 | 5.87 |
| vi) NPA in overall Priority Sector Lending | 965.48 | 23791.96 | 4.06 |

**02. PERFORMANCE UNDER ANNUAL CREDIT PLAN 2023-24 – Under Priority Sector
(Number of accounts in actual and Amt. Rs in Crores)**

| Sr No | Sub-Sector | Annual Target March 2024 | | Achievement from April 2023 to Sep 2023 | | % of achievement to Sep 2023 | |
|-----------------|---------------------------------|--------------------------|-------------|---|-------------|------------------------------|-------|
| | | Number | Amount | Number | Amount | No | Amt |
| Priority | | | | | | | |
| 1 | Agriculture & allied | 2,47,75,005 | 3,86,481.27 | 1,33,43,491 | 1,91,840.34 | 53.86 | 49.64 |
| 2 | MSME | 35,84,646 | 2,66,614.03 | 10,27,447 | 1,36,771.29 | 28.66 | 51.30 |
| 3 | Education | 1,42,227 | 3,177.38 | 35,315 | 470.26 | 24.83 | 14.80 |
| 4 | Housing | 2,62,240 | 15,815.60 | 92,287 | 2,991.42 | 35.19 | 18.91 |
| 5 | Export Credit | 10,884 | 1,764.60 | 350 | 1,100.85 | 3.22 | 62.39 |
| 6 | Renewable Energy | 49142 | 620.79 | 51 | 289.25 | 0.10 | 46.59 |
| 7 | Social Infrastructure | 93,746 | 1227.73 | 13,787 | 69.34 | 14.71 | 5.65 |
| 8 | Others | 17,91,894 | 24,716.94 | 14,25,727 | 9,373.37 | 79.57 | 37.92 |
| | Priority Total | 3,07,09,784 | 7,00,418.38 | 1,59,38,455 | 3,42,906.12 | 51.90 | 48.96 |

03. STATUS OF NPA ACCOUNTS IN PRIORITY SECTOR LENDING – As of Sep 2023

The position of NPA under categories of Priority Sector Advances as of Sep 2023 is furnished below.

NPA POSITION

Sector wise comparison of NPA (Amt. in Crore)

| Sl. No. | Sector | NPA as of 31.03.2023 | NPA as of 30.06.2023 | NPA as of 30.09.2023 |
|---------|-----------------------|----------------------|----------------------|----------------------|
| 1 | Short Term Crop Loan | 3,892.47 | 3,762.44 | 3,682.66 |
| 2 | Agriculture Term Loan | 4,514.36 | 4,206.34 | 4,528.92 |
| 3 | Agriculture Allied | 1,952.47 | 1,634.5 | 1,610.21 |
| 4 | Total Agriculture | 10,224.69 | 9,781.39 | 10,027.23 |
| 5 | MSME Sector | 16,613.25 | 16,999.66 | 16,791.26 |
| 6 | Education Loan | 4,677.07 | 4,338.28 | 4,390.15 |
| 7 | Housing Loan | 1,010.28 | 840.33 | 1,156.85 |
| 8 | Total Priority Sector | 34,174.60 | 33,804.88 | 34,124.03 |
| 9 | Total P S Advance | 6,23,052.33 | 6,64,254.8 | 7,04,403.3 |

04. 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 19.36% of total advance in our state.

The bank category wise break up for the during the current FY ended upto Sep 2023 is given below:

(Amount in Rs. Crores)

| S.No | BANKS | Disbursement made during the half ended Sep 2023 | | Outstanding position as of Sep 2023 | |
|------|----------------------|--|------------------|-------------------------------------|------------------|
| | | Accounts | Amount | Accounts | Amount |
| 1 | PUBLIC SECTOR BANKS | 4931866 | 68972.49 | 10284141 | 174874.79 |
| 2 | PRIVATE SECTOR BANKS | 3220006 | 46341.51 | 6866694 | 86372.09 |
| 3 | REGIONAL RURAL BANKS | 571618 | 6662.21 | 890688 | 10046.91 |
| 4 | SMALL FINANCE BANK | 987208 | 6062.72 | 4007171 | 14237.96 |
| 5 | COOPERATIVE BANK | 315307 | 2668.19 | 597316 | 5370.43 |
| | TOTAL | 10026005 | 130707.12 | 22646010 | 290902.18 |

05. Credit Flow to Minority Communities:

As per the data received from the member banks, 2108746 loans amounting to Rs.29680.27 crore were disbursed to Minority Communities during the current financial year up to Sep 2023. Out of all banks, Public Sector Banks disbursed 797270 loans amounting to Rs. 15552.89 Crore. The details are furnished below:

(Amount in Rs. Crores)

| Sl. No. | Name of the Community | Disbursement during the quarter ended | | | |
|---------|-----------------------|---------------------------------------|-----------------|---------------------|-----------------|
| | | September 2023 | | | |
| | | All Banks | | Public Sector Banks | |
| | | Account | Amount | Account | Amount |
| 1 | Christian | 1115278 | 16091.84 | 380418 | 8409.36 |
| 2 | Muslim | 934158 | 12196 | 368291 | 6221.54 |
| 3 | Buddist | 26228 | 423.58 | 21927 | 328.44 |
| 4 | Sikh | 18147 | 269.96 | 16694 | 252.1 |
| 5 | Zorastrian | 2801 | 36.04 | 2323 | 32.42 |
| 6 | Jains | 12134 | 662.85 | 7617 | 309.03 |
| | Total | 2108746 | 29680.27 | 797270 | 15552.89 |

Total outstanding advances to Minority Communities by all banks stood at Rs. 62842.74 crores as of September 2023 out of which Public Sector Banks o/s amounts to Rs.40552.75 crores. The details are furnished below.

(Amount in Rs. Crores)

| Sl. No. | Name of the Community | Outstanding Position as of | | | |
|---------|-----------------------|----------------------------|-----------------|---------------------|-----------------|
| | | September 2023 | | | |
| | | All Banks | | Public Sector Banks | |
| | | Account | Amount | Account | Amount |
| 1 | Christian | 1619870 | 33620.93 | 855080 | 22055.88 |
| 2 | Muslim | 1442539 | 25254.34 | 760403 | 16042.39 |
| 3 | Buddhist | 72286 | 1196.53 | 47594 | 922.01 |
| 4 | Sikh | 45594 | 809.97 | 42062 | 758.63 |
| 5 | Zorastrian | 7528 | 112.69 | 5790 | 100.62 |
| 6 | Jains | 30602 | 1848.28 | 18462 | 673.22 |
| | Total | 3218419 | 62842.74 | 1729391 | 40552.75 |

06. 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 yet to be opened in the newly formed districts namely Tenkasi, Mayiladuthurai, Ranipet, Tirupattur and Chengalpattu districts.

Performance of the RSETIs during 1st April 2023 to 30th September 2023

| 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 | 502 | 15,163 | 4,697 | 642 | 9,275 | 559 | 9,783 | 5,483 |

During the period under review, 15,163 people were trained in RSETIs. However, only 5,483 people got credit linkage. This is a cause of concern for the success of the programmes.

Credit linkage is 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 wise Training Data for ALL RSETIs & RUDSETI in TN - for the Quarter ending Sep 2023-24 (01.04.2023 to 30.09.2023) | | | | | | | | | | | | | | | | | | | |
|---|------------------|----------------------|-------------------------|-------------|--------------------------|------|--------|-------------|-------|-----|------|-----|------|-----|----------|---------------|-------------|-------------|--------------|
| Sl. No. | Name of the Bank | District | Total RSETIs Functional | No of Pgms. | Total Candidates Trained | Male | Female | Transgender | BPL | APL | SC | ST | OBC | GEN | Minority | Total settled | Self emplyd | Wage emplyd | Bank Finance |
| 1 | CB | COIMBATORE | 1 | 15 | 441 | 81 | 360 | - | 441 | - | 81 | 33 | 174 | 139 | 14 | 245 | 245 | 0 | 187 |
| 2 | CB | DINDIGUL ANNA | 1 | 18 | 523 | 52 | 471 | - | 481 | 42 | 183 | 1 | 283 | 12 | 44 | 382 | 382 | 0 | 302 |
| 3 | CB | ERODE | 1 | 15 | 475 | 124 | 351 | - | 371 | 104 | 128 | - | 342 | - | 5 | 368 | 351 | 17 | 271 |
| 4 | CB | THE NILGIRIS | 1 | 14 | 470 | 43 | 427 | - | 470 | - | 191 | 10 | 96 | 7 | 166 | 417 | 375 | 42 | 270 |
| 5 | CB | THENNI | 1 | 17 | 505 | 138 | 367 | - | 367 | 138 | 107 | - | 379 | - | 19 | 294 | 282 | 12 | 142 |
| 6 | CB | TIRUPPUR | 1 | 15 | 449 | 80 | 369 | - | 443 | 6 | 129 | 26 | 283 | 1 | 10 | 363 | 338 | 25 | 299 |
| 7 | CB | KARAIKUDI | 1 | 8 | 223 | - | 223 | - | 202 | 21 | 61 | 2 | 125 | 35 | - | 79 | 64 | 15 | 4 |
| 8 | IB | CHENGALPATTU | 1 | 5 | 147 | 29 | 118 | - | 120 | 27 | 37 | - | 107 | 3 | - | 103 | 103 | 0 | 59 |
| 9 | IB | CUDDALORE | 1 | 15 | 506 | 91 | 415 | - | 463 | 43 | 188 | 32 | 282 | 4 | - | 356 | 321 | 35 | 244 |
| 10 | IB | DHARMAPURI | 1 | 15 | 466 | 112 | 354 | - | 466 | - | 83 | 5 | 375 | 1 | 2 | 645 | 623 | 22 | 405 |
| 11 | IB | KANCHIPURAM | 1 | 19 | 519 | 46 | 473 | - | 466 | 53 | 126 | 12 | 311 | 63 | 7 | 459 | 459 | 0 | 353 |
| 12 | IB | KRISHNAGIRI | 1 | 10 | 293 | 100 | 193 | - | 293 | - | 23 | 1 | 268 | 1 | - | 48 | 48 | 0 | 24 |
| 13 | IB | NAMAKKAL | 1 | 15 | 458 | 50 | 408 | - | 455 | 3 | 122 | 4 | 331 | - | 1 | 262 | 256 | 6 | 180 |
| 14 | IB | RANIPET | 1 | 14 | 436 | 85 | 351 | - | 425 | 11 | 141 | 1 | 277 | 11 | 6 | 304 | 302 | 2 | 138 |
| 15 | IB | SALEM | 1 | 14 | 436 | 48 | 388 | - | 433 | 3 | 109 | 42 | 266 | 18 | 1 | 250 | 224 | 26 | 115 |
| 16 | IB | THIRUPATHUR | 1 | 15 | 440 | 91 | 349 | - | 416 | 24 | 68 | 178 | 191 | 3 | - | 336 | 332 | 4 | 154 |
| 17 | IB | TIRUVANNAMALAI | 1 | 16 | 475 | 55 | 420 | - | 421 | 54 | 111 | 1 | 362 | - | 1 | 269 | 269 | 0 | 86 |
| 18 | IB | THIRUVALLUR | 1 | 19 | 531 | 36 | 495 | - | 528 | 3 | 176 | 1 | 288 | 65 | 1 | 274 | 274 | 0 | 144 |
| 19 | IB | VELLORE | 1 | 14 | 427 | 53 | 374 | - | 364 | 63 | 153 | 2 | 272 | - | - | 341 | 311 | 30 | 211 |
| 20 | IB | VILLUPURAM | 1 | 15 | 490 | 102 | 387 | 1 | 470 | 20 | 133 | 6 | 339 | - | 12 | 412 | 377 | 35 | 237 |
| 21 | IOB | KANYAKUMARI | 1 | 16 | 450 | - | 450 | - | 450 | - | 11 | 1 | 428 | 10 | - | 315 | 315 | 0 | 175 |
| 22 | IOB | KARUR-DHEERAN | 1 | 15 | 447 | 57 | 390 | - | 423 | 24 | 146 | 2 | 258 | 40 | 1 | 221 | 174 | 47 | 69 |
| 23 | IOB | NAGAPATTANAM | 1 | 15 | 419 | 78 | 341 | - | 391 | 28 | 173 | 1 | 241 | - | 4 | 111 | 111 | 0 | 24 |
| 24 | IOB | PERAMBALUR | 1 | 14 | 417 | 65 | 352 | - | 414 | 3 | 195 | - | 190 | 10 | 22 | 254 | 244 | 10 | 131 |
| 25 | IOB | PUDUKOTTAI | 1 | 14 | 428 | 112 | 298 | 18 | 428 | - | 100 | - | 311 | 8 | 9 | 311 | 306 | 5 | 189 |
| 26 | IOB | RAMANATHAPURAM | 1 | 16 | 501 | 65 | 436 | - | 465 | 36 | 127 | - | 308 | - | 66 | 174 | 173 | 1 | 78 |
| 27 | IOB | THANJAVUR | 1 | 15 | 429 | 33 | 395 | 1 | 385 | 44 | 37 | - | 392 | - | - | 306 | 306 | 0 | 155 |
| 28 | IOB | TRICHY | 1 | 15 | 418 | 62 | 354 | 2 | 418 | - | 96 | 3 | 261 | 1 | 57 | 326 | 318 | 8 | 119 |
| 29 | IOB | TIRUNELVELLI | 1 | 16 | 510 | 4 | 506 | - | 510 | - | 106 | 1 | 265 | 11 | 127 | 386 | 386 | 0 | 193 |
| 30 | IOB | VIRUDNAGAR | 1 | 16 | 559 | 106 | 453 | - | 559 | - | 204 | - | 239 | 99 | 17 | 182 | 182 | 0 | 54 |
| 31 | IOB | THIRUVARUR | 1 | 14 | 433 | 33 | 400 | - | 428 | 5 | 242 | - | 189 | 2 | - | 208 | 208 | 0 | 73 |
| 32 | SBI | ARIYALUR | 1 | 18 | 476 | 42 | 434 | - | 458 | 18 | 132 | 5 | 338 | - | 1 | 234 | 234 | 0 | 58 |
| 33 | SBI | TUTICORN/THOOTHUKUDI | 1 | 15 | 485 | 19 | 466 | - | 485 | - | 282 | - | 153 | 4 | 46 | 191 | 191 | 0 | 96 |
| | Total | | 33 | 487 | 14682 | 2092 | 12568 | 22 | 13909 | 773 | 4201 | 370 | 8924 | 548 | 639 | 9426 | 9084 | 342 | 5239 |
| 34 | RUDSETI | MADURAI | 1 | 15 | 481 | 132 | 349 | - | 457 | 24 | 126 | - | 351 | 1 | 3 | 357 | 324 | 33 | 244 |
| | | | 34 | 502 | 15163 | 2224 | 12917 | 22 | 14366 | 797 | 4327 | 370 | 9275 | 549 | 642 | 9783 | 9408 | 375 | 5483 |

07. Financial Literacy & Credit Counselling Centers (FLCCC)

There are 38 districts in Tamil Nadu and the Lead District responsibilities are shared among 4 banks namely Indian Overseas Bank, Indian Bank, Canara Bank & State Bank of India. There are 67 FLCCCs and they are providing Financial Literacy and Credit Counseling to the general public. During the quarter ended September 2023, 563 literacy camps were conducted and the number of participants was 43307 and specific camps of 963 conducted with 63183 participants.

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 September 2023
(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 | 109 | 9,867 |
| Indian Bank | 14 | 131 | 8,621 |
| Canara Bank | 8 | 106 | 10,997 |
| State Bank of India | 2 | 12 | 502 |
| Tamil Nadu Grama Bank | 28 | 205 | 13,320 |
| TOTAL | 67 | 563 | 43,307 |

FLCCC QUARTERLY REPORT ON TARGET GROUP SPECIFIC CAMPS
For the quarter ended September 2023

| 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 | 217 | 15,343 |
| Indian Bank | 14 | 221 | 13,202 |
| Canara Bank | 8 | 245 | 19,668 |
| State Bank of India | 2 | 44 | 1,850 |
| Tamil Nadu Grama Bank | 28 | 236 | 13,120 |
| TOTAL | 67 | 963 | 63,183 |